

## CRH'S cover pools

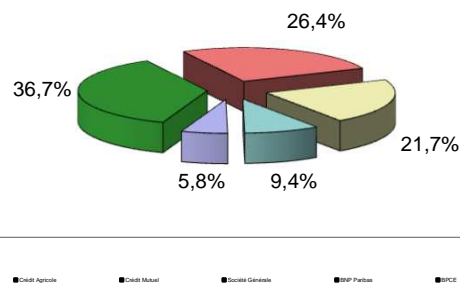
June 30, 2018

Total amount of covered bonds : 26 983 €mn

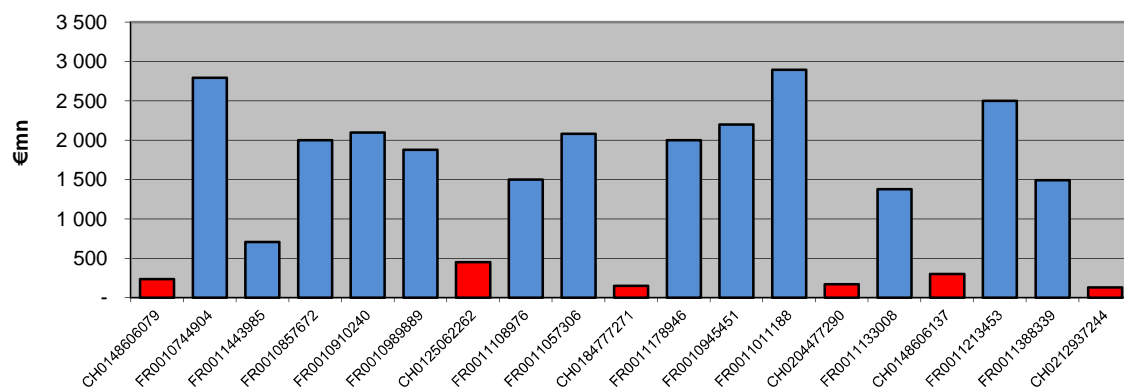
### Cover pool 1 corresponding to promissory notes with same characteristics as covered bonds

Promissory notes by group	
Group	€mn
Crédit Agricole	9,908.06
Crédit Mutuel	7,117.58
Société Générale	5,856.00
BNP Paribas	2,535.00
BPCE	1,566.21
<b>Total</b>	<b>26,982.85</b>

### Breakdown of CRH's covered bonds



### Breakdown by covered bond



Weighted average bonds rate	3.7%
Weighted average maturity of bonds (months)	42

### Cover pool 2 corresponding to eligible loans pledged CRH's benefit to cover portfolio 1

Total amount of cover pool	39,435.77 €mn
- loans in euros	37,188.49 €mn
- loans in swiss francs	2,247.29 €mn
Gross coverage ratio	146%
Number of loans	568 185
Number of borrowers	512 187
Average loan balance	69,407 €
Residential home loans	100%
- Mortgage loans	81.2%
- Guarantee loans	18.8%
- Fixed rate loans	82.9%
- Variable rate loans	17.1%
- Loans out of France	0%
- Loans granted to natural persons (or <i>société civile immobilière</i> with natural persons)	100%
- Loans granted by banks	100%
- Loans bought by banks	0%
- Non performant loans	0%
- Loans with arrears	0%

Loans to public authorities	0%
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Weighted average interest fixe rate	2.7%
Weighted average maturity of loans (months)	64

Loan to value ratio estimated	45%
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