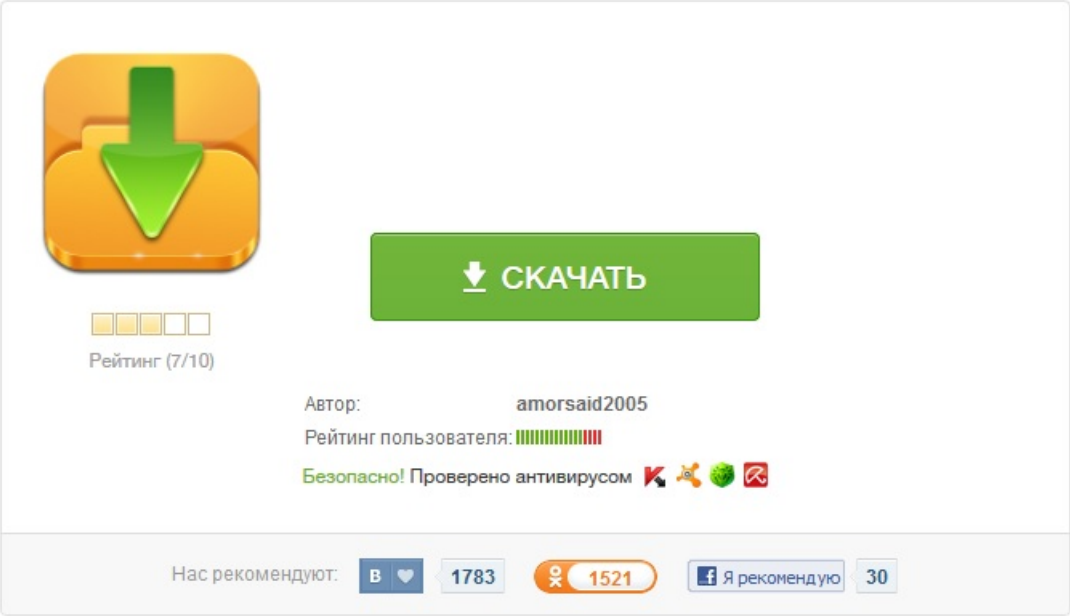пао плюс банк рейтинг