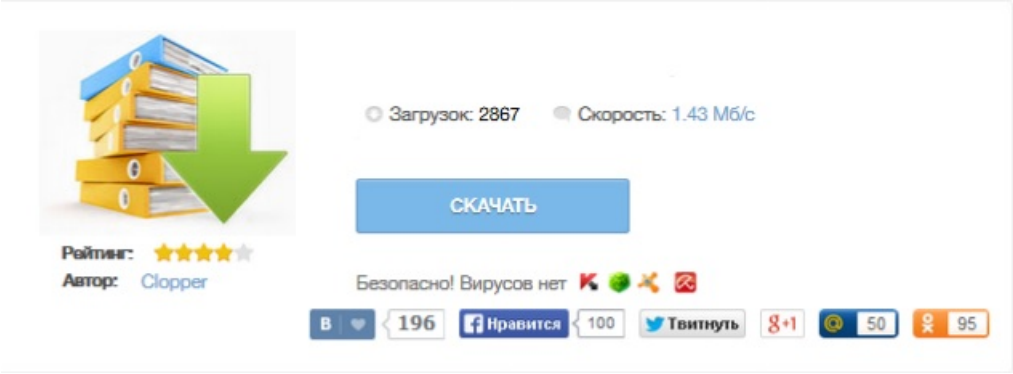пао банк втб спб