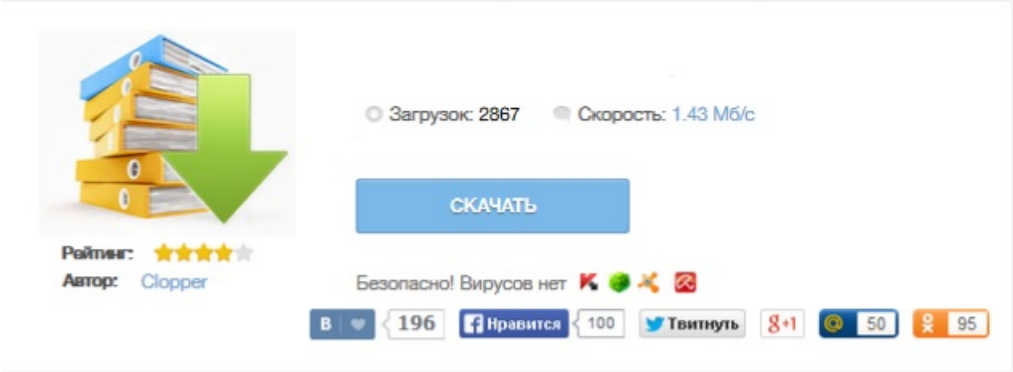пао банк открытие реквизиты