

ECBC Label Transparency Template for Luxembourg covered bond issuers
1/ Issuer and control

Issuer:	Société Générale LDG S.A.
Owner:	Société Générale Bank & Trust Luxembourg S.A.
Controlling authority:	Commission de Surveillance du Secteur Financier

Long Rating	S&P	Moody's	Fitch
Covered bond	AAA	N/A	N/A
Issuer	N/A	N/A	N/A
Owner	A	N/A	N/A

Domestic benchmark in EUR					
ISIN	Amount, MEUR	Opening date	Maturity	Coupon	Fixed/floater

Private placements in EUR						31-Aug-13
ISIN	Amount, MEUR	Currency	Issue date	Maturity	h	Fixed/floater
XS0851392315	225	EUR	08/11/2012	08/11/2013	0,22800%	EIB3M
XS0851392745	225	EUR	08/11/2012	08/11/2016	0,67800%	EIB3M
XS0851393636	225	EUR	08/11/2012	08/11/2018	0,82800%	EIB3M
XS0851396571	225	EUR	08/11/2012	08/11/2021	0,98800%	EIB3M

Maturity, expressed in EUR	
2013	
2014	
2015	
2016	
2017	
2018	
2019	
2020	
2021	
Total	

MEUR
225
225
225
225
225
900

Interest rate type	
Fixed	
Floating	
Total	

MEUR
0
900
900

2/ Cover Pool Data

Included assets
Loans
Supplemental assets
Other
Total

Cover pool items
Number of loans
Number of clients
Average loan size

Type of collateral
Country Exposure
France
Spain
Other countries
France
Public sector entities
Spain
Local authorities
Public sector entities
Hongrie
Public sector entities
10 biggest borrowers
Proportion of bonds and loans
Bonds
Loans

Interest rate type
Floating
Fixed
Total

Repayments
Amortizing
Bullet
Total

Average life, years

Credit quality
Loan volume
Past due : 1-30 d
Past due : 31-60 d
Past due : >60 d
Total
Share of loan volume
Impaired loans, %

Overcollateralisation information
Current oc ratio
By law
Committed to rating agency

31-Aug-13	31-Jul-13	30-Jun-13	31-May-13	30-Apr-13	31-Mar-13	28-Feb-13	31-Jan-13
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MEUR	MEUR	MEUR	MEUR	MEUR	MEUR	MEUR	MEUR
1 388	1 388	1 341	1 348	1 230	1 230	1 165	1 194
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
1 388	1 388	1 341	1 348	1 230	1 230	1 165	1 194

Nber	Nber	Nber	Nber	Nber	Nber	Nber	Nber
61	61	61	62	59	59	56	56
24	24	24	24	23	23	22	22
23	23	22	22	21	21	21	21

% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR
70%	70%	69%	69%	76%	76%	75%	75%
21%	21%	22%	22%	24%	24%	25%	25%
9%	9%	9%	9%	0%	0%	0%	0%
972	972	926	934	934	935	869	900
100	100	100	100	100	100	100	100
191	191	191	196	196	195	196	196
125	125	125	125	0	0	0	0
82%	82%	84%	84%	84%	84%	87%	87%
0%	0%	0%	0%	0%	0%	0%	0%
100%	100%	100%	100%	100%	100%	100%	100%

Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR
1 029	1 029	997	1 003	884	884	886	914
359	359	344	345	346	346	279	280
1 388	1 388	1 341	1 348	1 230	1 230	1 165	1 194

Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR
943	943	953	960	967	967	902	931
445	445	388	388	263	263	263	263
1 388	1 388	1 341	1 348	1 230	1 230	1 165	1 194

5,38	5,43	5,8	5,86	6,4	6,49	5,88	5,81
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% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0%	0%	0%	0%	0%	0%	0%	0%

%	%	%	%	%	%	%	%
154%	154%	149%	150%	137%	137%	129%	133%
102%	102%	102%	102%	102%	102%	102%	102%
122,45%	122,45%	122,45%	122,45%	124,77%	124,77%	124,77%	124,77%