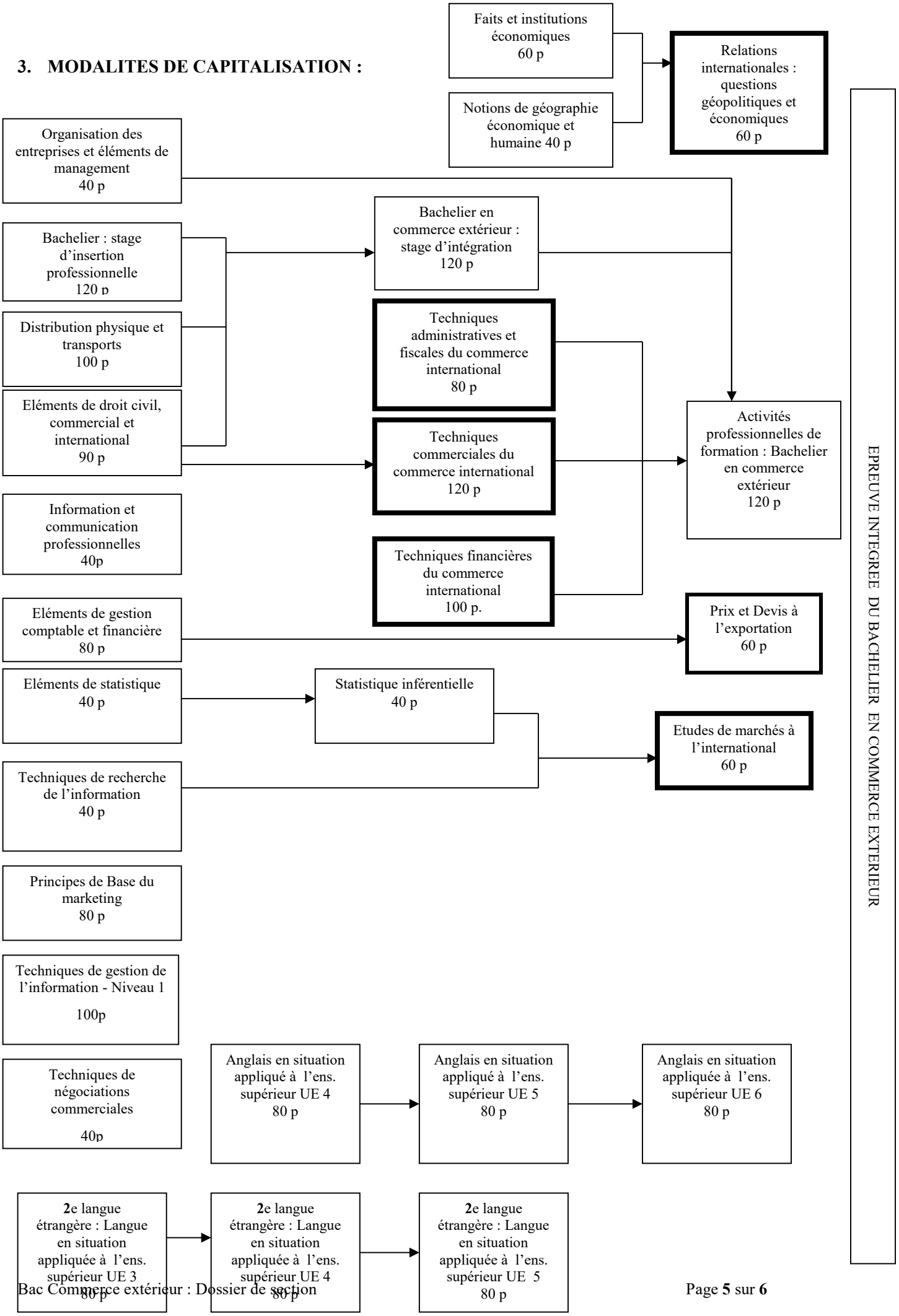3. MODALITES DE CAPITALISATION :