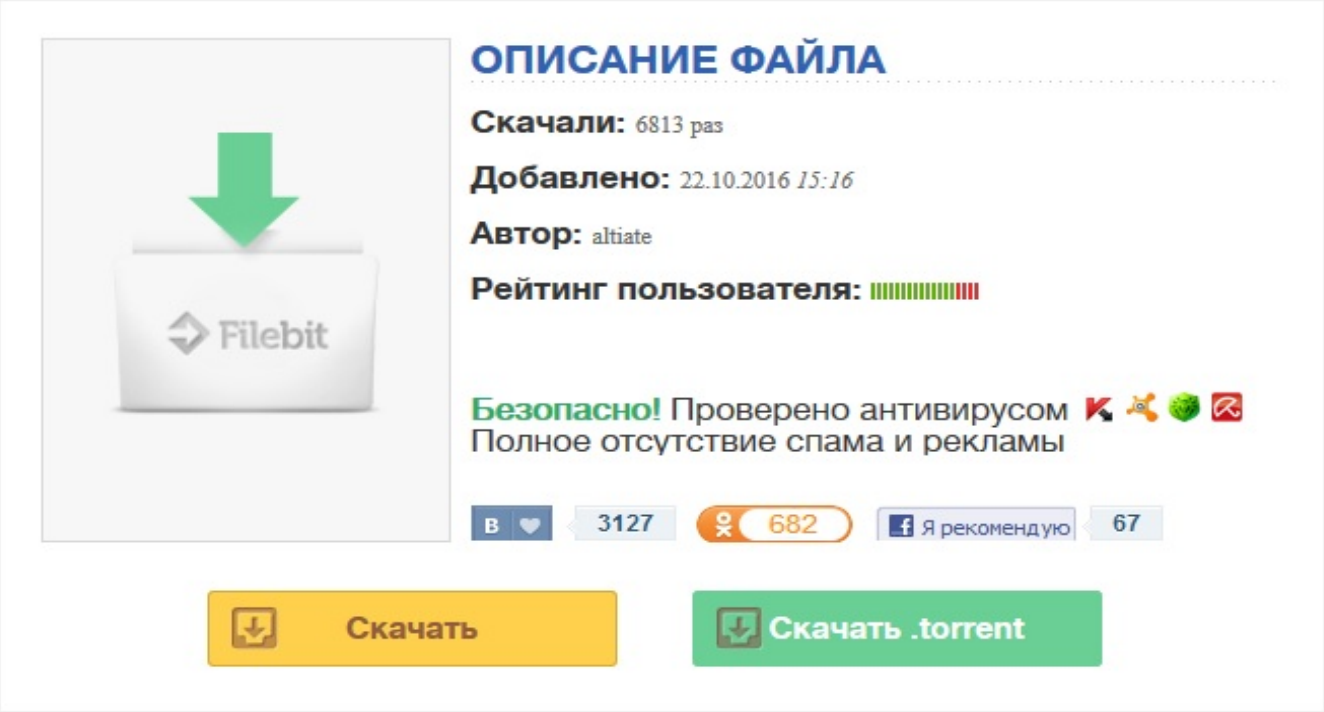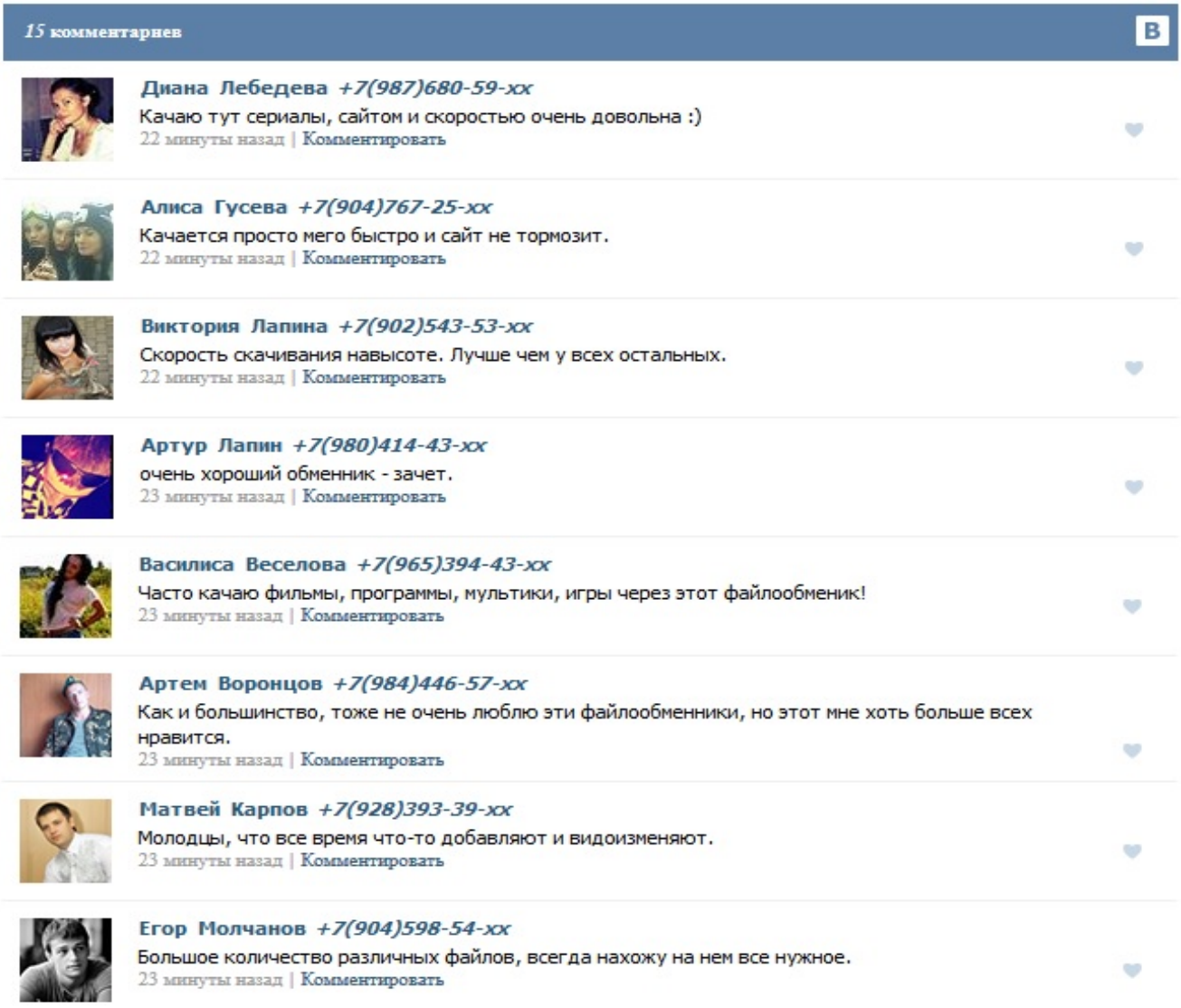северо-западный банк оао сбербанк россии расчетный счет