

CRH'S cover pools

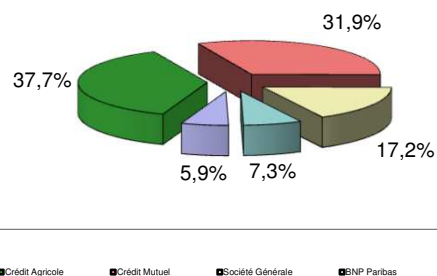
March 31, 2017

Total amount of covered bonds : **38 420 €mn**

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

Promissory notes by group	
Group	€mn
Crédit Agricole	14,463.22
Crédit Mutuel	12,257.09
Société Générale	6,622.00
BNP Paribas	2,801.00
BPCE	2,276.96
Total	38,420.27

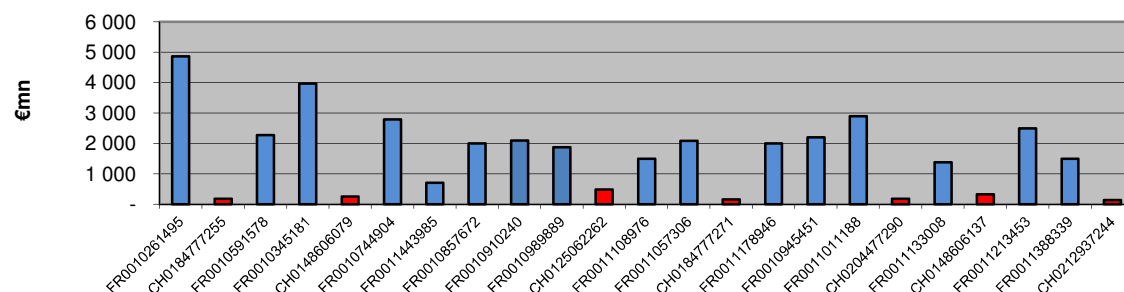
Breakdown of CRH's covered bonds



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

Total amount of cover pool	56,241.80 €mn
- loans in euros	53,523.48 €mn
- loans in swiss francs	2,718.32 €mn
Gross coverage ratio	146%
Number of loans	768 075
Number of borrowers	684 243
Average loan balance	73,224.36 €
Residential home loans	100%
- Mortgage loans	81.0%
- Guarantee loans	19.0%
- Fixed rate loans	81.6%
- Variable rate loans	18.4%
- 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%

Breakdown by covered bond



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

Loans to public authorities	0%
------------------------------------	-----------

Weighted average interest fixe rate	3.1%
Weighted average maturity of loans (months)	66

Loan to value ratio estimated	49%
--------------------------------------	------------