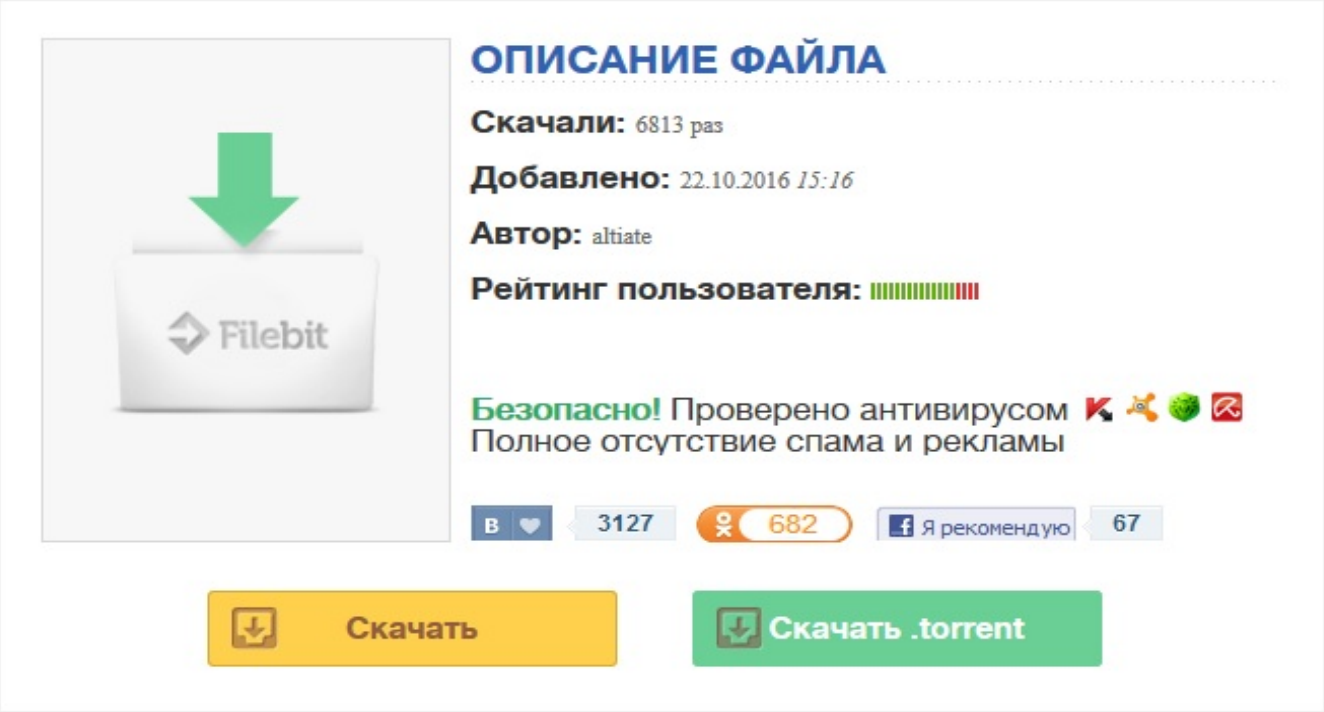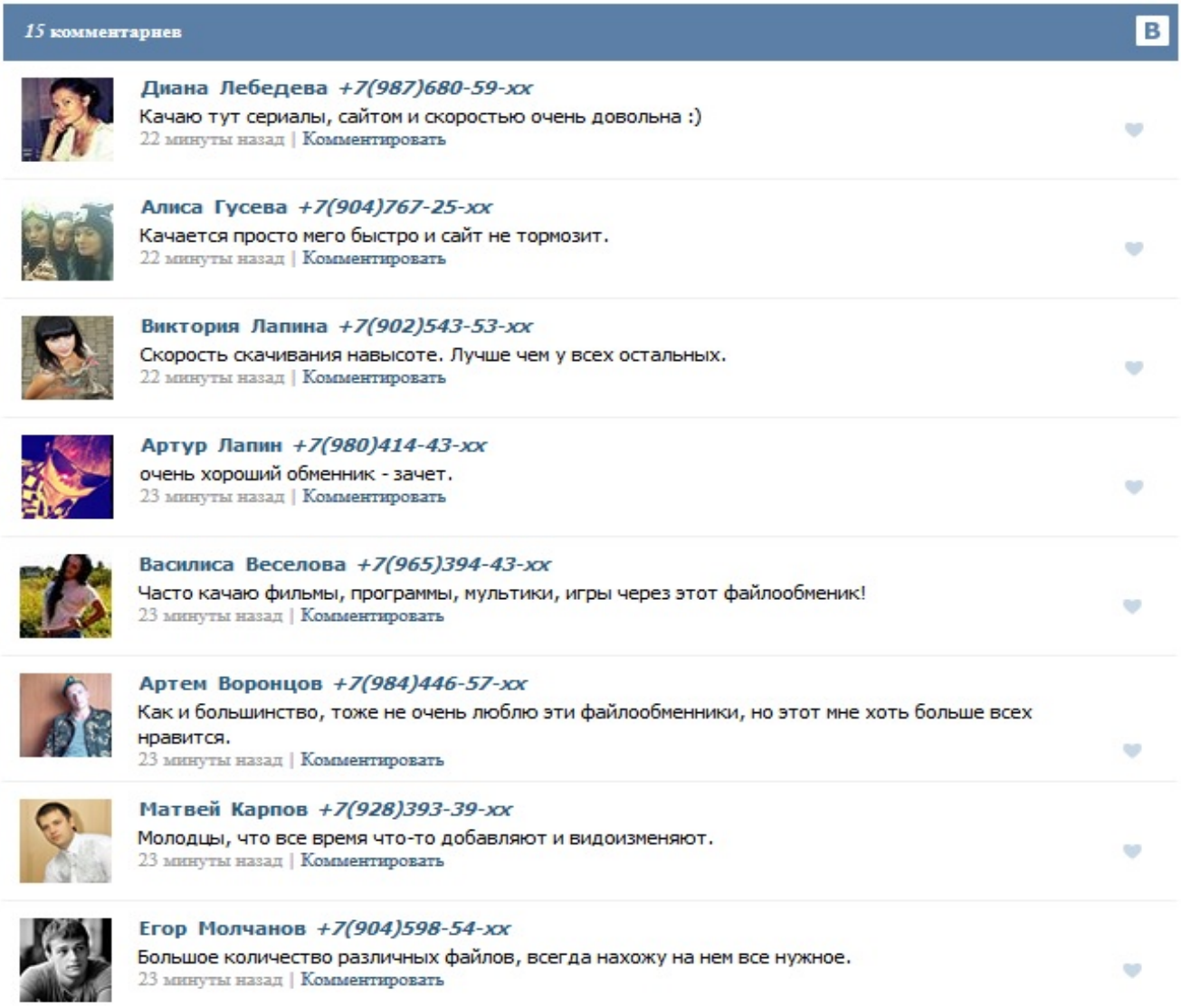почта банк пермь официальный сайт кредиты