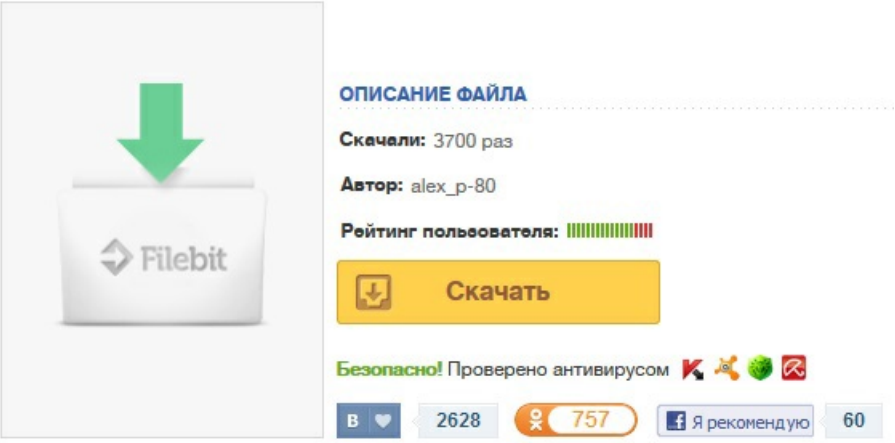банк пчрб лицензия