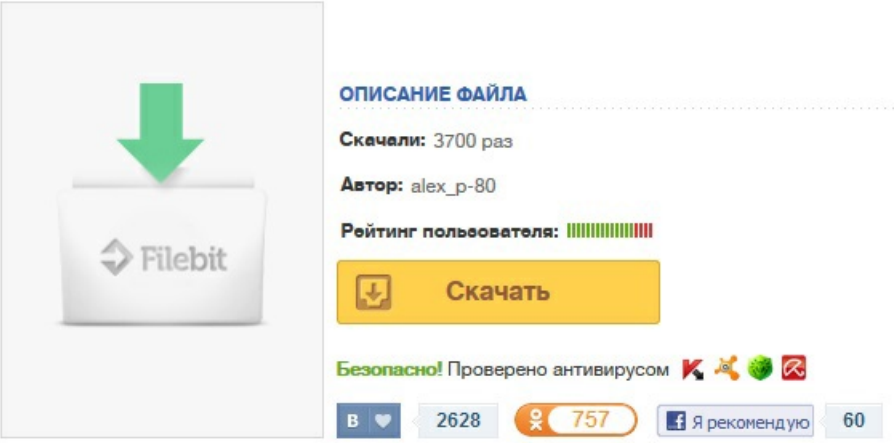филиал губернский оао банка фк открытие