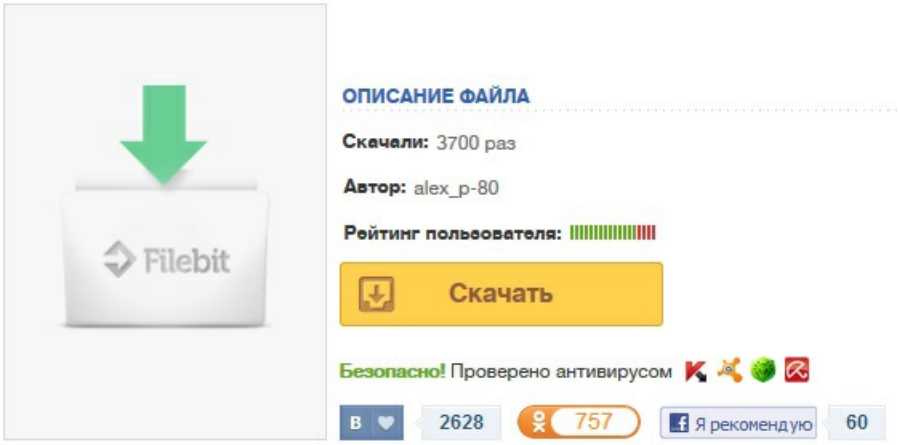пао банк сгб счет