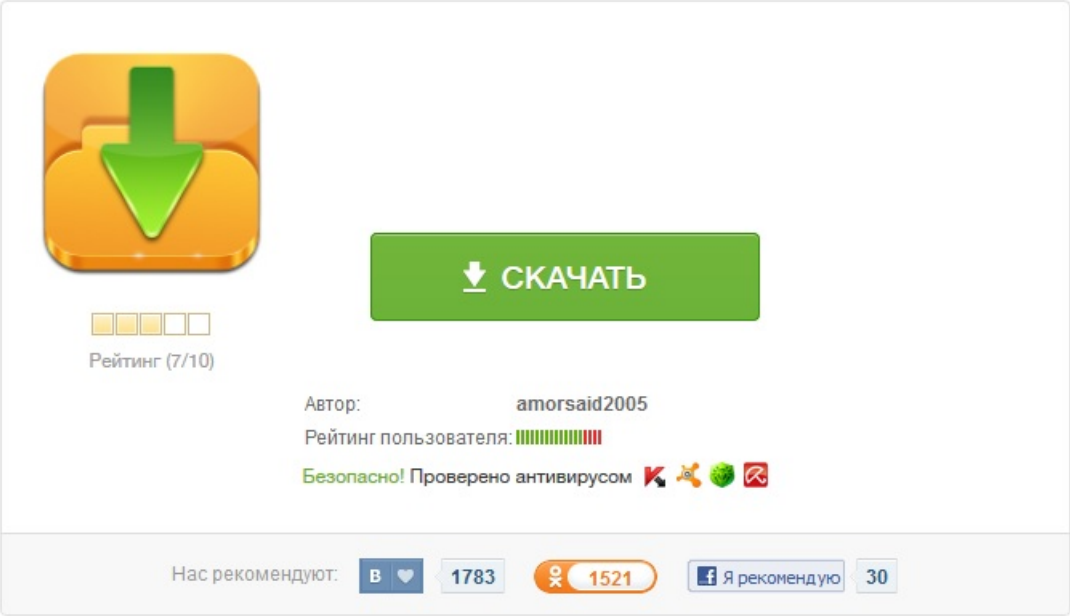пао плюс банк банковская гарантия