

# ECBC Label Transparency Template for Luxembourg covered bond issuers

## 1/ Issuer and controll

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						28-Feb-13
ISIN	Amount, MEUR	Currency	Issue date	Maturity	Coupon	Fixed/ floater
XS0851392315	225	EUR	08/11/2012	08/11/2013	0,19600%	EIB3M
XS0851392745	225	EUR	08/11/2012	08/11/2016	0,64600%	EIB3M
XS0851393636	225	EUR	08/11/2012	08/11/2018	0,79600%	EIB3M
XS0851396571	225	EUR	08/11/2012	08/11/2021	0,95600%	EIB3M

Maturity, expressed in EUR	MEUR
2013	225
2014	
2015	225
2016	
2017	225
2018	
2019	225
2020	
2021	225
<b>Total</b>	<b>900</b>

Interest rate type	MEUR
Fixed	0
Floating	900
<b>Total</b>	<b>900</b>

2/ **Cover Pool Data**

31-Jan-13	31-Dec-12	30-Nov-12
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Included assets
Loans
Supplemental assets
Other
<b>Total</b>

MEUR	MEUR	MEUR
1 194	1 196	1 230
0	0	0
0	0	0
<b>1 194</b>	<b>1 196</b>	<b>1 230</b>

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

Nber	Nber	Nber
56	56	56
22	22	22
21	21	22

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

% / Amount MEUR	% / Amount MEUR	% / Amount MEUR
75%	75%	75%
25%	25%	25%
0%	0%	0%
900	900	917
100	100	100
196	196	213
87%	87%	87%
0%	0%	0%
100%	100%	100%

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

Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR
914	928	957
280	269	273
<b>1 194</b>	<b>1 196</b>	<b>1 230</b>

Repayments
Amortizing
Bullet
<b>Total</b>

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

Average life, years
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5,81	5,88	5,43
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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, %

% / Amount MEUR	% / Amount MEUR	% / Amount MEUR
0	0	0
0	0	0
0	0	0
<b>0</b>	<b>0</b>	<b>0</b>
0%	0%	0%

Overcollateralisation information
<b>Current oc ratio</b>
By law
Committed to rating agency

%	%	%
133%	133%	137%
102%	102%	102%
124,77%	124,77%	124,77%