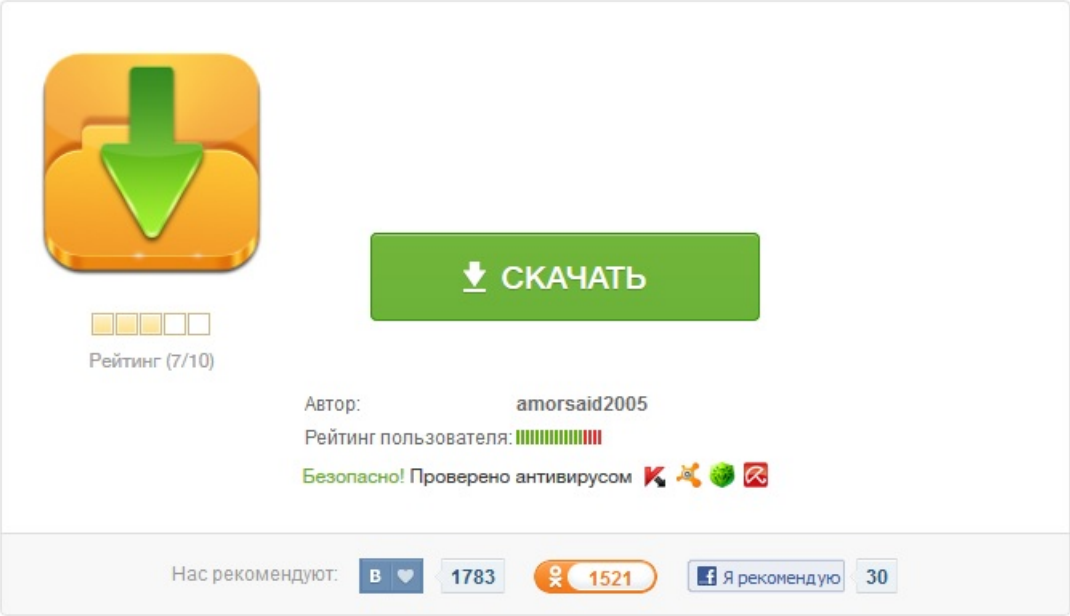чернышевская банк втб