

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-Mar-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

31-Mar-13	28-Feb-13	31-Jan-13	31-Dec-12	30-Nov-12
-----------	-----------	-----------	-----------	-----------

Included assets
Loans
Supplemental assets
Other
Total

MEUR	MEUR	MEUR	MEUR	MEUR
1 230	1 165	1 194	1 196	1 230
0	0	0	0	0
0	0	0	0	0
1 230	1 165	1 194	1 196	1 230

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

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

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

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

Interest rate type
Floating
Fixed
Total

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

Repayments
Amortizing
Bullet
Total

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

Average life, years

6,49	5,88	5,81	5,88	5,43
------	------	------	------	------

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, %

% / 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%

Overcollateralisation information
Current oc ratio
By law
Committed to rating agency

%	%	%	%	%
137%	129%	133%	133%	137%
102%	102%	102%	102%	102%
124,77%	124,77%	124,77%	124,77%	124,77%