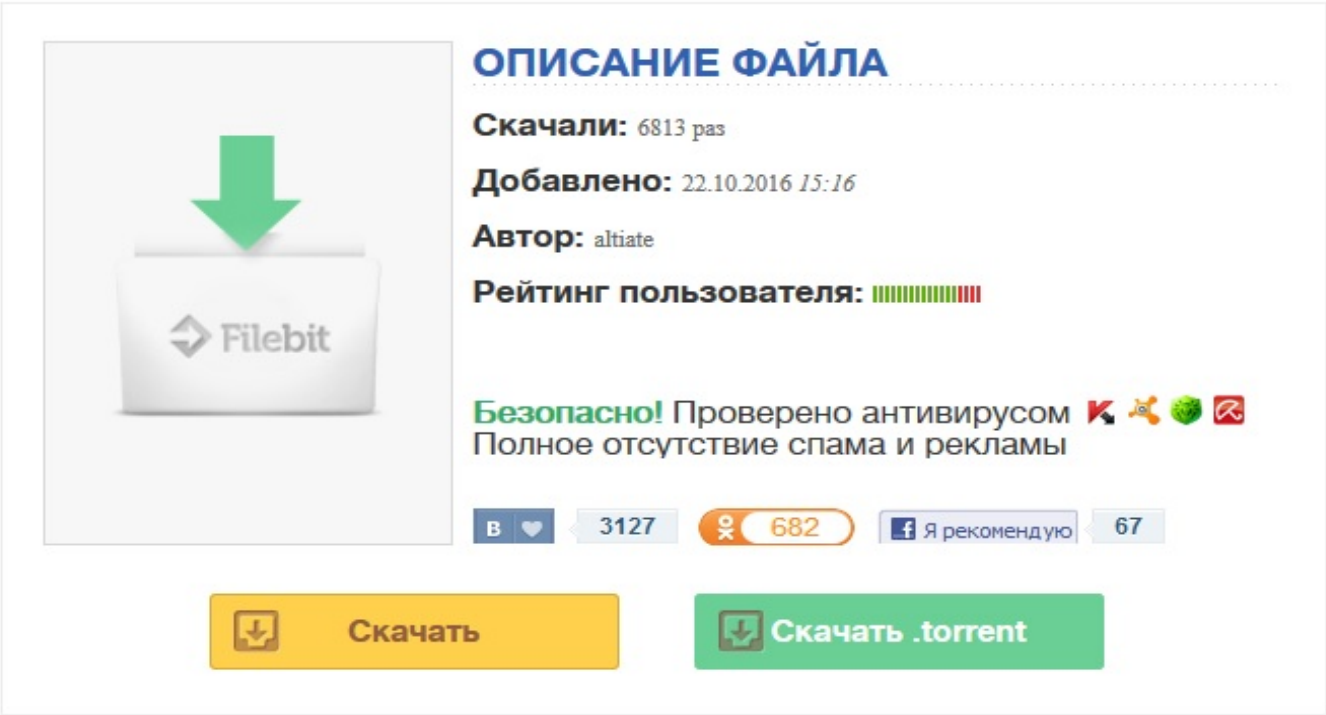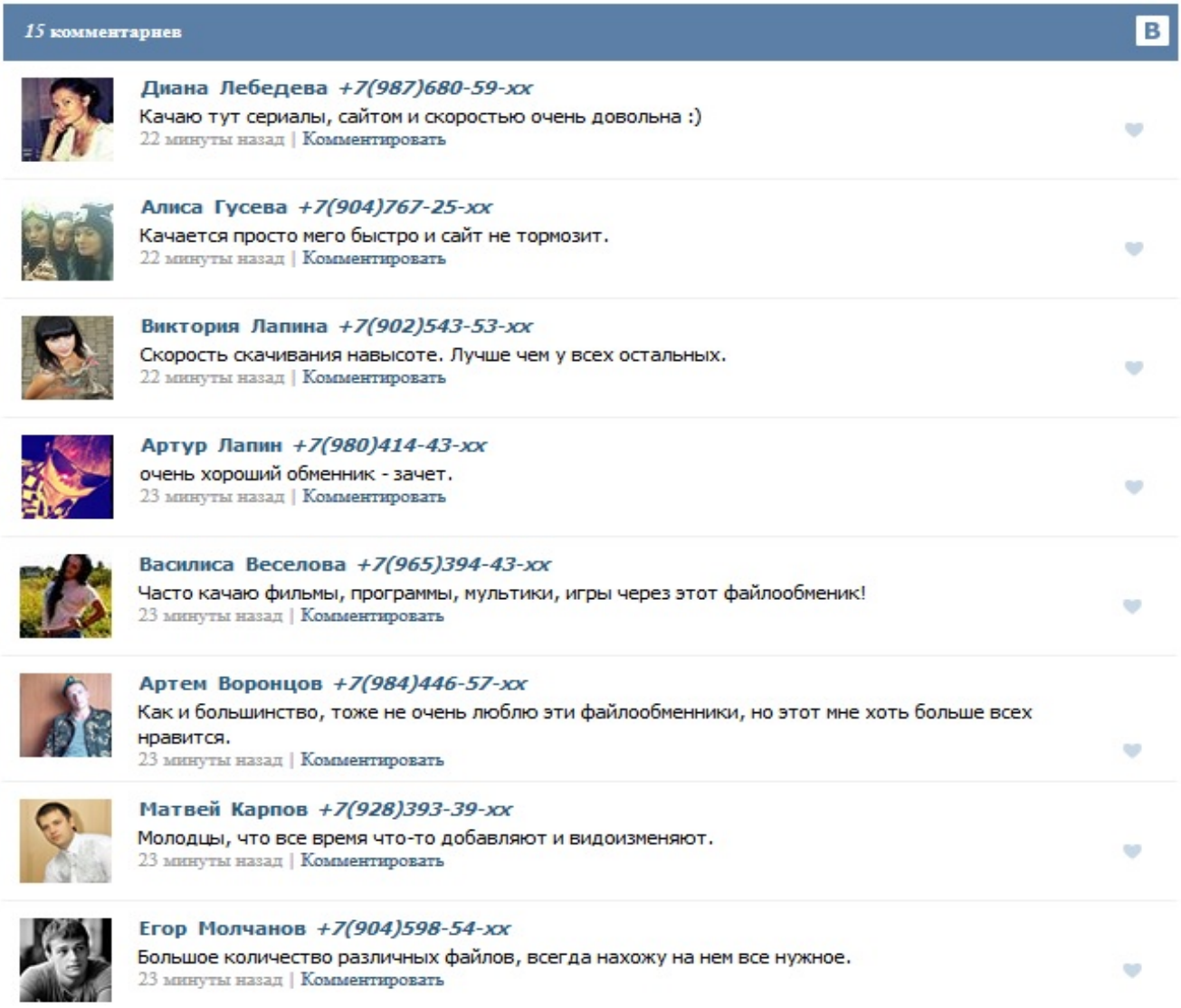банк ржд официальный сайт процентов вклады