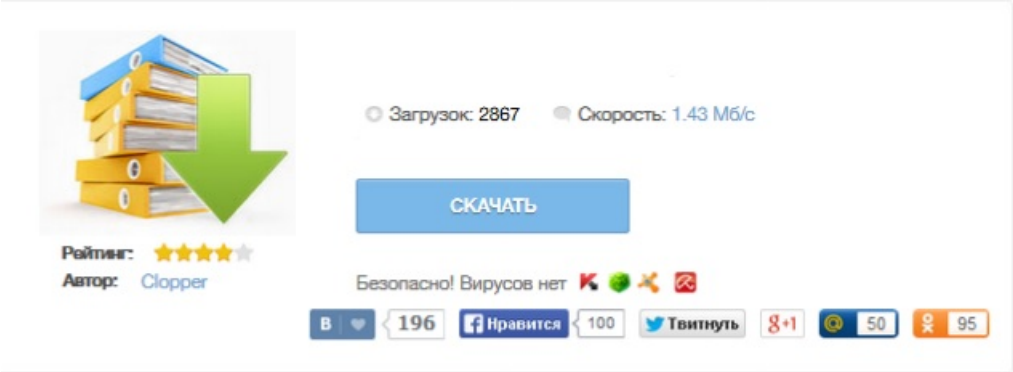пао идея банк проверка цб