

CRH'S cover pools

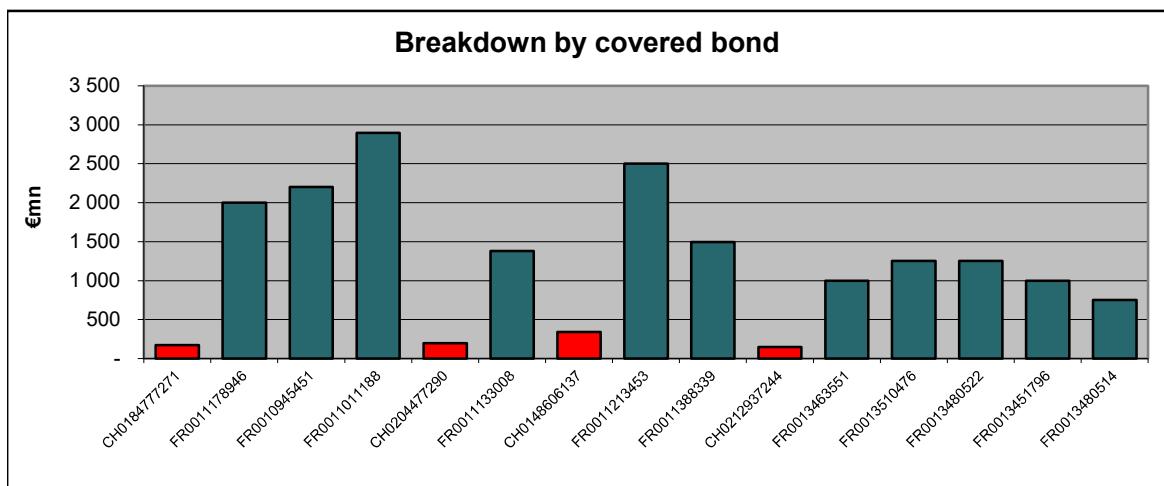
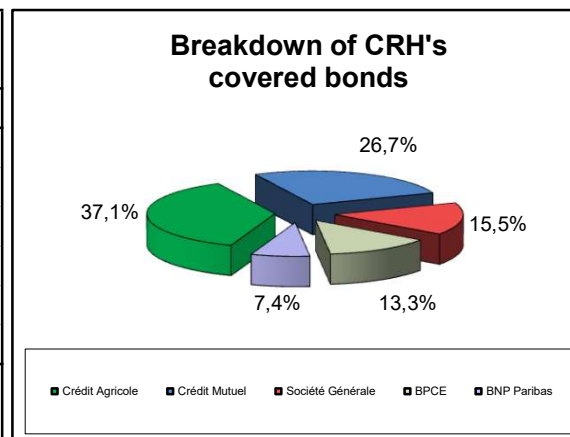
March 31, 2022

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	
Group	€mn
Crédit Agricole	6,892.57
Crédit Mutuel	4,951.10
Société Générale	2,876.00
BPCE	2,467.14
BNP Paribas	1,385.00
Total	18,571.81



Weighted average bonds rate	2.6%
Weighted average maturity of bonds (months)	34

Total amount of cover pool	26,690.84 €mn
- loans in euros	25,387.57 €mn
- loans in swiss francs	1,303.28 €mn
Gross coverage ratio	144%
Number of loans	524 409
Number of borrowers	464 686
Average loan balance	50,897 €
Residential home loans	100%
- Mortgage loans	87.5%
- Guarantee loans	12.5%
- Fixed rate loans	91.0%
- Variable rate loans	9.0%
- 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)	61

Loan to value ratio estimated	32%
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