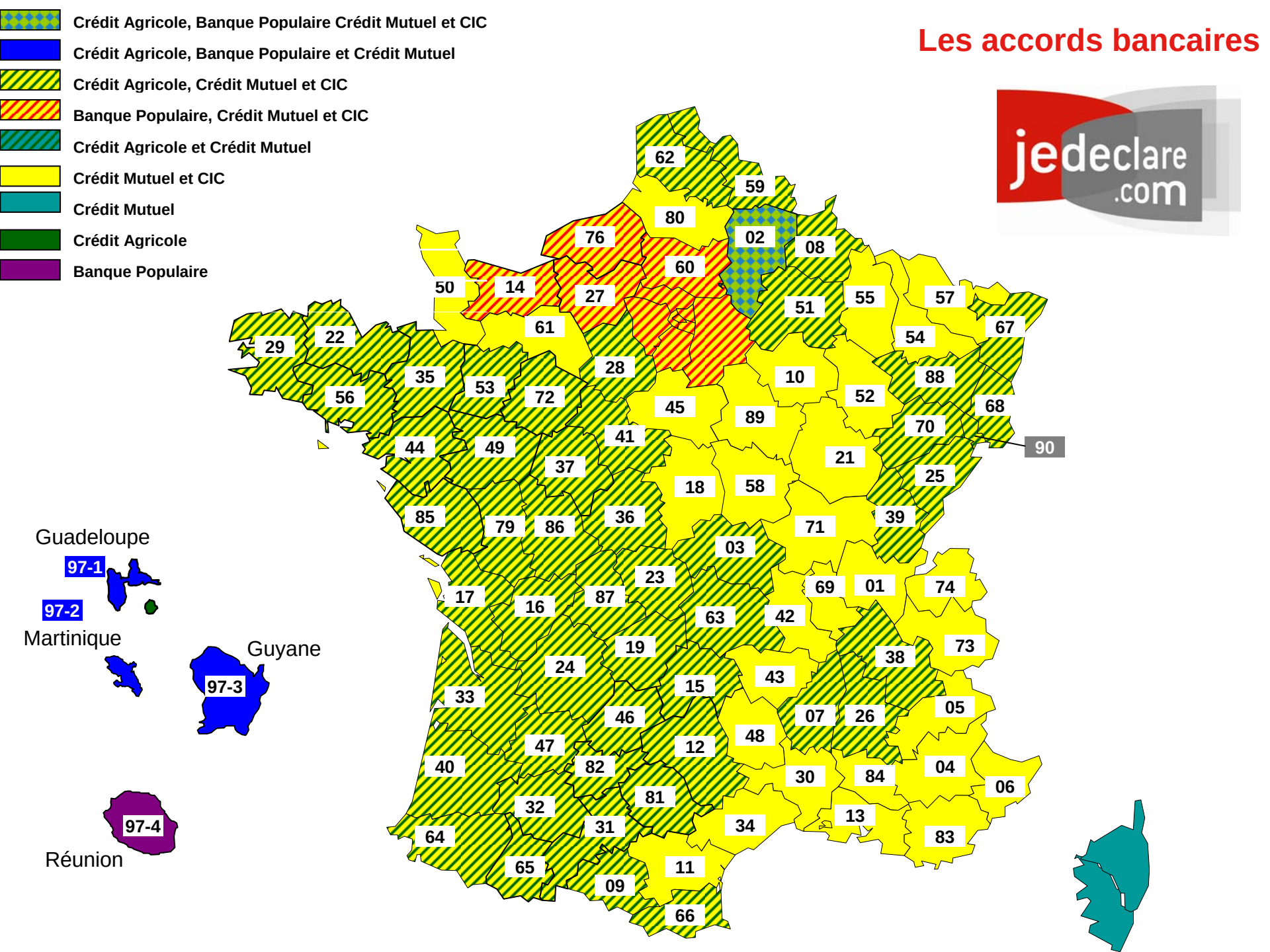Les accords bancaires