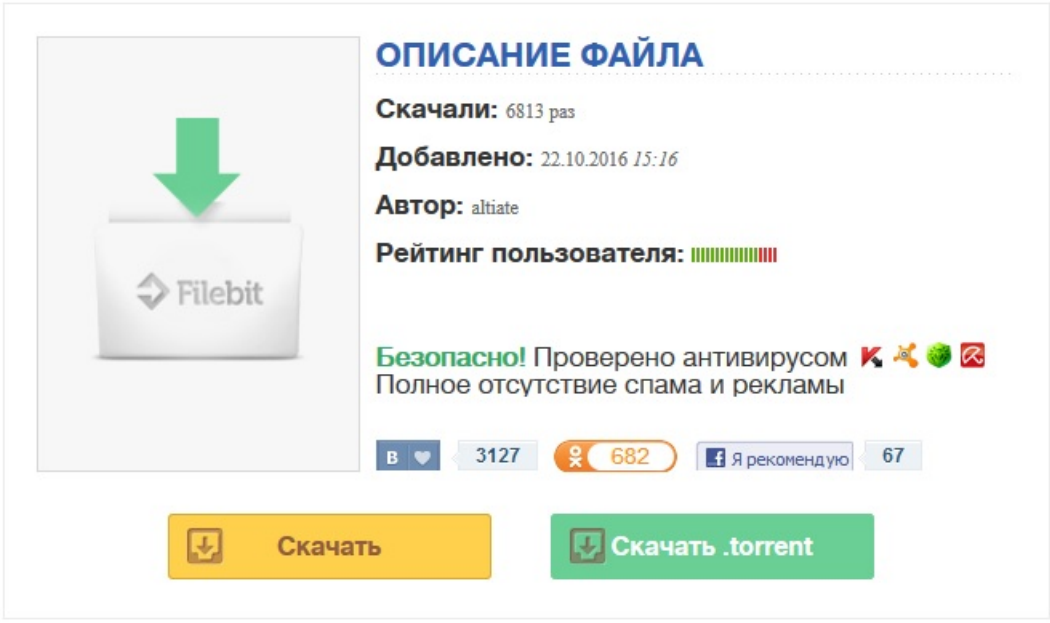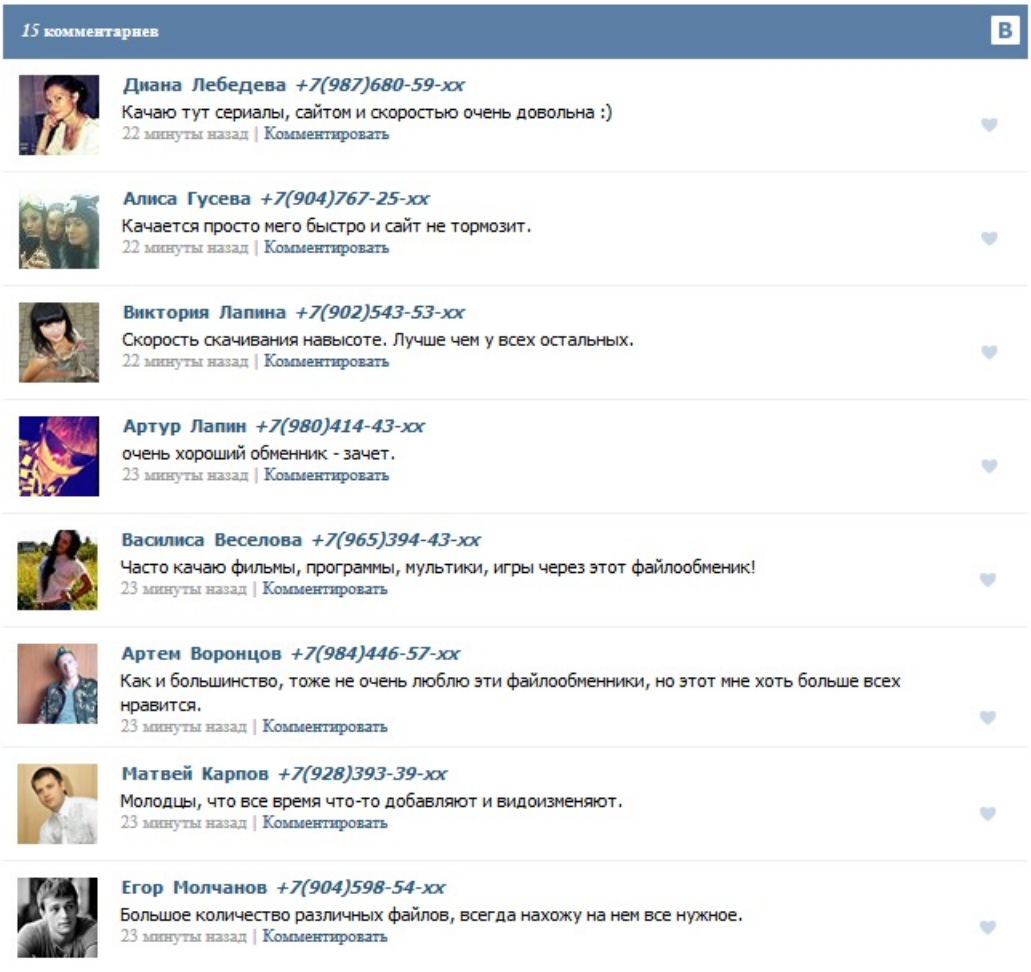банк губернский вклады