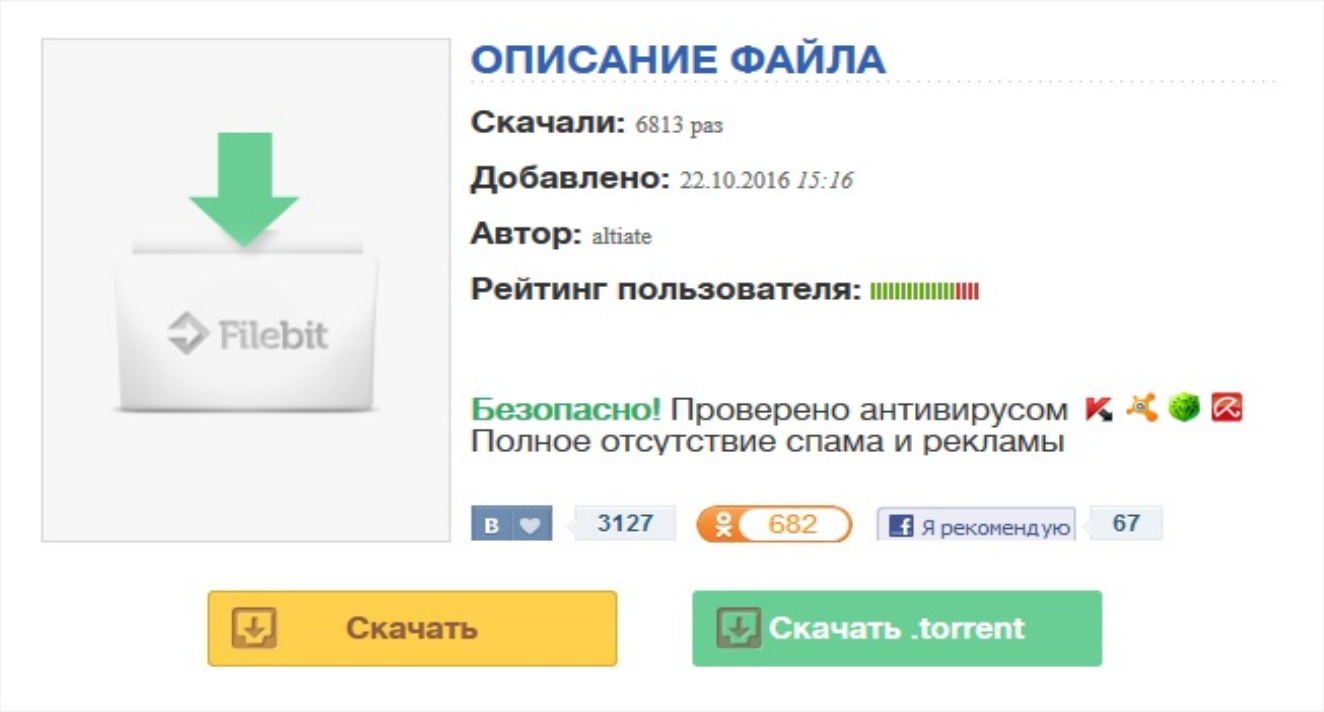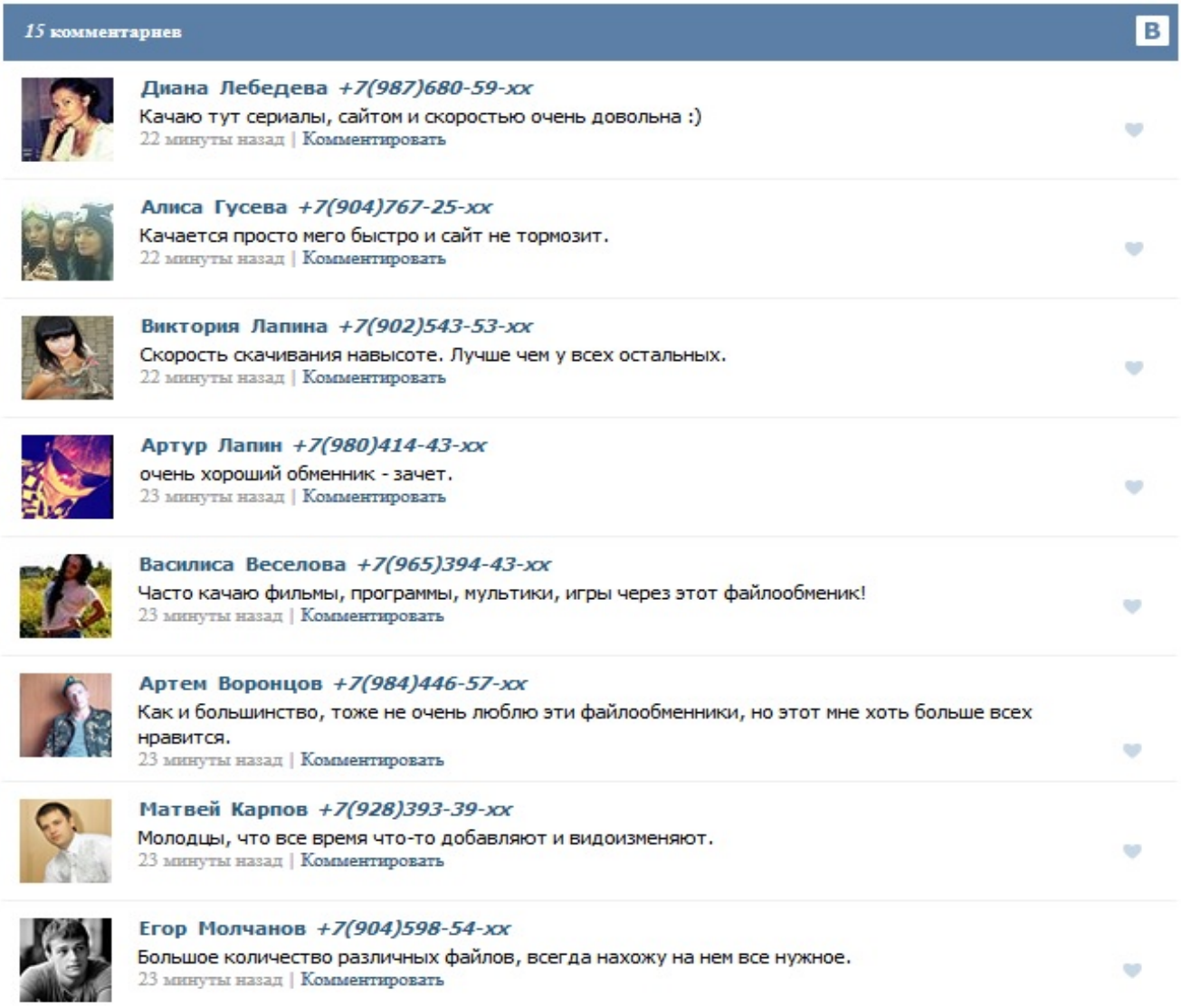банк открытие новый бик