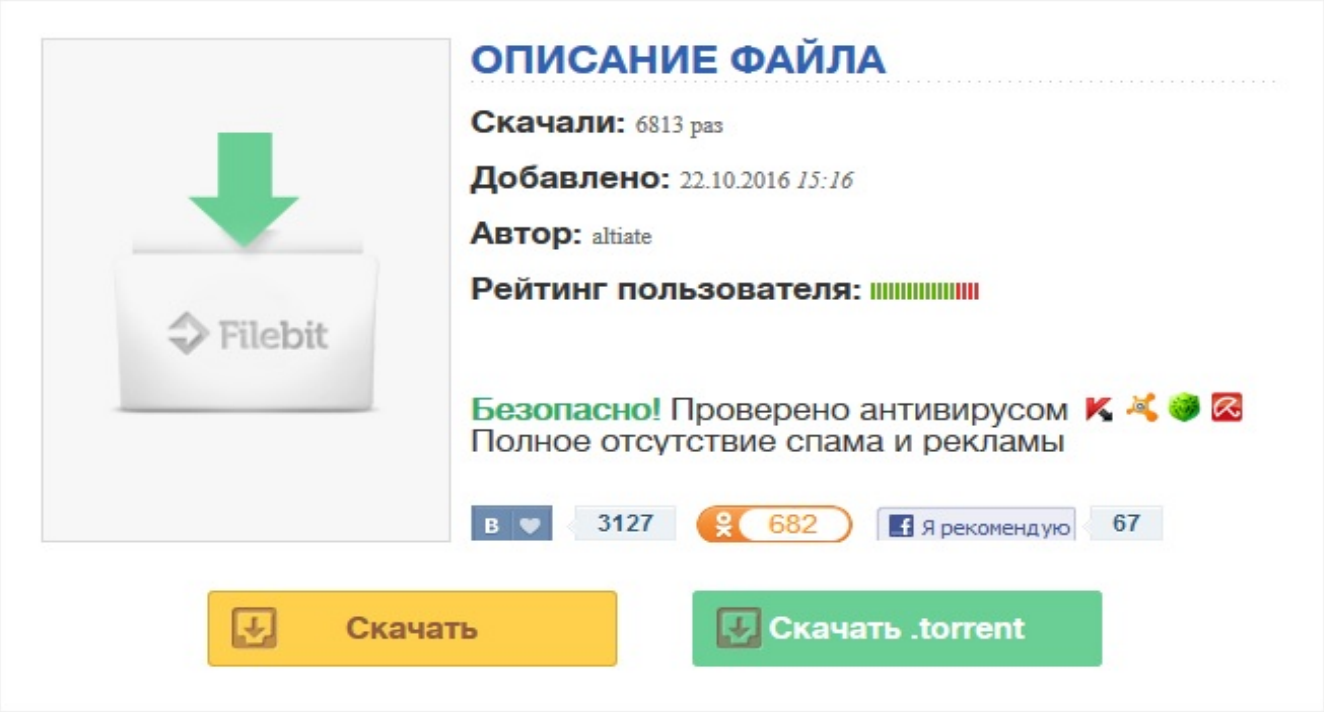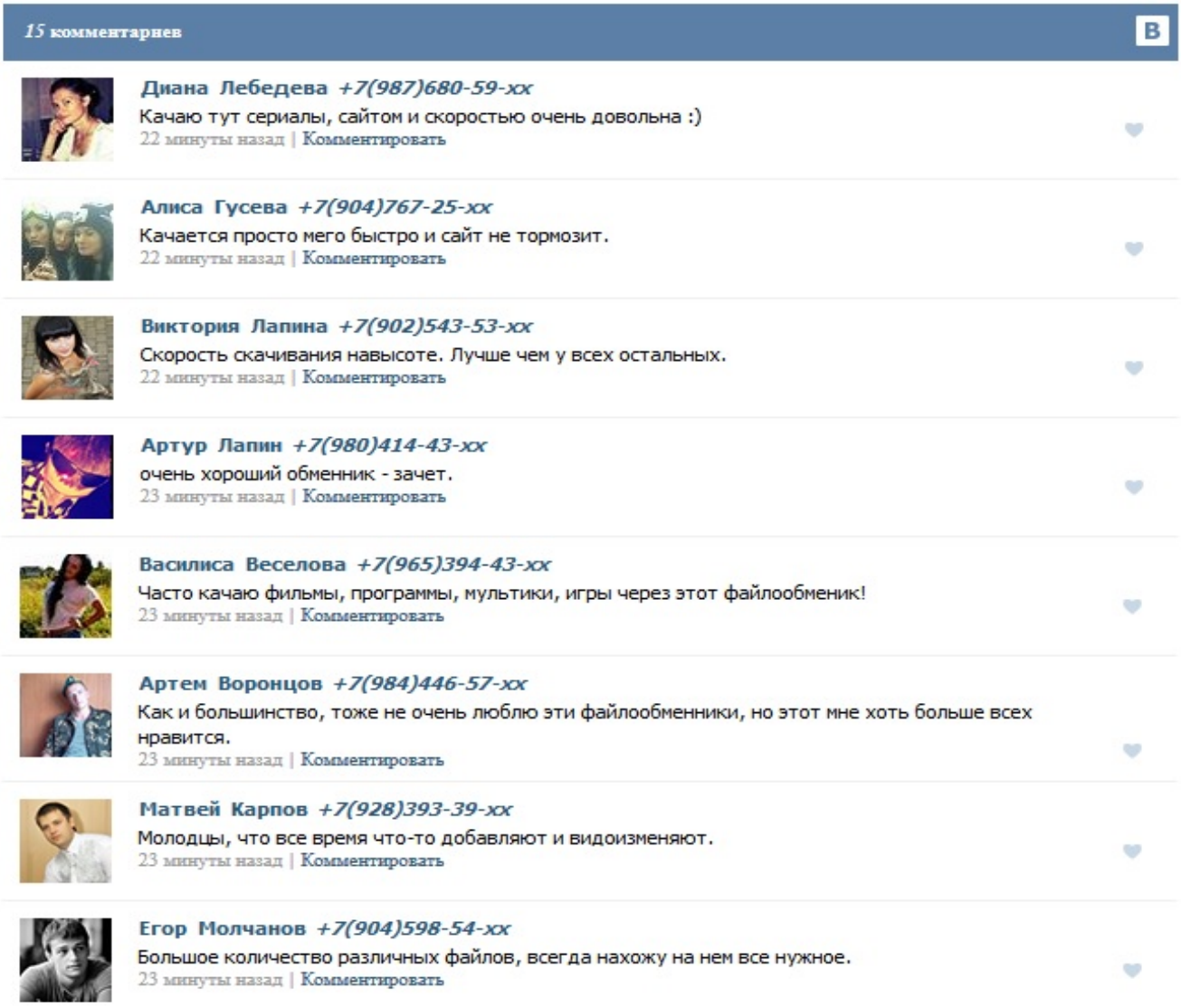оао банк российский кредит попов