no pooling —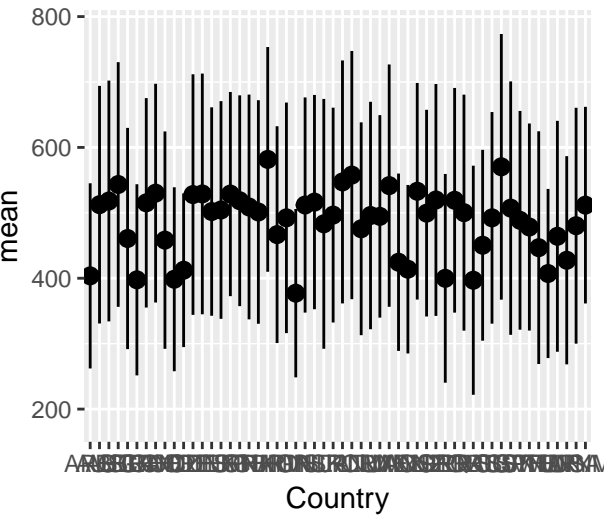 partial pooling