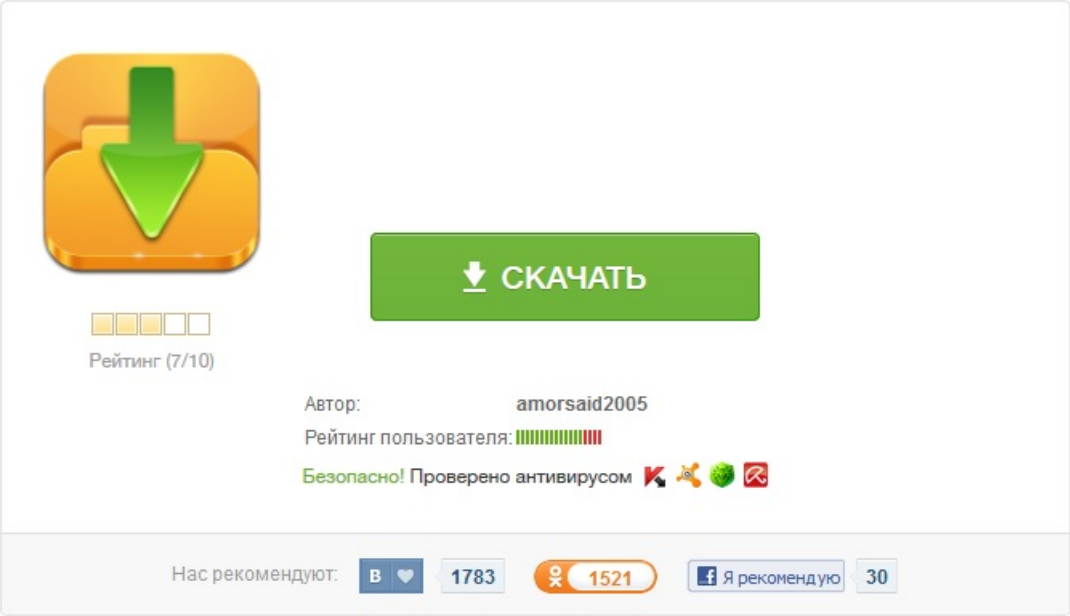втб банк работа с юридическими лицами