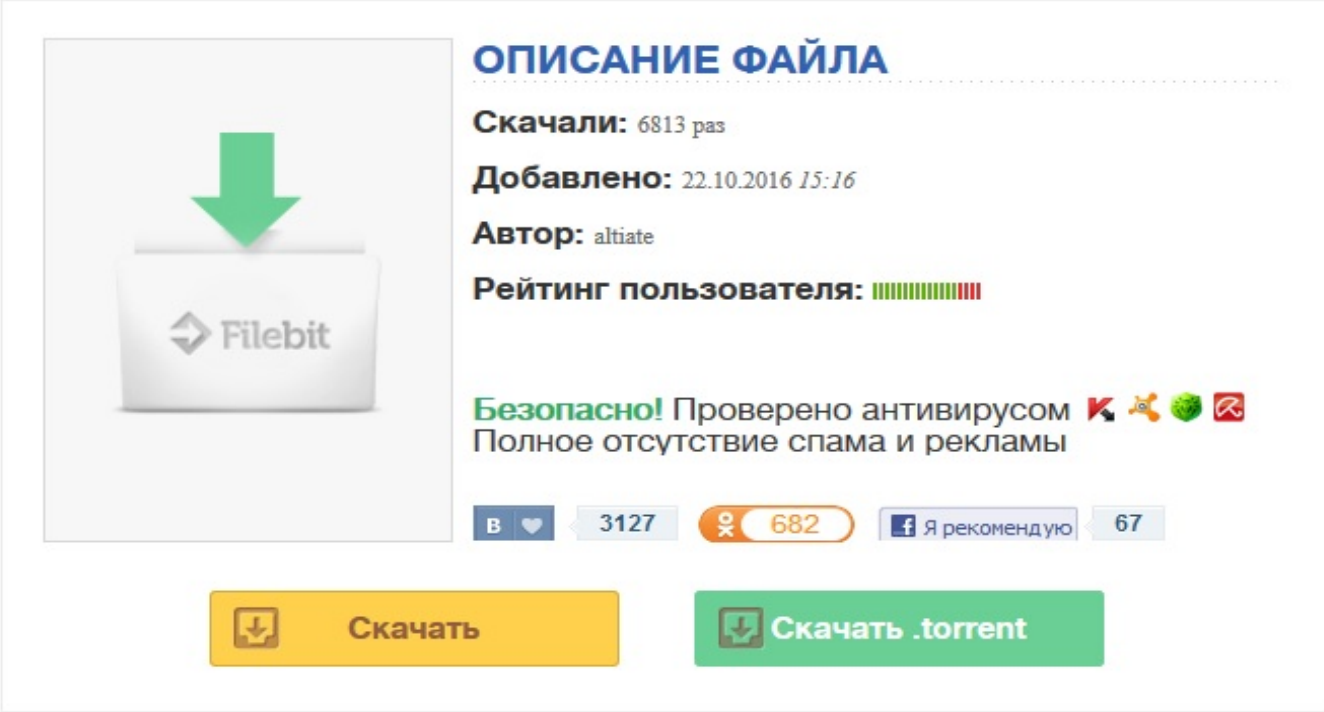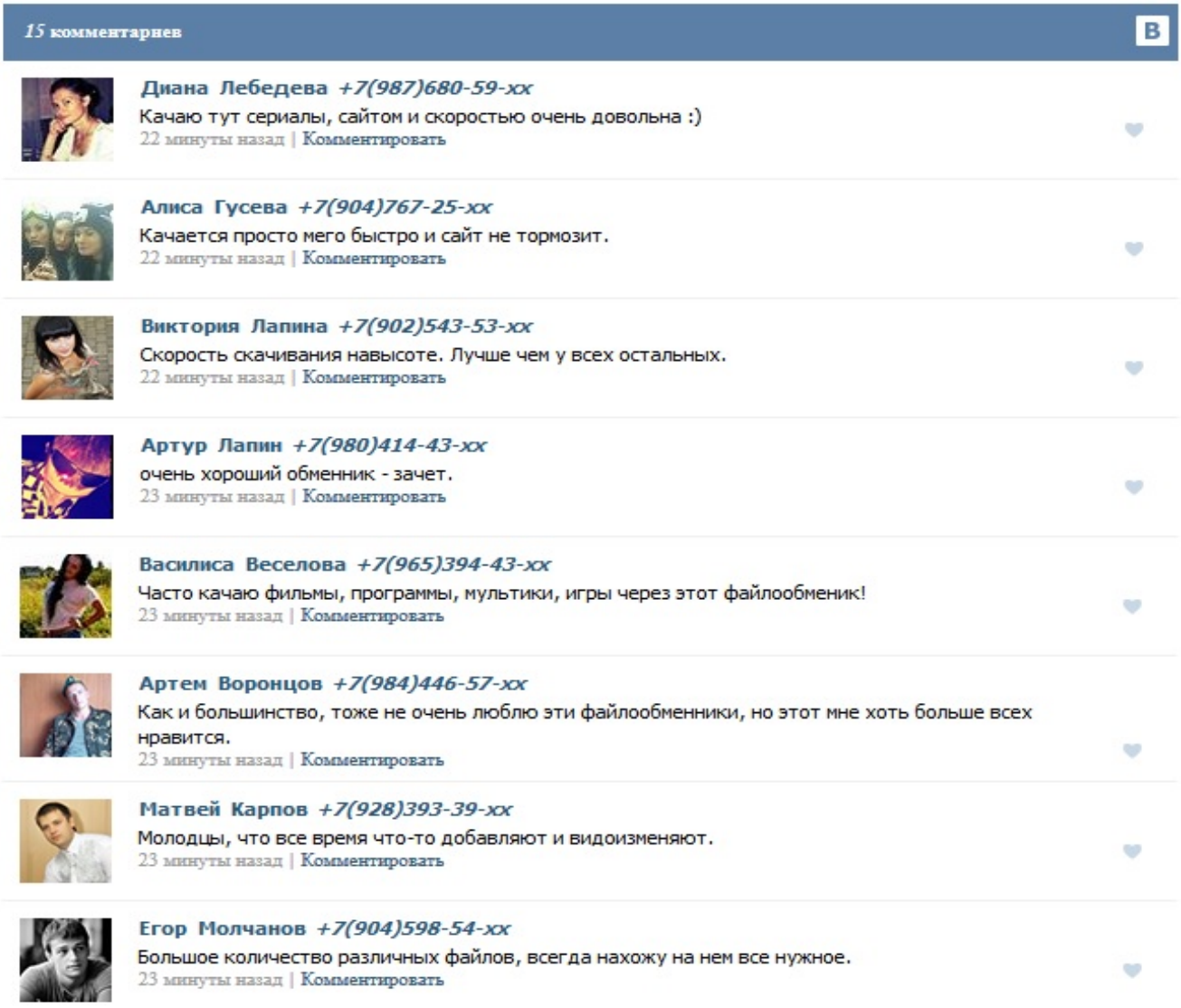мкб банк вклады физических лиц 2016 проценты