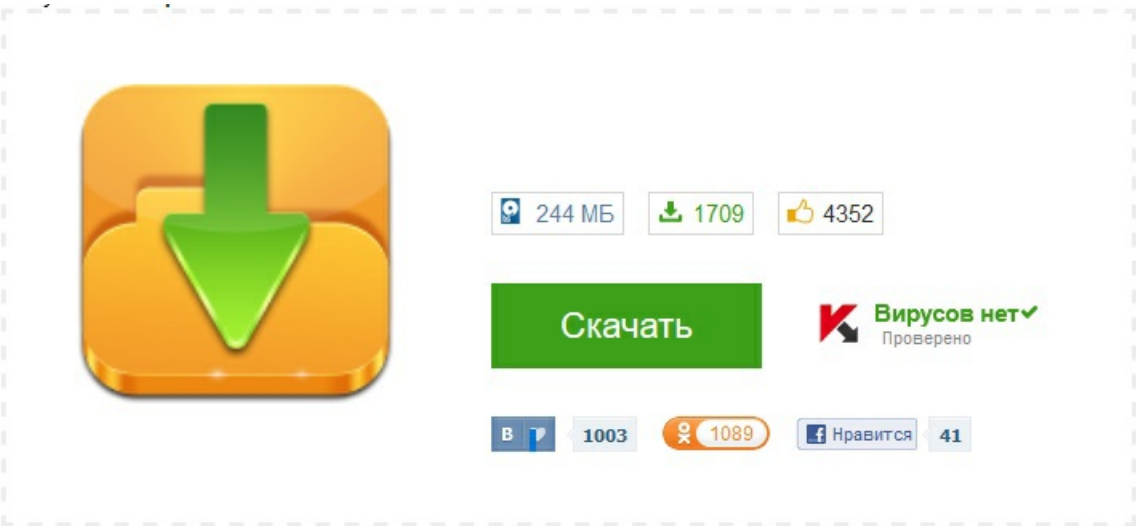пфс банк вклады