

CRH'S cover pools

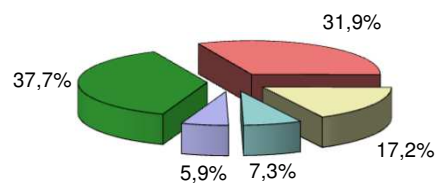
December 31, 2016

Total amount of covered bonds : **38 413 €mn**

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

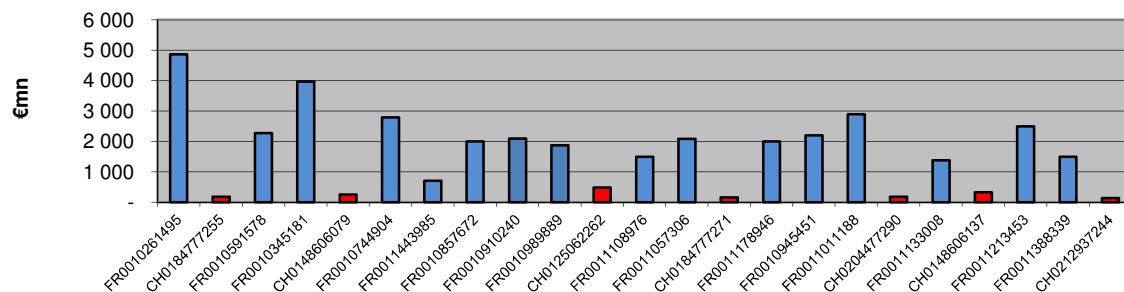
Promissory notes by group	
Group	€mn
Crédit Agricole	14,458.80
Crédit Mutuel	12,255.31
Société Générale	6,622.00
BNP Paribas	2,801.00
BPCE	2,276.14
Total	38,413.25

Breakdown of CRH's covered bonds



■ Crédit Agricole ■ Crédit Mutuel ■ Société Générale ■ BNP Paribas ■ BPCE

Breakdown by covered bond



Weighted average bonds rate	3.7%
Weighted average maturity of bonds (months)	45

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

Total amount of cover pool	55,416.98 €mn
- loans in euros	52,713.28 €mn
- loans in swiss francs	2,703.69 €mn
Gross coverage ratio	144%
Number of loans	759 355
Number of borrowers	675 522
Average loan balance	72,979.01 €
Residential home loans	100%
- Mortgage loans	81.6%
- Guarantee loans	18.4%
- 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%
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Weighted average interest fixe rate	3.3%
Weighted average maturity of loans (months)	67

Loan to value ratio estimated	50%
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