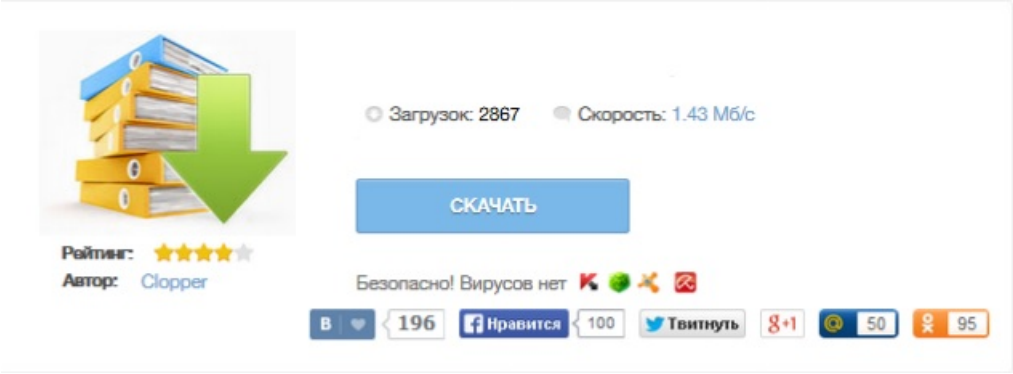пао идея банк погашение кредита