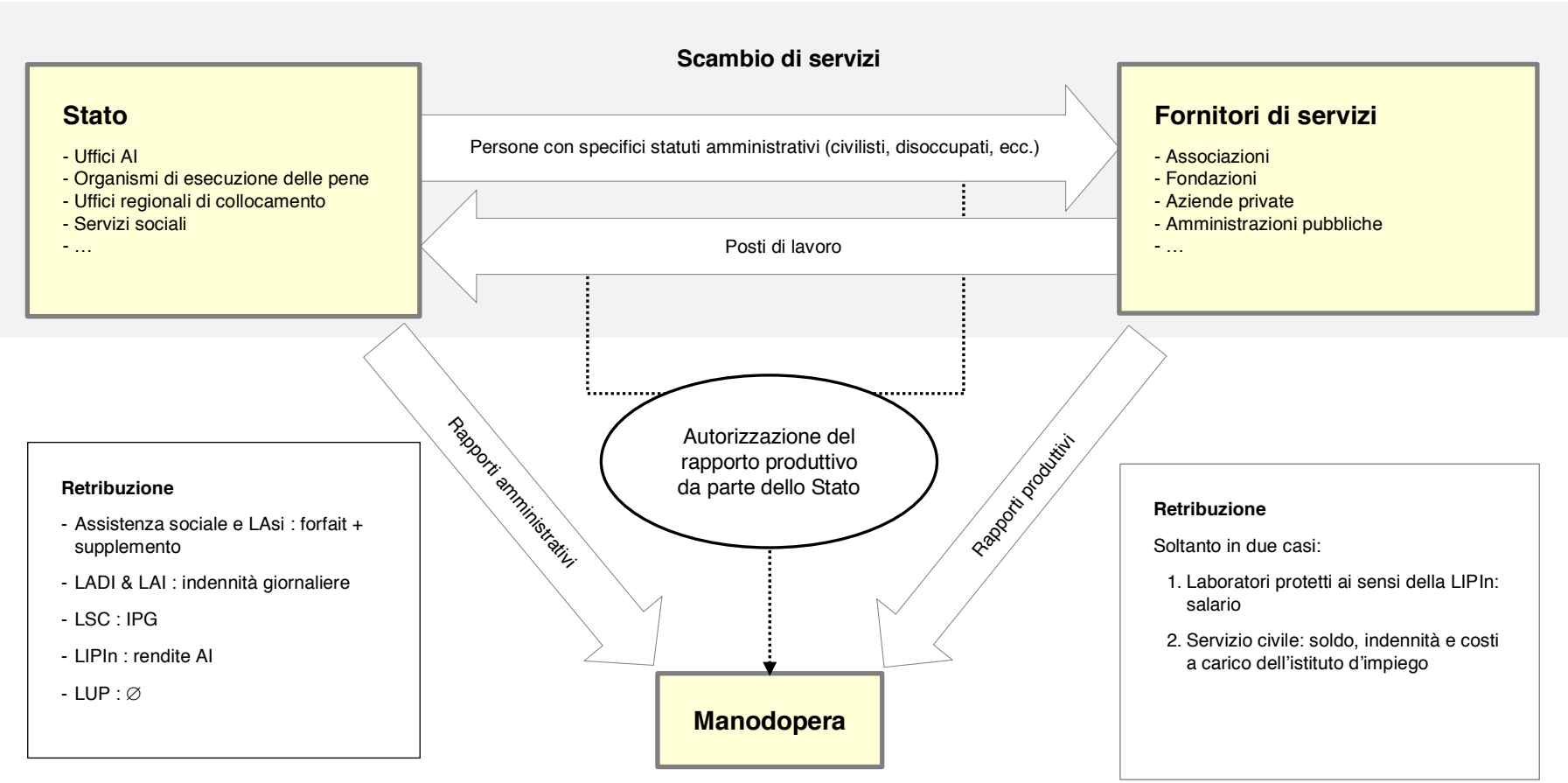Schema del mercato complementare