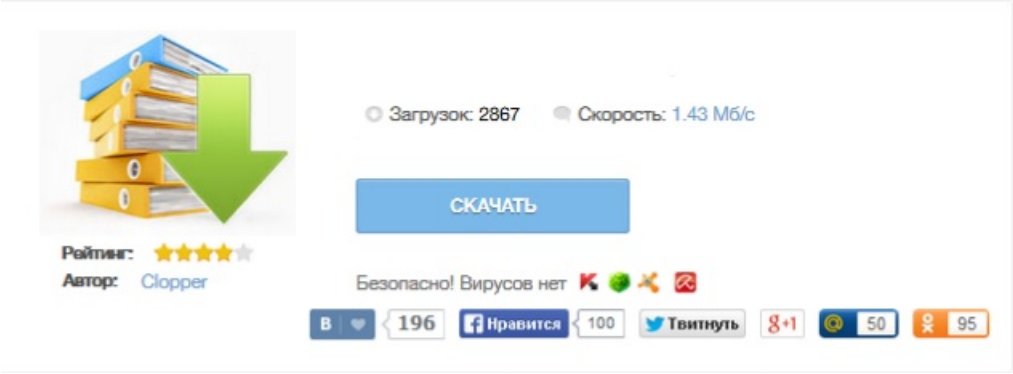банк начисляет на вклад ежедневно 9