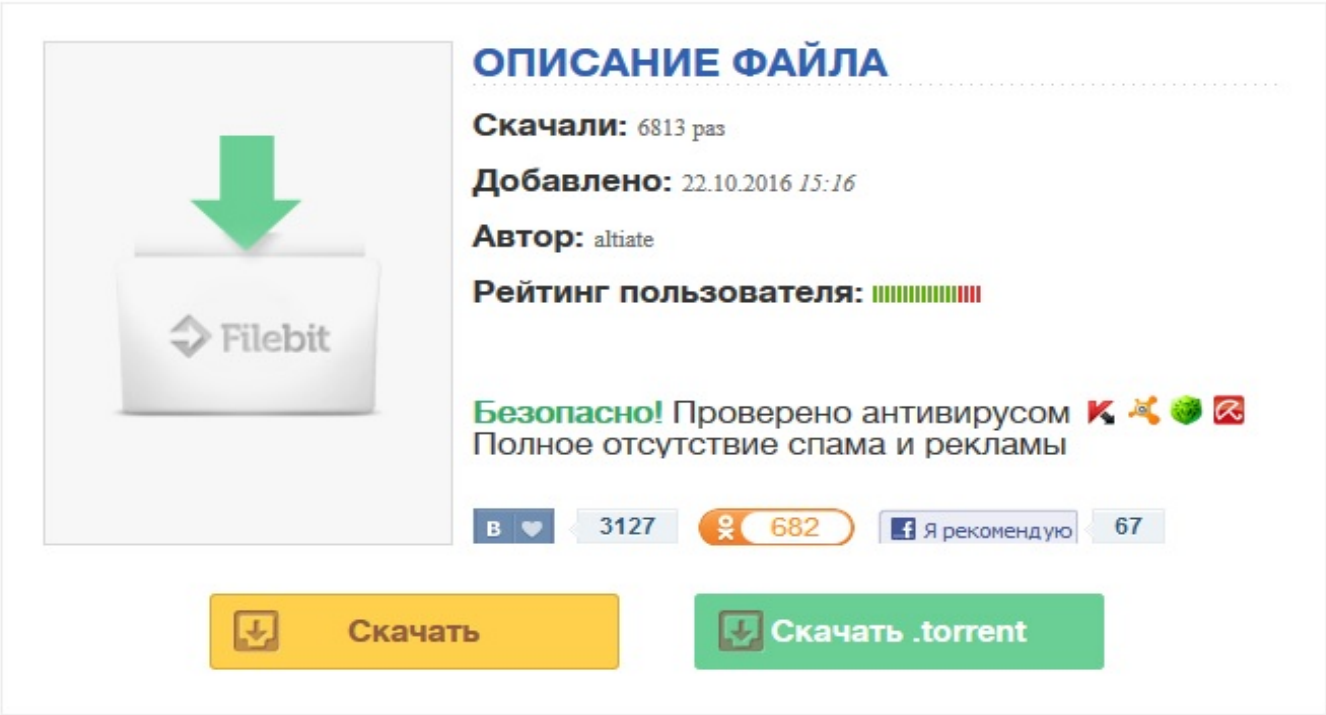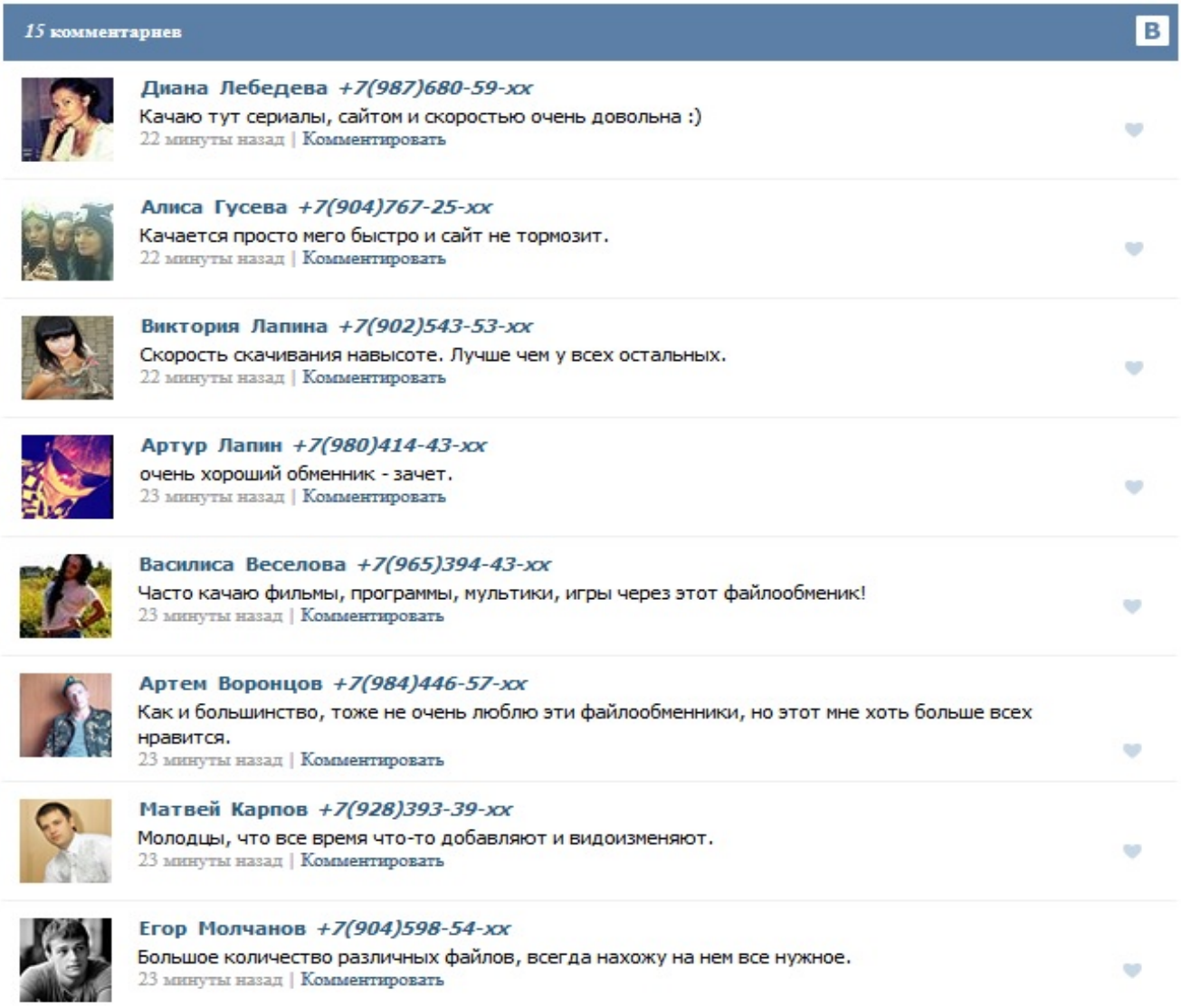банк сбербанк вклады