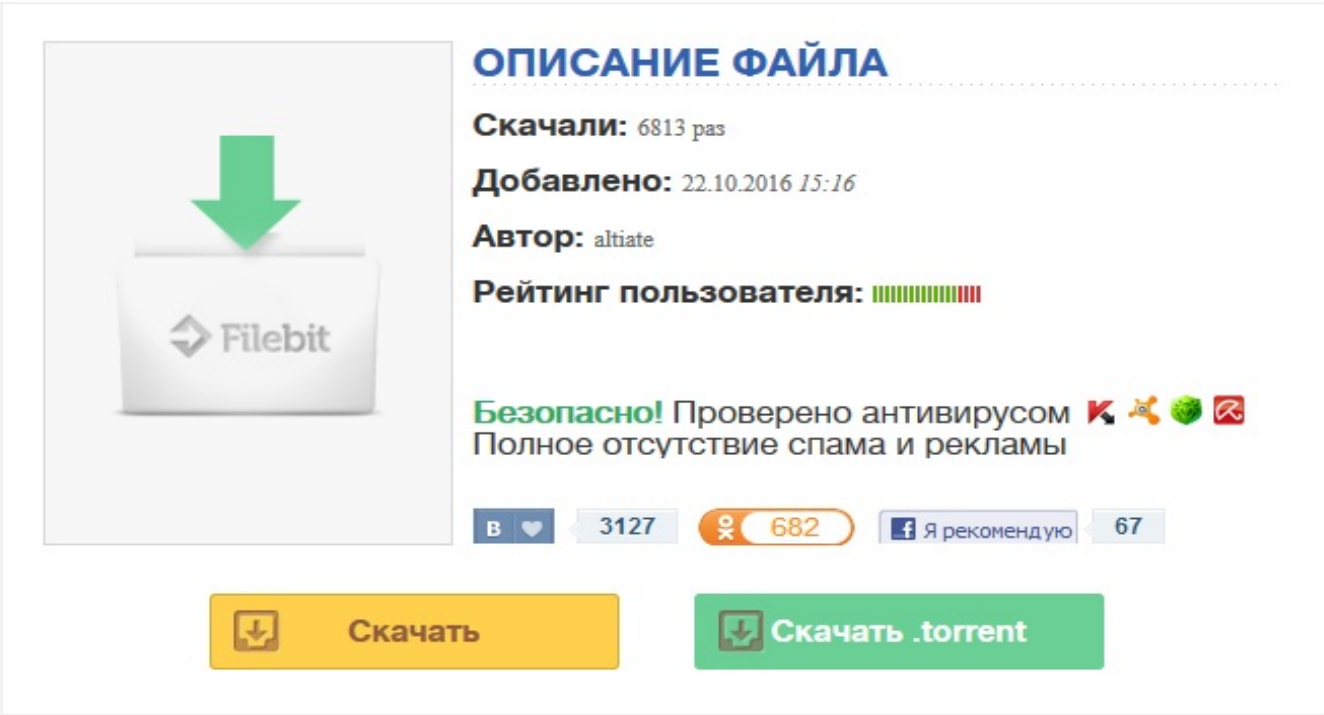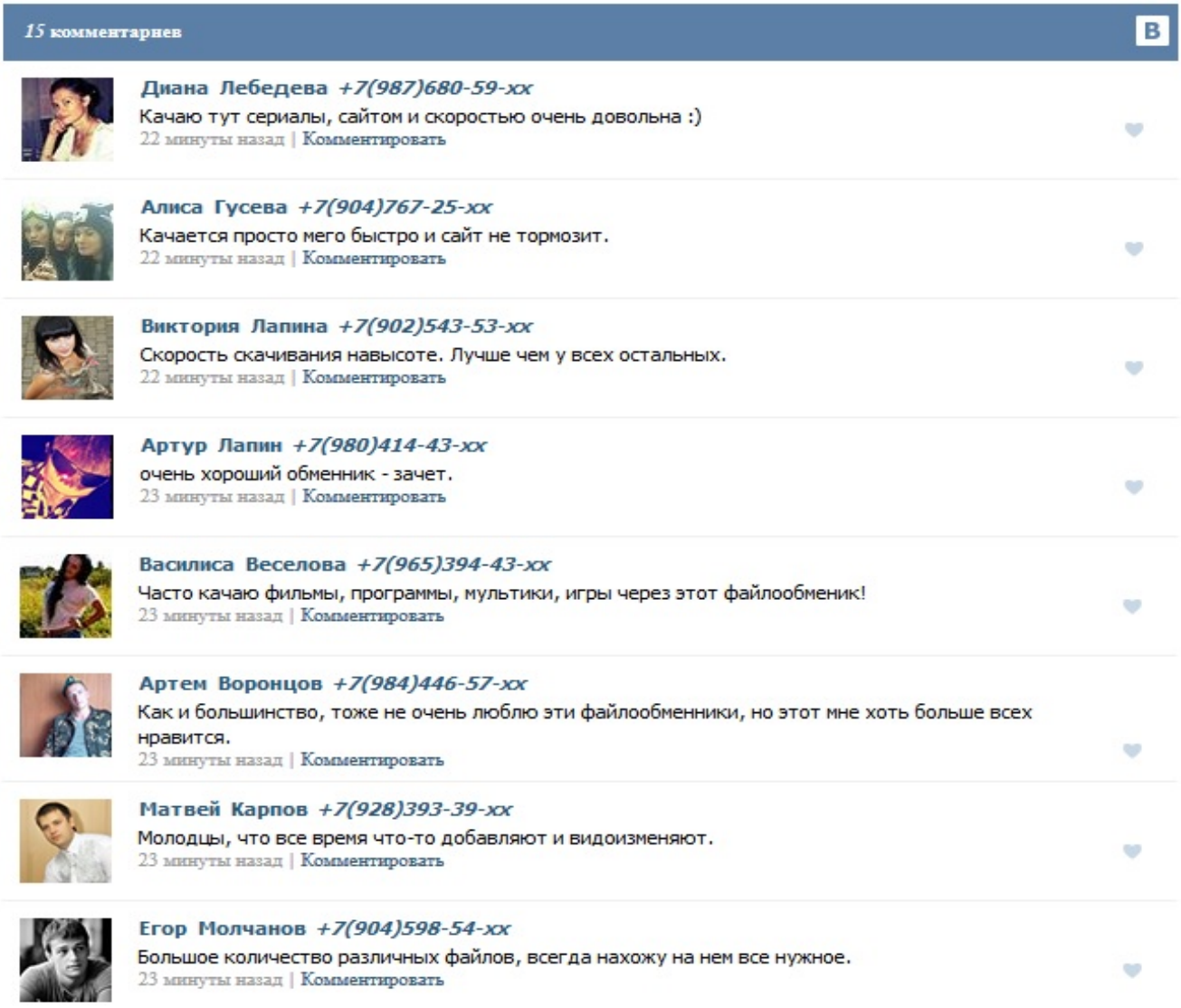ао кредит европа банк инн 7705148464