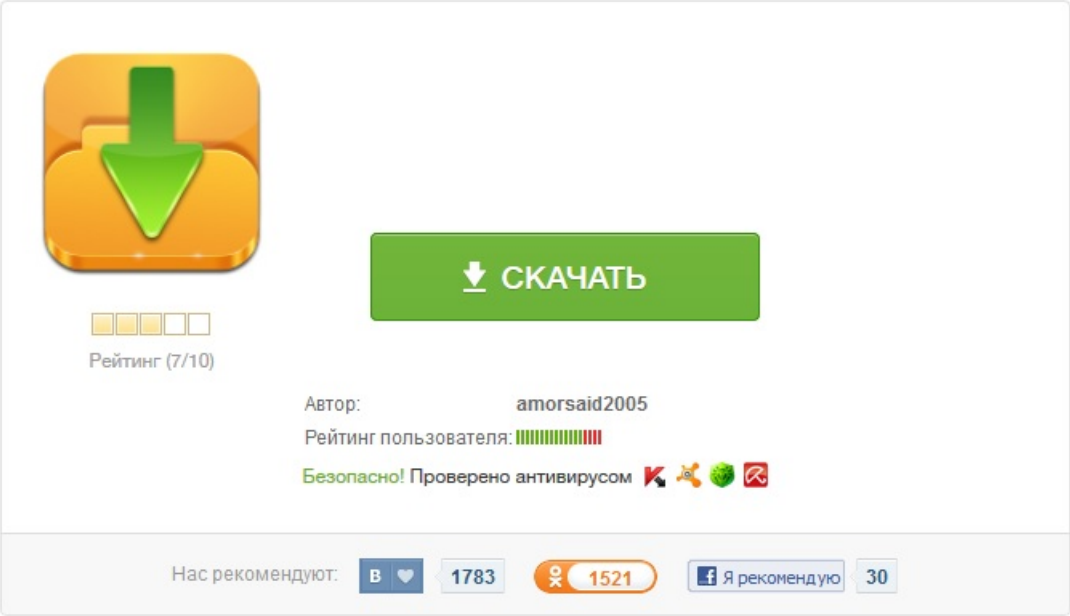банк открытие пермь кредиты