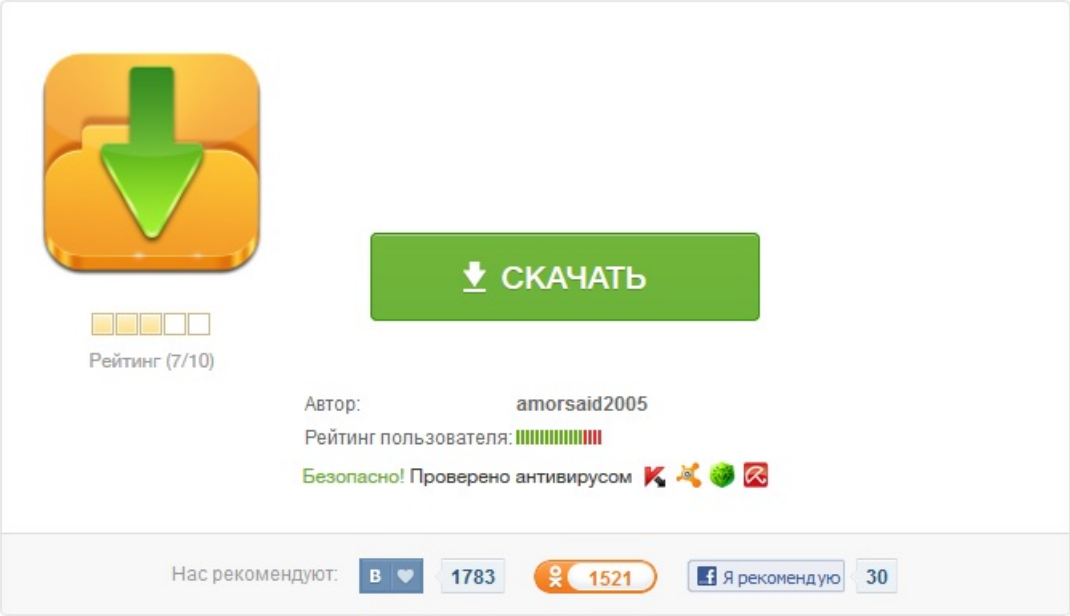плюс банк рейтинг