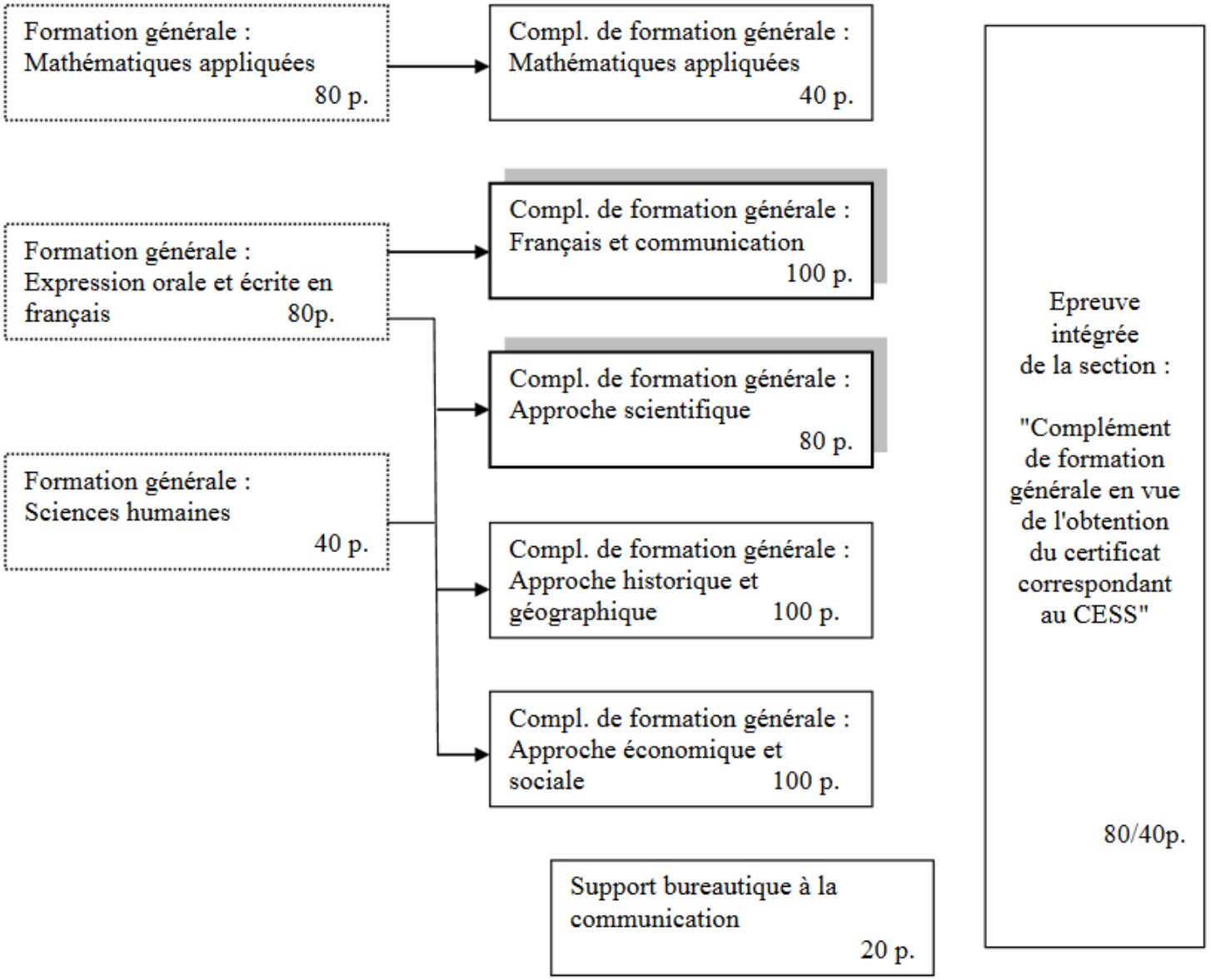3. SCHEMA DE CAPITALISATION