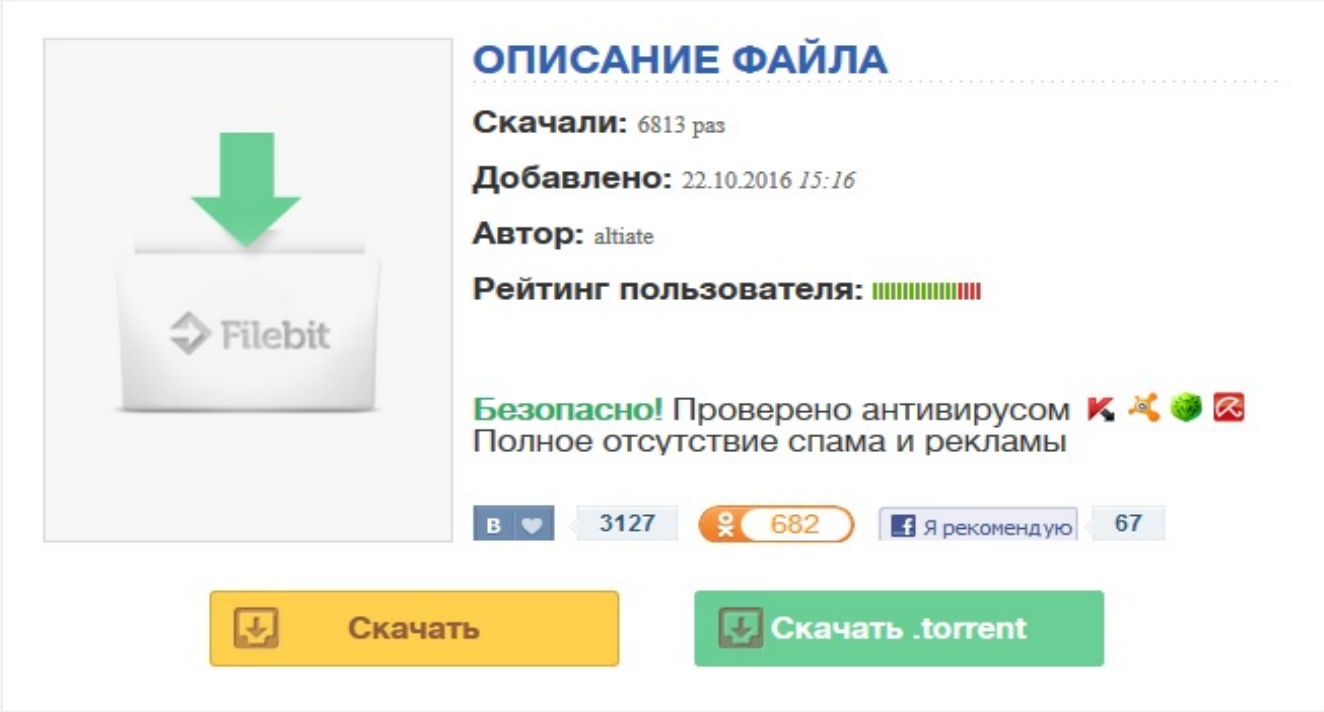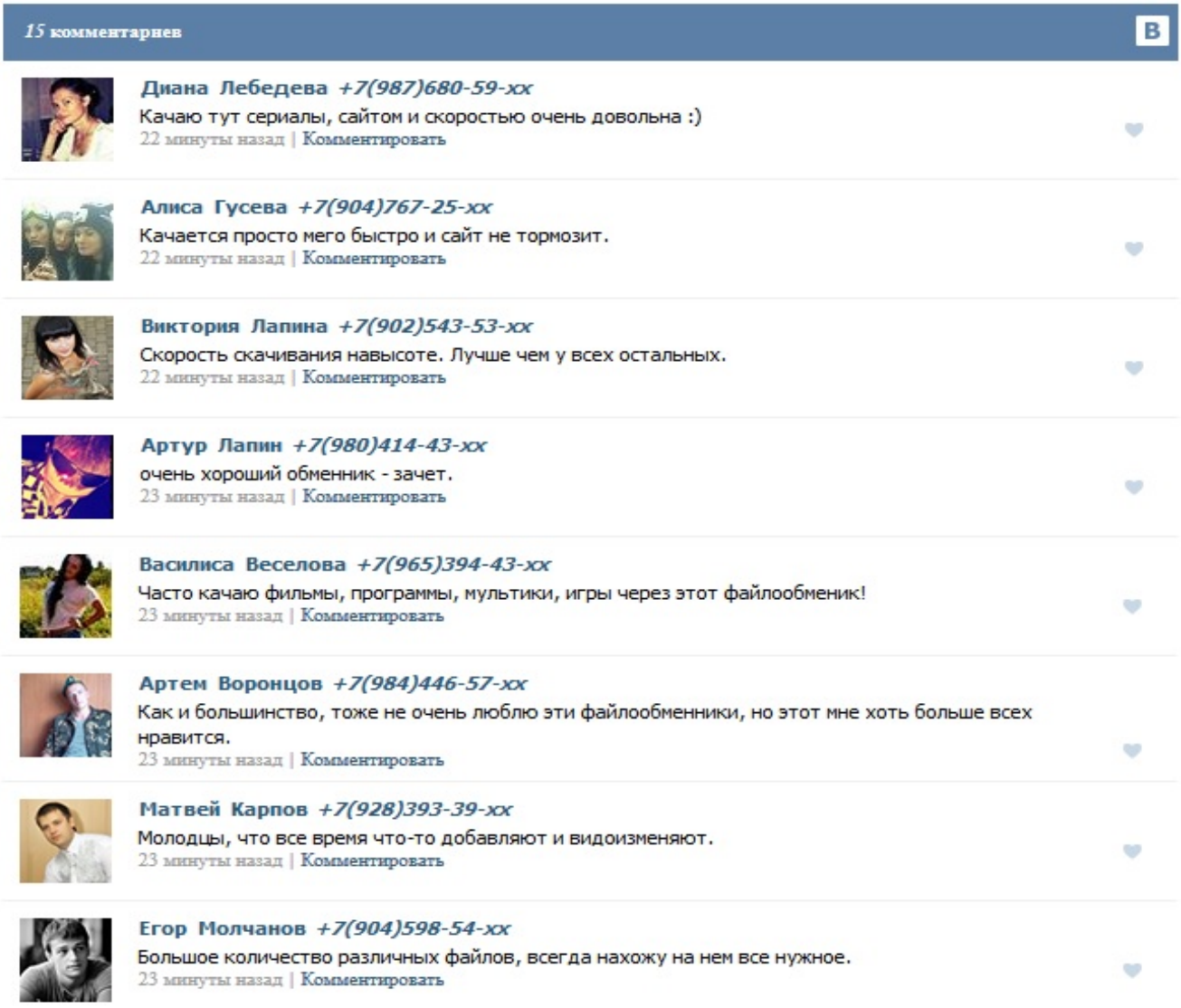бинбанк обнинск отзывы сотрудников