CRH'S cover pools

March 31, 2022

Total amount of covered bonds: 18 572 €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		Breakdown of CRH's covered bonds	Total amount of cover pool - loans in euros	26,690.84 €mn 25,387.57 €mn
Group	€mn	covered bonds	- loans in swiss francs	1,303.28 €mn
Crédit Agricole	6,892.57	26,7%	Gross coverage ratio	144%
Crédit Mutuel	4,951.10		Number of loans	524 409
Société Générale	2,876.00	15,5%	Number of borrowers	464 686
BPCE	2,467.14	7,4% 13,3%	Average loan balance	50,897 €
BNP Paribas	1,385.00		Residential home loans	100%
			- Mortgage loans	87.5%
Total	18,571.81	Crédit Mutuel	- Guarantee loans	12.5%
			- Fixed rate loans	91.0%
·			- Variable rate loans	9.0%
Breakdown by covered bond			- Loans out of France	0%
3 500			- Loans granted to natural persons	4009/
3 000 2 500 2 000 1 500 1 000			(or société civile immobilière with natural persons)	100%
			- Loans granted by banks	100%
			- Loans bought by banks	0%
			- Non performant loans	0%
			- Loans with arrears	0%
500			· · ·	
			Loans to public authorities	0%
CHOPPHTL21 FROM TROP FROM TROP TO	1180 CHORAN FRONT 13900 CHORASON 51 FRONT 3455 CHORASON CHORAS	124 HOUTHERST HOUTSON'S HOUTHERST HOUTHERST	·	
0101° 4200° 4200° 4200°	CHOP EROD CHOT FROM FROM CHOC	4800 4800, 4800, 4800, 4800,	Weighted average interest fixe rate	2.1%
			Weighted average maturity of loans (months)	61
Weighted average bonds rate		2.6%	ł	
Weighted average maturity of bonds (months)		34	Loan to value ratio estimated	32%