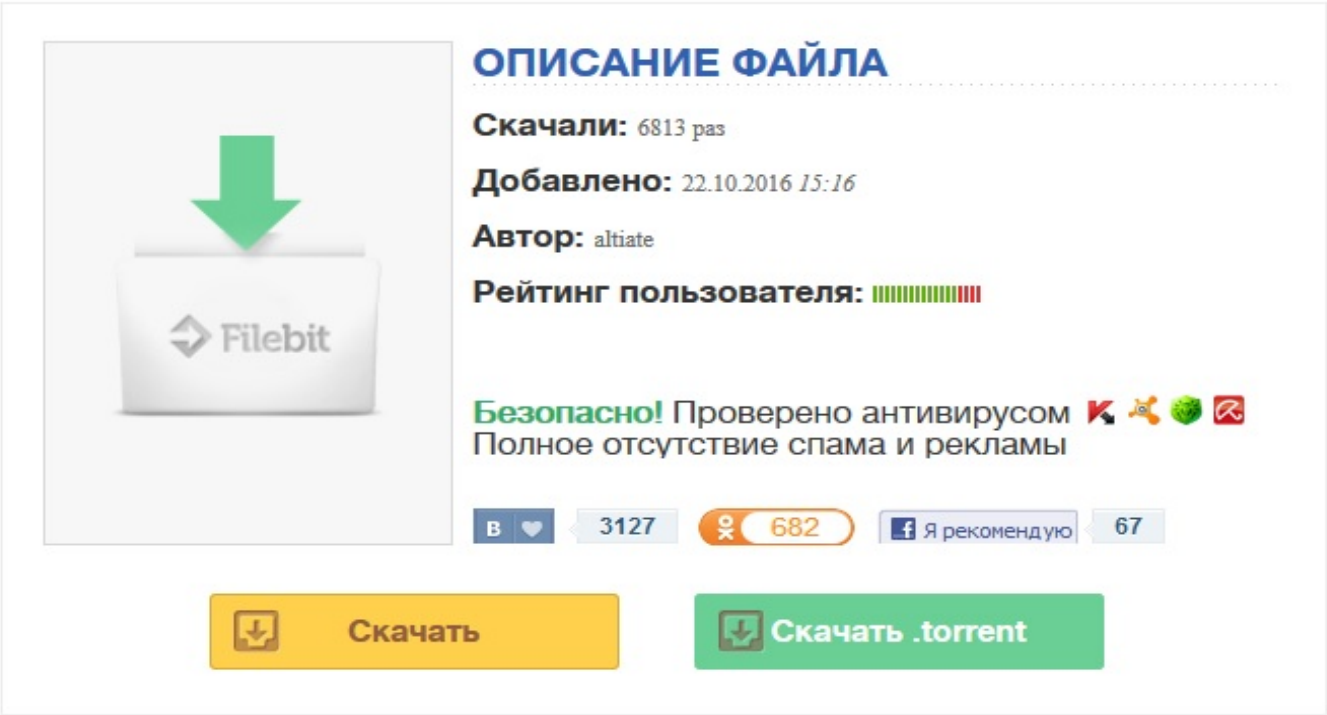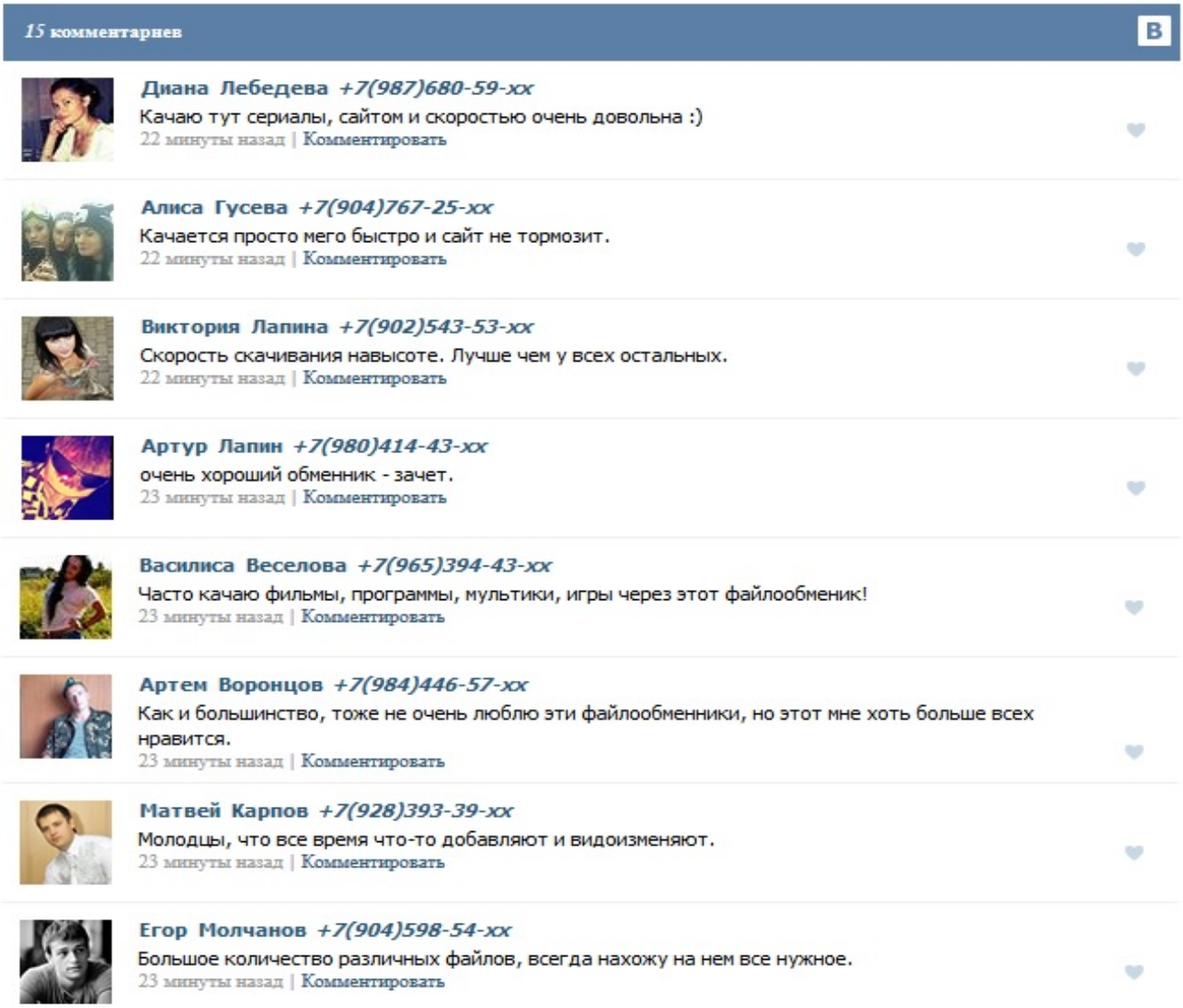банк авангард рейтинг надежности 2016