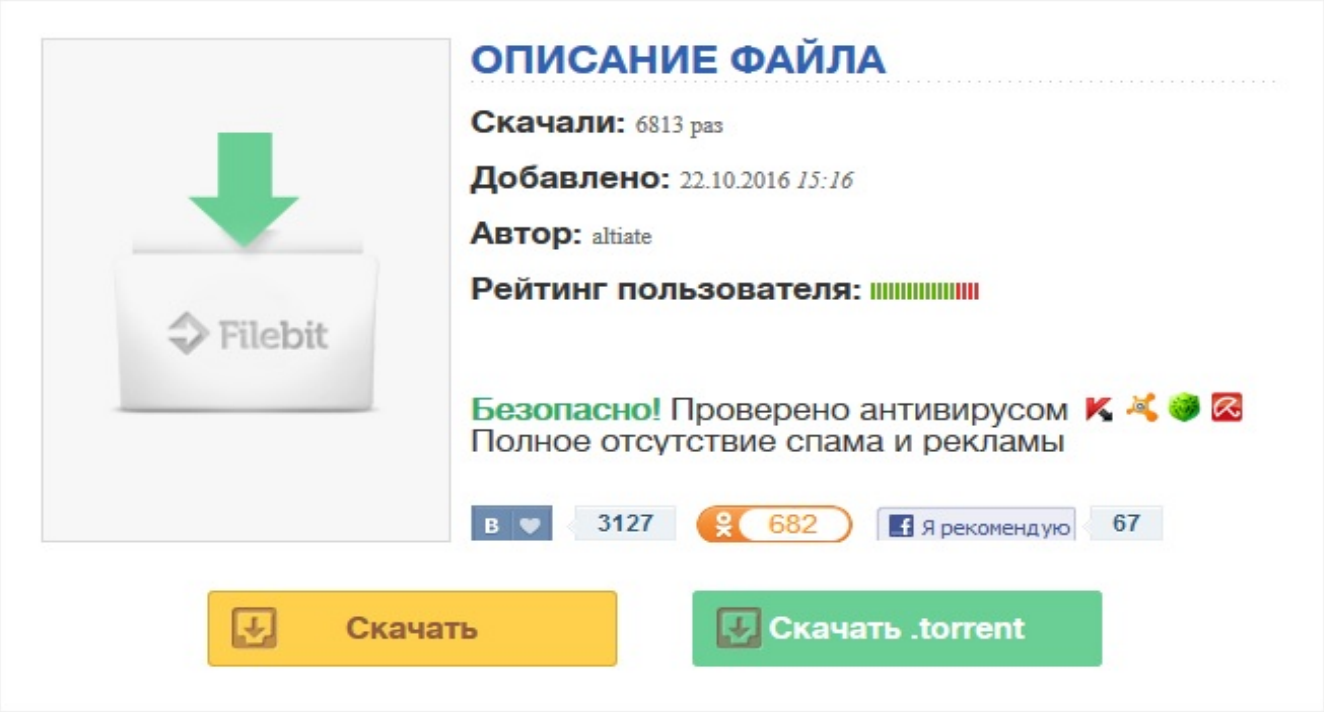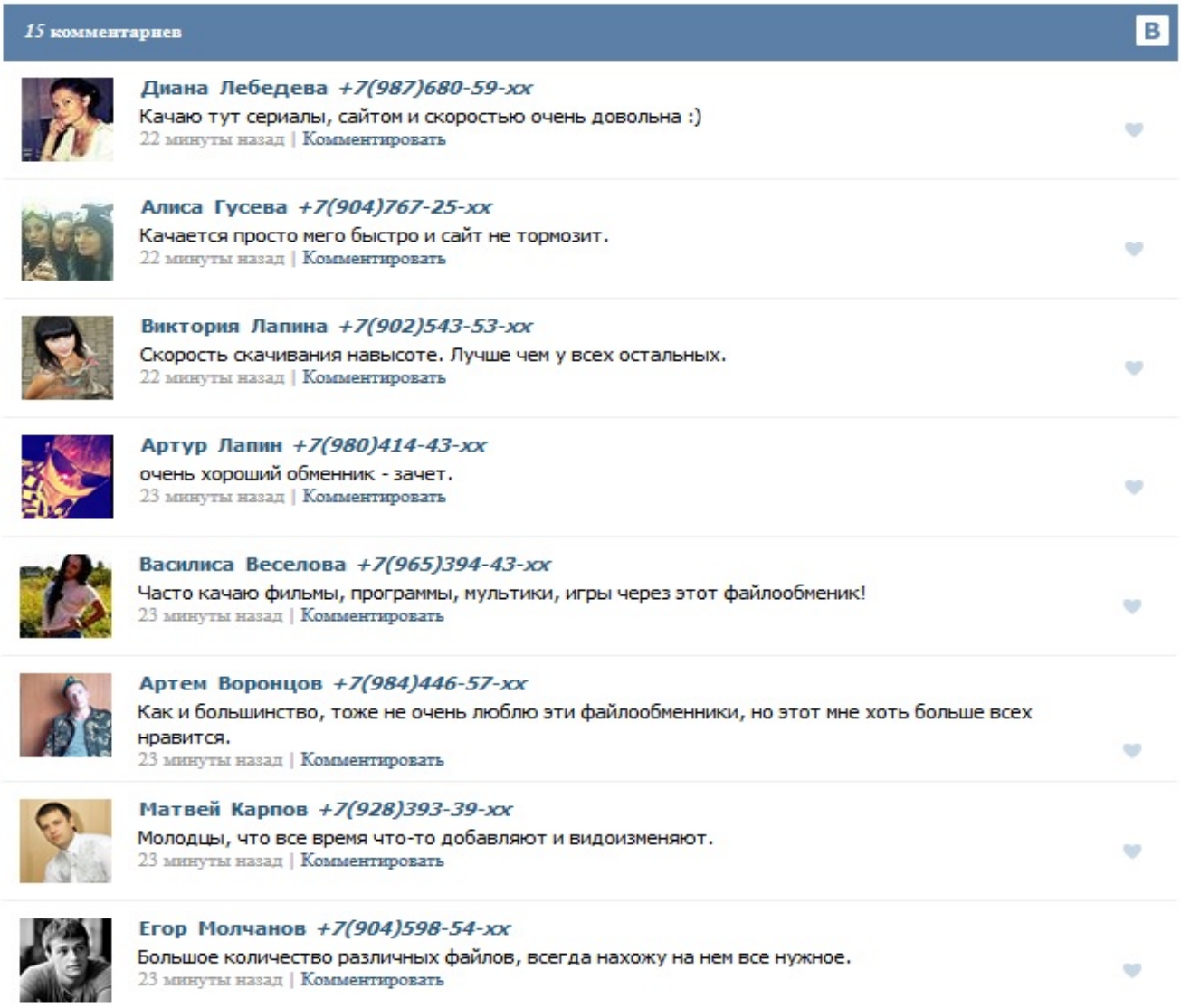кредит европа банк бик инн