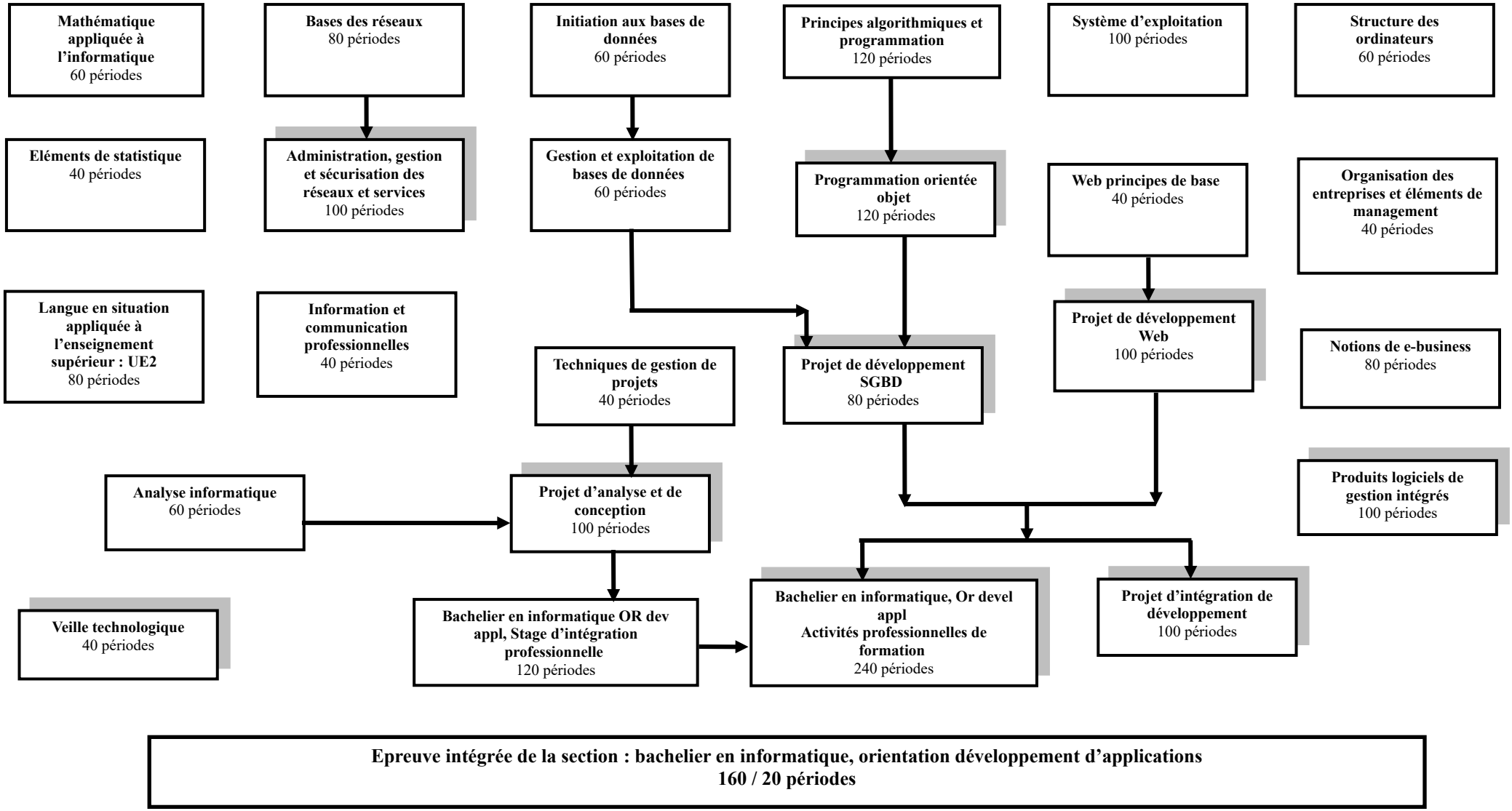3. MODALITES DE CAPITALISATION – D1