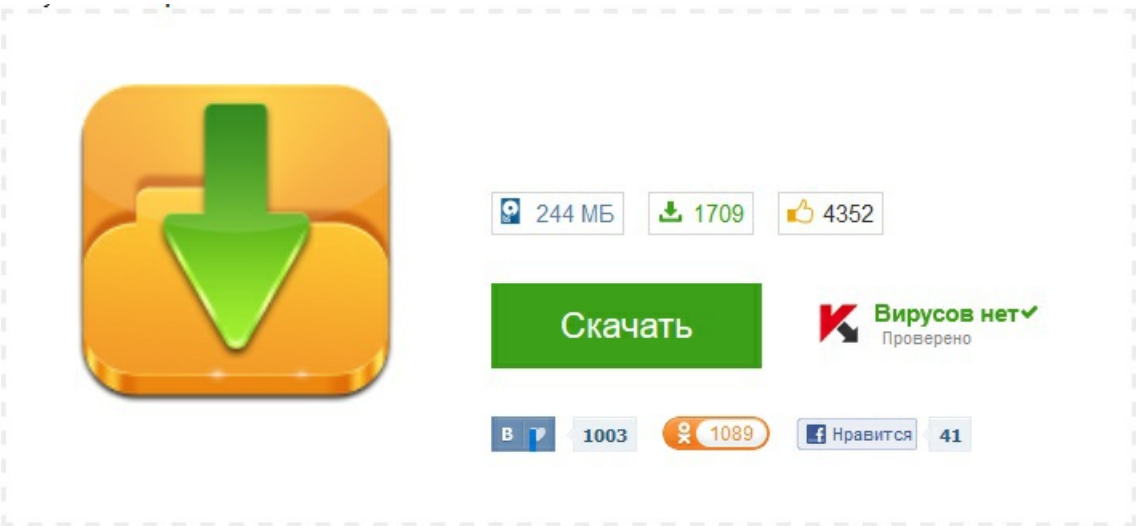плюс банк рейтинг банков