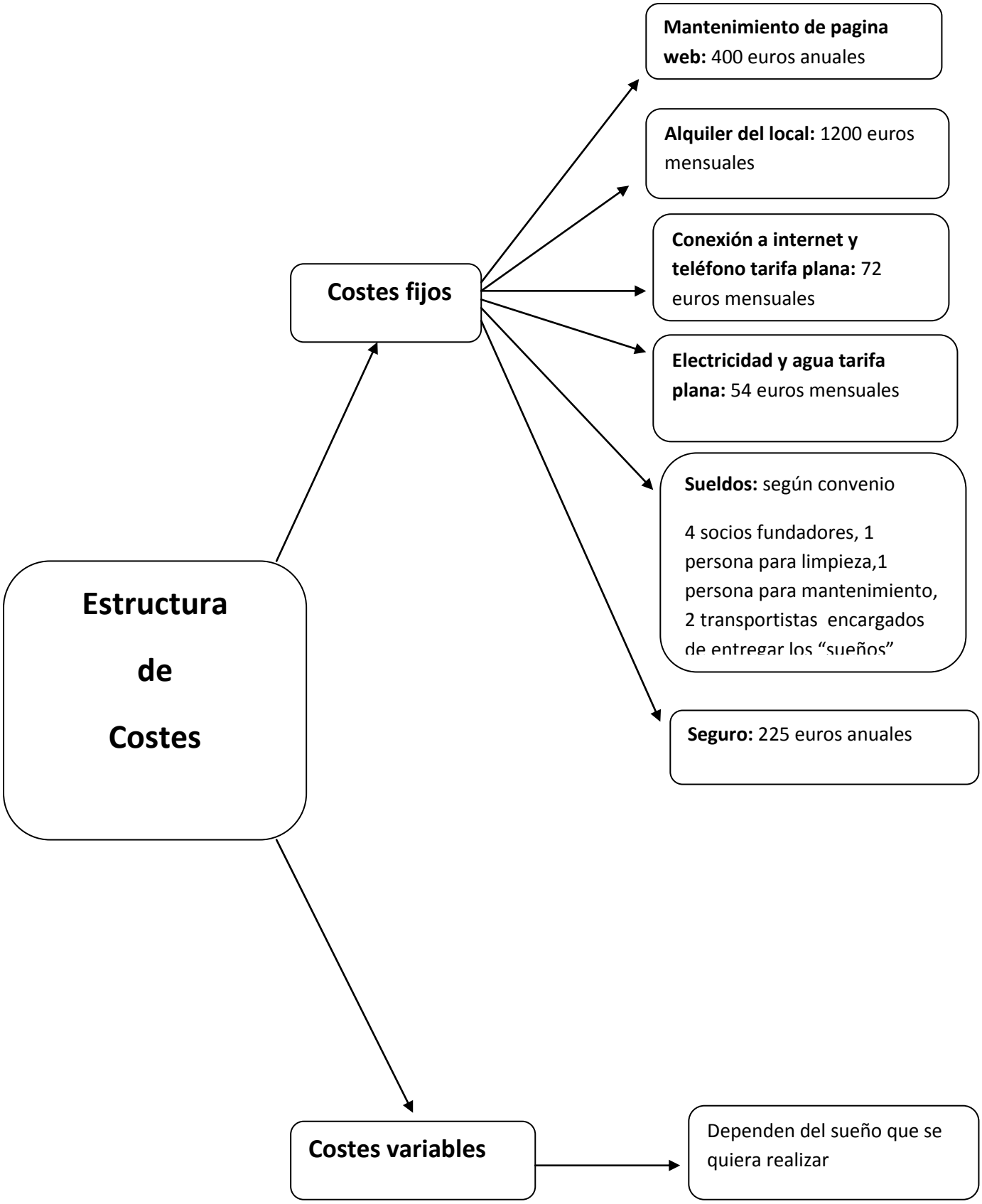Estructura de costes