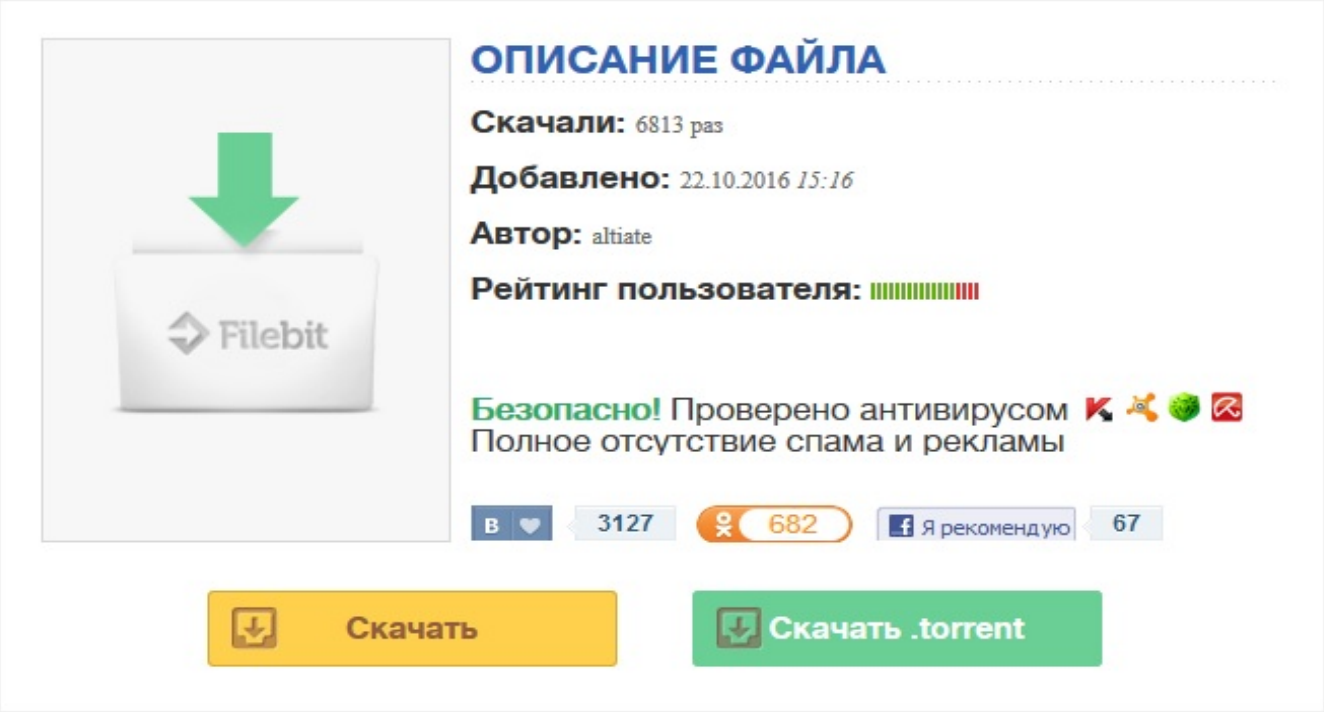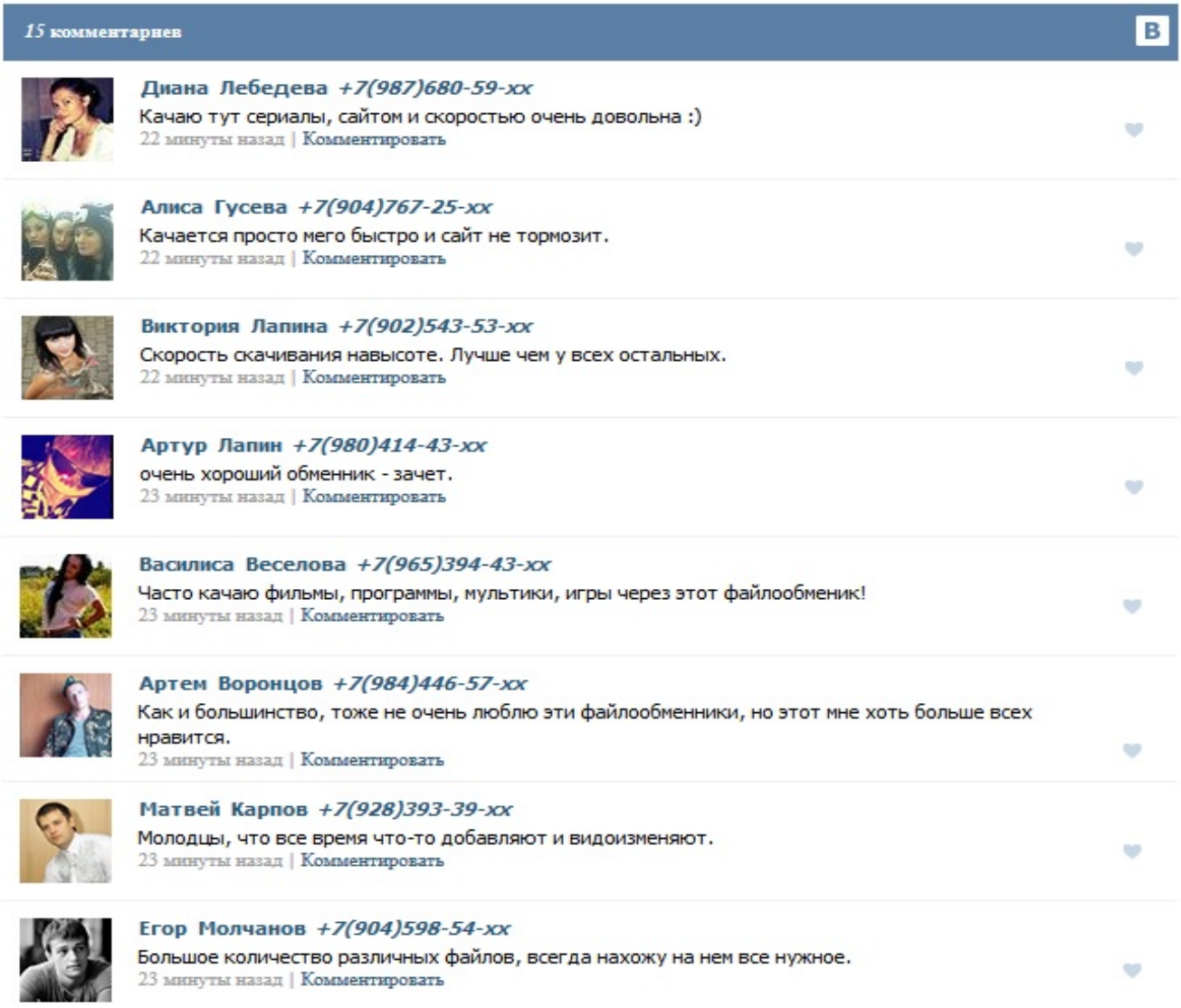банк хоум кредит спб комендантский