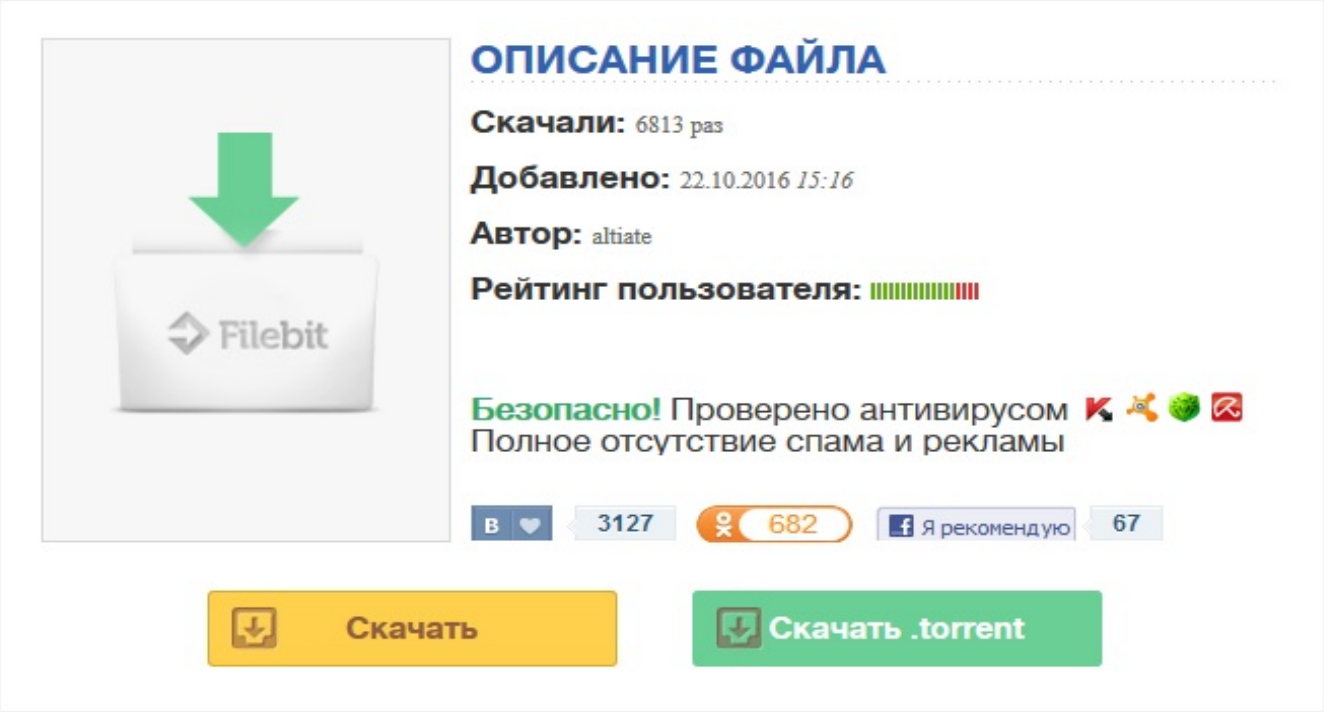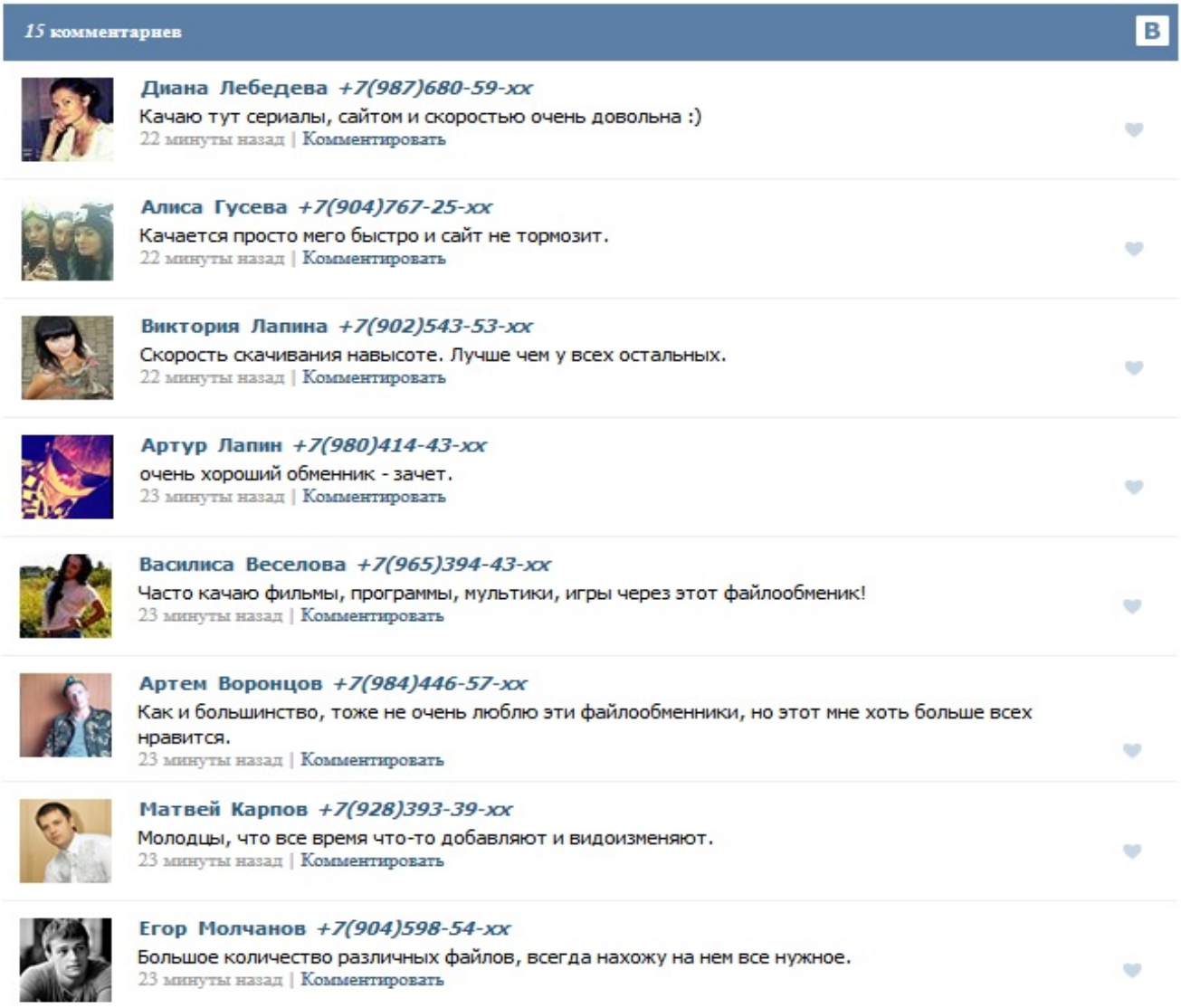ткачева ольга игоревна кредит европа банк