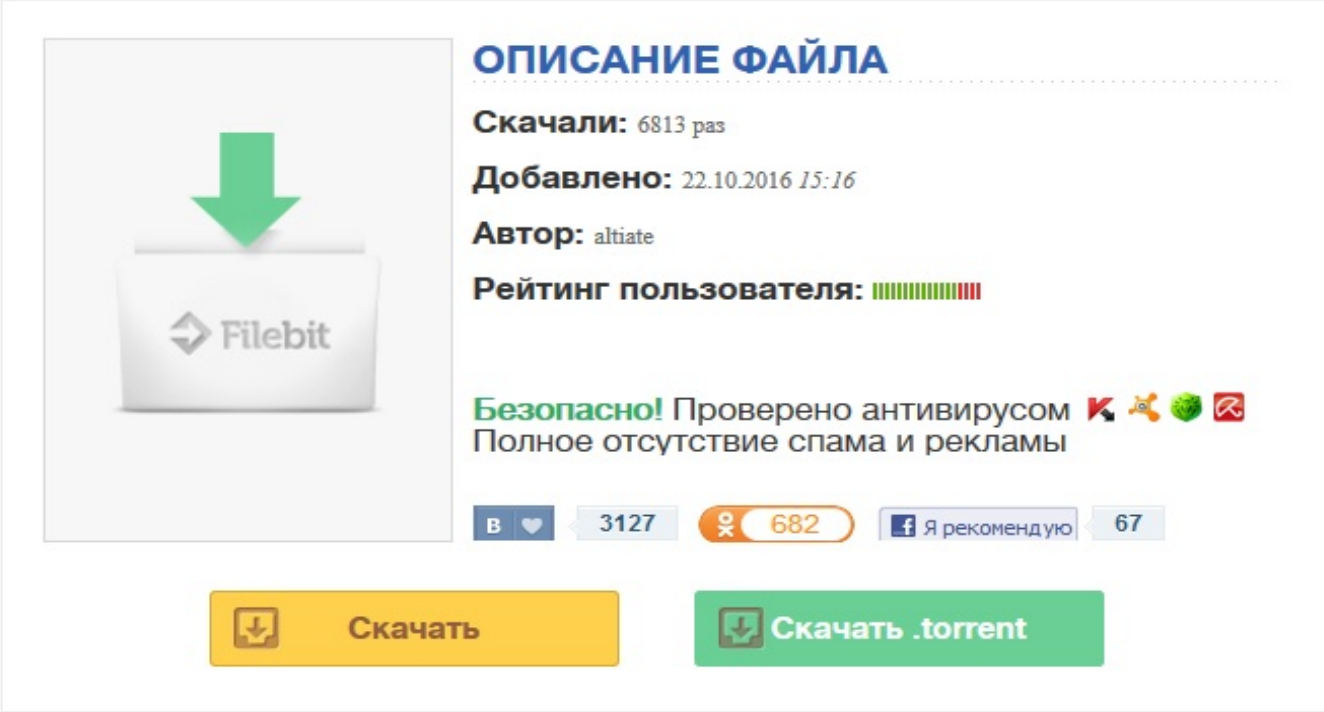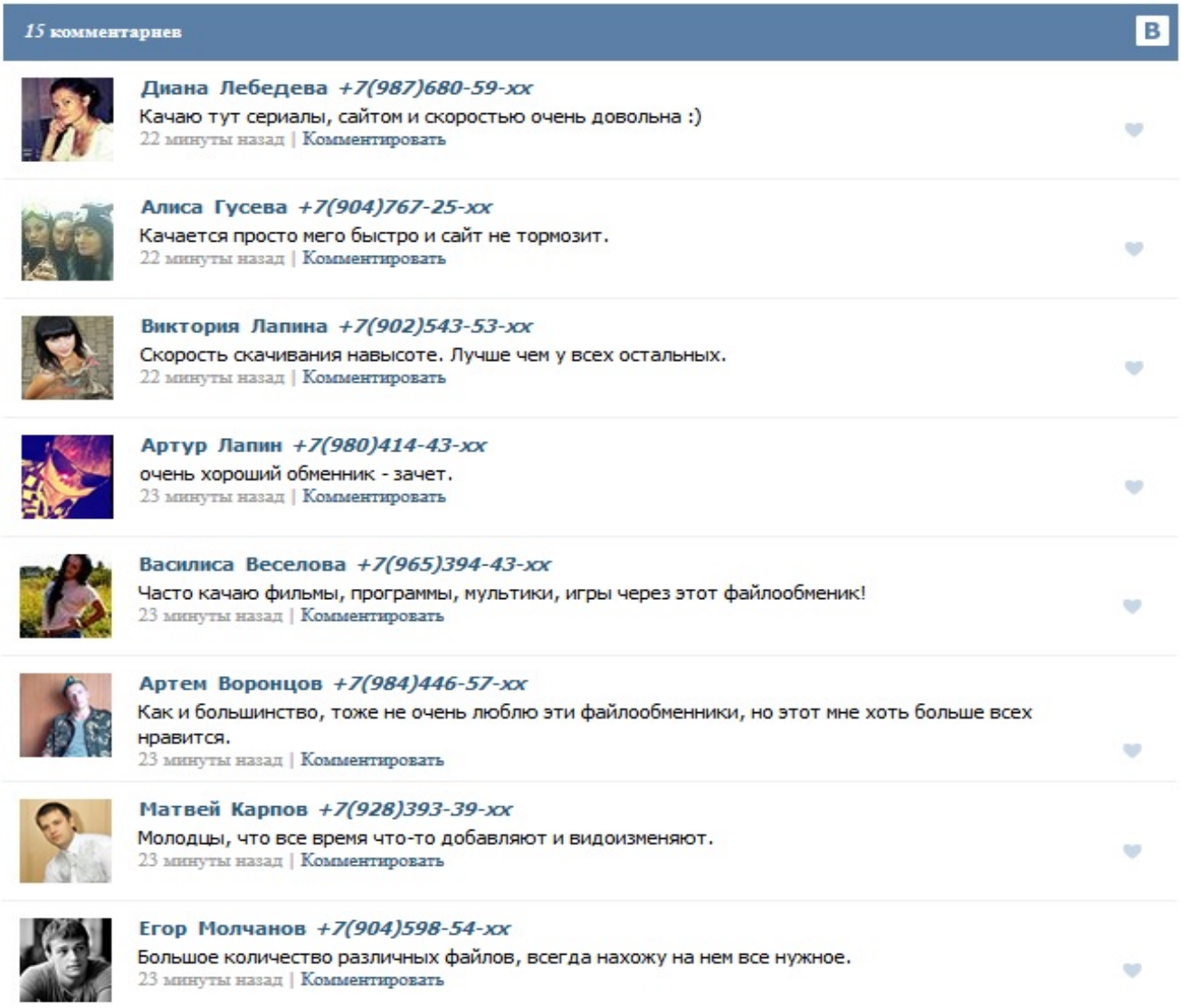банк образование вход ibank