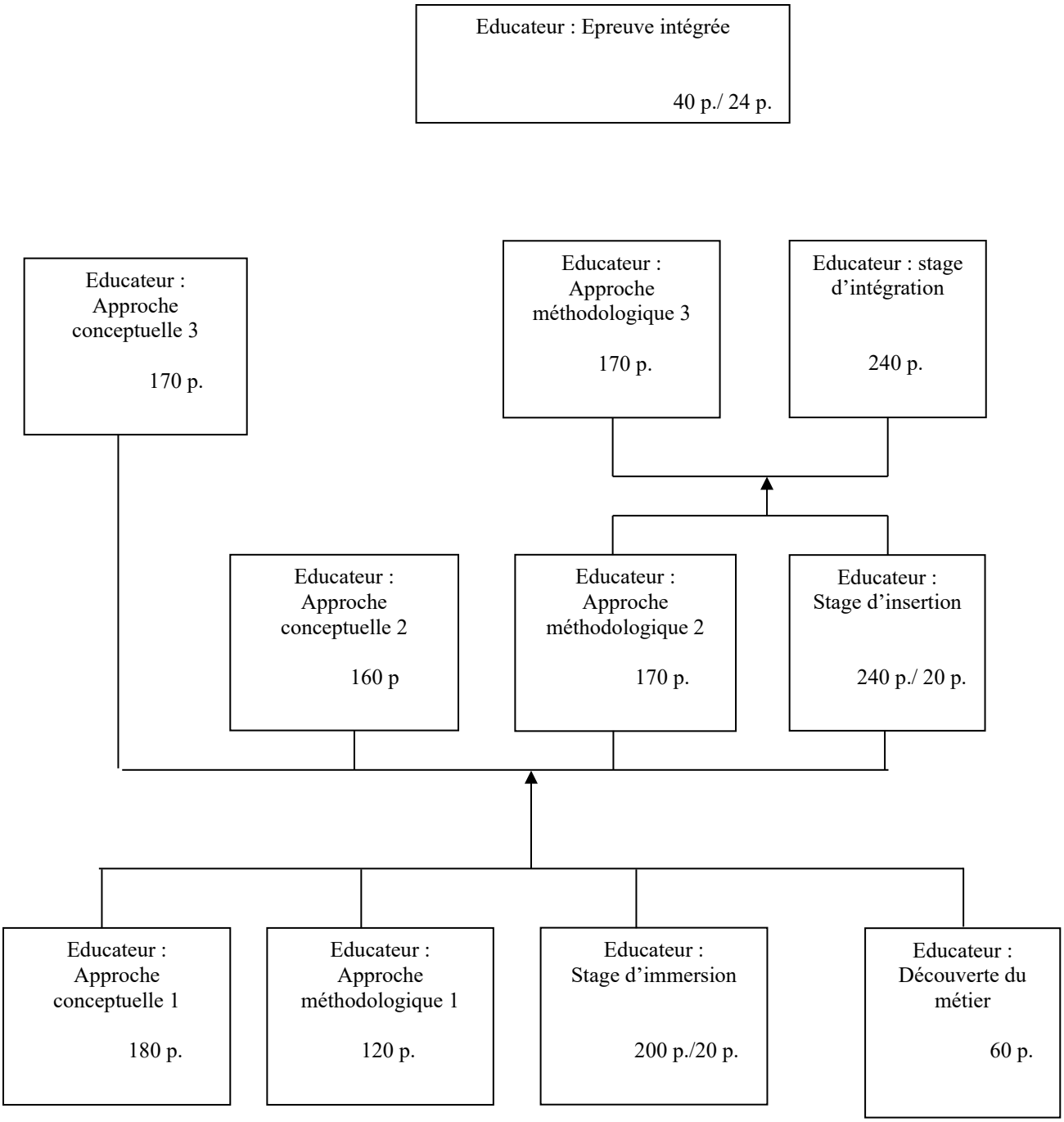Schéma de capitalisation