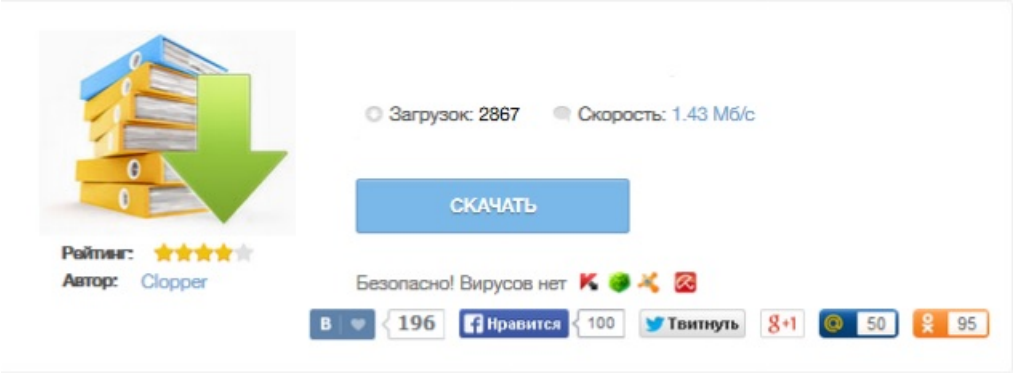оао банк кузнецкий пенза