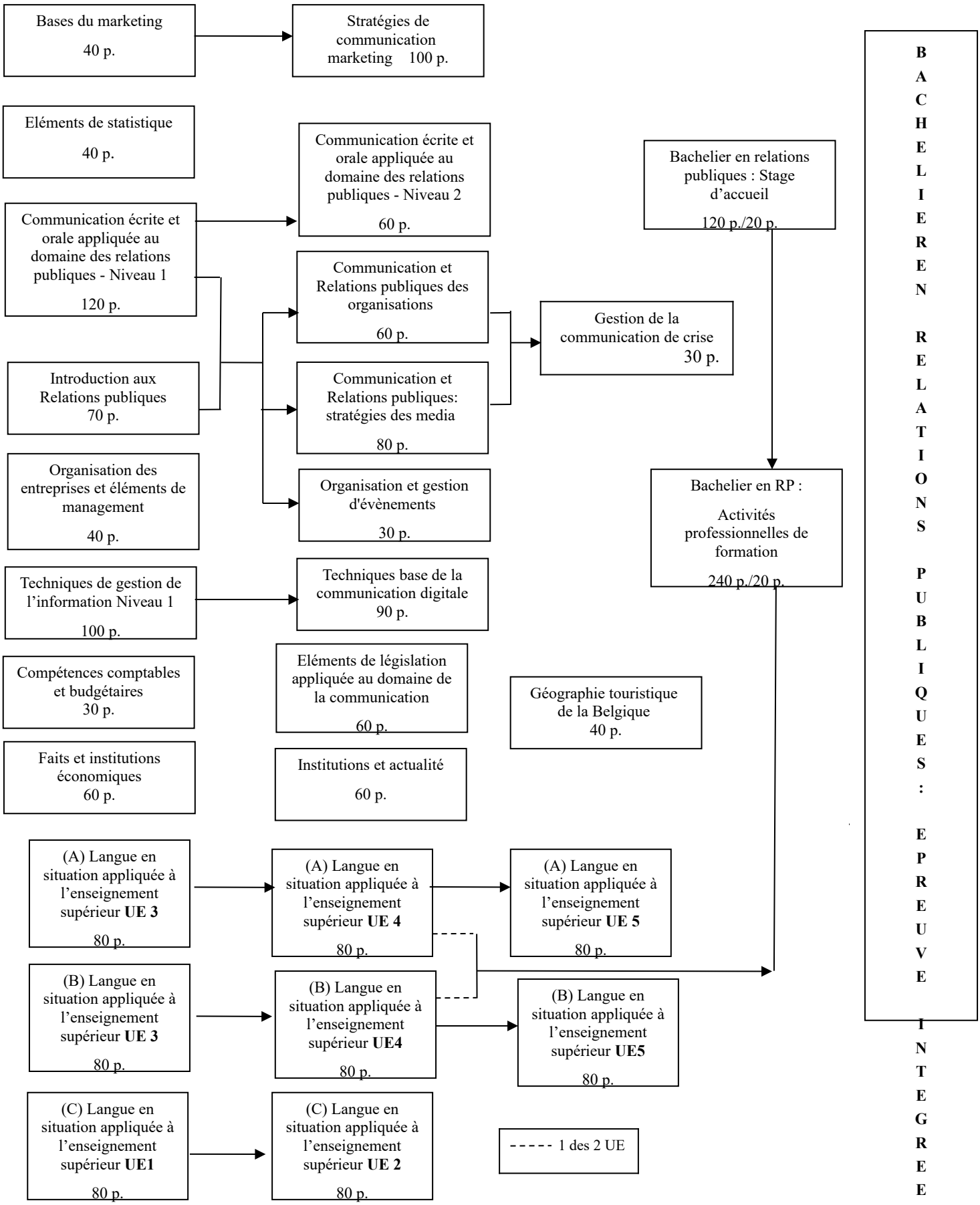3. MODALITES DE CAPITALISATION – D3