

**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						30-Sep-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
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>Hongrie</b>
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
<b>Current oc ratio</b>
By law
Committed to rating agency

30-Sep-13	31-Aug-13	31-Jul-13	30-Jun-13	31-May-13	30-Apr-13	31-Mar-13	28-Feb-13
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MEUR	MEUR	MEUR	MEUR	MEUR	MEUR	MEUR	MEUR
1 384	1 388	1 388	1 341	1 348	1 230	1 230	1 165
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
<b>1 384</b>	<b>1 388</b>	<b>1 388</b>	<b>1 341</b>	<b>1 348</b>	<b>1 230</b>	<b>1 230</b>	<b>1 165</b>

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

% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR	% / Amount MEUR
70%	70%	70%	69%	69%	76%	76%	75%
21%	21%	21%	22%	22%	24%	24%	25%
9%	9%	9%	9%	9%	0%	0%	0%
<b>968</b>	<b>972</b>	<b>972</b>	<b>926</b>	<b>934</b>	<b>934</b>	<b>935</b>	<b>869</b>
<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>191</b>	<b>191</b>	<b>191</b>	<b>191</b>	<b>196</b>	<b>196</b>	<b>195</b>	<b>196</b>
<b>125</b>	<b>125</b>	<b>125</b>	<b>125</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>82%</b>	<b>82%</b>	<b>82%</b>	<b>84%</b>	<b>84%</b>	<b>84%</b>	<b>84%</b>	<b>87%</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>100%</b>	<b>100%</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	Loan volume, MEUR	Loan volume, MEUR
1 026	1 029	1 029	997	1 003	884	884	886
358	359	359	344	345	346	346	279
<b>1 384</b>	<b>1 388</b>	<b>1 388</b>	<b>1 341</b>	<b>1 348</b>	<b>1 230</b>	<b>1 230</b>	<b>1 165</b>

Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR	Loan volume, MEUR
940	943	943	953	960	967	967	902
444	445	445	388	388	263	263	263
<b>1 384</b>	<b>1 388</b>	<b>1 388</b>	<b>1 341</b>	<b>1 348</b>	<b>1 230</b>	<b>1 230</b>	<b>1 165</b>

5,38	5,38	5,43	5,8	5,86	6,4	6,49	5,88
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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
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
0%	0%	0%	0%	0%	0%	0%	0%

%	%	%	%	%	%	%	%
154%	154%	154%	149%	150%	137%	137%	129%
102%	102%	102%	102%	102%	102%	102%	102%
<b>120,90%</b>	<b>122,45%</b>	<b>122,45%</b>	<b>122,45%</b>	<b>122,45%</b>	<b>124,77%</b>	<b>124,77%</b>	<b>124,77%</b>