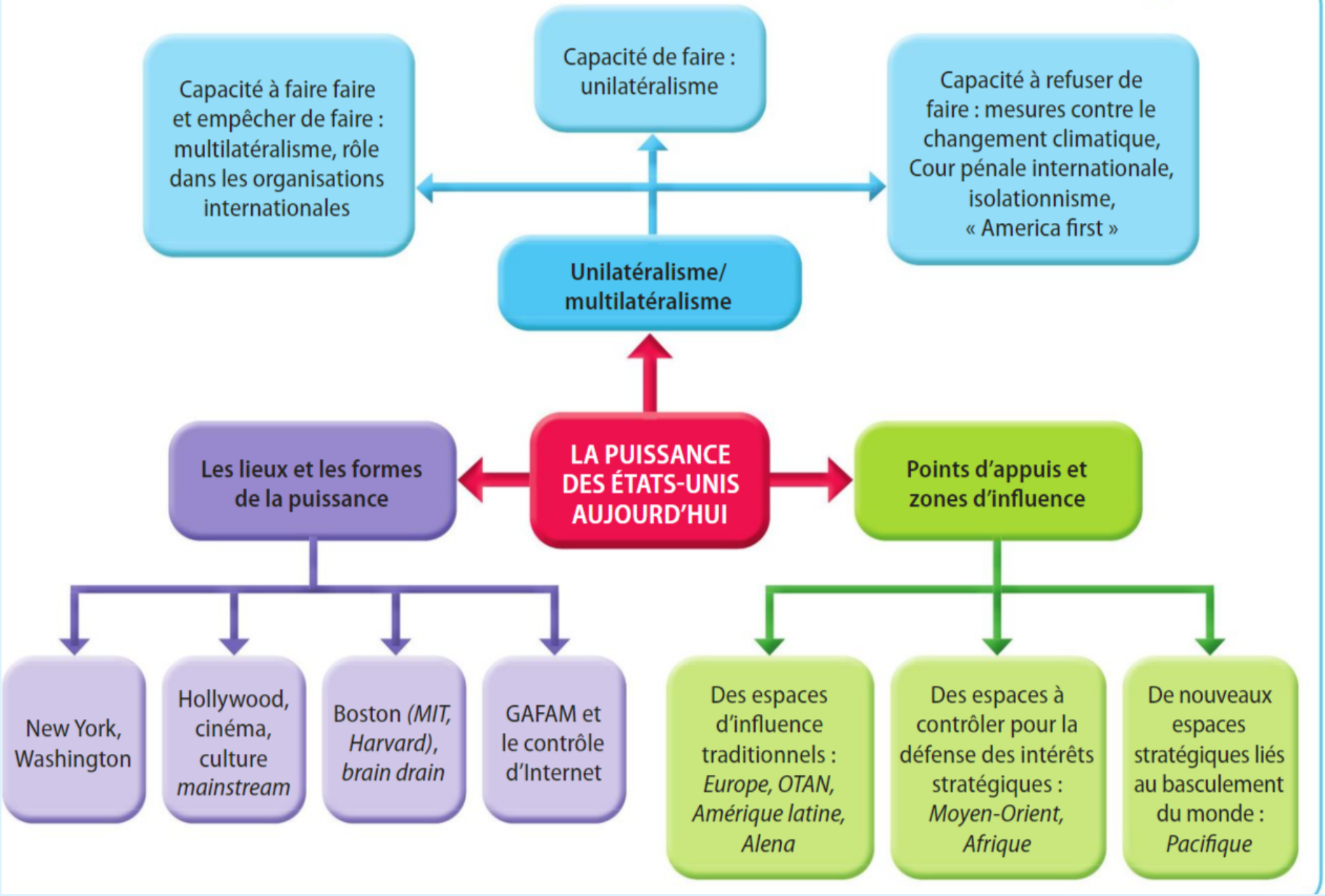SCHÉMA BILAN