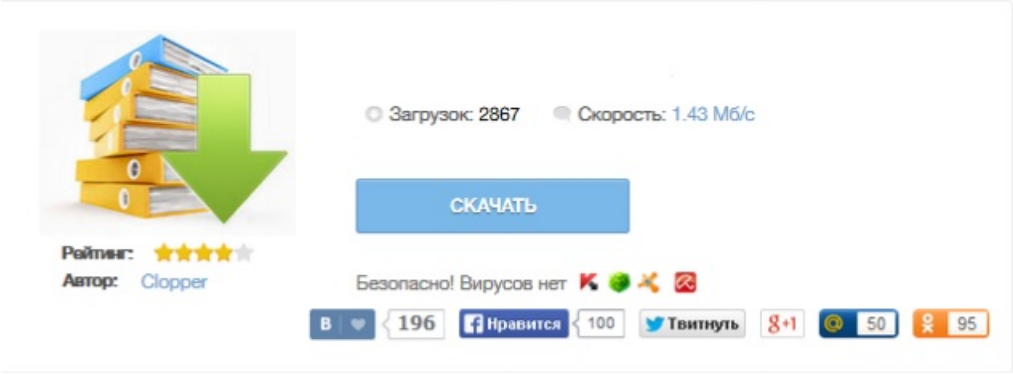пао плюс банк бик банка