

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

Issuer:	<b>Société Générale LDG S.A.</b>
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						30-Apr-13
ISIN	Amount, MEUR	Currency	Issue date	Maturity	Coupon	Fixed/ floater
XS0851392315	225	EUR	08/11/2012	08/11/2013	0,23300%	EIB3M
XS0851392745	225	EUR	08/11/2012	08/11/2016	0,68300%	EIB3M
XS0851393636	225	EUR	08/11/2012	08/11/2018	0,83300%	EIB3M
XS0851396571	225	EUR	08/11/2012	08/11/2021	0,99300%	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
<b>Total</b>

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

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

Interest rate type
Floating
Fixed
<b>Total</b>

Repayments
Amortizing
Bullet
<b>Total</b>

Average life, years

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

Overcollateralisation information
Current oc ratio
By law
Committed to rating agency

30-Apr-13	31-Mar-13	28-Feb-13	31-Jan-13	31-Dec-12	30-Nov-12
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MEUR	MEUR	MEUR	MEUR	MEUR	MEUR
1 230	1 230	1 165	1 194	1 196	1 230
0	0	0	0	0	0
0	0	0	0	0	0
<b>1 230</b>	<b>1 230</b>	<b>1 165</b>	<b>1 194</b>	<b>1 196</b>	<b>1 230</b>

Nber	Nber	Nber	Nber	Nber	Nber
59	59	56	56	56	56
23	23	22	22	22	22
21	21	21	21	21	22

% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR
76%	76%	75%	75%	75%	75%
24%	24%	25%	25%	25%	25%
0%	0%	0%	0%	0%	0%
<b>934</b>	<b>935</b>	<b>869</b>	<b>900</b>	<b>900</b>	<b>917</b>
<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>196</b>	<b>195</b>	<b>196</b>	<b>196</b>	<b>196</b>	<b>213</b>
<b>84%</b>	<b>84%</b>	<b>87%</b>	<b>87%</b>	<b>87%</b>	<b>87%</b>
<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR
884	884	886	914	928	957
346	346	279	280	269	273
<b>1 230</b>	<b>1 230</b>	<b>1 165</b>	<b>1 194</b>	<b>1 196</b>	<b>1 230</b>

Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR
967	967	902	931	934	941
263	263	263	263	263	290
<b>1 230</b>	<b>1 230</b>	<b>1 165</b>	<b>1 194</b>	<b>1 196</b>	<b>1 231</b>

6,4	6,49	5,88	5,81	5,88	5,43

% / 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
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

%	%	%	%	%	%
137%	137%	129%	133%	133%	137%
102%	102%	102%	102%	102%	102%
<b>124,77%</b>	<b>124,77%</b>	<b>124,77%</b>	<b>124,77%</b>	<b>124,77%</b>	<b>124,77%</b>