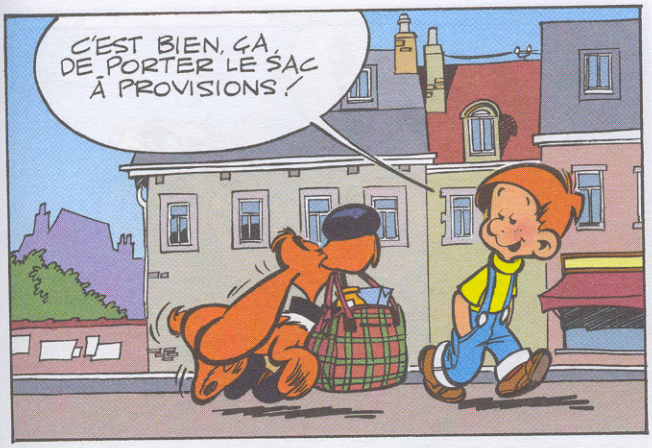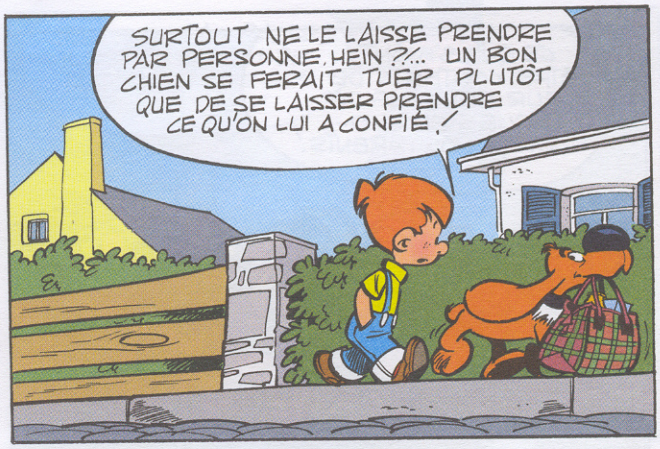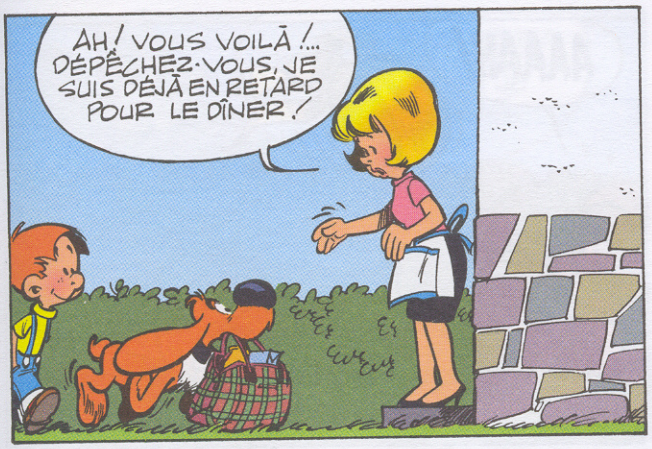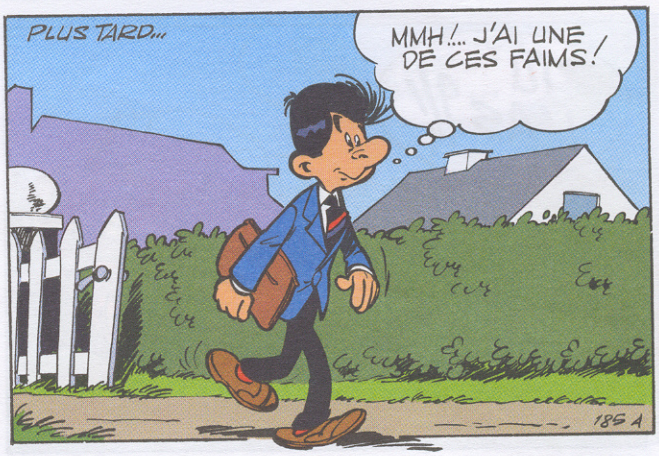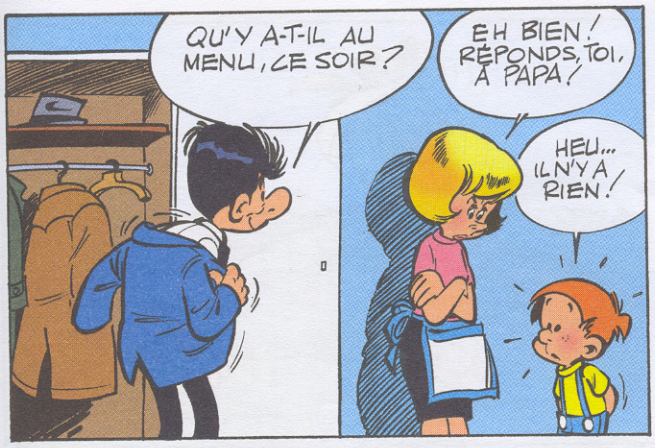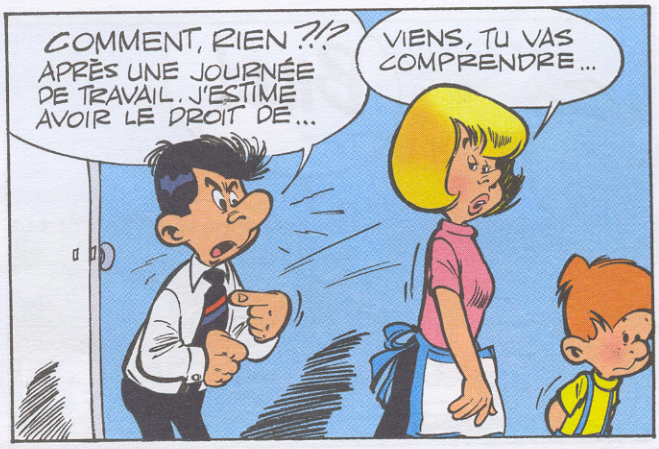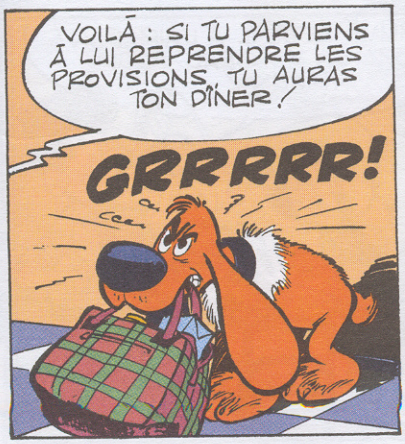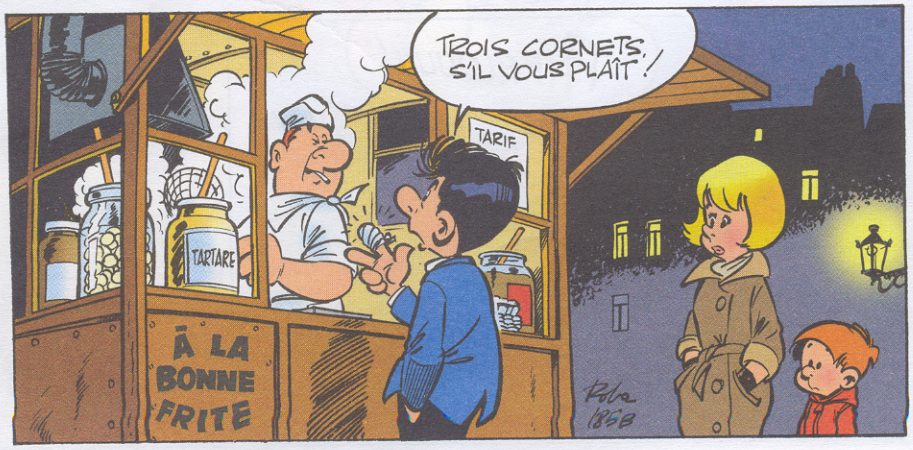Échec au porteur