

CRH'S cover pools

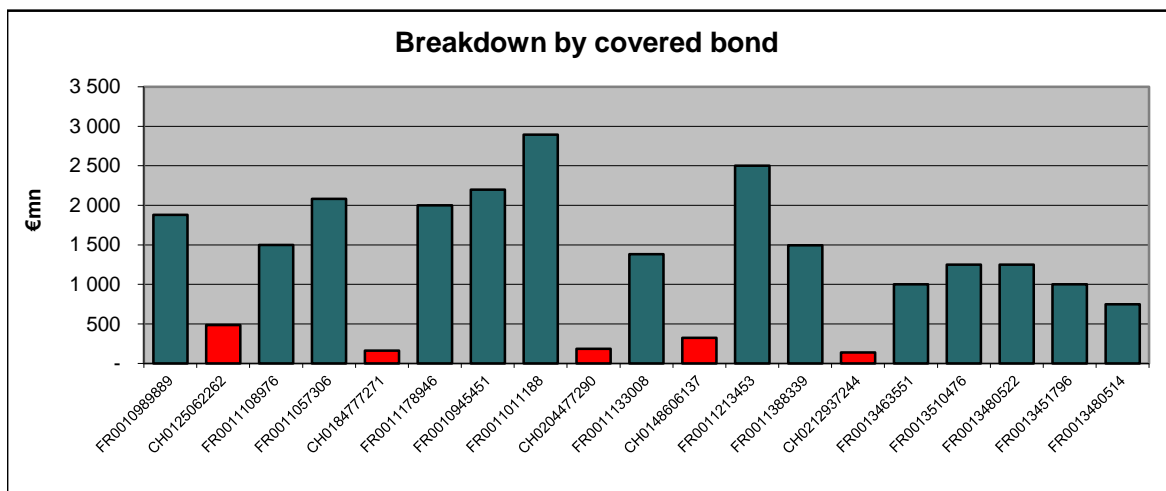
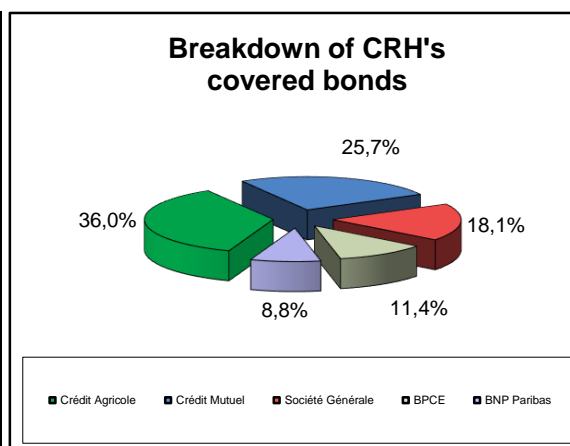
December 31, 2020

Total amount of covered bonds : **24 478 €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	8,808.52
Crédit Mutuel	6,299.01
Société Générale	4,426.00
BPCE	2,799.54
BNP Paribas	2,145.00
Total	24,478.07



Weighted average bonds rate	2.9%
Weighted average maturity of bonds (months)	39

Total amount of cover pool	35,386.44 €mn
- loans in euros	33,341.07 €mn
- loans in swiss francs	2,045.36 €mn
Gross coverage ratio	145%
Number of loans	595 737
Number of borrowers	525 052
Average loan balance	59,399 €
Residential home loans	100%
- Mortgage loans	85.6%
- Guarantee loans	14.4%
- Fixed rate loans	88.5%
- Variable rate loans	11.5%
- 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	2.1%
Weighted average maturity of loans (months)	62

Loan to value ratio estimated	37%
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