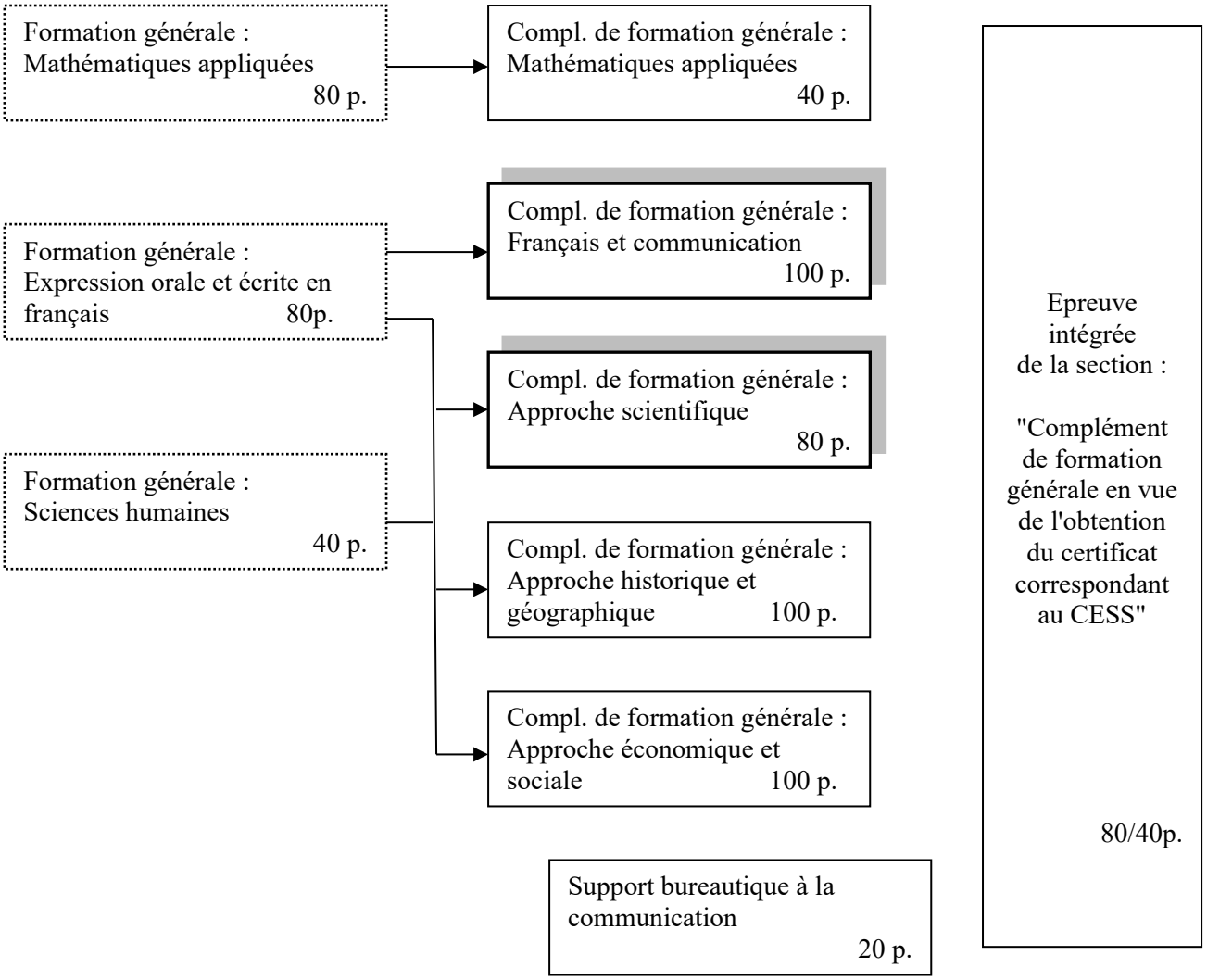SCHEMA DE CAPITALISATION