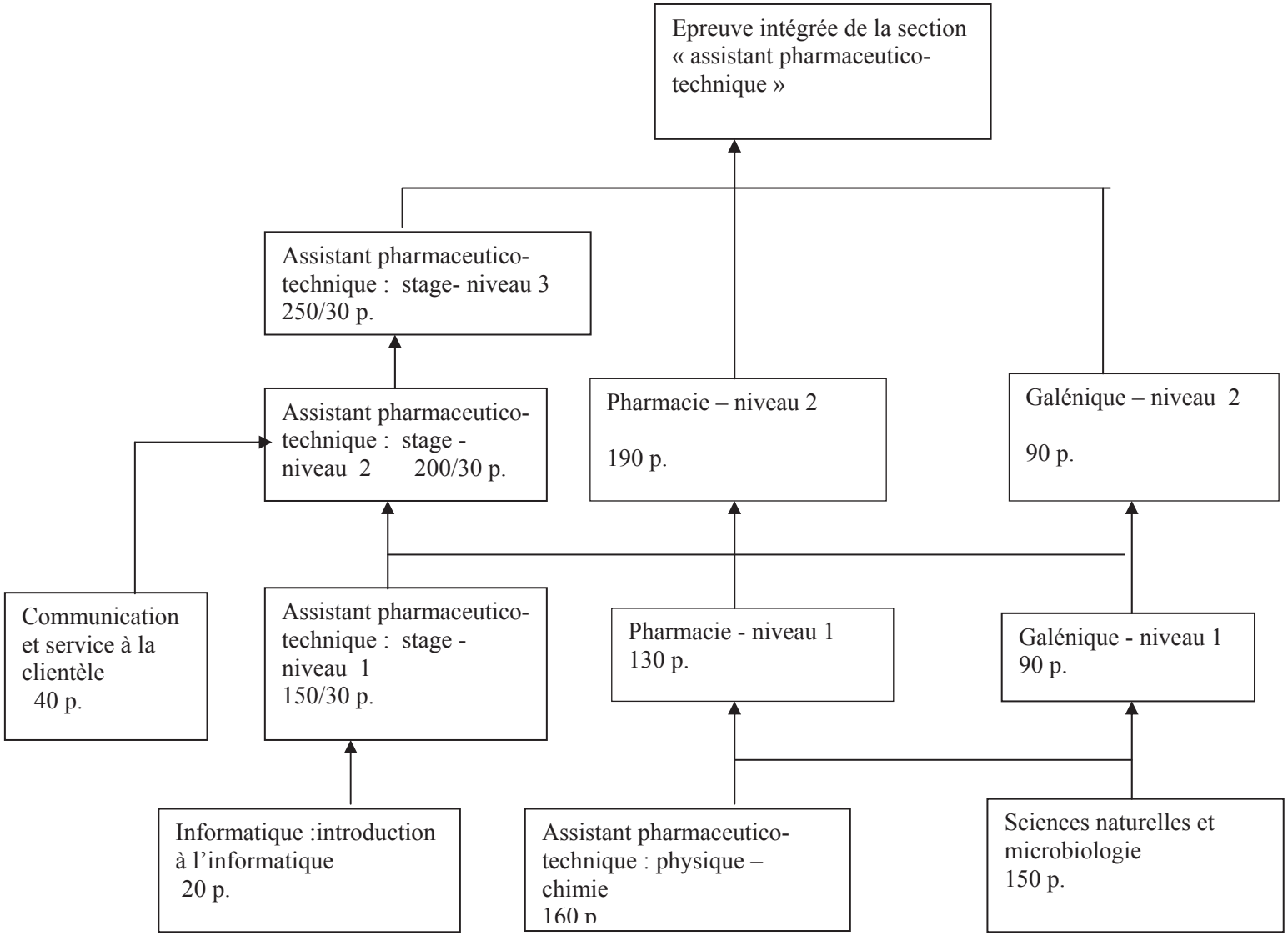3.MODALITES DE CAPITALISATION