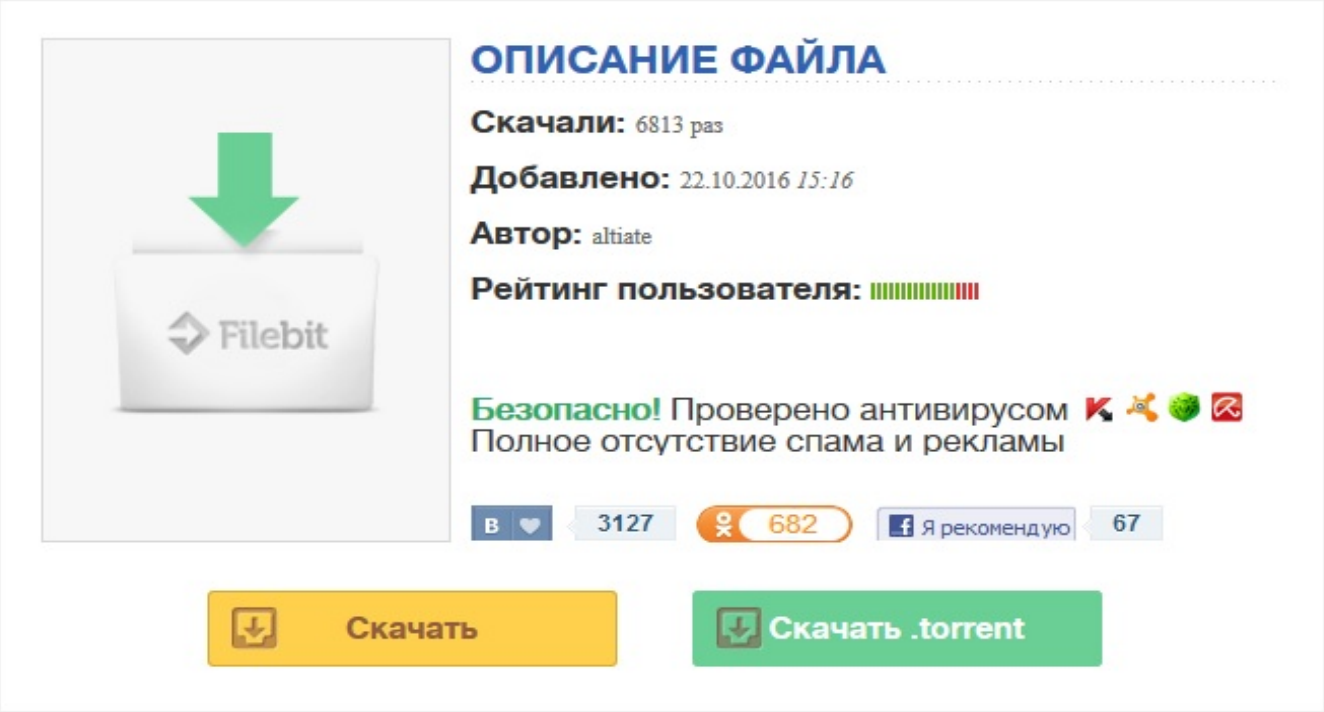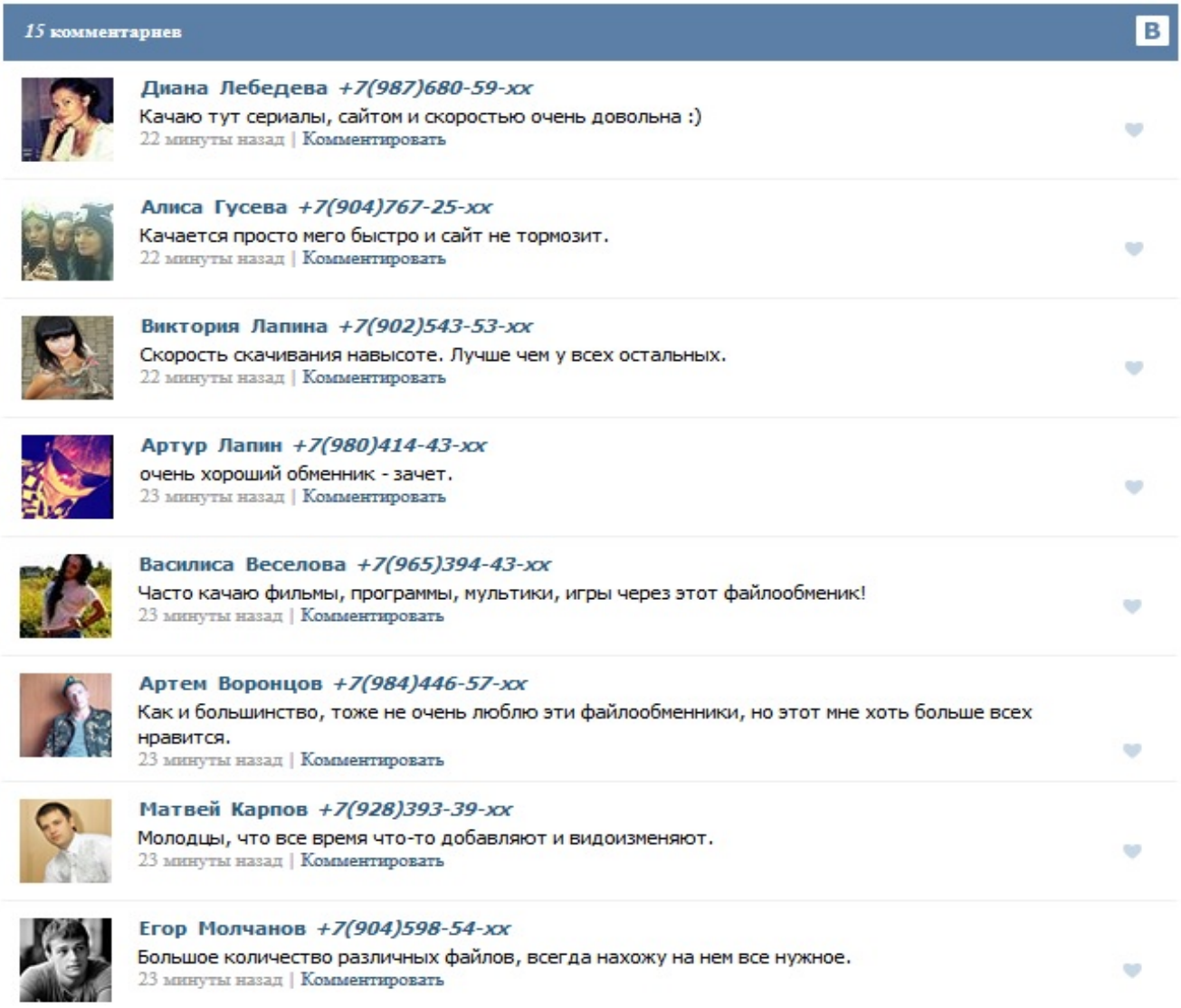уралсиб банк тамбов кредит наличными