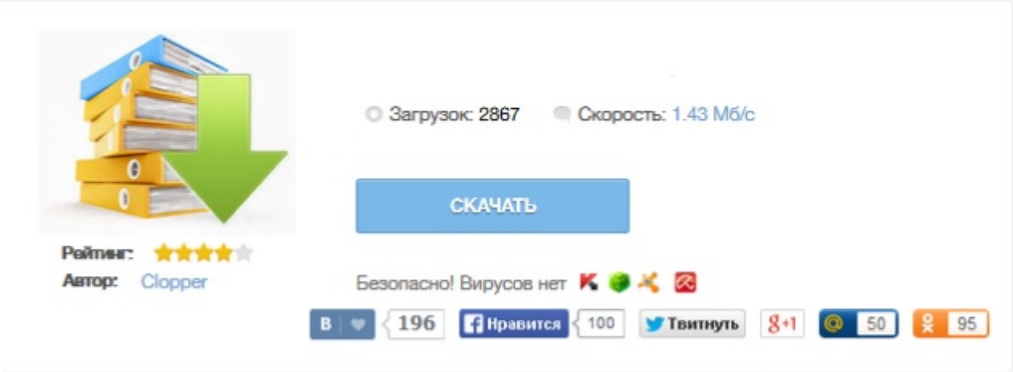кредит под птс в банке