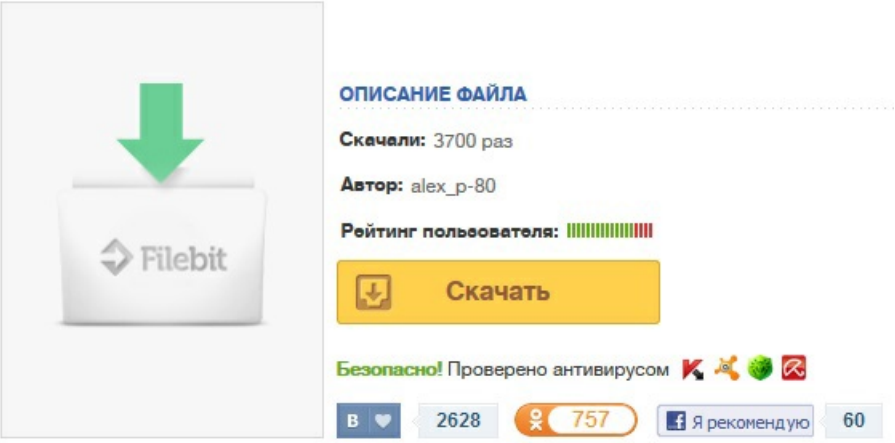пао ргс банк рейтинг