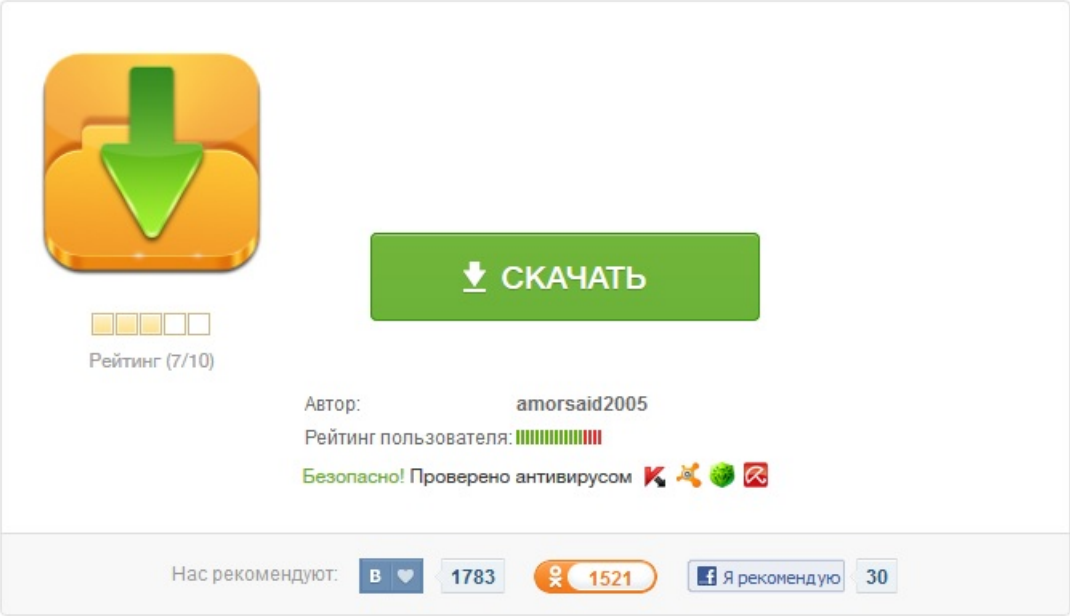пао банк восточный отзывы