

## CRH'S cover pools

March 31, 2019

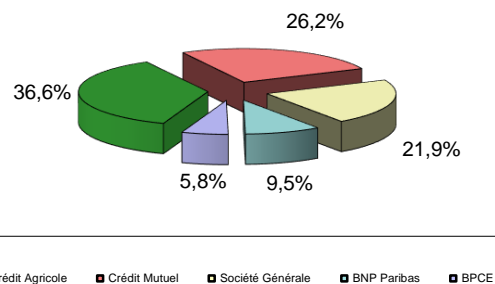
Total amount of covered bonds : 26 787 €mn

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

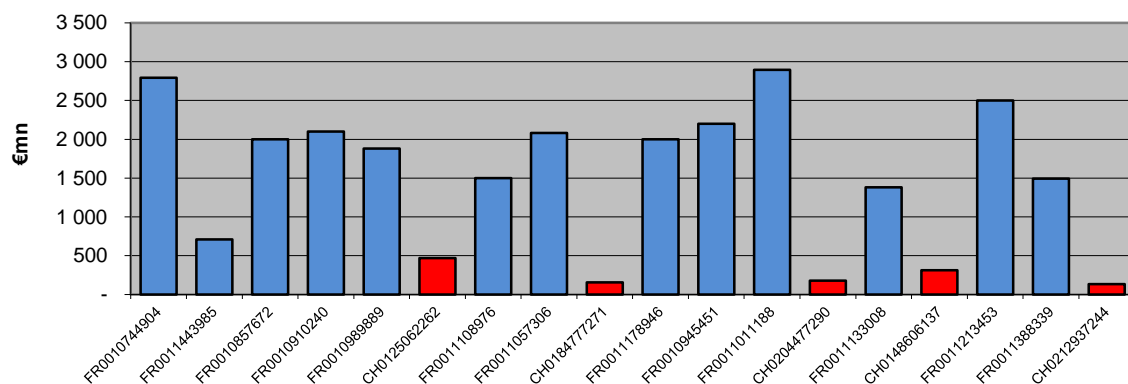
**Cover pool 2 corresponding to eligible loans pledged CRH's benefit to cover portfolio 1**

Promissory notes by group	
Group	€mn
Crédit Agricole	9,812.69
Crédit Mutuel	7,020.03
Société Générale	5,856.00
BNP Paribas	2,535.00
BPCE	1,563.42
<b>Total</b>	<b>26,787.14</b>

**Breakdown of CRH's covered bonds**



**Breakdown by covered bond**



Total amount of cover pool	38,863.60 €mn
- loans in euros	36,986.42 €mn
- loans in swiss francs	1,877.18 €mn
Gross coverage ratio	145%
Number of loans	572 539
Number of borrowers	513 511
Average loan balance	67,879 €
Residential home loans	100%
- Mortgage loans	82.9%
- Guarantee loans	17.1%
- Fixed rate loans	82.7%
- Variable rate loans	17.3%
- 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%
-----------------------------	----

Weighted average interest fixe rate	2.5%
Weighted average maturity of loans (months)	60

Weighted average bonds rate	3.7%
Weighted average maturity of bonds (months)	34

Loan to value ratio estimated	41%
-------------------------------	-----