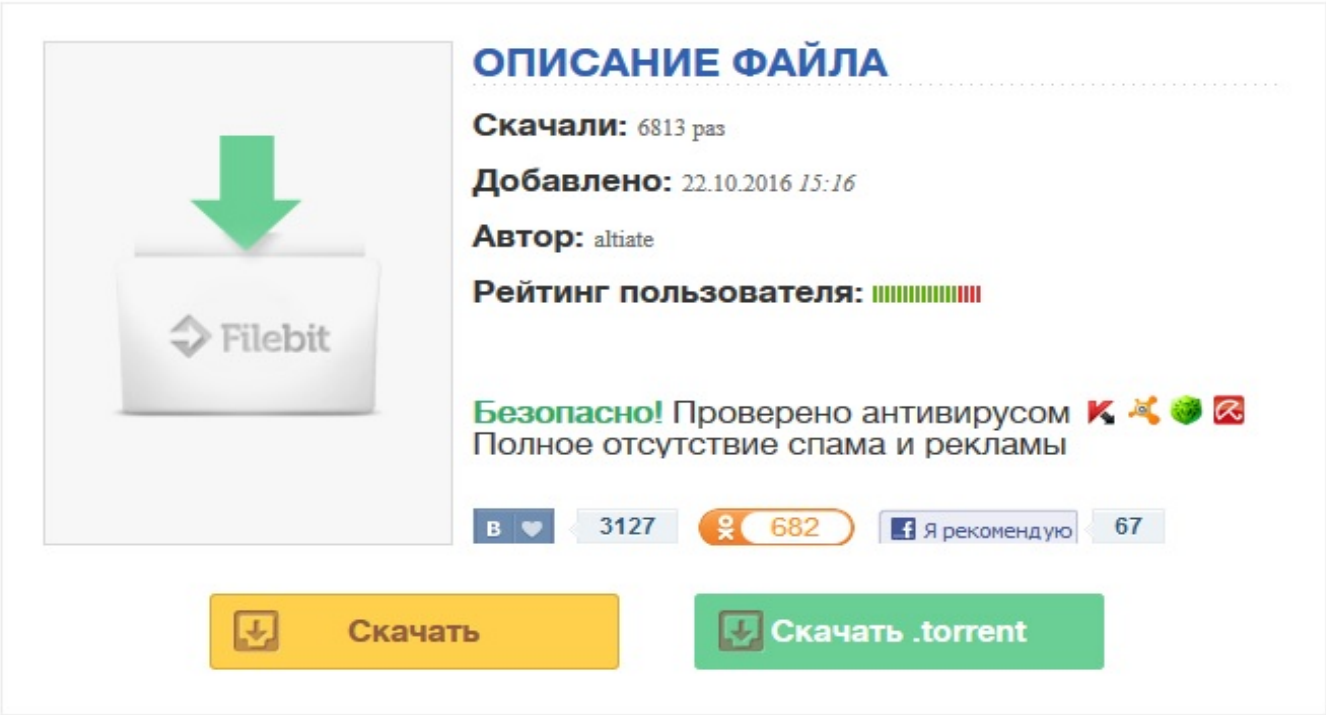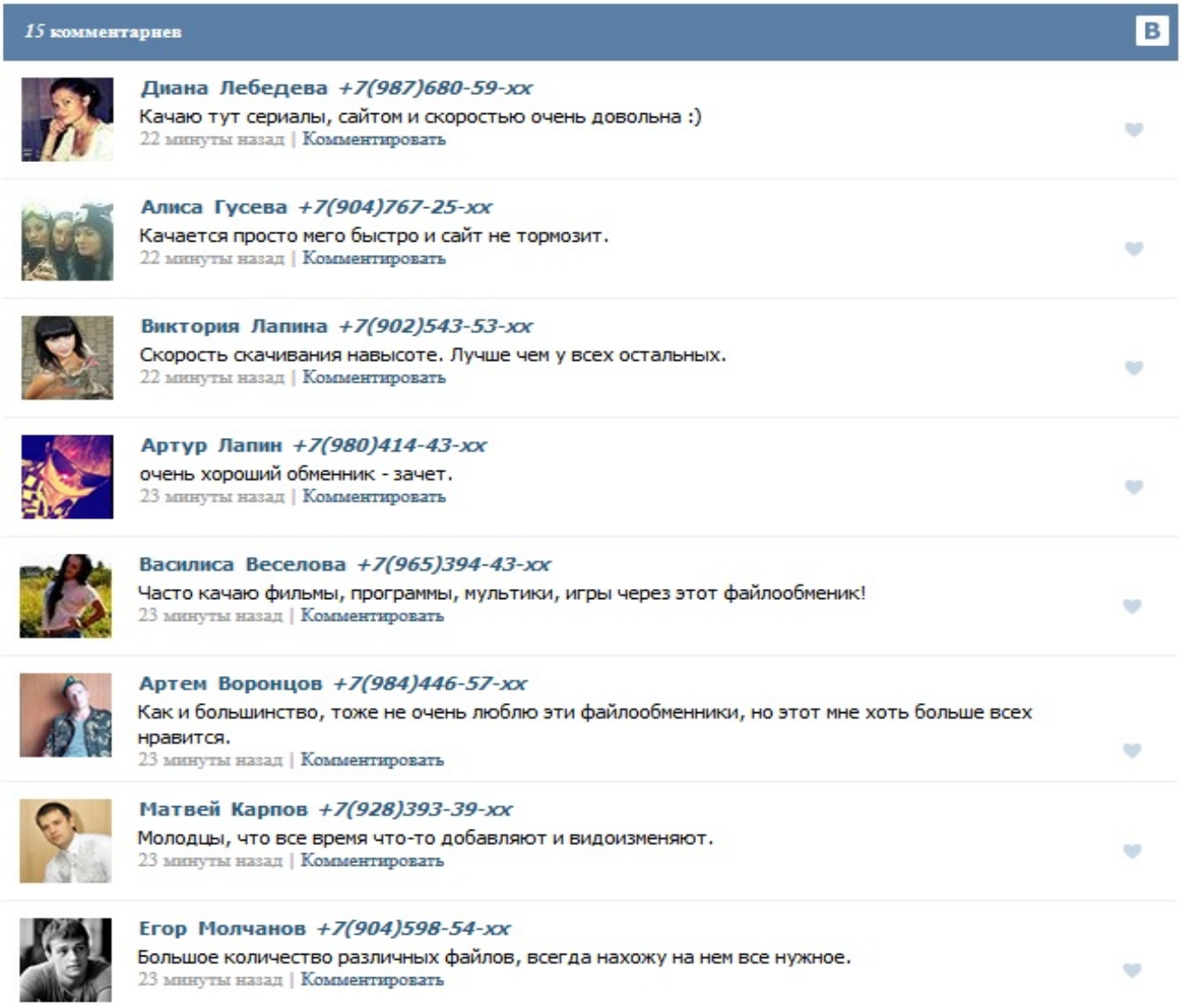банк никифор