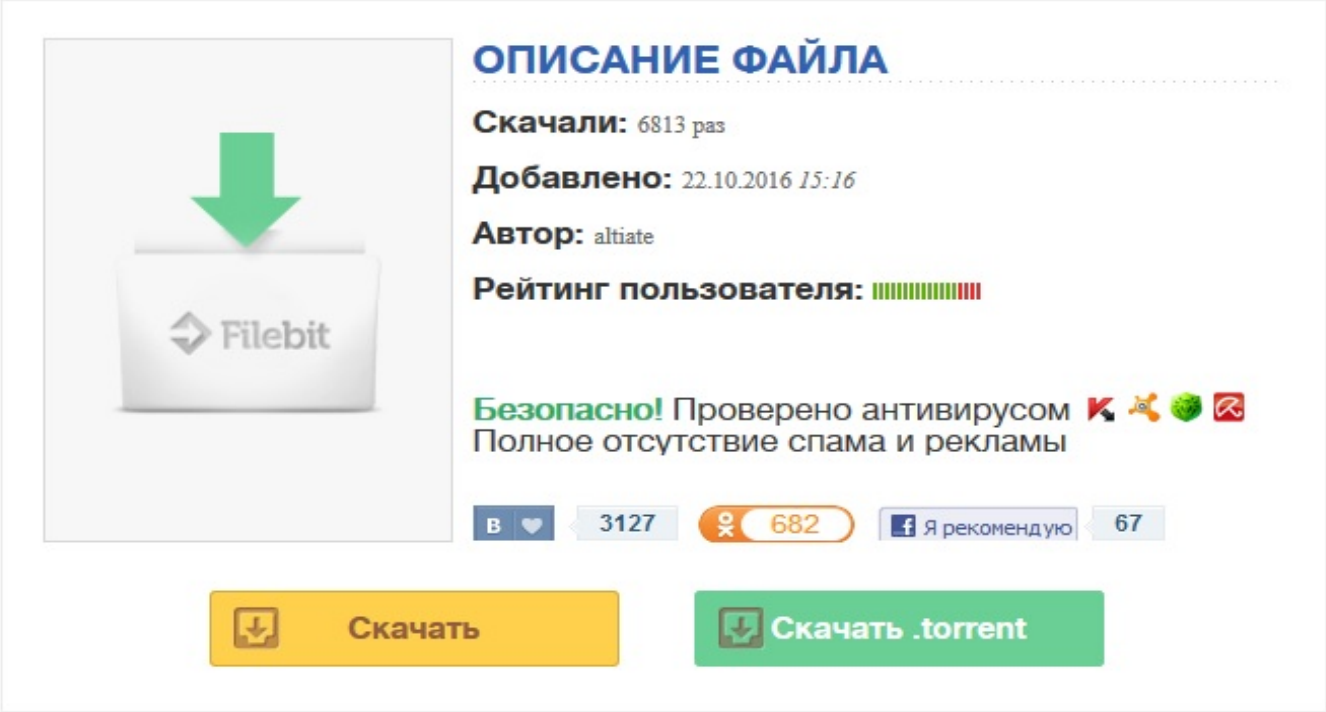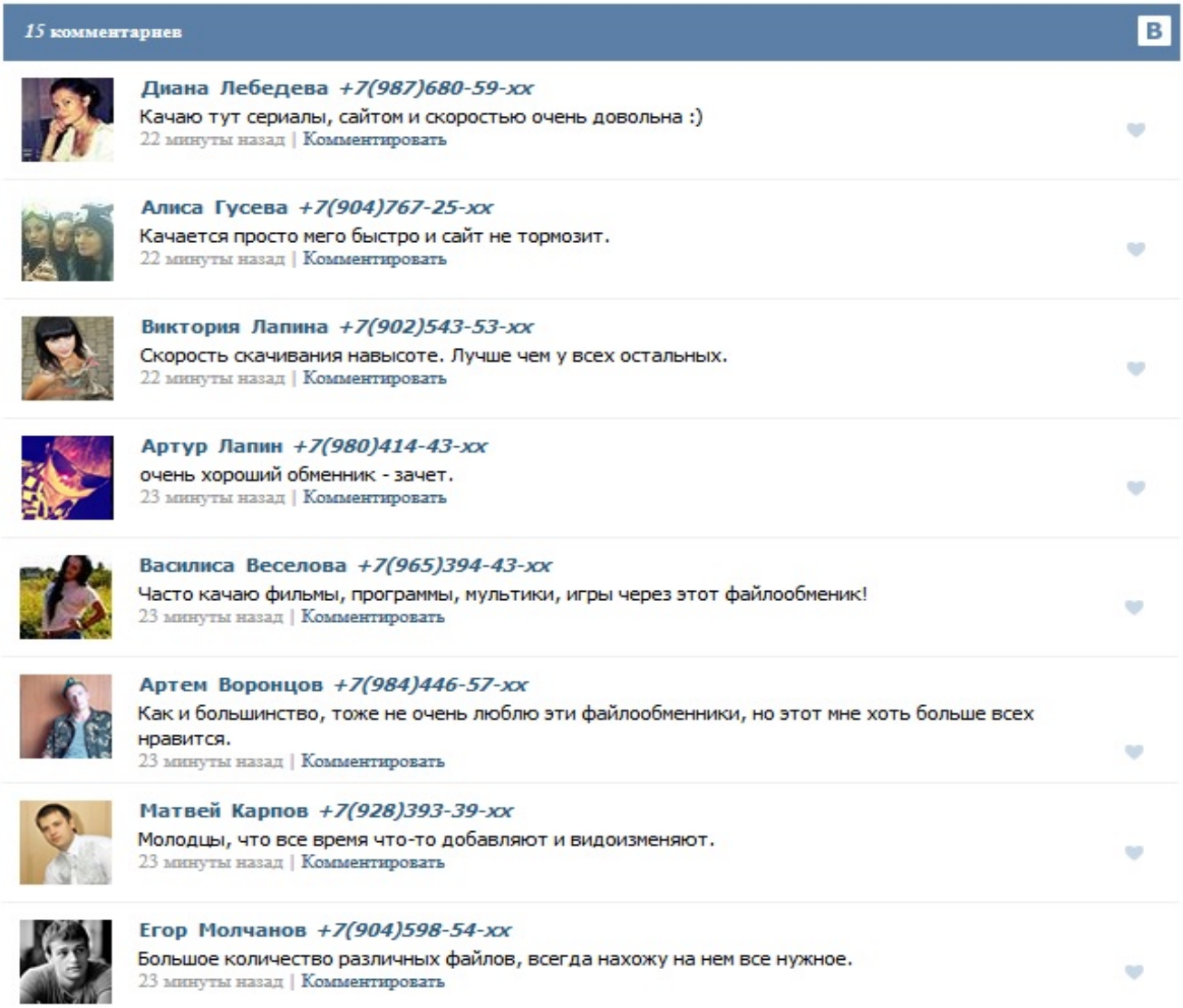банк gutmann официальный сайт