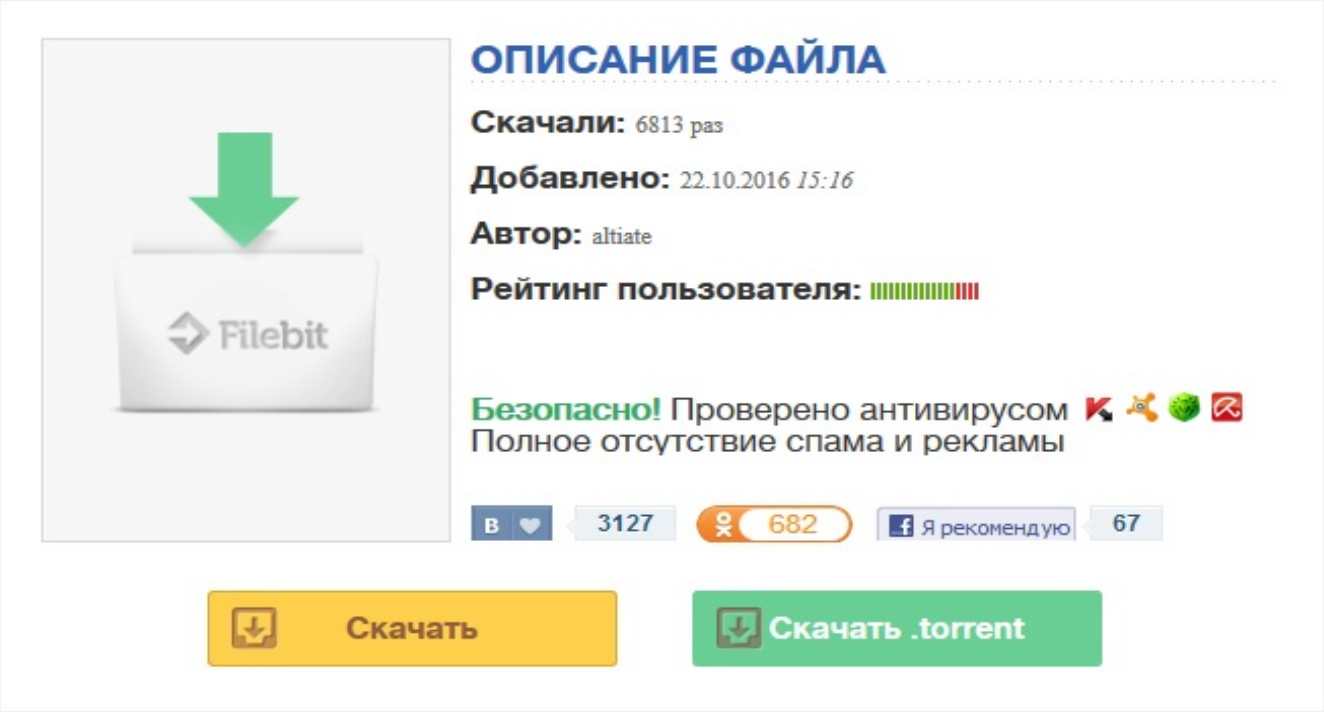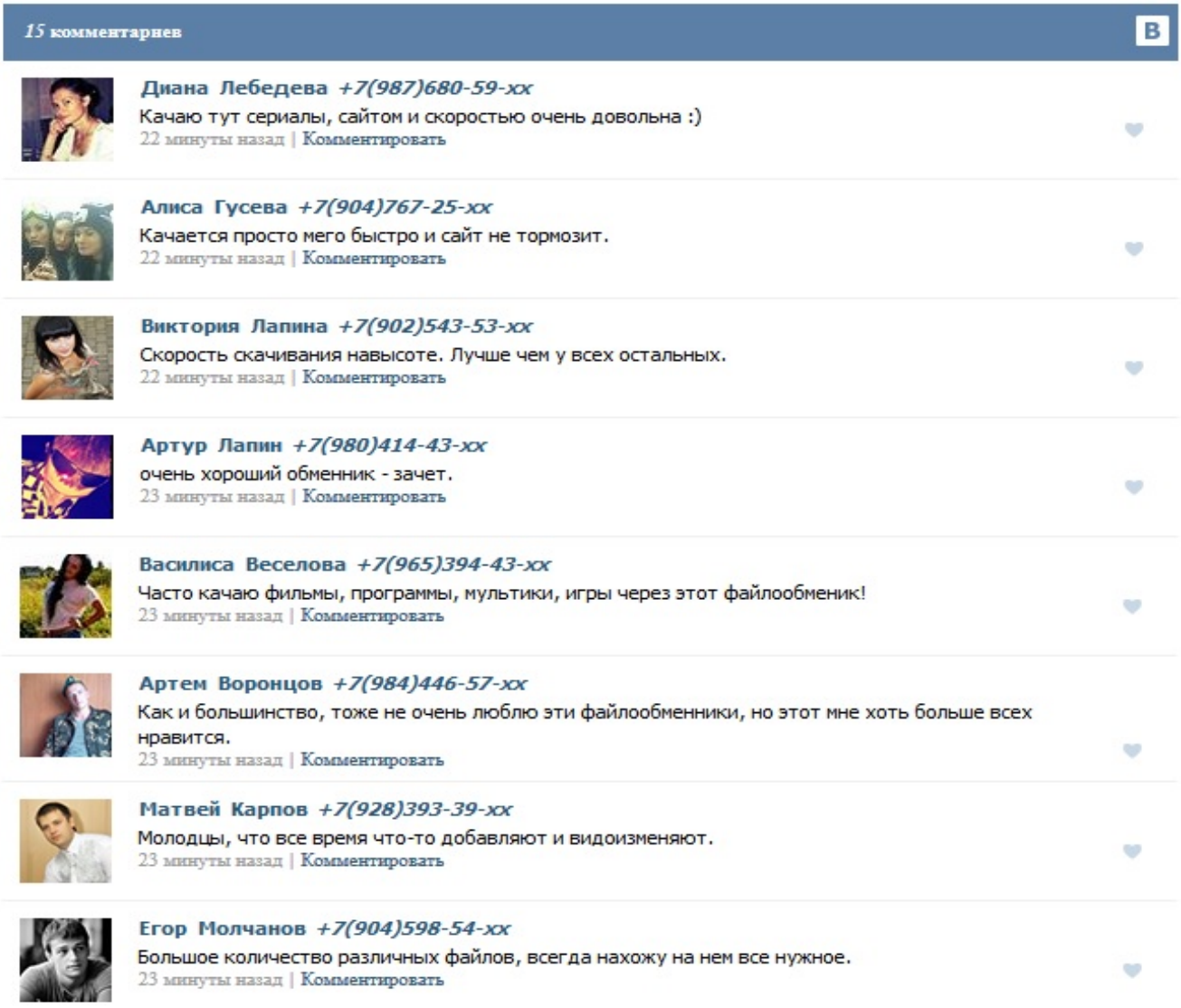**нко банкротство**