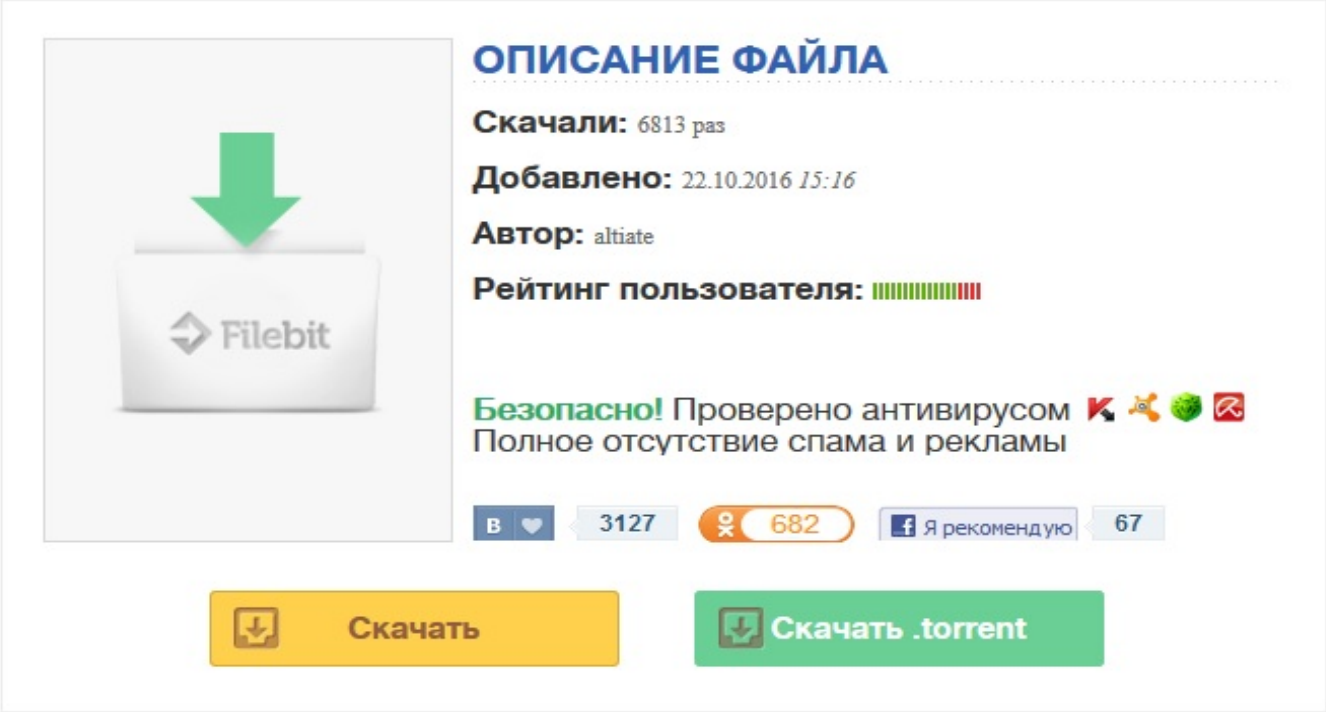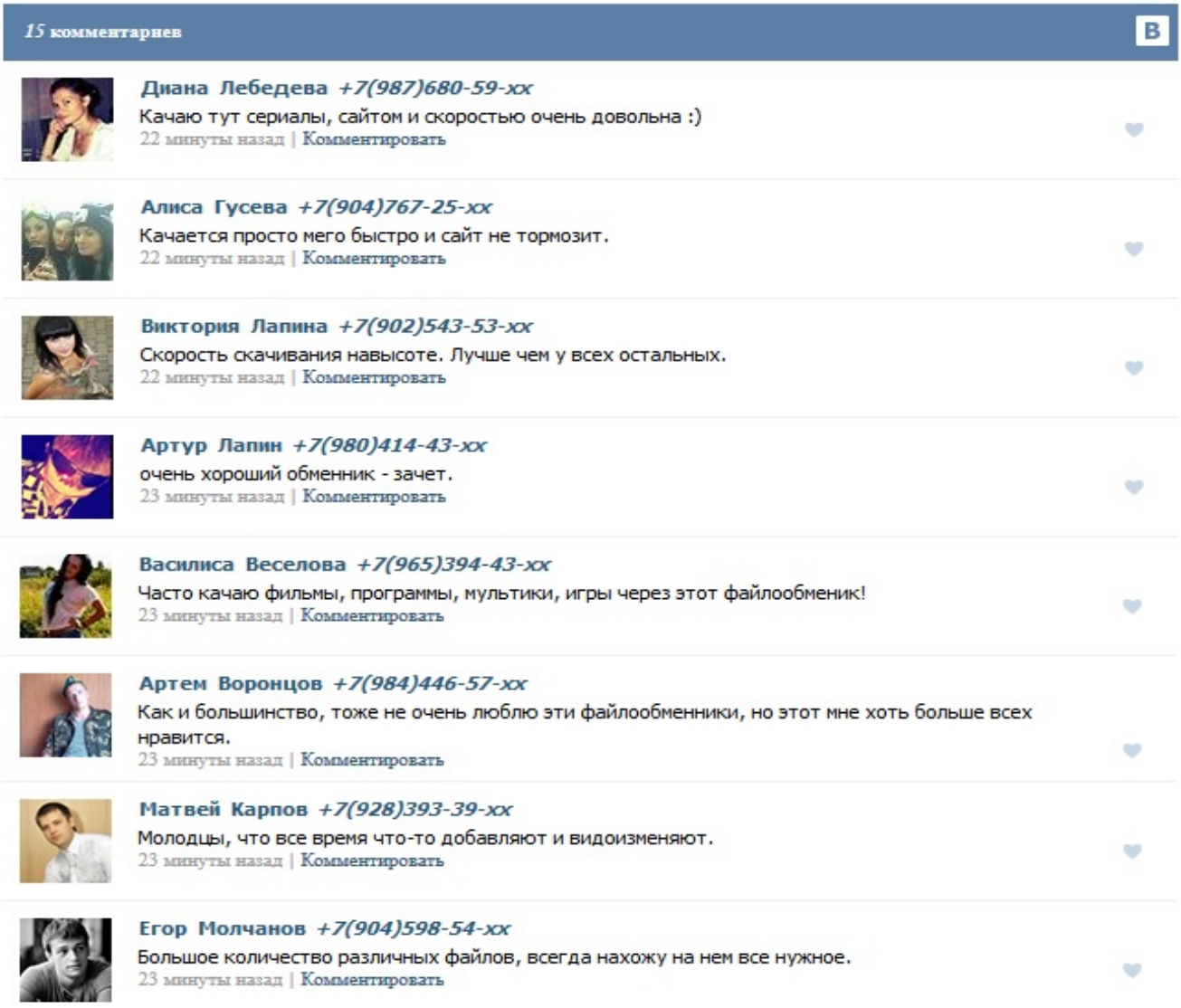банк ника нижний новгород