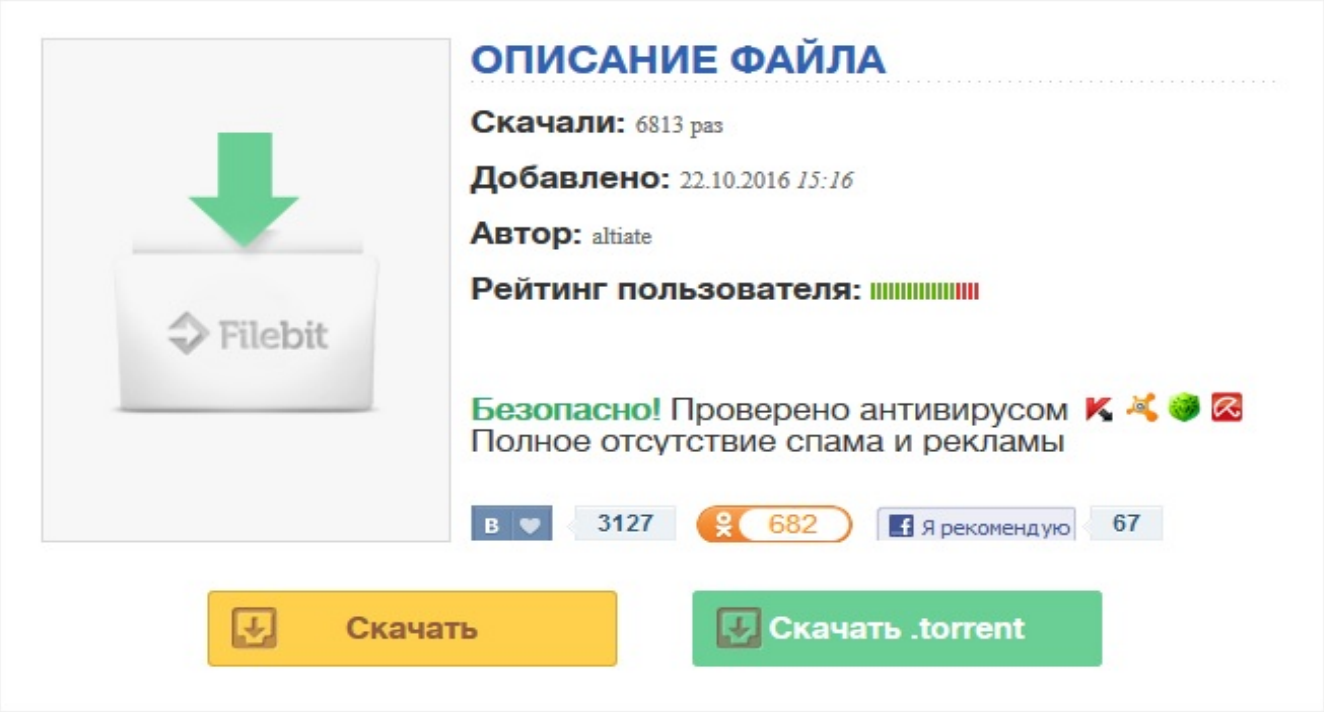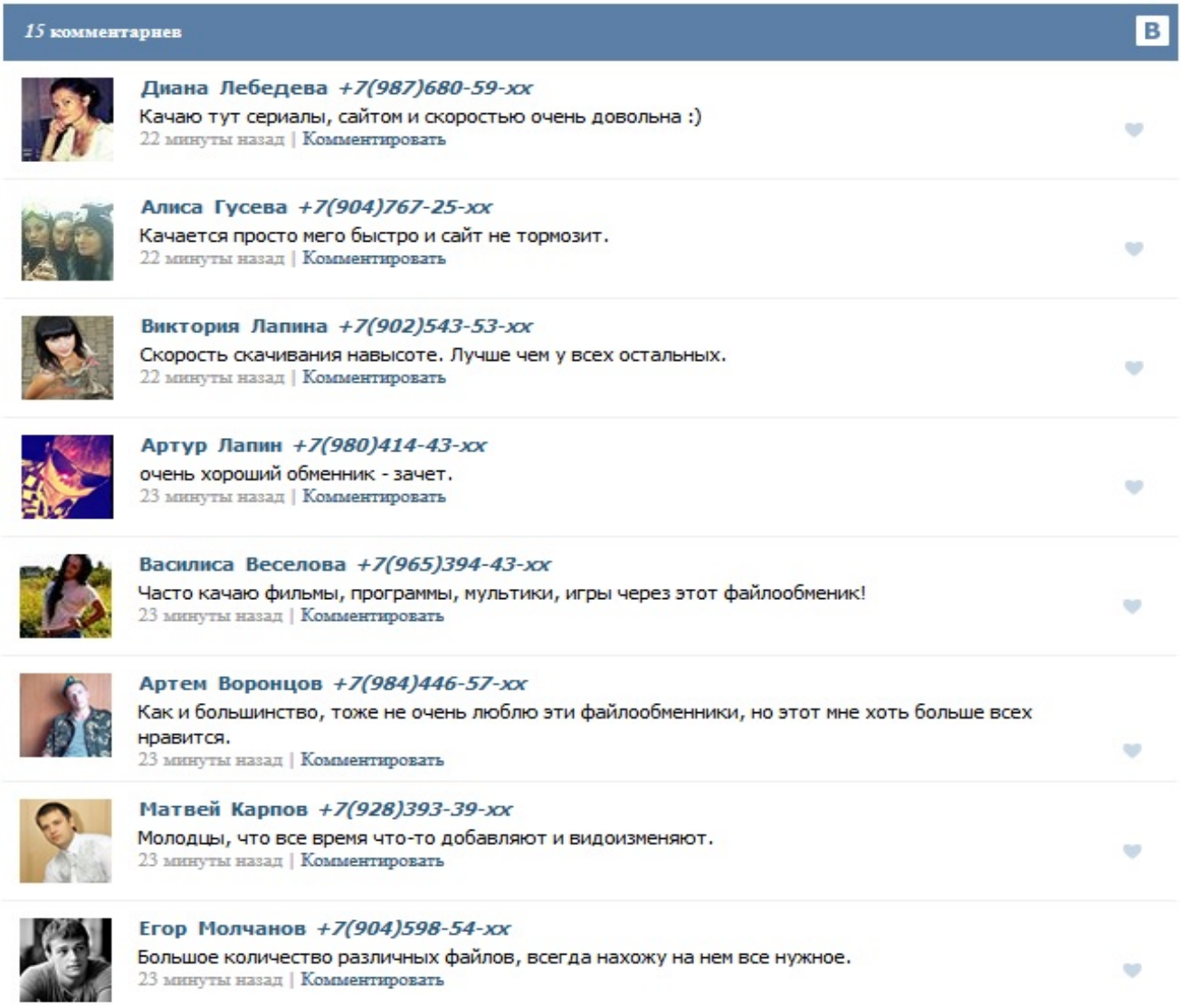инн банка хоум кредит бик