

CRH Finance (U.K.) plc

Annual Report and Financial Statements

for the Year Ended 31 December 2025

CRH Finance (U.K.) plc

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CRH Finance (U.K.) plc

Strategic Report for the Year Ended 31 December 2025

Introduction

The Directors present their strategic report for CRH Finance (U.K.) plc (the "Company") for the year ended 31 December 2025.

The Company is part of the CRH sub-group of companies in the UK and is ultimately owned by CRH plc (CRH). CRH and its subsidiaries are referred to as the Group.

Fair review of the business

The Company's principal activity consists of transacting in fixed rate financial instruments to finance group undertakings, and to act as a financing company.

As of 31 December 2025, the company held a £400m sterling bond listed on the Euronext Dublin Main Securities Market with fixed interest rate of 4.125% and a maturity date of 02 December 2029. The bonds are guaranteed by its Ultimate Parent Company, CRH plc. These bonds have been subsequently lent as an intercompany loan to CRH (UK) Limited to fund its corporate activities with an interest rate charge of 5.185% and a maturity date of 02 December 2029.

During the year, the company received a total interest income of £20.68m (2024: £20.75m) with total interest paid on its listed bond of £16.81m (2024:£16.80m).

The results for the year ended 31 December 2025 show a profit after tax of £0.15m (2024: £0.21m). Net assets amount to £1.63m at 31 December 2025 (2024: £1.48m).

The Directors do not anticipate any major change in the nature of the Company's business in the foreseeable future.

Financial key performance indicators

The key financial performance indicator which measures the Company's performance and financial strength is set out below. The Company calculates the net interest margin as a percentage of the net interest income or expense to the interest-earning assets.

The Company was in a net interest receivable position in 2025 and 2024. The Company regards ratios based on interest margin as more meaningful measures of financial capacity than the ratio of debt to total equity as they match the earnings and cash generated by the business to the underlying funding costs.

	2025	2024
	£'000	£'000
Profit after tax	152	207
	%	%
Net interest margin	1.05	1.07

Profit after tax is deemed to be a KPI as it provides insight as to the level of activity and level of profitability for each financial year. Net interest margin is deemed to be a KPI due to the level of interest bearing balances within the entity and allows comparison between years of levels of interest. Net interest margin excludes bank and cash pool interest.

CRH Finance (U.K.) plc

Strategic Report for the Year Ended 31 December 2025 (continued)

Principal risks and uncertainties

The principal risks are set out below.

The financial performance of the Company is affected by borrower credit quality and general conditions. Risks arising from changes in credit quality and the recoverability of loans and amounts due from other group companies are inherent in the Company's business.

Adverse changes in the credit quality of the Company's borrowers, general deterioration in economic conditions or arising from the systematic risks in the financial system could affect the recoverability and value of the Company's asset and require a provision for bad and doubtful debt and other provisions.

The most significant risks the Company faces are interest rate risks. Changes in interest rate level, yield curves and spreads may affect the interest rate margin realised between lending and borrowing costs and could result in decreased net finance income.

Financial risk management objectives and policies

The Company uses financial instruments throughout the business such as interest bearing loans and borrowings and cash and cash equivalents, which are used to finance the Company operations and intercompany receivables which arise directly from operations.

The main risks attached to the Company's financial instruments are interest rate risk, credit risk and liquidity risk. The Board reviews and agrees policies for the prudent management of each of these risks as documented below.

Interest rate risk

The Company's exposure to market risks for changes in interest rates stem predominantly from its long-term debt obligations. Interest cost is managed centrally, by a centrally controlled CRH plc treasury function using a mix of fixed and floating rate debt.

Credit risk

Debtor balances give rise to credit risk on amounts due from counterparties. Credit risk is managed by limiting the aggregate amount and duration of exposure to any one counterparty primarily depending on its credit rating and by regular review of this rating. The maximum exposure arising in the event of default on the part of the counterparty is the carrying value of the financial assets as reported in the balance sheet.

Liquidity risk

The Company is exposed to liquidity risk which arises primarily from the maturing of short term and long-term debt obligations. The Company's policy is to ensure that sufficient resources are available either from cash balances, cash flows from other group companies or undrawn committed bank facilities, to ensure all obligations can be met as they fall due. To achieve this objective, the Company maintains cash balances and liquid investments in highly rated counterparties, limits the maturity of cash balances, borrows the bulk of its debt needs under committed bank lines or other term financing, and has surplus committed lines of credit.

The Company is part of a zero balancing cash pool arrangement between subsidiaries of CRH (UK) Limited. Each company participating in the cash pooling arrangement has cash automatically swept to/from its account on a daily basis so that the balance reverts to zero at the end of each day. Balances are interest bearing (see note 10).

CRH Finance (U.K.) plc

Strategic Report for the Year Ended 31 December 2025 (continued)

Section 172 Report

Set out below is the Company's section 172 report as required by the Companies (Miscellaneous Reporting) Regulations 2018 (the "Regulations"). The Regulations require the Company to report how the directors have considered their duties under section 172 (of the Companies Act 2006 (the "Act") ("Section 172")), to promote the success of the Company for the benefit of its sole member, and in doing so have regard (amongst other matters) to:

- the likely consequences of any decision in the long term;
- the interests of the company's employees;
- the need to foster the company's business relationships with suppliers, customers and others;
- the impact of the company's operations on the community and the environment;
- the desirability of the company maintaining a reputation for high standards of business conduct, and
- the need to act fairly as between members of the company.

The Company is part of the CRH sub-group of companies in the UK and is ultimately owned by CRH plc ("CRH Plc"). CRH Plc and its subsidiaries are referred to as the Group (the "Group"). In the management of its subsidiaries, the Group defines the measurement of success as long term value creation for the benefit of both the immediate entity and the wider Group, whilst considering the priorities and feedback of the key stakeholders including the societies and communities the Group conducts business and operates across.

The Company's corporate purpose is to borrow and lend monies to other companies within the Group. Currently this is principally through the issuance of sterling bonds under the Euro Medium Term Note programme established in 2015 and guaranteed by CRH Plc. A key principle applied by the directors, in demonstrating their section 172 duties, is to always consider whether the decision they are about to take leads to a positive long-term increase in the value of the Company for the benefit of the shareholder, and ultimately CRH Plc and its stakeholders.

The Group recognises the need to have appropriate levels of corporate governance across its subsidiaries as part of its approach to risk mitigation. The Group maintains appropriate levels of corporate governance at both an enterprise wide and legal entity level. As a result of increased regulation and the directors' belief that it is the right thing to do in promoting and delivering against the Group's purpose and values, CRH and its UK subsidiary boards have recognised the need to formalise and implement key standards across its UK subsidiaries. Underpinning this approach to corporate governance is the CRH UK Corporate Subsidiary Governance policy (the "Policy"). The Policy is applicable to all operating UK entities and sets out clear corporate governance controls and processes that support the directors of the Company in executing their statutory duties.

Decision making and corporate governance process

The Company's board of directors (the "Board") have clear processes to follow when considering decisions, including principal decisions, which are strategically and commercially material decisions that impact the Company's key stakeholders. Responsibility for decision making on certain decisions, including principal decisions, is delegated to the board of CRH Plc. The Company's board confirms and ratifies any decisions made on its behalf.

As part of the Group's corporate governance processes, board paper preparers must ensure that the information provided to the Board, to help support and inform decision making, is of a high quality and integrity. The corporate governance controls set out under the Policy provides a decision making framework that ensures everyone involved in, and contributing to, the decision making process understands the duties which the directors must consider when making decisions and other applicable regulations. This enables the directors to have sufficient oversight and access to relevant information, therefore leading to effective and sustainable decision making.

CRH Finance (U.K.) plc

Strategic Report for the Year Ended 31 December 2025 (continued)

Directors' Training

The Group's Legal and Company Secretarial team supports the Group in operating consistently with its values. The team provides advice, guidance and support to the management teams in order that they can effectively support the Board in the critical matters and regulatory issues which they must consider in making their decisions.

Employees, which include the directors of the Company, are provided with regular Code of Business Conduct training along with compliance training covering areas such as Modern Slavery, Anti-Bribery, Anti-Trust, Anti-Fraud and Anti-Theft. The training provided enables the directors to be committed to operating the business and making decisions to the highest ethical, moral and legal standards and putting the Group's values into practice in their daily duties.

Under the Policy, all newly appointed directors receive director training on appointment, and all directors will refresh their training regularly. The provision of training is facilitated by the Legal team.

Recent Board training delivered digitally has focused on directors' duties, in particular those under the Companies Act 2006.

Board composition

The Company's Board, which comprises three directors (for further information refer to the Directors' Report), collectively have a broad range of skills and knowledge including general management, finance and legal industry experience to enable the Company to meet the needs of its business and for the directors to each carry out their role and statutory duties to a high standard whilst having due regard to the Company's stakeholders. The Board's collective experience enables them to consider a broad range of stakeholders in their deliberations and decision making and align their decisions to the corporate purpose of the Company, to provide financial support to other Group companies, whilst continuing to create value for the long-term.

Before any director is appointed to the Board, the Group is consulted to ensure the composition of the Board is appropriate, taking into consideration the existing skills and experience of the Board as well as the appointee.

Engaging with stakeholders

The principal activity of the Company is to act as a financing company. The Company's key stakeholders are its shareholder and other Group companies. When making decisions, the Board must consider both the short- and long-term impact of decisions and also how the decisions made affect both the shareholder as well as other Group companies. This is to ensure the long-term success of the Company and sustainable value creation for the shareholder and ultimately, CRH Plc.

Where a principal decision is to be made, an impact assessment will be undertaken by the Board or on its behalf, the results of which will be documented for recommendation to the Board or CRH Plc if the decision has been delegated. The impact assessment will provide an assessment of a number of considerations including the impact of the principal decision on key stakeholders, how each key stakeholders' interest was considered throughout the assessment process, details of any risks identified and resulting actions proposed to be taken to monitor and mitigate those risks and consideration of any potential impacts on the Company's reputation and how that impact will be monitored. The Company maintains a stakeholder register, recording details of impact assessments and principal decisions made. The Board will regularly review the Company's stakeholders, confirming and recording how the directors formed the opinion that they are or remain key stakeholders.

Consideration of environmental and sustainability factors is of growing importance to the Board, CRH Plc and its stakeholders. In this respect the Board continues to evolve its focus on the environmental impacts of its business, of which these priorities for CRH Plc include climate action; water usage; biodiversity and land use; and waste and air quality. For further information refer to the latest CRH Sustainability Performance Report which explains more on the CRH sustainability strategy. CRH is a global leader in sustainable building materials and is playing an increasingly important role in shaping a more sustainable built environment.

CRH Finance (U.K.) plc

Strategic Report for the Year Ended 31 December 2025 (continued)

Principal Decisions

In line with the Regulations, the Policy and FRC guidance, and having considered the Company's principal risks and uncertainties as detailed in the Strategic Report along with the business undertaken during the period under review the Company, made the following principal decision during the year ended 31 December 2025:

- The directors were asked to consider, and if thought fit, to approve the entry into a \$200,000,000 revolving credit facility agreement as a borrower. The directors, who had considered amongst other things the commercial rationale in entering into the agreement, determined this to be in the best interests of the Company.

In undertaking principal decisions and respecting the Company's purpose and function with CRH, engagement was undertaken at an enterprise level to ensure that the decision was appropriate and right for the Company and the Group.

Approved by the Board on 15-Apr-2026 and signed on its behalf by:

Signed by:
Andrew Donnan
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AJW Donnan
Director

CRH Finance (U.K.) plc

Directors' Report for the Year Ended 31 December 2025

The Directors present their annual report and the audited financial statements financial statements of CRH Finance (U.K.) plc for the year ended 31 December 2025.

The financial statements have been prepared in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Policies), including Financial Reporting Standards 101 'Reduced Disclosure Framework'.

Results and dividends

The Company's profit for the year after tax amounted to £151,972 (2024: £206,753). The Company did not pay any dividends in the year (2024: £nil).

The Directors did not recommend the payment of a final dividend for the year ended 31 December 2025 (2024: £nil).

Directors of the Company

The Directors, who held office during the year and to the date of this report, except where otherwise stated, were as follows:

KE Smart

T Healy

AJW Donnan

Directors indemnities

The Articles of Association of the Company contain an indemnity in favour of all of the Directors of the Company that, subject to law, indemnifies the Directors, out of the assets of the Company, from any liability incurred by them in defending any proceedings in which judgement is given in their favour (or otherwise disposed of without any finding or admission of any material breach of duty on their part).

The Directors of the Company are covered by the CRH group Directors and Officers Liability insurance. The insurance provides indemnity in respect of claims made against the Directors and Officers and/or employees of CRH for any actual alleged error, misstatement, omission, wrongful act, breach of duty or misleading statement for which cover applies.

Political donations

The Company did not make any political donations in the year (2024: £nil).

Charitable donations

The Company did not make any charitable donations in the year (2024: £nil).

Employment of disabled persons

The Company is a financing company and any engagement is completed on a Group wide basis by CRH. The Company has no employees.

Stakeholder Engagement

The Board recognises the importance of considering and having regard to key stakeholders when making decisions. By thoroughly understanding the Company's key stakeholder groups, the Board can successfully factor in and address the needs of these stakeholders and foster good business relationships with stakeholders. The Company's key stakeholders are its sole shareholder, long term creditors (including bondholders and financial institutions) and other Group companies which it provides support to ("Stakeholders").

Engaging with the Stakeholders is a priority for the Company and the below describes how the Group, which includes the Company, have had regard to the need to foster relationships with its Stakeholders and the effect of that regard, including on the decisions taken by the Group, during the reporting period.

CRH Finance (U.K.) plc

Directors' Report for the Year Ended 31 December 2025 (continued)

Shareholders

Stakeholders' interests

The Company's immediate parent company is CRH (UK) Limited, and it is ultimately 100% owned by CRH plc.

How we have fostered relationships

Group Treasury, Tax and Finance coordinate with the Company's Finance team to evaluate the Company's ongoing capital position and its purpose within the Group structure. The Company reports to CRH Plc on a regular basis in the form of its financial statements and ongoing financial performance.

How the fostering of relationships impacted decision making

In making decisions in the year, the directors considered the impact to the Company's sole shareholder. The Company's strategy is to maximise and sustain value for CRH Plc, the Company's ultimate parent. Regular engagement with Group functions allows the directors to ensure this objective is achieved.

Creditors

Stakeholders' interests

The Company's creditors are vital to the success of the Group by providing funds and capital to the Group and the Company to support business growth throughout the Group. Creditors expect returns and for the Group's debts to be maintained at an appropriate level.

How we have fostered relationships

On behalf of the Company, the Group engages with the Company's creditors and credit agencies as part of the Group's financial risk management processes. The Group's treasury activities are coordinated through a central function which manages the financial risks of the Group, including on behalf of the Company, and secures funding for the Group and the Company where necessary. The Company's creditors have access to the Group's financial statements, results and announcements which are made publicly available.

How the fostering of relationships impacted decision making

In making decisions in the period, the Board considered the Company's creditors. The Board ensures the Company's levels of borrowings are appropriate for its needs, the Company meets all relevant covenants imposed by its creditors and ultimately the Company can continue to access finance should the need arise.

Group companies

Stakeholders' interests

The Company's principal activity is to operate as a financing company within the Group structure, the purpose of which is to borrow and lend monies to other companies within the Group to support those companies to achieve their purpose through their business operations and strategies.

How we have fostered relationships

Liquidity and financing is managed and coordinated through a central function which manages the financial borrowings and lending of the Group. The central function regularly assesses the Company's levels of borrowings and lending to ensure it can maintain its principal activity and continue to provide funding to other Group companies.

How the fostering of relationships impacted decision making

Regular assessment and forecasting of the Company's capital position enables the Company to ensure it obtains the appropriate levels of financing it needs and can continue to provide the financing required by other Group companies.

CRH Finance (U.K.) plc

Directors' Report for the Year Ended 31 December 2025 (continued)

Employee engagement

The Company is a financing company and any engagement is completed on a Group wide basis by CRH. The Company has no employees.

The CRH plc group engages with their employees to provide them with information and keep them up to date on matters of concern to them as employees and to increase their awareness of the financial and economic factors affecting the Company's performance and the Group's performance. They also encourage their employees to provide their feedback to them and they enable two-way communication with their employees to generate understanding and engagement.

It is CRH group-wide policy to communicate with, and involve employees on, matters affecting their interests at work and to inform them of the performance of the business. This includes adopting such employee consultation as is appropriate, including consultative committees, training and development and communication programmes.

Principal Decisions

For details on the process behind making decisions, including principal decisions, the effect of engagement on those decisions please refer to the section 172(1) statement on page 3 of the strategic report.

Future developments

The Directors do not anticipate any major change in the nature of the Company's business in the foreseeable future.

Financial instruments

The main risks associated with the Company's financial assets and liabilities are described in the Strategic Report.

Going concern

The Directors have considered going concern in preparing these financial statements. The Company participates in a Group zero balancing cash pool arrangement. Each company participating in the cash pooling arrangement has cash automatically swept to/from its account on a daily basis so that the balance sheet reverts to zero at the end of each day.

Management continue to review the market and will take all necessary steps to ensure the business' long-term success. The Company's business activities, together with principal risks and uncertainties likely to affect its future performance are described in the Strategic Report. The Company's forecast and projections taking into account possible changes in performance, show the Company is reliant on adequate financial resources being made available to enable the Company to continue for the foreseeable future. The Company has received confirmation of ongoing support from CRH plc for a period of at least 12 months from the date of the approval of these financial statements. Forward looking plans have been prepared for CRH plc to reflect severe but plausible downside scenarios. Even considering plausible downside scenarios there are sufficient funds to allow the Company to continue in operational existence for the foreseeable future.

After making enquiries and having received the confirmation of ongoing support from CRH plc for the next 12 months from the date of approval of these financial statements, the Directors are confident that the Company has adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and financial statements.

Post balance sheet events

The Directors have considered all post-year end transactions, information received and events, up to the date these accounts are signed, for anything that may be either an adjusting or non-adjusting post balance sheet event. There was nothing identified requiring adjustment to, or disclosure in the current year financial statements.

Disclosure of information to the Auditor

Each Director has taken steps that they ought to have taken as a director in order to make themselves aware of any relevant audit information and to establish that the Company's auditor is aware of that information. The Directors confirm that there is no relevant information that they know of and of which they know the auditor is unaware. This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

Auditors

Deloitte LLP have indicated their willingness to be reappointed as auditor. No notice in accordance with s488 of the Companies Act 2006 (which would operate to prevent the deemed reappointment of auditors under s487(2) of that Act) has been or is expected to be received and accordingly the necessary conditions are in place for the deemed reappointment of the auditors to take place in the absence of an Annual General Meeting.

CRH Finance (U.K.) plc

Directors' Report for the Year Ended 31 December 2025 (continued)

15-Apr-2026

Approved by the Board on and signed on its behalf by:

Signed by:

Andrew Donnan

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AJW Donnan
Director

CRH Finance (U.K.) plc

Statement of Directors' Responsibilities

The Directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Directors to prepare financial statements for each financial year. Under that law the Directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 101 "Reduced Disclosure Framework". Under company law the Directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of the profit or loss of the Company for that period. In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Directors are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Directors are responsible for the maintenance and integrity of the corporate and financial information relating to the company that is included on CRH plc's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CRH Finance (U.K.) PLC

Report on the audit of the financial statements

1. Opinion

In our opinion the financial statements of CRH Finance (U.K.) Plc (the 'company'):

- give a true and fair view of the state of the company's affairs as at 31 December 2025 and of its profit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 101 "Reduced Disclosure Framework"; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

We have audited the financial statements which comprise:

- The Profit and Loss Account and Other Comprehensive Income
- The Balance Sheet
- The Statement of Changes in Equity
- The Related Notes 1-19.

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 101 "Reduced Disclosure Framework" (United Kingdom Generally Accepted Accounting Practice).





2. Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Council's (the 'FRC's') Ethical Standard as applied to listed entities, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We confirm that we have not provided any non-audit services prohibited by the FRC's Ethical Standard to the company.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

3. Summary of our audit approach

Key audit matters	<p>The key audit matter that we identified in the current year was:</p> <ul style="list-style-type: none"> • <i>Going Concern and Recoverability of Debtors from Group Undertakings</i> <p>Within this report, key audit matters are identified as follows:</p> <ul style="list-style-type: none">  Newly identified  Increased level of risk  Similar level of risk  Decreased level of risk
Materiality	The materiality that we used in the current year was £660,000 which was determined on the basis of 4% of the interest paid on the bond.
Scoping	Audit work to respond to the risk of material misstatement was performed directly by the audit engagement team.
Significant changes in our approach	There were no significant changes in our approach from prior year.

4. Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors’ use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Our evaluation of the directors’ assessment of the company’s ability to continue to adopt the going concern basis of accounting is discussed in section 5.1.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company’s ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

5. Key audit matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period and include the most significant assessed risks of material misstatement (whether or not due to fraud) that we identified. These matters included those which had the greatest effect on: the overall audit strategy; the allocation of resources in the audit; and directing the efforts of the engagement team.

These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

5.1. Going Concern and Recoverability of Debtors from Group Undertakings

Key audit matter description

The company has creditors of £400,085,518 (2024: £399,779,641) at 31 December 2025, with financing comprising of listed debt of £398,654,981 (2024: £398,344,933) which is repayable on 2 December 2029 and incurs fixed bond interest of 4.125% per annum.

This is a sterling bond held under the Euro Medium Term Note programme. The company also has debtors due from group undertakings totalling £401,718,608 (2024: £401,260,759), with £396,960,000 (2024: £396,960,000) comprised of an intercompany loan with CRH (UK) Limited due on 2 December 2029.

The ability of the company to repay the debt and pay the relevant interest charges is dependent on the trading performance and future prospects of CRH (UK) Limited and its subsidiaries and whether this entity will have the ability to repay its loans to the company. The intercompany debtors comprise 98.8% (2024: 98.9%) of total assets, hence recoverability thereof is key for the company to maintain a strong financial position and to repay the debt as and when due. Failure to recover the intercompany loan would therefore affect the going concern basis of accounting under which the financial statements have been prepared.

Should CRH (UK) Limited be unable to repay the loan, the company is dependent on support from its ultimate parent company, CRH plc. CRH plc is the guarantor for the bonds under the Euro Medium Term Note programme, and they are expected to assist in repaying the bonds when due in 2029 should the need arise. Therefore, any inability of the parent undertaking to support the company would in turn affect the going concern basis of accounting under which the financial statements have been prepared.

The directors have prepared a going concern assessment for the company, which involves significant judgement over key assumptions such as future performance and the ability for CRH plc to support the company.

Further details are included within the strategic report on pages 1 to 5, directors' report on pages 6 to 9 and notes 3 and 10 to the financial statements.

How the scope of our audit responded to the key audit matter

We inspected the guarantor agreement between CRH plc and the company to assess the existence of this arrangement up to the maturity date of 2 December 2029.

We evaluated management's going concern assessment, challenging the key assumptions based on our knowledge of the business and general market conditions affecting the group undertakings, our understanding of the future performance of the business and industry forecasts, and assessed the potential risk of management bias.

We assessed the willingness and ability of CRH plc to continue to support the company by inspecting the letter of support from CRH plc to the company and evaluating the latest available audited financial information to assess whether it has sufficient resources to support the company if needed. We also inspected analyst reports on CRH group to understand forecast performance and whether this supports the assumption that CRH plc can continue to support the company.

We obtained the latest available audited financial statements for CRH plc to compare the net asset position to the carrying value of the company’s intercompany loan.

We evaluated the appropriateness of disclosure made in note 3 in respect of the company’s ability to continue as a going concern.

Key observations

Based on the work performed we are satisfied that the adoption of the going concern basis of accounting and the disclosure in respect of the company’s ability to continue as a going concern are appropriate. We concluded that debtors from group undertakings are appropriately stated.

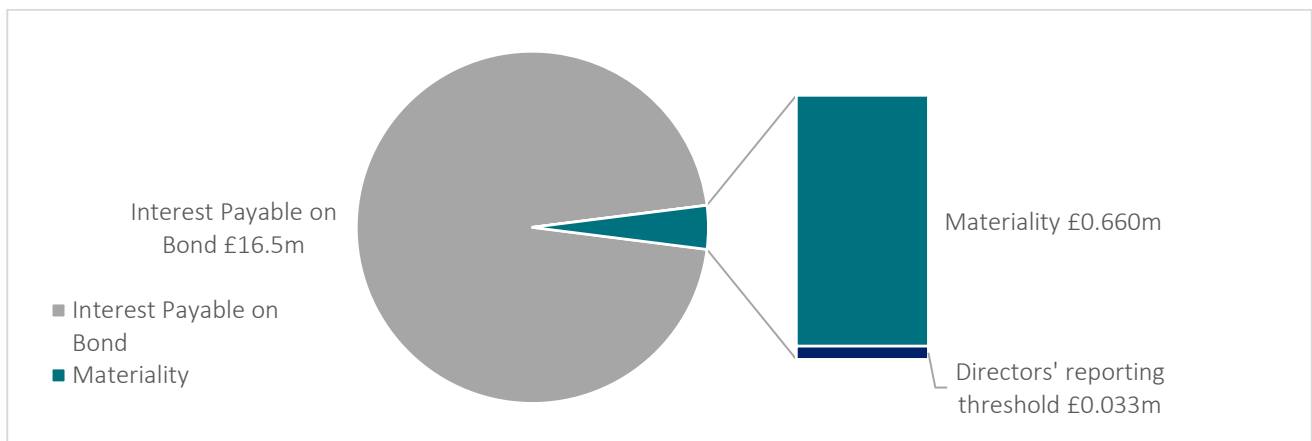
6. Our application of materiality

6.1. Materiality

We define materiality as the magnitude of misstatement in the financial statements that makes it probable that the economic decisions of a reasonably knowledgeable person would be changed or influenced. We use materiality both in planning the scope of our audit work and in evaluating the results of our work.

Based on our professional judgement, we determined materiality for the financial statements as a whole as follows:

Materiality	£660,000 (2024: £660,000)
Basis for determining materiality	4% (2024: 4%) of interest payable on the bond.
Rationale for the benchmark applied	Interest payable on the bond is the main expense for the company. It does not fluctuate year-on-year and provides a consistent basis. This is a key figure for stakeholders, since the company’s objective is to provide financing to other group entities.



6.2. Performance materiality

We set performance materiality at a level lower than materiality to reduce the probability that, in aggregate, uncorrected and undetected misstatements exceed the materiality for the financial statements as a whole. Performance materiality was set at 70% of materiality for the 2025 audit (2024: 70%). In determining performance materiality, we considered the following factors:

- a. The nature of the entity and its control environment;
- b. Our understanding of key business processes;
- c. Prior knowledge/experience of the audit, which has indicated a low number of corrected and uncorrected misstatements identified in prior periods; and
- d. No significant changes in the business.

6.3. Error reporting threshold

We agreed with the Directors that we would report to the Directors all audit differences in excess of £33,000 (2024: £33,000), as well as differences below that threshold that, in our view, warranted reporting on qualitative grounds. We also report to the Directors on disclosure matters that we identified when assessing the overall presentation of the financial statements.

7. An overview of the scope of our audit

7.1. Scoping

Our audit was scoped by obtaining an understanding of the entity and its environment, including internal control, and assessing the risks of material misstatement. Audit work to respond to the risks of material misstatement was performed directly by the audit engagement team.

8. Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated.

If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

9. Responsibilities of directors

As explained more fully in the directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

10. Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the FRC's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

11. Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

11.1. Identifying and assessing potential risks related to irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance including the design of the company's remuneration policies, key drivers for directors' remuneration, bonus levels and performance targets;
- results of our enquiries of management and directors about their own identification and assessment of the risks of irregularities, including those that are specific to the company's sector;
- any matters we identified having obtained and reviewed the company's documentation of their policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
 - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;

- the matters discussed among the audit engagement team and relevant internal specialists, including tax specialists regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory framework that the company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act, Listing Rules, Tax Legislation, and Bribery Act.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate or to avoid a material penalty.

11.2. Audit response to risks identified

As a result of performing the above, we did not identify any key audit matters related to the potential risk of fraud or non-compliance with laws and regulations.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management and in-house legal counsel concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance, and reviewing correspondence with HMRC; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members including internal specialists and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Report on other legal and regulatory requirements

12. Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified any material misstatements in the strategic report or the directors' report.

13. Matters on which we are required to report by exception

13.1. Adequacy of explanations received and accounting records

Under the Companies Act 2006 we are required to report to you if, in our opinion:

- we have not received all the information and explanations we require for our audit; or
- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns.

We have nothing to report in respect of these matters.

13.2. Directors' remuneration

Under the Companies Act 2006 we are also required to report if in our opinion certain disclosures of directors' remuneration have not been made.

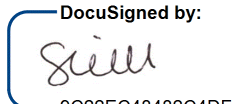
We have nothing to report in respect of this matter.

14. Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:

.....



Sukhpal Kaur Gill, ACA (Senior statutory auditor)

For and on behalf of Deloitte LLP
Statutory Auditor
Birmingham, United Kingdom

Date: 15-Apr-2026

CRH Finance (U.K.) plc**Profit and Loss Account and Other Comprehensive Income for the Year Ended 31 December 2025**

	Note	2025 £	2024 £
Interest receivable and similar income	5	20,680,904	20,745,266
Interest payable and similar expenses	6	<u>(16,810,051)</u>	<u>(16,801,200)</u>
Net interest income		3,870,853	3,944,066
Guarantee fee	7	(3,640,000)	(3,640,000)
Operating expenses	7	<u>(28,224)</u>	<u>(28,395)</u>
Profit before tax		202,629	275,671
Tax on profit	9	<u>(50,657)</u>	<u>(68,918)</u>
Profit for the year after tax		<u><u>151,972</u></u>	<u><u>206,753</u></u>

The above results were derived from continuing operations. There is no other comprehensive income in either year. Total comprehensive income is therefore equal to the profit for the year

CRH Finance (U.K.) plc**(Registration number: 02153217)****Balance Sheet as at 31 December 2025**

	Note	31 December 2025 £	31 December 2024 £
Non current assets			
Debtors	10	396,960,000	396,960,000
Current assets			
Debtors	10	4,758,608	4,300,759
Current liabilities			
Creditors: amounts falling due within one year	11	<u>(1,430,537)</u>	<u>(1,434,708)</u>
Net current assets		<u>3,328,071</u>	<u>2,866,051</u>
Total assets less current liabilities		400,288,071	399,826,051
Non-current liabilities			
Creditors: amounts falling due after one year	12	<u>(398,654,981)</u>	<u>(398,344,933)</u>
Net assets		<u>1,633,090</u>	<u>1,481,118</u>
Capital and reserves			
Share capital	15	50,000	50,000
Profit and loss account	16	<u>1,583,090</u>	<u>1,431,118</u>
Shareholder's funds		<u>1,633,090</u>	<u>1,481,118</u>

15-Apr-2026

Approved by the Board and authorised for issue on They were signed on its behalf by:

Signed by:

Andrew Donnan

.....209394076A0044D.....

AJW Donnan

Director

CRH Finance (U.K.) plc**Statement of Changes in Equity for the Year Ended 31 December 2025**

	Share capital £	Profit and loss account £	Total £
At 1 January 2024	50,000	1,224,365	1,274,365
Profit for the year	-	206,753	206,753
Total comprehensive income	-	206,753	206,753
At 31 December 2024	<u>50,000</u>	<u>1,431,118</u>	<u>1,481,118</u>

	Share capital £	Profit and loss account £	Total £
At 1 January 2025	50,000	1,431,118	1,481,118
Profit for the year	-	151,972	151,972
Total comprehensive income	-	151,972	151,972
At 31 December 2025	<u>50,000</u>	<u>1,583,090</u>	<u>1,633,090</u>

CRH Finance (U.K.) plc

Notes to the Financial Statements for the Year Ended 31 December 2025

1 General information

The Company is a public company limited by share capital, incorporated and domiciled in England and Wales, operating under the Companies Act 2006.

The address of its registered office is:

Ground Floor
T3 Trinity Park
Bickenhill Lane
Birmingham
England
B37 7ES

The nature of the Company's operations and its principal activities are set out in the Strategic Report on pages 1 to 5.

2 Authorisation of financial statements and statement of compliance with FRS 101

The financial statements of CRH Finance (U.K.) plc (the "Company") for the year ended 31 December 2025 were authorised for issue by the board of directors and the balance sheet was signed on the board's behalf by AJW Donnan. CRH Finance (U.K.) plc is incorporated and domiciled in England and Wales.

The results of CRH Finance (U.K.) plc are included in the consolidated financial statements of CRH plc which are available from the Company Secretary, 42 Fitzwilliam Square, Dublin, D02 R279, Ireland.

The significant accounting policies adopted by the Company are set out in note 3.

3 Accounting policies

Basis of preparation of financial statements

These financial statements were prepared in accordance with United Kingdom Generally Accepted Accounting Practice including Financial Reporting Standard 101 Reduced Disclosure Framework ('FRS 101') and in accordance with applicable accounting standards. The financial statements are prepared on the historical cost basis.

These financial statements are presented in pounds sterling because that is the currency of the primary economic environment in which the Company operates. All values are rounded to the nearest pound. The transactions during the year have been translated at the rate of exchange ruling at the date of the transaction. Assets and liabilities denominated in foreign currencies are translated to Sterling at the rates of exchange ruling at the balance sheet date. The resulting profits and losses are dealt with in the Profit and Loss Account.

CRH Finance (U.K.) plc

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

3 Accounting policies (continued)

Going concern

The Directors have considered going concern in preparing these financial statements. The Company participates in a Group zero balancing cash pool arrangement. Each company participating in the cash pooling arrangement has cash automatically swept to/from its account on a daily basis so that the balance sheet reverts to zero at the end of each day.

Management continue to review the market and will take all necessary steps to ensure the business' long-term success. The Company's business activities, together with principal risks and uncertainties likely to affect its future performance are described in the Strategic Report. The Company's forecast and projections taking into account possible changes in performance, show the Company is reliant on adequate financial resources being made available to enable the Company to continue for the foreseeable future. The Company has received confirmation of ongoing support from CRH plc for a period of at least 12 months from the date of the approval of these financial statements. Forward looking plans have been prepared for CRH plc to reflect severe but plausible downside scenarios. Even considering plausible downside scenarios there are sufficient funds to allow the Company to continue in operational existence for the foreseeable future.

After making enquiries and having received the confirmation of ongoing support from CRH plc for the next 12 months from the date of approval of these financial statements, the Directors are confident that the Company has adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and financial statements.

Summary of disclosure exemptions

As permitted by FRS 101, the Company has taken advantage of the disclosure exemptions available under that standard including:

- the requirements of IFRS 7 Financial Instruments: Disclosures,
- the requirements of paragraphs 91-99 of IFRS 13 Fair Value Measurement
- the requirement in paragraph 38 of IAS 1 'Presentation of Financial Statements' to present comparative information in respect of: (i) paragraph 79(a)(iv) of IAS 1 and (ii) paragraph 73(e) of IAS 16 Property, Plant and Equipment; and (iii) paragraph 118(e) of IAS 38 Intangible Assets
- the requirements of paragraphs 10(d), 10(f), 16, 38A, 38B, 38C, 38D, 40A, 40B, 40C, 40D, 111 and 134-136 of IAS 1 Presentation of Financial Statements
- the requirements of IAS 7 Statement of Cash Flows
- the requirements of paragraphs 30 and 31 of IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors
- the requirements of paragraphs 17 and 18A of IAS 24 Related Party Disclosures
- the requirements in IAS 24 Related Party Disclosures to disclose related party transactions entered into between two or more members of a group, provided that any subsidiary which is a party to the transaction is wholly owned by such a member
- the requirements of paragraphs 130(f) (ii), 130(f) (iii), 134(d)-134(f) and 135(c)-135(e) of IAS 36 Impairment of Assets

Where required, equivalent disclosures are given in the group accounts of CRH plc. The group accounts of CRH plc are available to the public and can be obtained as set out in note 18.

Changes in accounting policy

New standards, interpretations and amendments effective

The following have been applied for the first time from 1 January 2025 and did not have a material effect on the financial statements:

- Lack of Exchangeability - Amendments to IAS 21 'The Effects of Changes in Foreign Exchange Rates'

Financial assets

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

The value of intercompany debtors has been assessed through the underlying cash flows in respect of trading businesses, and for amounts due from holding companies by looking at the net asset position of the entity. Consideration has also been made as to any letters of support in place for the entities the amounts are due from.

CRH Finance (U.K.) plc

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

3 Accounting policies (continued)

Cash and cash equivalents

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

Financial liabilities

Financial liabilities are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers and service providers.

Financial liabilities are recognised initially at fair value net of transaction costs and subsequently measured at amortised cost using the effective interest method.

Interest receivable and similar income

Interest income is recognised when it is probable that the economic benefits will flow to the Company and the amount of revenue can be measured reliably. Interest income is accrued on a time basis, by reference to the principal outstanding and at the interest rate applicable.

Interest-bearing loans and borrowings

All loans and borrowings are initially recorded at the fair value of the consideration received net of directly attributable transaction costs. Subsequent to initial recognition, current and non-current interest-bearing loans and borrowings are, in general, measured at amortisation cost employing the effective interest methodology.

Interest payable and similar expenses

Interest expense is accrued on a time basis, by reference to the outstanding principal amount owed and at the interest rate applicable based on the effective interest rate method. Similar charges include the unwinding of the discount of the Company's bond liability.

Translation of foreign currencies

The Company's financial statements are presented in sterling, which is also the Company's functional currency.

Transactions in foreign currencies are initially recorded in the entity's functional currency by applying the spot exchange rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are retranslated at the functional currency rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates as at the dates of the initial transactions.

Taxation - current and deferred

Current tax represents the expected tax payable (or recoverable) on the taxable profit for the year using tax rates enacted for the period. Any interest or penalties arising are included within current tax. Where items are accounted for outside of profit or loss, the related income tax is recognised either in other comprehensive income or directly in equity as appropriate.

Deferred tax is determined using tax rates (and laws) that have been enacted or substantially enacted by the balance sheet date and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled. Deferred tax assets and liabilities are not subject to discounting. Deferred tax assets are recognised in respect of all deductible temporary differences, carry-forward of unused tax credits and unused tax losses to the extent that it is probable that taxable profits will be available against which the temporary differences can be utilised. The carrying amounts of deferred tax assets are subject to review at each balance sheet date and are reduced to the extent that future taxable profits are considered to be inadequate to allow all or part of any deferred tax asset to be utilised.

The determination of the Company's provision for income tax requires certain judgements and estimates in relation to matters where the ultimate tax outcome may not be certain. The recognition or non-recognition of deferred tax assets as appropriate also requires judgement as it involves an assessment of the future recoverability of those assets. In addition, the Company is subject to tax audits which can involve complex issues that could require extended periods for resolution. Although management believes that the estimates included in the Financial Statements and its tax return positions are reasonable, no assurance can be given that the final outcome of these matters will not be different than that which is reflected in the Company's historical income tax provisions and accruals. Any such differences could have a material impact on the income tax provision and profit for the period in which such a determination is made.

CRH Finance (U.K.) plc

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

3 Accounting policies (continued)

Financial instruments

The Company uses financial instruments throughout its businesses: interest-bearing loans and borrowings and cash and cash equivalents used to finance the Company's operations; intercompany receivables and payables arise directly from the business operations. The Company does not trade in financial instruments nor does it enter into any leveraged derivative transactions.

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. Financial assets are classified at initial recognition as cash and cash equivalents or as intercompany receivables. Financial liabilities are classified at initial recognition as overdrafts, loans and borrowings or as intercompany payables. All financial assets and liabilities are recognised initially at fair value plus transaction costs that are attributable to the acquisition of the financial asset or liability.

Borrowing costs

Borrowing costs arising on financial instruments are recognised as an expense in the period in which they are incurred (unless capitalised as part of the cost of property, plant and equipment).

Subsequent Measurement

Cash and cash equivalents and overdrafts are short term assets and liabilities and are recorded at book value. Subsequent to initial recognition, current and non-current interest-bearing loans and borrowings are, in general, measured at amortised cost employing the effective interest methodology. The computation of amortised cost includes any issue costs and any discount or premium materialising on settlement.

4 Critical accounting judgements and key sources of estimation uncertainty

In the application of the Company's accounting policies, which are described in note 3, the Directors are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

The Directors believe that the following accounting policies are critical due to the degree of estimation required and / or the potential material impact they may have on the Company's financial position and performance.

The following are areas of judgement:

Recoverability of debt

Management are required to make judgements and estimates in assessing the recoverability of outstanding debts. All outstanding debts are amounts owed by fellow group undertakings (note 10), and therefore in making such judgements and estimates management are able to utilise information on its group counterparty in much the same way as when they are assessing investments for impairment. Assessing the likelihood of recoverability of any debt relies on similar assumptions regarding the debtor's net assets and estimated future cash flows. These assumptions and conditions reflect management's best estimates, but they involve inherent uncertainties, many of which are not under management's control. As a result, the accounting for such debts may be different had management used different assumptions or if different conditions were to occur in future accounting periods.

There are no matters of estimation uncertainty that gives rise to expected credit losses and therefore no disclosures are required in these financial statements.

CRH Finance (U.K.) plc**Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)****5 Interest receivable and similar income**

	2025	2024
	£	£
Interest receivable from Group undertakings	<u>20,680,904</u>	<u>20,745,266</u>

6 Interest payable and similar expenses

	2025	2024
	£	£
Interest payable on bonds	16,500,002	16,503,705
Amortisation of capitalised bond fees	<u>310,049</u>	<u>297,495</u>
	<u>16,810,051</u>	<u>16,801,200</u>

7 Operating profit

Operating expenses include £25,300 for auditor's remuneration (2024: £25,900) and listing fees of £2,924 paid to Euronext Dublin (2024: £3,000).

Guarantee fee relates to the annual fee payment made to CRH plc for its guarantee of the £400 million sterling bonds under the Euro Medium Term Note programme. The guarantee fee is calculated at a fixed rate of 0.91% of the total sterling bond amount charged over the life of the bond.

8 Information regarding employees and Directors

During the year, no Director received any emoluments from the Company (2024: £nil). The emoluments of the Directors are paid by another group company as their services to the Company are incidental to their services provided to other group companies.

The Company had no employees during the year (2024: nil).

CRH Finance (U.K.) plc

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

9 Tax on profit

Tax charged in the profit and loss account

	2025	2024
	£	£
Current taxation		
Current tax on profits for the year	50,657	68,918

The differences between the total tax for the year and the amount calculated by applying the average standard rate of UK corporation tax of 25% (2024 : 25%) to the profit before tax are as follows

	2025	2024
	£	£
Profit before tax	202,629	275,671
Tax at the standard UK corporation tax rate of 25% (2024: 25%)	50,657	68,918
Total tax charge	50,657	68,918

Finance Bill 2021 enacted the rate of corporation tax for all non-ring fence profits to 25% with effect from 1 April 2023. No further changes to the Corporation Tax rate have been proposed.

Group relief claimed from other CRH UK Group companies is paid for at the prevailing rate of corporation tax for the year at 25% (2024: 25%).

CRH Finance (U.K.) plc

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

10 Debtors

	31 December 2025	31 December 2024
	£	£
Amounts falling due after one year:		
Amounts due from group undertakings	396,960,000	396,960,000
Amounts falling due within one year:		
Amounts due from group undertakings	4,758,608	4,300,759
	401,718,608	401,260,759

Amounts due from group undertakings due after one year is a loan due from CRH (UK) Limited. The loan is repayable in full on 2 December 2029 and accruing interest at 5.185% per annum, payable in arrears in November each year.

Amounts due from group undertakings falling due within one year comprise of £2,300,709 (2024: £2,247,243) of outstanding interest on the intercompany loan, along with £2,457,899 (2024: £2,053,516) of group cashpool balances which are repayable on demand and attract interest of 3.91% (2024: 4.70%).

Amounts due from group undertakings are unsecured.

11 Creditors: amounts falling due within one year

	31 December 2025	31 December 2024
	£	£
Group relief payable	119,576	123,749
Interest payable on medium term loan	1,310,961	1,310,959
	1,430,537	1,434,708

Group relief amounts are non-interest bearing and will be settled within 18 months. As these amounts are not for continuing use in the entity's activities they are not deemed to be fixed in nature and as such have been presented in current liabilities.

The outstanding interest payable relates to the medium term loan described in note 13.

12 Creditors: Amounts falling due after more than one year

	31 December 2025	31 December 2024
	£	£
Medium term loan repayable (note 13)	398,654,981	398,344,933

13 Loans and borrowings

On 2 December 2015 the Company raised £400 million through the issuance of sterling bonds with a fourteen-year term under the Euro Medium Term Note programme established on 29 October 2015 guaranteed by CRH plc. The notes pay a fixed interest rate of 4.125% payable annually in arrears. The use of the funds is for general corporate business purposes.

CRH Finance (U.K.) plc

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

14 Committed Facilities

The Company along with other group companies has available a total of €3,500,000,000 committed facilities with a group of financial institutions (2024: €3,500,000,000). On 22 December 2025 the company was also named as a borrower on a new committed facility of \$200,000,000 with a maturity date of May 2030.

The maturity profile of the available and undrawn committed facilities in sterling at the balance sheet dates was:

	2025	2024
	£	£
Within one year	-	-
Between one and two years	-	-
Between two and three years	-	-
Between three and four years	-	2,902,550,000
Between four and five years	3,204,020,000	-
After five years	-	-
	3,204,020,000	2,902,550,000
Conversion rate - €/£	0.8730	0.8293
Conversion rate - \$/£	0.7426	N/A

During 2025 the maturity date of the €3,500,000,000 committed facility was extended to May 2030.

Loans and bank overdrafts are secured by guarantees from the ultimate parent company, CRH plc.

15 Called up share capital

Allotted, called up and fully paid shares

	31 December 2025		31 December 2024	
	No.	£	No.	£
Ordinary shares of 1 each	50,000	50,000	50,000	50,000

At 31 December 2025 the Company has authorised share capital of £100,000 divided into 100,000 shares of £1.

16 Reserves

Called up share capital represents the nominal value of shares that have been issued.

Profit and loss account includes all current and prior period retained profits and losses.

Details of all movements in reserves are shown in the Statement of Changes in Equity on page 21.

CRH Finance (U.K.) plc

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

17 Related party transactions

Under Financial Reporting Standard 101, the Company is exempt from the requirement to disclose transactions with other group undertakings on the grounds that it is a wholly owned subsidiary of CRH plc and its results are included in the consolidated financial statements of CRH plc.

18 Parent and ultimate parent undertaking

The Company's immediate parent is CRH (UK) Limited.

The ultimate parent and controlling party is CRH plc.

Relationship between entity and parents

The parent of the largest and smallest group in which these financial statements are consolidated is CRH plc, incorporated in Ireland.

The address of CRH plc is:
42 Fitzwilliam Square,
Dublin,
D02 R279,
Ireland

Copies of the financial statements of the ultimate parent company are available from the Company Secretary at the above address.

19 Post balance sheet events

The Directors have considered all post-year end transactions, information received and events, up to the date these accounts are signed, for anything that may be either an adjusting or non-adjusting post balance sheet event. There was nothing identified requiring adjustment to, or disclosure in the current year financial statements.