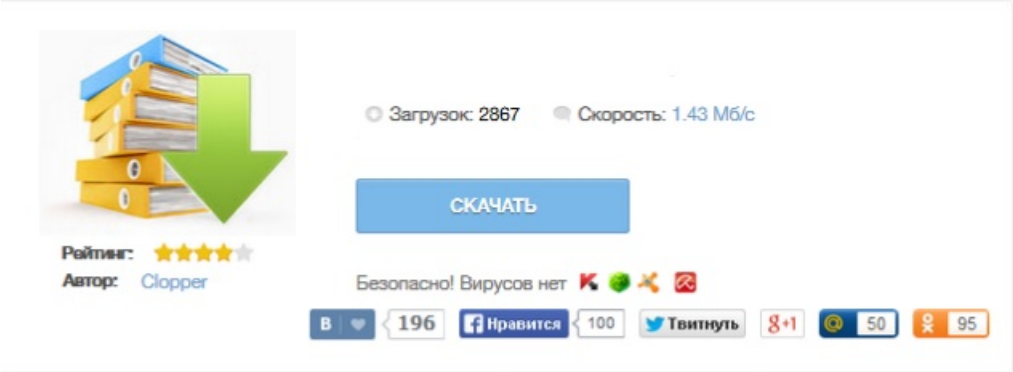пик банкротство