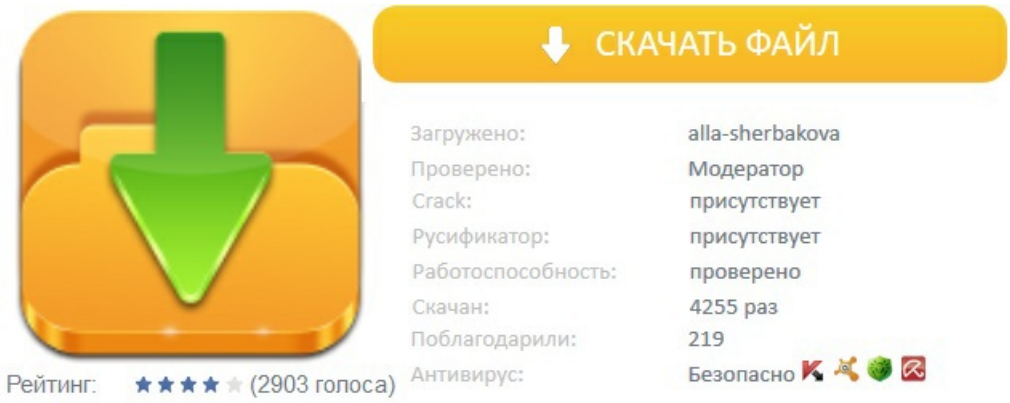пао банк югра бик 044525282