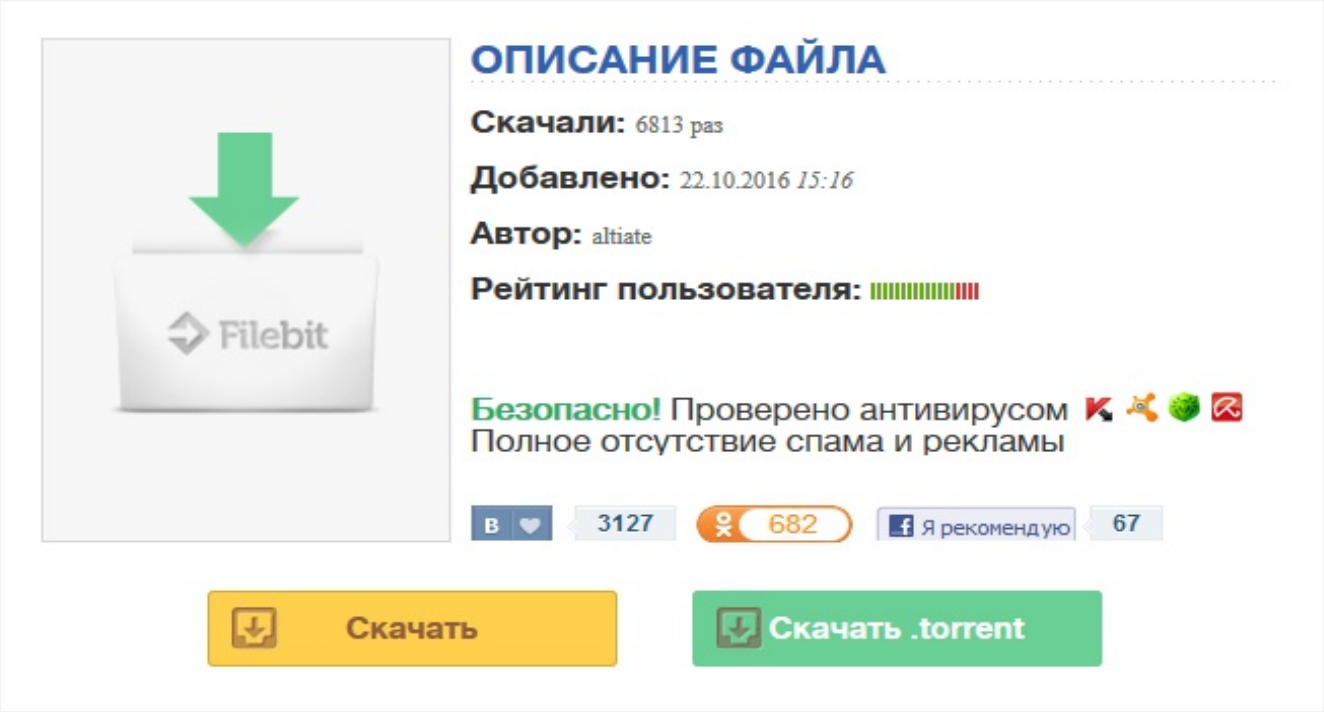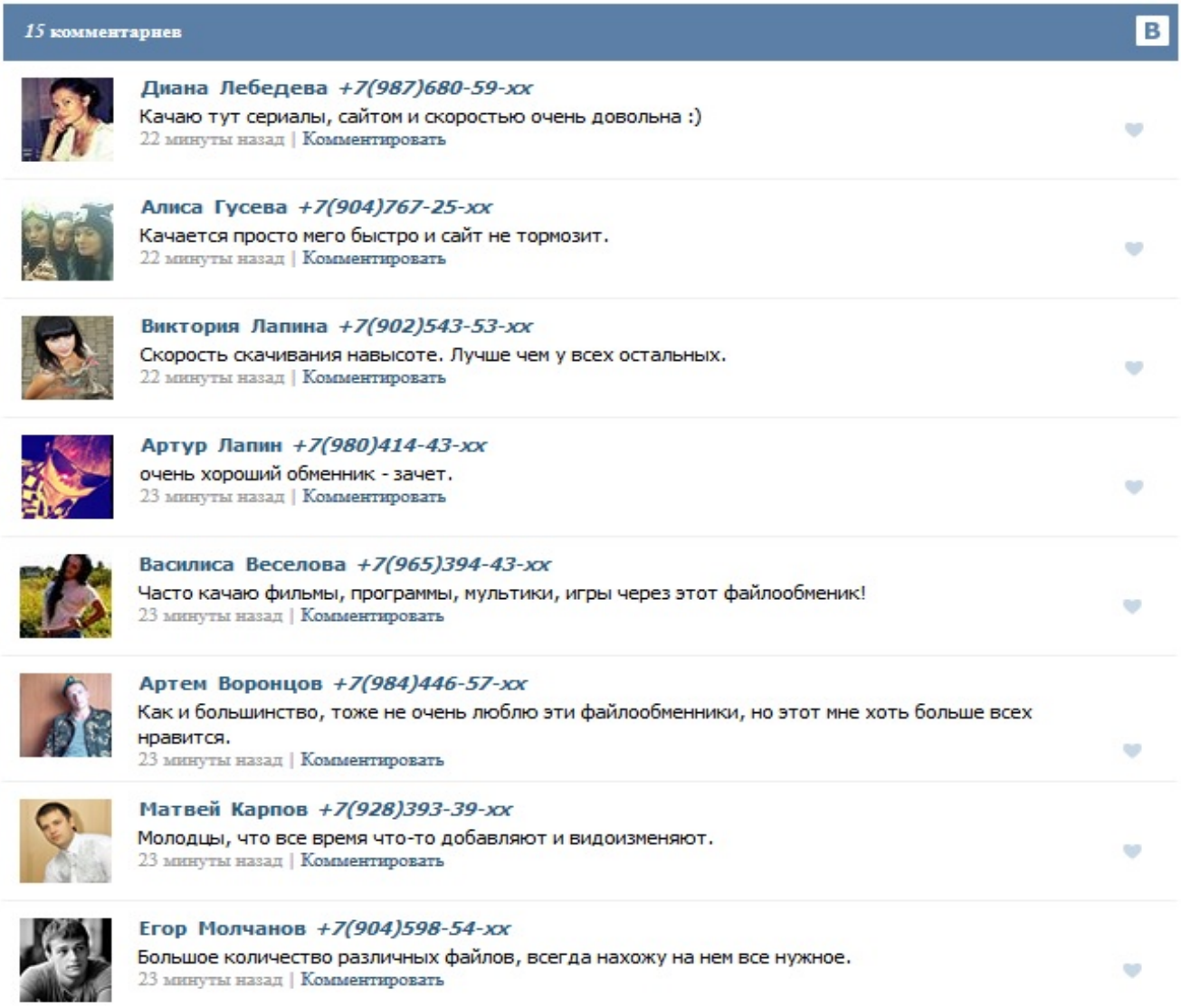бланковый кредит