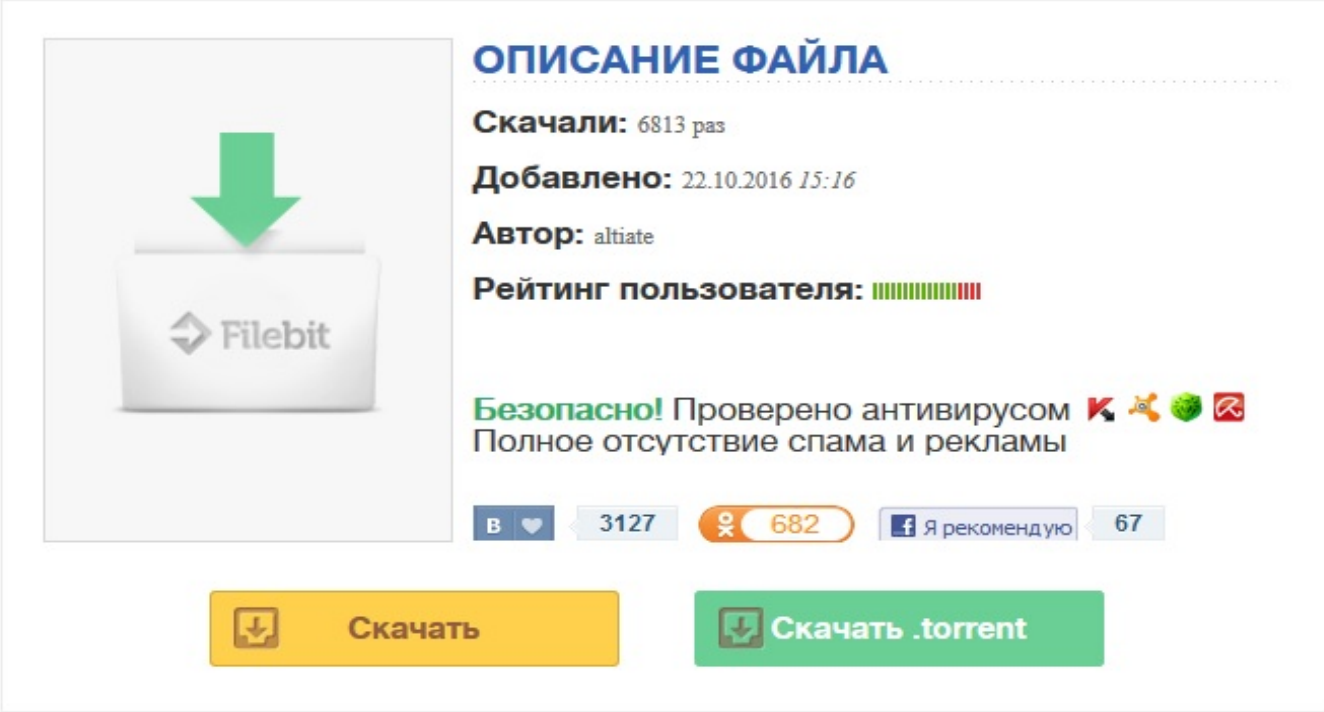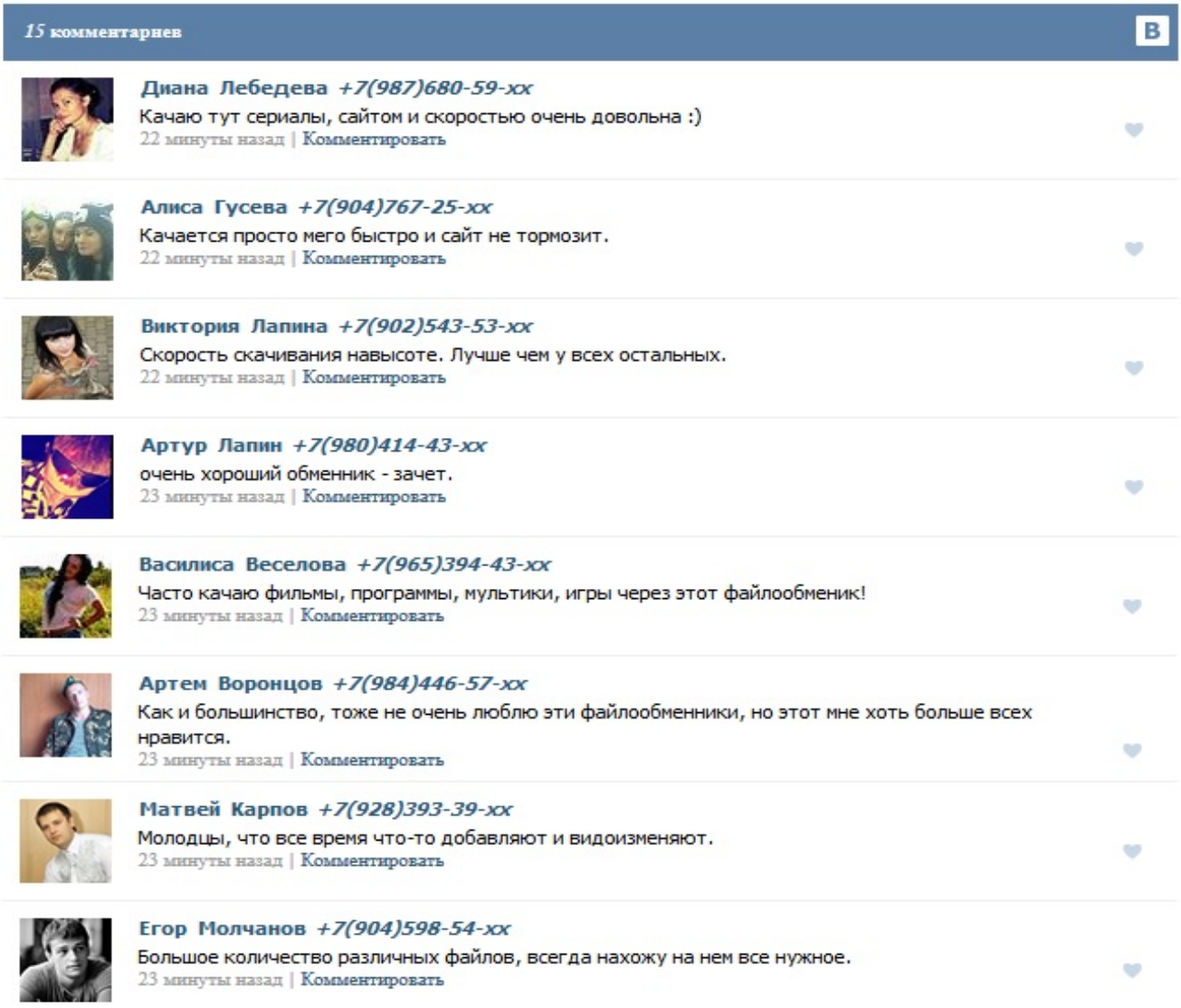мкб банк отзывы о кредитах