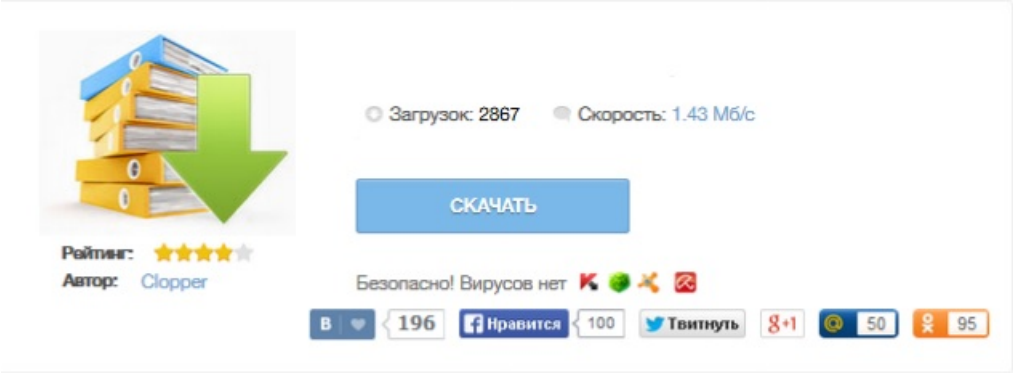пао банк зенит воронеж