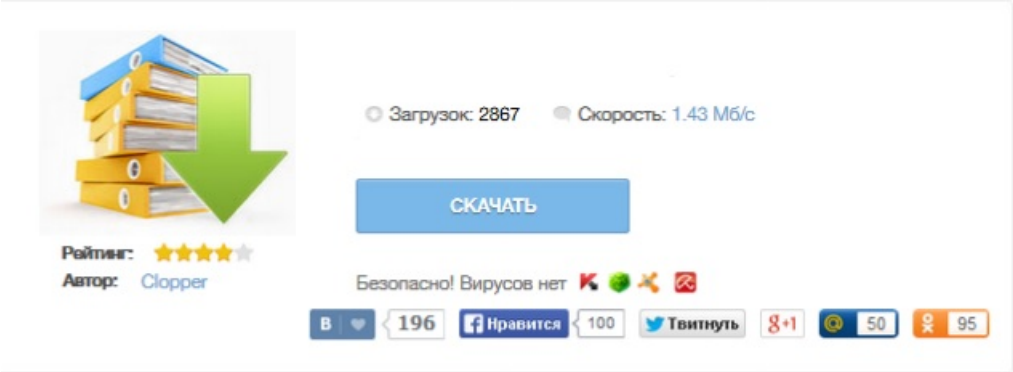пао банк зенит кор счет