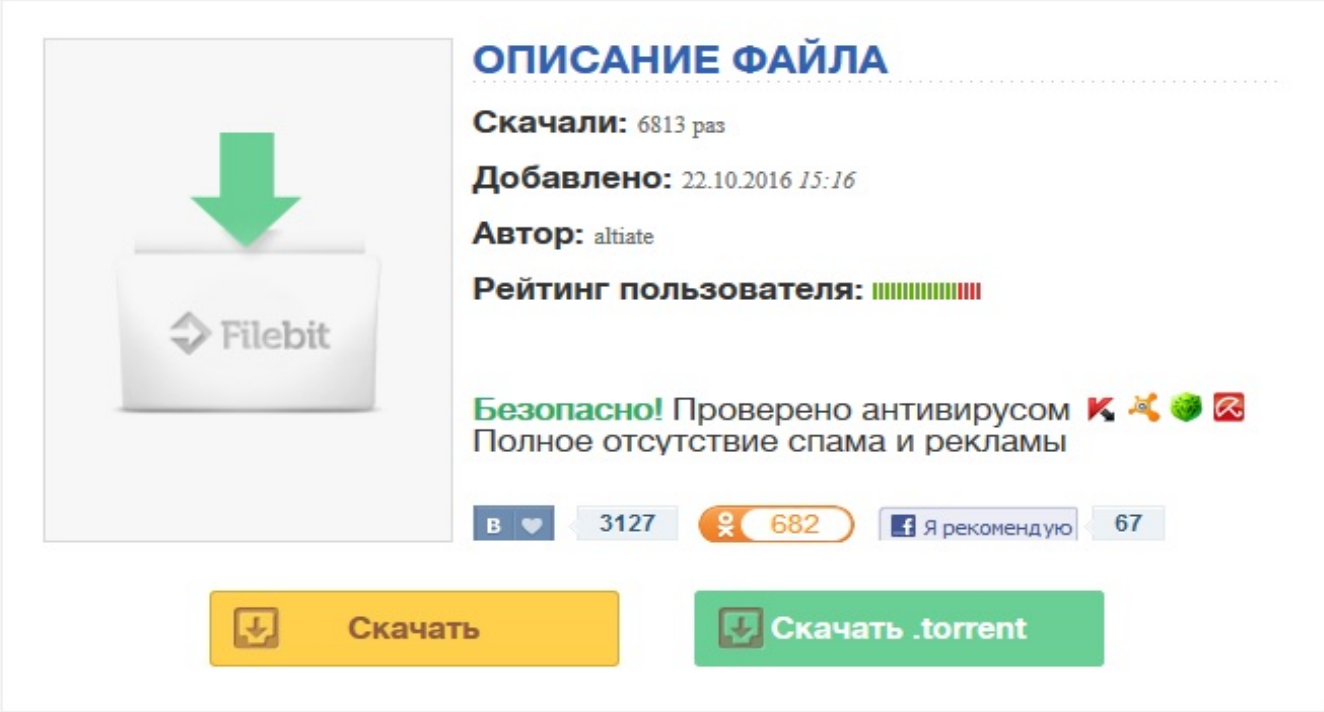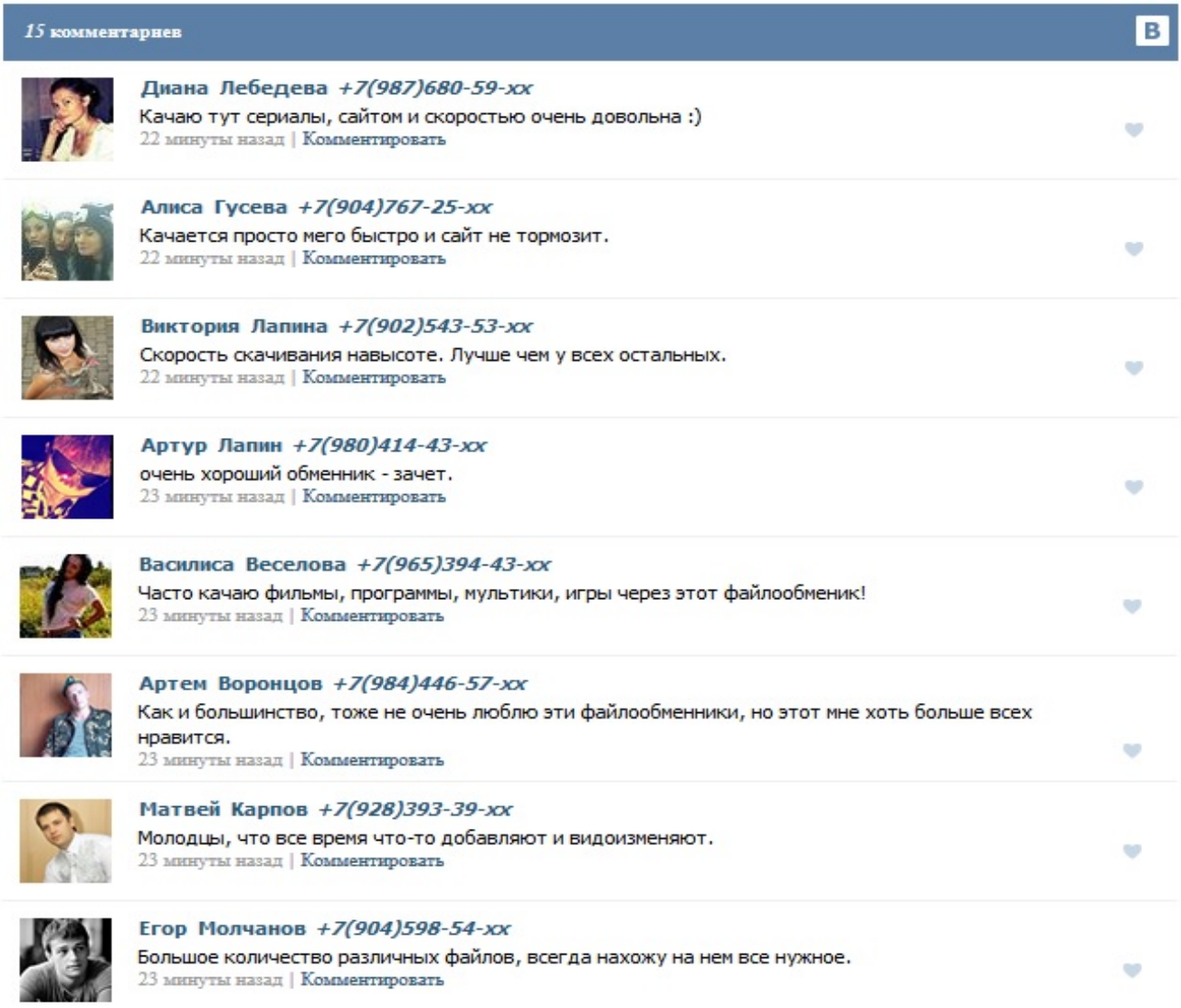оао банк российский кредит реквизиты