

APPLICABLE FINAL TERMS

Investors should have sufficient knowledge and experience of financial and business matters to evaluate the merits and risks of investing in a particular issue of Euro Medium Term Notes as well as access to, and knowledge of, appropriate analytical tools to assess such merits and risks in the context of their financial situation. Certain issues of Euro Medium Term Notes are not an appropriate investment for investors who are unsophisticated with respect to the applicable interest rate indices, currencies, other indices or formulas, or redemption or other rights or options. Investors should also have sufficient financial resources to bear the risks of an investment in Euro Medium Term Notes. For a more detailed description of the risks associated with any investment in the Notes investors should read the section of the Debt Issuance Programme Prospectus headed “*Risk Factors*”.

5 March 2009

SGA Société Générale Acceptance N.V.

**Issue of EUR 10 000 000 up to EUR 20 000 000 Notes due 29 May 2019
Unconditionally and irrevocably guaranteed by Société Générale
under the €125,000,000,000
Euro Medium Term Note Programme**

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth under the heading “*Terms and Conditions of the English Law Notes and the Uncertificated Notes*” in the Debt Issuance Programme Prospectus dated 2 May 2008, which constitutes a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (**the Prospectus Directive**). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Debt Issuance Programme Prospectus and any Supplement(s) to such Debt Issuance Programme Prospectus published prior to the Issue Date (as defined below) (**the Supplement(s)**); provided, however, that to the extent such Supplement (i) is published after these Final Terms have been signed or issued and (ii) provides for any change to the Conditions as set out under the heading “*Terms and Conditions of the English Law Notes and the Uncertificated Notes*”, such change(s) shall have no effect with respect to the Conditions of the Notes to which these Final Terms relate. Full information on the Issuer, the Guarantor and the offer of the Notes is only available on the basis of the combination of these Final Terms, the Debt Issuance Programme Prospectus and any Supplement(s). Prior to acquiring an interest in the Notes described herein, prospective investors should read and understand the information provided in the Debt Issuance Programme Prospectus and any Supplement(s). Copies of the Debt Issuance Programme Prospectus, any Supplement(s) and these Final Terms are available for inspection from the head office of the Issuer, the specified offices of the Paying Agents and, in the case of Notes admitted to trading on the regulated market of the Luxembourg Stock Exchange, on the website of the Luxembourg Stock Exchange (www.bourse.lu).

The provisions of the Equity Technical Annex apply to these Final Terms and such documents shall be read together. In the event of any inconsistency between the Equity Technical Annex and these Final Terms, these Final Terms shall prevail.

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|-----|------|---|--------------------------------------|
| 1. | (i) | Issuer: | SGA Société Générale Acceptance N.V. |
| | (ii) | Guarantor: | Société Générale |
| 2. | (i) | Series Number: | 21422/09.5 |
| | (ii) | Tranche Number: | 1 |
| 3. | | Specified Currency or Currencies: | EUR |
| 4. | | Aggregate Nominal Amount: | |
| | (i) | - Tranche: | 10 000 000 up to 20 000 000 |
| | (ii) | - Series: | 10 000 000 up to 20 000 000 |
| 5. | | Issue Price: | 103% of the Aggregate Nominal Amount |
| 6. | | Specified Denomination(s): | 100 |
| 7. | (i) | Issue Date and, if any, Interest Commencement Date: | 22 May 2009 |
| | (ii) | Interest Commencement Date (if different from the Issue Date): | Not Applicable |
| 8. | | Maturity Date: | 29/05/19 (DD/MM/YY) |
| 9. | | Interest Basis: | See paragraphs 15 to 18 below |
| 10. | | Redemption/Payment Basis: | See paragraph(s) 20 and/or 23 below |
| 11. | | Change of Interest Basis or Redemption/Payment Basis: | See paragraphs 15 to 18 below |
| 12. | | Put/Call Options: | See paragraph(s) 21 and/or 22 below |
| 13. | | Status of the Notes: | Unsubordinated |
| 14. | | Method of distribution: | Non-syndicated |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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|-----|---------------------------------------|----------------|
| 15. | Fixed Rate Note Provisions: | Not Applicable |
| 16. | Floating Rate Note Provisions: | Not Applicable |
| 17. | Zero Coupon Note Provisions: | Not Applicable |

18. **Index Linked Interest Note Provisions:** Not Applicable
19. **Dual Currency Note Provisions:** Not Applicable

PROVISIONS RELATING TO PHYSICAL DELIVERY

20. **Physical Delivery Note Provisions:** Not Applicable

PROVISIONS RELATING TO REDEMPTION

21. **Issuer's optional redemption (other than for taxation reasons):** Applicable
- (i) **Optional Redemption Date(s):** As provided in the Schedule
- (ii) **Optional Redemption Amount(s) and method, if any, of calculation of such amount(s):** As provided in the Schedule
- (iii) **If redeemable in part:** Not Applicable
- (a) **Minimum Redemption Amount:** Not Applicable
- (b) **Maximum Redemption Amount:** Not Applicable
- (iv) **Notice period (if other than as set out in the Conditions):** As provided in the Schedule
22. **Redemption at the option of the Noteholders:** Not Applicable
23. **Final Redemption Amount:** See in the Schedule
- (i) **Index/Formula:** See in the Schedule.
- (ii) **Calculation Agent responsible for calculating the Final Redemption Amount (if not the Fiscal Agent):** As provided in Part 3-I of the Equity Technical Annex
- (iii) **Provisions for determining the redemption amount where calculation by reference to Index and/or Formula is impossible or impracticable:** As provided in the Equity Technical Annex

24. **Early Redemption Amount(s) payable on redemption for taxation reasons or on Event of Default and/or the method of calculating the same (if required or if different from that set out in Condition 7(g) of the Terms and Conditions of the English Law Notes and the Uncertificated Notes and 6(g) of the Terms and Conditions of the French Law Notes):** Market Value
25. **Credit Linked Notes provisions:** Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

26. **Form of Notes:**
- (i) **Form:** Temporary global Note exchangeable for a permanent global Note which is exchangeable for Definitive Bearer Notes only upon an Exchange Event
- (ii) **New Global Note:** No
27. **"Payment Business Day" election in accordance with Condition 6(g) of the Terms and Conditions of the English Law Notes and the Uncertificated Notes or other special provisions relating to Payment Business Days:** Condition 6(g) applies
28. **Additional Financial Centre(s) for the purposes of Condition 6(g) of the Terms and Conditions of the English Law Notes and Uncertificated Notes:** Not Applicable
29. **Talons for future Coupons or Receipts to be attached to Definitive Bearer Notes:** Yes (if appropriate)
30. **Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences of failure to pay:** Not Applicable
31. **Details relating to Instalment Notes:** Not Applicable

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| 32. | Redenomination applicable: | Redenomination not applicable |
| 33. | Clearing System Delivery Period in accordance with Condition 15 of the Terms and Conditions of the English Law Notes and the Uncertificated Notes (<i>Notices</i>): | Same Day Delivery |
| 34. | <i>Masse</i> (Condition 13 of the Terms and Conditions of the French Law Notes): | Not Applicable |
| 35. | Swiss Paying Agent(s): | Not Applicable |
| 36. | Portfolio Manager: | Not Applicable |
| 37. | Other final terms: | As specified in the Schedule |
| 38. | Governing Law: | The Notes (and, if applicable, the Receipts and the Coupons) are governed by, and shall be construed in accordance with, English law |

DISTRIBUTION

- | | | |
|-----|---|---|
| 39. | (i) If syndicated, names and addresses and underwriting commitments of Managers: | Not Applicable |
| | (ii) Date of Syndication Agreement: | Not Applicable |
| | (iii) Stabilising Manager (if any): | Not Applicable |
| 40. | If non-syndicated, name and addresses of relevant Dealer: | Société Générale
17 Cours Valmy
92987 Paris La Défense Cedex
France |
| 41. | Total commission and concession: | There is no commission and/or concession paid by the Issuer to the Dealer or the Managers.

Société Générale shall pay to Delta Lloyd Bank Belgium , as Distributor, an annual average remuneration (calculated on the basis of the term of the Notes) equal to 0.85% of the amount of Notes effectively placed (paid quarterly). |
| 42. | Whether TEFRA D or TEFRA C rules applicable or TEFRA rules not applicable: | TEFRA D |

43. Additional selling restrictions: Not Applicable

44. Additional U.S. Tax Disclosure: Not Applicable

PURPOSE OF FINAL TERMS

These Final Terms comprise the Final Terms required for issue, public offer in Belgium and The Netherlands by SGA Société Générale Acceptance N.V. pursuant to its €125,000,000,000 Euro Medium Term Note Programme for which purpose they are hereby submitted.

RESPONSIBILITY

Each of the Issuer and the Guarantor accepts responsibility for the information contained in these Final Terms prepared in relation to Series 21422/09.5, Tranche 1. Information or summaries of information included herein with respect to the Underlying(s), has been extracted from general databases released publicly or by any other available information. Each of the Issuer and the Guarantor confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published, no facts have been omitted which would render the reproduced information inaccurate or misleading.

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) **Listing:** None
- (ii) **Admission to trading:** Not Applicable

2. RATINGS

Ratings: The Notes to be issued have not been rated

3. NOTIFICATION AND AUTHORISATION

The *Commission de Surveillance du Secteur Financier (CSSF)*, Luxembourg, has provided the *Commission Bancaire, Financière et des Assurances (CBFA)*, Belgium, with a certificate of approval attesting that the Debt Issuance Programme Prospectus has been drawn up in accordance with the Prospectus Directive.

The *Commission de Surveillance du Secteur Financier (CSSF)*, Luxembourg, has provided the *Autoriteit Financiële Markten (AFM)*, The Netherlands, with a certificate of approval attesting that the Debt Issuance Programme Prospectus has been drawn up in accordance with the Prospectus Directive.

The Issuer and the Guarantor have authorised the use of these Final Terms and the Debt Issuance Programme Prospectus dated 2 May 2008 by the Dealer/Managers and **Delta Lloyd Bank Belgium** (the **Distributor** and, together with the Dealer/Managers, the **Financial Intermediaries**) in connection with offers of the Notes to the public in Belgium and The Netherlands for the period set out in paragraph 12 below, being specified that the address of the Distributor is available upon request to the Dealer (specified above in the item 40 of the Part A).

4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer, and except as mentioned below, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.

The Issuer and Société Générale expect to enter into hedging transactions in order to hedge the Issuer's obligations under the Notes. Should any conflicts of interest arise between (i) the responsibilities of Société Générale as Calculation Agent for the Notes and (ii) the responsibilities of Société Générale as counterparty to the above mentioned hedging transactions, the Issuer and Société Générale hereby represent that such conflicts of interest will be resolved in a manner which respects the interests of the Noteholders.

5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

- (i) **Reasons for the offer:** See "Use of Proceeds" wording in Debt Issuance Programme Prospectus
- (ii) **Estimated net proceeds:** Not Applicable
- (iii) **Estimated total expenses:** Not Applicable

6. YIELD (Fixed Rate Notes only)

Indication of yield: Not Applicable

7. HISTORIC INTEREST RATES (Floating Rate Notes only)

Not Applicable

8. PERFORMANCE OF INDEX/FORMULA, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT AND ASSOCIATED RISKS AND OTHER INFORMATION CONCERNING THE UNDERLYING (Index Linked Notes only)

The Issuer may redeem the Notes on the Optional Redemption Date. If the Issuer chooses to redeem the Notes, the Noteholders are entitled to receive the Optional Redemption Amount by a cash settlement on the Optional Redemption Date. Under these Notes, the Noteholders will not receive any coupons during the term of the Notes. At maturity, the Noteholders are entitled to receive, in addition to 130% of the amount initially invested on the Issue Date (the « Minimum Redemption Amount »), an amount totally linked to the performance of the Underlying(s). The return under these Notes is totally linked to the performance of the Underlying(s): the higher the performance, the higher the return. Some of the performances used to calculate the return of the Notes are capped at a pre-determined level, i.e. the Noteholders may not benefit from any future performance, if any, above that level. The return of these Notes is linked to the performance of the Underlying(s) as calculated on pre-determined Valuation Dates, and regardless of the level of such Underlying(s) between these dates. As a result, the Closing Price of the Underlying(s) on these dates will affect the value of the Notes more than any other single factor.

Pursuant to the provisions of the Equity Technical Annex, upon the occurrence of certain Extraordinary Events and Adjustments affecting the Underlying, the Calculation Agent may decide an Early Redemption of the Notes on the basis of Market Value.

9. PERFORMANCE OF RATE[S] OF EXCHANGE AND EXPLANATION OF EFFECT ON VALUE OF INVESTMENT (Dual Currency Notes only)

Not Applicable

10. OPERATIONAL INFORMATION

- (i) **ISIN Code:** XS0413248302
- (ii) **Common Code:** 41324830
- (iii) **Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme or Euroclear France and the relevant identification number(s):** Not Applicable
- (iv) **Delivery:** Delivery against payment
- (v) **Names and addresses of Additional Paying Agent(s) (if any):** Not Applicable
- (vi) **Intended to be held in a manner which would allow Eurosystem eligibility:** No

11. Address and contact details of Société Générale for all administrative communications relating to the Notes:

Société Générale
17, Cours Valmy
92987 Paris La Défense Cedex

Name: Sales Support Services - Equity Derivatives
Tel: +33 1 42 13 86 92 (Hotline)
Fax: +33 1 58 98 35 53
Email: clientsupport-deai@sgcib.com
valuation-deai@sgcib.com

12. PUBLIC OFFERS

This paragraph applies only in respect of any offer of Notes made in any Member State of the European Economic Area which has implemented the Prospectus Directive (each, a **Relevant Member State**), where such offer is not made pursuant to an exemption under the Prospectus Directive, as implemented in that Relevant Member State, from the requirement to publish a prospectus for offers of Notes.

- Offer Period: From and including 9 March 2009 to and including 15 May 2009, in Belgium and The Netherlands
- Offer Price: The Notes will be offered at the Issue Price increased by fees, if any, as mentioned below
- Conditions to which the

- offer is subject: Offers of the Notes are conditional on their issue and, on any additional conditions set out in the standard terms of business of the Financial Intermediaries, notified to investors by such relevant Financial Intermediaries
- Description of the application process: Any application for subscription of the Notes shall be sent to Société Générale (see paragraph 11 of Part B above) for Belgium and The Netherlands or any other Financial Intermediary
- Details of the minimum and/or maximum amount of application: Not Applicable
- Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants: Not Applicable
- Details of the method and time limits for paying up and delivering the Notes: The Notes will be issued on the Issue Date against payment to the Issuer of the net subscription moneys on the same date. However, the settlement and delivery of the Notes will be executed through the Dealer mentioned above. Investors will be notified by the relevant Financial Intermediary of their allocations of Notes and the settlement arrangements in respect thereof
- Manner and date in which results of the offer are to be made public: Publication on the website of the Issuer on <http://prospectus.socgen.com> and in a daily newspaper of general circulation in the relevant place(s) of listing and/or public offer at the end of the subscription period if required by local regulation

- Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:

Not Applicable

- Categories of potential investors to which the Notes are offered:

Offers may be made by the Financial Intermediaries in Belgium and The Netherlands to any person. In other EEA countries, offers will only be made by the Financial Intermediaries pursuant to an exemption from the obligation under the Prospectus Directive as implemented in such countries to publish a prospectus

- Process for notification to applicants of the amount allotted and the indication whether dealing may begin before notification is made:

Notification made by Société Générale (see paragraph 11 of Part B above)

Dealing may begin before notification is made

- Amount of any expenses and taxes specifically charged to the subscriber or purchaser:

Taxes charged in connection with the subscription, transfer, purchase or holding of the Notes must be paid by the Noteholders and neither the Issuer nor the Guarantor shall have any obligation in relation thereto; in that respect, Noteholders shall consult professional tax advisers to determine the tax regime applicable to their own situation. The Noteholders shall also consult the Taxation section in the Debt Issuance Programme Prospectus.

Subscription fees or purchases fees:

None

Post-issuance information: The Issuer does not intend to provide any post-issuance information in relation to any assets underlying issues of Notes constituting derivative securities.

SCHEDULE FOR EQUITY LINKED NOTES

(This Schedule forms part of the Final Terms to which it is attached)

Part 1

1.(i) Issuer	SGA Société Générale Acceptance N.V.
1.(ii) Guarantor	Société Générale
3. Specified Currency or Currencies	EUR
4. Aggregate Nominal Amount	
(i) Tranche	10 000 000 up to 20 000 000
(ii) Series	10 000 000 up to 20 000 000
5. Issue Price	103% of the Aggregate Nominal Amount
6. Specified Denomination(s)	100
7. Issue Date	22 May 2009
8. Maturity Date	29/05/19 (DD/MM/YY)
1. (i). (Part B) Listing	None
15. Fixed Rate Note Provisions	Not Applicable
18. Index Linked Interest Note Provisions	Not Applicable
21. Issuer's optional redemption (other than for taxation reasons)	Applicable
(i) Optional Redemption Date(s)	Optional Redemption Date (5) = 23/06/14 Optional Redemption Date (6) = 22/06/15 Optional Redemption Date (7) = 22/06/16 Optional Redemption Date (8) = 22/06/17 Optional Redemption Date (9) = 22/06/18

(ii) Optional Redemption Amount(s) and method, if any, of calculation of such amount(s)

In respect of Optional Redemption Date (n) (n from 5 to 9)
Specified Denomination × [100% + n × 10%]

(iv) Notice Period

1 month prior to the Optional Redemption Date

23. Final Redemption Amount

Index Linked

(i) Index/Formula

Unless previously redeemed (see paragraph 21. “Issuer’s optional redemption (other than for taxation reasons)” above) or purchased and cancelled, the Issuer shall redeem the Notes on the Maturity Date in accordance with the following formula in respect of each Note:

Specified Denomination x (100% + Max [30% ; PerfPreludeBasket])

37. Other final terms

Not Applicable

Part 2 (Definitions)

Terms used in the formulae above are described in this Part 2.

Valuation Date(0)

22/05/09

Valuation Date(i); (i from 1 to 6)

The 22nd calendar day of each month from and including 22/06/09 to and including 23/11/09

Valuation Date(i); (i from 7 to 13)

The 22nd calendar day of each month from and including 22/11/18 to and including 22/05/19

Underlying

The following 20 Shares (each an “Underlying” and together the “Basket”, Underlyings shall be construed accordingly) as defined below:

Company	Reuters Code	Country	Exchange	Web Site*
ING Groep NV	ING.AS	The Netherlands	Euronext Amsterdam	www.ing.com
Volvo AB	VOLVb.ST	Sweden	Stockholm Stock Exchange	www.volvo.com/
Marks and Spencer Group PLC	MKS.L	United Kingdom	London Stock Exchange plc	www.marksandspencer.com/
HSBC Holdings PLC	HSBA.L	United Kingdom	London Stock Exchange plc	www.hsbc.com/
ThyssenKrupp AG	TKAG.DE	Germany	Xetra	www.thyssenkrupp.com
Nokia Oyj	NOK1V.HE	Finland	Helsinki Stock Exchange	www.nokia.com/
Siemens AG	SIEGn.DE	Germany	Xetra	w1.siemens.com/enry/cc/en/

Altria Group Inc	MO.N	United States	New York Stock Exchange	www.altria.com/
Merck & Co Inc	MRK.N	United States	New York Stock Exchange	www.merck.com/
BASF SE	BASF.DE	Germany	Xetra	www.basf.com/
Motorola Inc	MOT.N	United States	New York Stock Exchange	www.motorola.com
Schneider Electric SA	SCHN.PA	France	Euronext Paris	www.schneider-electric.com/
Vinci SA	SGEF.PA	France	Euronext Paris	www.groupe-vinci.com
ENI SpA	ENI.MI	Italy	Milan Stock Exchange	www.eni.it
H & M Hennes & Mauritz AB	HMb.ST	Sweden	Stockholm Stock Exchange	www.hm.com
Samsung Electronics Co Ltd	005930.KS	Korea, Republic of	Korea Exchange	www.sec.co.kr
Total SA	TOTF.PA	France	Euronext Paris	www.total.com
Pepsico Inc	PEP.N	United States	New York Stock Exchange	www.pepsico.com/
Roche Holding AG	ROG.VX	Switzerland	virt-x Exchange Limited	www.roche.com/
Southern Company	SO.N	United States	New York Stock Exchange	www.southerncompany.com/

**The information relating to the past and future performances of any Underlying are available on the website of the Company and the volatility can be obtained, upon request, at the specified office of Société Générale (see in address and contact details of Société Générale for all administrative communications relating to the Notes) and at the office of the Agent in Luxembourg.*

Closing Price For Shares and Indices, as defined in Part 1 of the Equity Technical Annex

PerfPreludeBasket
$$\frac{1}{20} \sum_{j=1}^{20} \text{PerfPrelude } (j)$$

PerfPrelude (j); (j from 1 to 20) If Perf (j) ≥ 0, Min [100% ; 200% x Perf (j)]
Else, 50% x Perf (j)

Perf (j); (j from 1 to 20)
$$(S_{\text{réf}}^j(1) / S_{\text{réf}}^j(0)) - 1$$

S_{réf}^j(0); (j from 1 to 20)
$$S_{\text{réf}}^j(0) = \frac{1}{7} \sum_{i=0}^6 S_i^j$$

S_{réf}^j(1); (j from 1 to 20)
$$S_{\text{réf}}^j(1) = \frac{1}{7} \sum_{i=7}^{13} S_i^j$$

S_t^i ; Closing Price of Underlying j on Valuation Date(i)

**(i from 0 to 13),
(j from 1 to 20)**

Information with respect to the Underlying(s)

Information or summaries of information included herein with respect to the Underlying(s), has been extracted or obtained, as the case may be, from general databases released publicly or by any other available information. Each of the Issuer and the Guarantor confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Additional Information

The Final Terms and the Debt Issuance Programme Prospectus and any amendments or supplements thereto are available in electronic form on the website of the Issuer on <http://prospectus.socgen.com>

Provisions relating to the modification of the composition of the Basket:

From the Issue Date to the last Valuation Date both dates inclusive, the Investment Advisor is entitled for the benefit of the Noteholders to instruct the Calculation Agent to make modifications to the composition of the Shares comprised in the Basket in accordance with the following criteria:

- into a new share of the same economic sector or into a share issued by a company of a similar international standing or creditworthiness, and which in each case will comply with the incontestable price reference and liquidity criteria that are or may be required by the Stock Exchange where such shares are listed, as the company related to the Share to be replaced.

It is understood that in all cases where a Share is substituted, on any date "t", with a new Share (all in accordance with the criteria detailed above), the value of the relevant component in the formula used to determine the amount to be paid as described in the applicable Final Terms, shall not be affected by the substitution on such date "t" in respect of the new Share and would mean the closing price of such new Share on the relevant Exchange on the date "t" which is weighted so that it is equal to the Closing Price of the Share to be replaced (i.e. Share "t").

The Calculation Agent may, in its absolute discretion, refuse any modifications to the composition of the Shares comprised in the Basket recommended by the Investment Advisor.

The substitution becoming effective at the latest 20 Business Days following receipt of the Investment Advisor's modification instruction by the Calculation Agent.

The Calculation Agent shall notify the Issuer, the Agent and all the Noteholders in accordance with Condition 15 "Notices", of any modification of the Basket as described above.

Investment Advisor : Delta Lloyd Bank Belgium