

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

Issuer:	<b>Société Générale LDG S.A.</b>
Owner:	<b>Société Générale Bank &amp; Trust Luxembourg S.A.</b>
Controlling authority:	<b>Commission de Surveillance du Secteur Financier</b>

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-Jan-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	
2013	
2014	
2015	
2016	
2017	
2018	
2019	
2020	
2021	
Total	

MEUR	
	225
	225
	225
	225
Total	900

Interest rate type	
Fixed	
Floating	
Total	

MEUR	
	0
	900
Total	900

**2/ Cover Pool Data**
**31-Jan-13      31-Dec-12      30-Nov-12**

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

5,81	5,88	5,43

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
0	0	0
0%	0%	0%

Overcollateralisation information
Current oc ratio
By law
Committed to rating agency

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