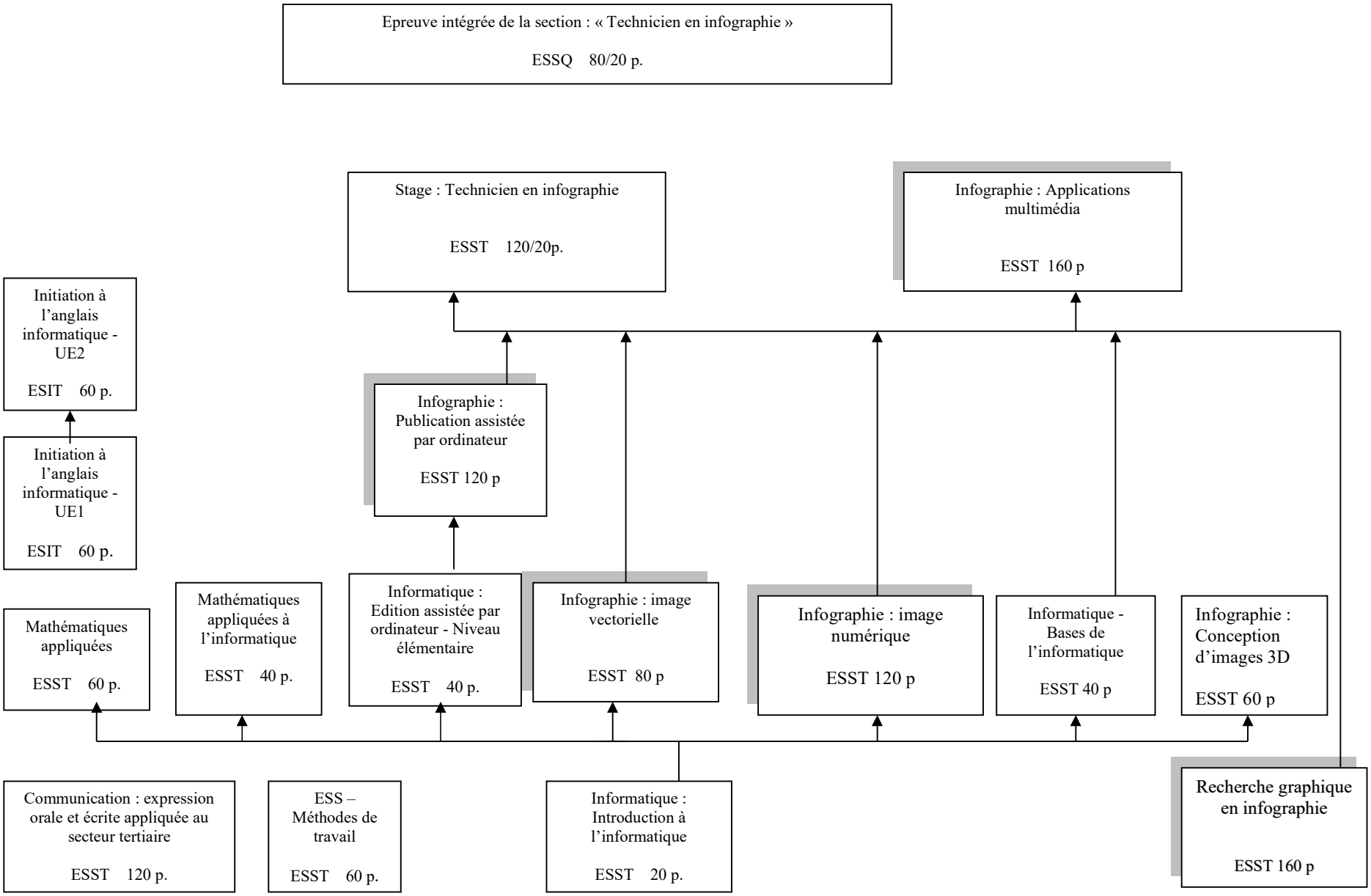MODALITES DE CAPITALISATION