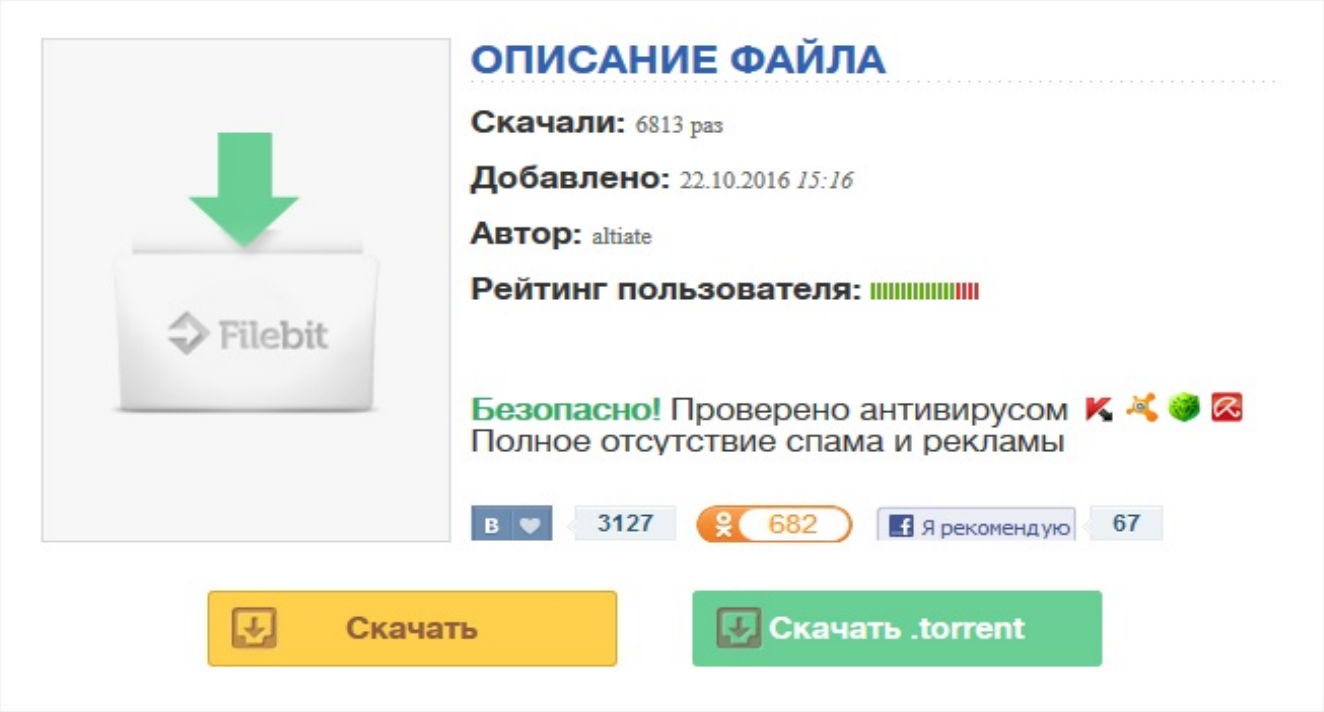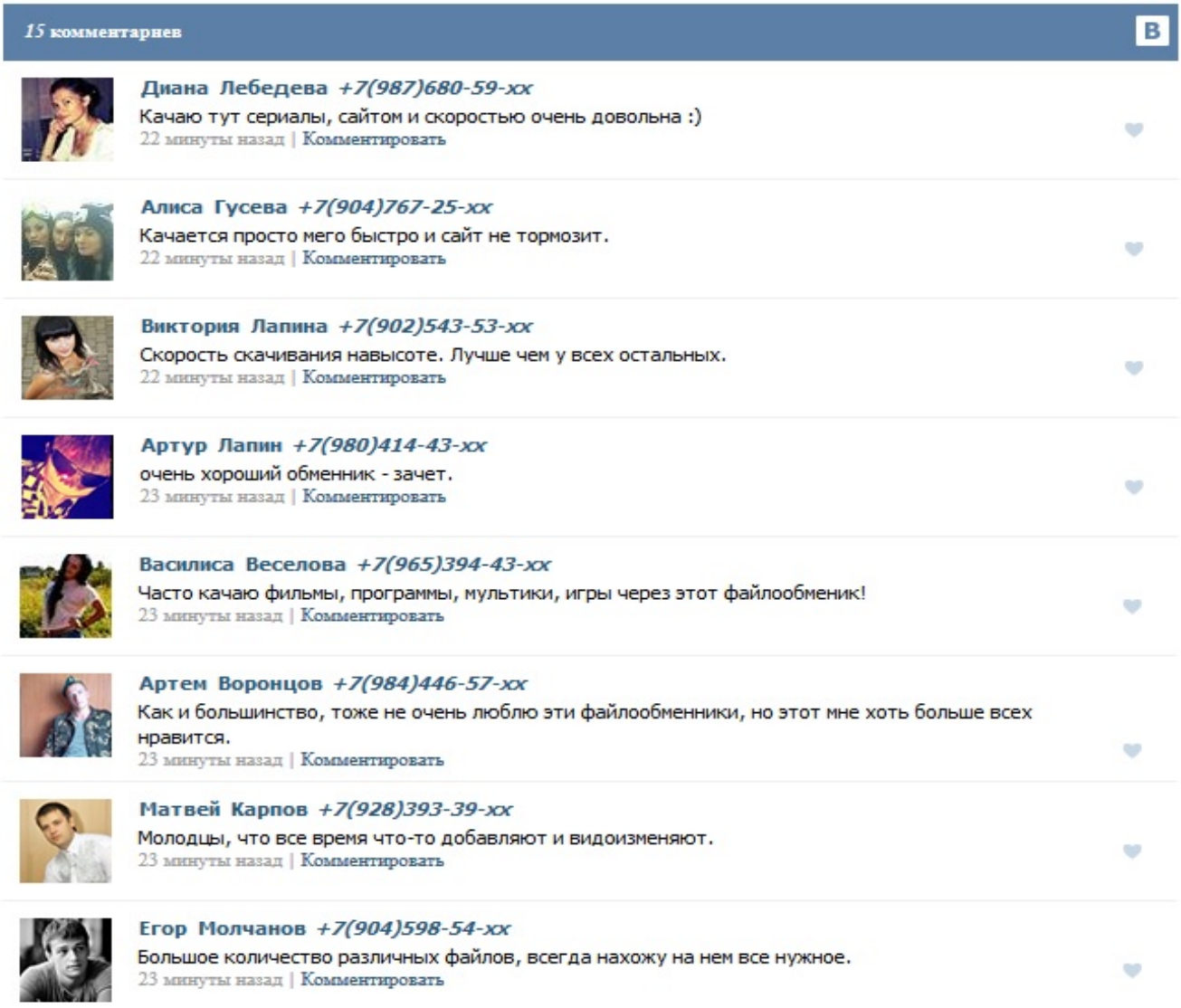бинбанк обнинск вклады