



Q3 2026 Results

Disclaimer



Unless the context otherwise provides, “we,” “us,” “our,” “CRH”, the “Company” and like terms refer to CRH plc and its consolidated subsidiaries.

Forward-Looking Statements

In reliance upon the “Safe Harbor” provisions of the United States Private Securities Litigation Reform Act of 1995, CRH is providing the following cautionary statement.

This presentation contains statements that are, or may be deemed to be, forward-looking statements with respect to the financial condition, results of operations, business, viability and future performance of CRH and certain of the plans and objectives of CRH. These forward-looking statements may generally, but not always, be identified by the use of words such as “will”, “anticipates”, “should”, “could”, “would”, “targets”, “aims”, “may”, “continues”, “expects”, “is expected to”, “estimates”, “believes”, “intends” or similar expressions. These forward-looking statements include all matters that are not historical facts or matters of fact at the date of this presentation.

In particular, the following, among other statements, are all forward-looking in nature: statements regarding CRH's 2026 outlook and performance, including Net income, Adjusted EBITDA, Diluted earnings per share, Adjusted Diluted EPS; capital expenditure, and assumed depreciation, depletion & amortization, net interest expense, income tax expense, effective tax rate and share count; statements regarding CRH's outlook for 2027; plans and expectations regarding demand and pricing momentum, costs, backlogs, trends in infrastructure, residential and non-residential markets, secular growth trends, macroeconomic and other market trends in regions where CRH operates; plans and expectations regarding our M&A activity and pipeline, including accretion of value and synergies; statements regarding the acquisition of Arcosa Inc. (the 'Arcosa Acquisition'), including integration of Arcosa, the anticipated benefits of the Arcosa Acquisition, including expected synergies (and the timing thereof), accretion and financial impact; CRH's expected financial performance following the completion of the Arcosa Acquisition, including the expected performance of CRH's combined energy and data infrastructure platform; plans and expectations regarding Velocity, including expected run-rate benefits, expected transformation-related costs and their timing, and expected Adjusted EBITDA margin, plans and expectations regarding certain megatrends, including infrastructure, transportation, water and reindustrialization, and third party estimates and forecasts of market growth and investment; expectations with respect to the impact of further potential global trade policies; statements regarding the expected benefits of CRH's superior strategy and connected portfolio and its ability to deliver in the long-term; statements regarding CRH's cash generation capabilities, financial discipline and effective reallocation of capital for growth; plans and expectations regarding CRH's financial capacity and optionality for capital deployment; and plans and expectations regarding return of cash to shareholders, including the timing and amount of share buybacks (including under the new share buyback program) and dividends.

By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend on circumstances that may or may not occur in the future and reflect the Company's current expectations and assumptions as to such future events and circumstances that may not prove accurate. You are cautioned not to place undue reliance on any forward-looking statements. These forward-looking statements are made as of the date of this presentation. The Company expressly disclaims any obligation or undertaking to publicly update or revise these forward-looking statements other than as required by applicable law.

A number of material factors could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements, certain of which are beyond our control, and which include, but are not limited to, the risks and uncertainties described under “Risk Factors” in Item 1A in the 2025 Form 10-K and in our other filings with the SEC.

Non-GAAP Financial Measure Disclosure

This presentation includes discussion of Adjusted EBITDA, Adjusted EBITDA Margin, Diluted EPS pre-impairment, Adjusted Diluted EPS, Organic Revenue and Organic Adjusted EBITDA, each of which is a financial measure that is not calculated in accordance with U.S. generally accepted accounting principles ('GAAP'). See the discussion within 'Non-GAAP Reconciliations' on pages 34 to 39 for a definition and reconciliation of these non-GAAP financial measures to the most directly comparable GAAP measure. Beginning in the third quarter of 2026, the Company revised its definition of Adjusted EBITDA to also exclude transformation-related costs associated with Velocity, and substantial acquisition and integration-related costs; see page 34. Non-GAAP financial measures should not be viewed in isolation or considered a replacement for the most directly comparable GAAP measures. These measures may not be comparable to similarly titled measures used by other companies.

This presentation also includes certain forward-looking non-GAAP financial measures, including the expected incremental Adjusted EBITDA run-rate benefits of Velocity by 2028 and the expected Adjusted EBITDA margin by 2030, for which a reconciliation to the most directly comparable GAAP measures is not practicable without unreasonable effort, as the Company is unable to forecast with reasonable certainty amounts that are necessary for such reconciliation, including impairments, gains and losses on divestitures and investments, income or loss from equity method investments, substantial acquisition and integration-related costs, transformation-related costs, and the related tax effects. These items are uncertain, depend on various factors and could have a material impact on GAAP results for the applicable periods. A reconciliation of the Company's 2026 Adjusted EBITDA guidance to Net income guidance is provided on page 35.

Agenda



Operating Performance

Superior Strategy

Velocity

Outlook 2027

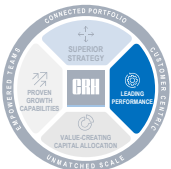
Key Messages



Built for Growth,
Powered by
Performance

- ✓ **Resilient Q3 performance** despite challenging cost backdrop & subdued residential activity
- ✓ **Expect FY26 Adj. EBITDA* between \$7.8B and \$8.0B**; another year of growth & value creation
- ✓ **New \$6B share buyback program** to run to year-end 2030¹
- ✓ **\$8.5B Arcosa acquisition completed**; further \$1.9B invested in 27 value-accretive acquisitions YTD
- ✓ Reinforcing CRH as the **leading aggregates & critical infrastructure player in North America**
- ✓ **Velocity ... building a better CRH**; expect \$400M² annual Adj. EBITDA* run-rate³ by end of 2028
- ✓ **2027 outlook positive** across growing Infrastructure megatrends

¹Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 34 to 39 for definition and reconciliation to the most directly comparable GAAP measure. Full FY26 guidance is provided on page 27. For footnoted information, refer to Appendix.



Q3 2026 Financial Overview



Revenues

\$11.4B

(9M: \$29.5B)

+3%

(9M: +5%)

Adj. EBITDA*

\$2.7B

(9M: \$5.9B)

-

(9M: +4%)

Adj. EBITDA Margin*

23.5%

(9M: 20.0%)

-80bps

(9M: -20bps)

Diluted EPS pre-impairment*

\$2.09

(9M: \$4.09)

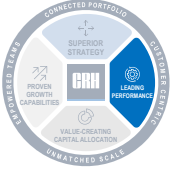
-8%

(9M: +1%)

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 34 to 39 for definition and reconciliation to the most directly comparable GAAP measure. All changes are year-on-year.

Operating Performance



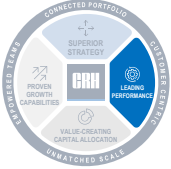


Americas Materials Solutions



- Resilient delivery despite input cost pressures
- Positive pricing momentum, contributions from acquisitions & benefits of connected portfolio
- Good transportation & reindustrialization demand offsetting residential weakness
- Solid backlogs; in-line with PY

	YoY Change	
	Q3	9M
Revenues	+6%	+10%
Adj. EBITDA	+1%	+7%
Adj. EBITDA Margin	-130bps	-60bps

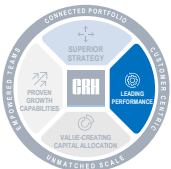


Americas Building Solutions



- Performance reflecting subdued residential activity & PY gain on asset disposal
- Inflationary cost backdrop ... mitigating through ongoing performance improvement initiatives
- Strong data center, water & energy infrastructure demand

	YoY Change	
	Q3	9M
Revenues	-3%	-2%
Adj. EBITDA	-18%	-10%
Adj. EBITDA Margin	-390bps	-170bps



International Solutions



- Further growth & margin expansion
- Positive pricing momentum & disciplined cost control
- **Europe:** Good infrastructure & reindustrialization demand offsetting subdued residential activity
- **Australia:** Positive underlying demand, operational efficiencies & contributions from acquisitions

	YoY Change	
	Q3	9M
Revenues	+1%	+3%
Adj. EBITDA	+6%	+10%
Adj. EBITDA Margin	+110bps	+90bps

Updating 2026 Financial Guidance



Adj. EBITDA*

\$7.8B – \$8.0B

Net Income

\$3.1B – \$3.3B

Adj. Diluted EPS*

\$5.37 – \$5.59

Another year of growth & value creation

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 34 to 39 for definition and reconciliation to the most directly comparable GAAP measure. Full FY26 guidance is provided on page 27. For footnoted information, refer to Appendix.

The 2026 guidance includes the expected fourth quarter contribution from the recent acquisition of Arcosa as well as expected fourth quarter Velocity transformation-related costs. It does not assume any further significant one-off or non-recurring items, including the impact of further potential changes to global trade policies, further impairments or divestitures or other unforeseen events.

Superior Strategy

CRH



Building a Better CRH ...



Strategic Roadmap



Clear roadmap for long-term **growth** grounded in a superior strategy and ambitious 2030 **growth** targets

Portfolio Strengthening



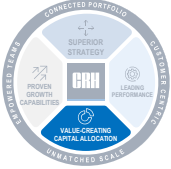
Shaping our portfolio to capture secular **growth**, recycling capital into higher-value strategic opportunities

Evolving Operating Model

- ✓ Driving structural margin expansion
- ✓ Positioned for growth
- ✓ Velocity ... simplify, optimize & accelerate

Powered by the CRH Winning Way

... focused on delivering the next era of growth



Value-Creating Capital Allocation



\$10.4B

Acquisitions

- ✓ Completed Arcosa acquisition for \$8.5B
- ✓ 28 value-accretive acquisitions YTD
- ✓ Strong pipeline of opportunities in attractive growth markets

\$1.9B

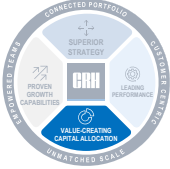
Divestitures¹

- ✓ Active portfolio management
- ✓ Strategic divestiture of non-core businesses
- ✓ Reallocating capital into higher-growth connected businesses

\$1.2B

Growth Capex

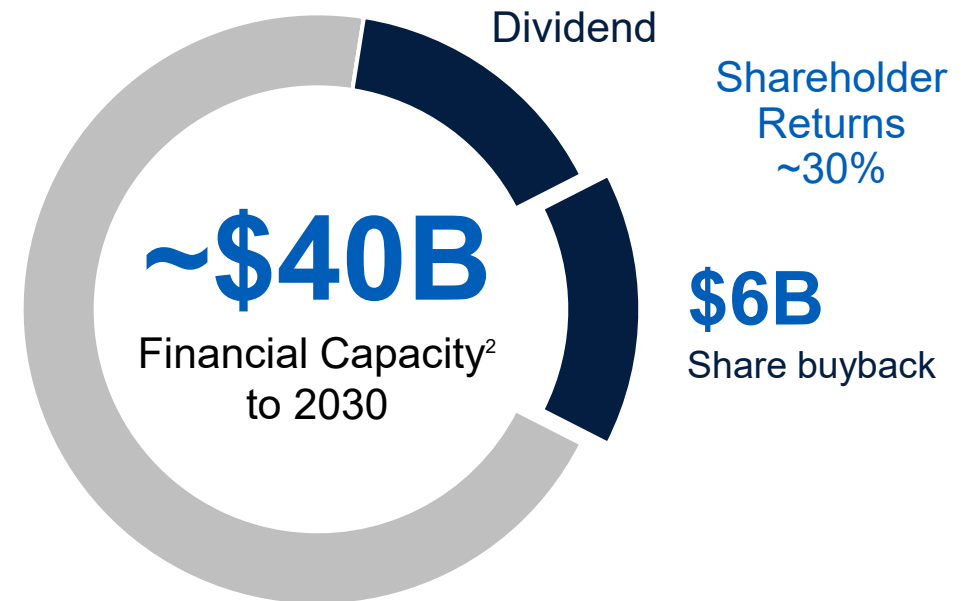
- ✓ Capacity expansion in high-growth markets
- ✓ Ongoing efficiencies, automation & energy optimization
- ✓ High-return, low-risk investments



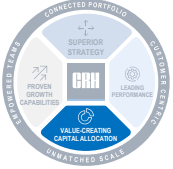
Continuing Strong Returns to Shareholders



- New \$6B share buyback program to run to year-end 2030¹
- Declaring quarterly dividend of \$0.39 per share (+5% YoY)



- ✓ **Proven stewards of capital;** disciplined & value focused
- ✓ Robust balance sheet & **significant financial capacity**
- ✓ **Strong & consistent** cash generation capabilities



\$8.5B Arcosa Acquisition

Compelling growth & value-creation opportunity



- ✓ **Leading U.S. provider** of building materials & critical infrastructure products
- ✓ **Enhanced customer offering** in attractive, high-growth markets aligned with growing infrastructure megatrends
- ✓ Strengthening U.S. aggregates platform to **over 265mt of annualized production**
- ✓ **~\$175M run-rate cost synergies** expected by year 3
- ✓ **Experienced management team**; strong cultural alignment & proven track record of execution

~1.3B

Aggregates
Reserves

35mt

Aggregates
Produced (2025)

18

Manufacturing
facilities

Top 3

in Engineered
Structures



Construction Products



Scaled aggregates platform in high-growth markets serving 13 of the 50 largest U.S. MSAs



Significant self-supply opportunities & aggregates exposure in NJ, DFW & Phoenix



U.S. market leader in recycled Aggs & stabilized sand; attractive growth platforms for CRH



Engineered Structures



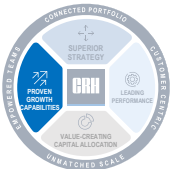
Expands CRH's capabilities in U.S. energy & data infrastructure



Broadens addressable market & deepens relationships with shared customer base



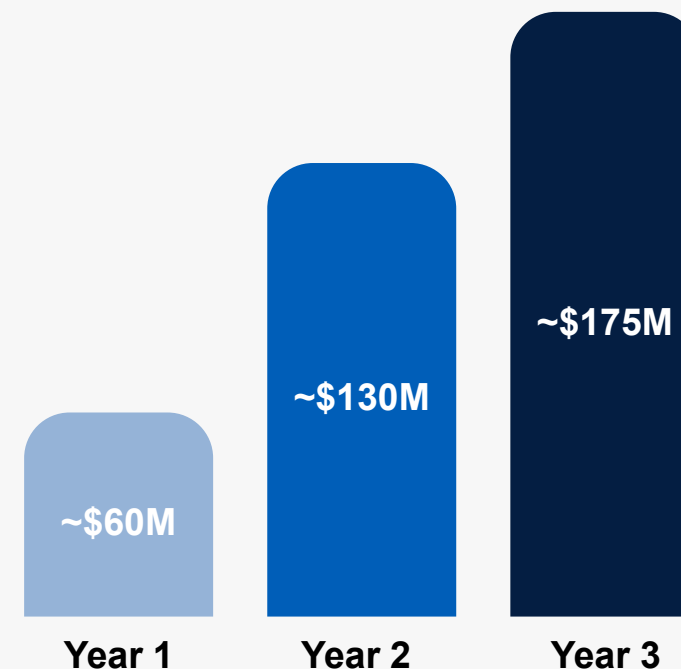
Long-term customer alliances & high-quality backlog providing long-term demand visibility

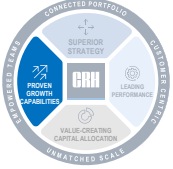


Strong Synergy & Value Creation Potential

- Proven ability to acquire & integrate at scale
- Uniquely positioned to deliver significant value creation
... leveraging unmatched scale & leading performance capabilities
- ~\$175M run-rate cost synergies expected
 - **Operational:** production efficiencies, logistics & network optimization
 - **Integration:** self-supply opportunities & SG&A savings
 - **Procurement:** global purchasing & supply arrangements; materials, equipment & services

Synergies Expected





Combined Energy & Data Portfolio

A differentiated platform serving transmission, substations and data center campuses



~\$2.7B
Revenue¹

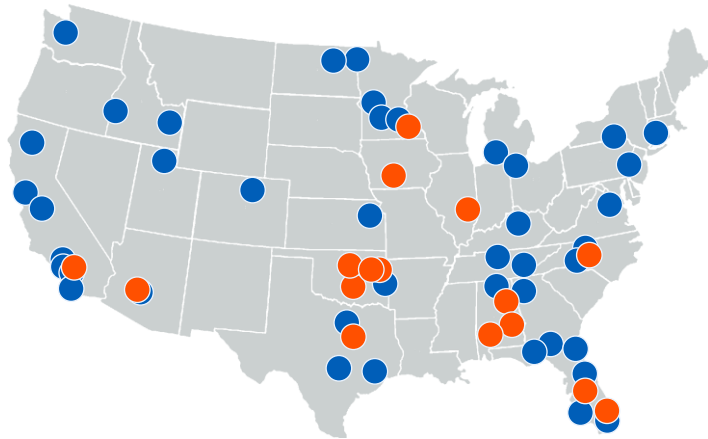
~\$0.6B
Adj. EBITDA^{*1}

~24%
Adj. EBITDA Margin^{*1}

**Nationwide
Coverage**

+18%
CRH legacy Revenue
growth p.a. 2020–25²

U.S. Energy & Data Manufacturing Footprint



- Existing energy & data manufacturing locations
- Acquired manufacturing locations



Nationwide footprint: 46 legacy + 18 acquired manufacturing locations



Enhancing CRH's existing connected portfolio & addressable market



Complementary leading market positions ... CRH in energy distribution & data centers
... Arcosa in transmission



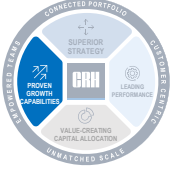
Specified early at the design stage ... in conversation with owners & engineers



Trusted by leading utilities, hyperscalers & telecom carriers

Scaled ... high-growth platform

¹Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 34 to 39 for definition.
For footnoted information, refer to Appendix.

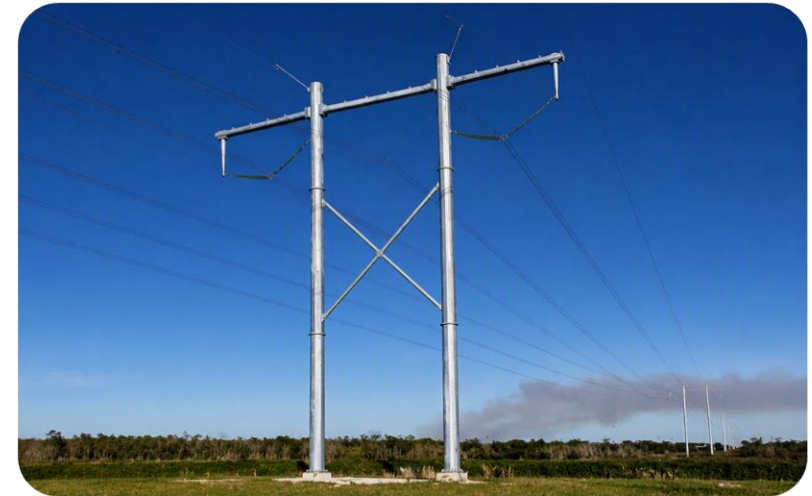


Record Grid Investment

Reindustrialization driving demand for power, grid & data center infrastructure



- **Utilities expected to invest ~\$1.4T through 2030¹ ...**
the largest grid expansion & modernization in decades
- **North America data center pipeline >2T² ...** long-term demand for power, transmission & utility infrastructure
- **Transmission the fastest-growing energy segment ...**
>\$50B market growing ~10% p.a. through 2030 to support expanding grid capacity³



Well positioned to capitalize on strong growth opportunity

Velocity

CRH



Velocity

Enhanced scalable operating model



- ✓ **Streamlines organizational structures** to foster agility and entrepreneurship
- ✓ Delays decision-making, bringing management **closer to the customer**
- ✓ Enables an **end-market focused strategy**
- ✓ Delivers greater **economies of scale**



Underpins Growth

Enhances Operational Efficiency

Structurally Higher Margin

Velocity

Accelerating Value Creation



What we will do...

Simplify

- ✓ Organizational structures & processes

Optimize

- ✓ Core business processes, technology, AI & data

Accelerate

- ✓ Decision-making, execution & deployment of best practices

... expected benefits

2028

\$400M

*Annual incremental
Adj. EBITDA* run-rate^{1,2}*



2030

~24%

Adj. EBITDA
margin³*

To deliver the Velocity benefits, expect approximately \$400M non-routine transformation-related costs to be incurred across the period to 2028

¹Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 34 to 39 for definition.

For footnoted information, refer to Appendix.

Velocity in Action



Simplify Organizational Structure

- ✓ Restructuring & modernizing to achieve permanent cost efficiencies
- ✓ Delaying management levels ... speed up decision-making
- ✓ More efficient, more agile ... closer to our customers



Optimize Asphalt Fuel Consumption

- ✓ Real time fuel management, mix-analysis & monitoring
- ✓ Technology-led, enabling data-driven decision-making
- ✓ Significant natural gas fuel savings (10-15%¹) ... across our global asphalt plant network



Accelerate Connected Quarries

- ✓ Next generation platform linking our 42 largest quarries producing >1mt p.a.
- ✓ End to end ... from mine planning, blasting & crushing to load out ... a data-led digital performance hub
- ✓ Variable cost reduction (7-10%²)

Outlook 2027

CRH



Market Outlook 2027



Americas

- ✓ **Transportation** ... supportive funding backdrop ... state & federal; 40%¹ of IIJA funds yet to be spent
- ✓ **Reindustrialization** ... strong pipeline of major projects ... data centers, complex manufacturing
- ✓ **Critical Infrastructure** ... continued support for water, energy and data investment
- ✓ **Residential** ... subdued near-term

International

- ✓ **Europe West** ... good growth in Ireland, Nordics & Spain ... UK & France stable, early signs of residential improvement
- ✓ **Europe East** ... significant infra pipeline backed by EU funding ... major road, rail, energy, defense projects
- ✓ **Australia** ... positive outlook backed by infra and major projects ... data centers, energy, manufacturing, healthcare

Positive pricing momentum across both Divisions

CRH in 2027

Well positioned for the year ahead



- ✓ **Positive pricing & margin outlook** ... decisive actions taken, delivering positive price/cost spread
- ✓ **Arcosa acquisition completed** ... full year contribution in 2027
- ✓ **Velocity** ... evolving our operating model ... raising our margin ambitions
- ✓ **\$6B share buyback to 2030** ... leveraging our superior financial capacity and cash generation
- ✓ **Strong pipeline of M&A opportunities** ... continued portfolio optimization

... the Leading Compounder of Capital in our Industry

Appendix



2026 Financial Guidance



Financial Guidance (i)	Low	High
Net income	\$3.1B	\$3.3B
Adj. EBITDA*	\$7.8B	\$8.0B
Diluted EPS	\$4.63	\$4.85
Adj. Diluted EPS* (ii)	\$5.37	\$5.59
Capital expenditure	\$2.6B	\$2.8B

(i) The 2026 guidance includes the expected fourth quarter contribution from the recent acquisition of Arcosa as well as expected fourth quarter Velocity transformation-related costs. It does not assume any further significant one-off or non-recurring items, including the impact of further potential changes to global trade policies, further impairments or divestitures or other unforeseen events.

(ii) Adjusted Diluted EPS* adjusts for items that affect comparability on a period-to-period basis, including substantial acquisition and integration-related costs, transformation-related costs, Loss on impairments, gain/loss on divestitures and investments, pension expense/income excluding current service cost component, and the related tax impact of such adjustments. An adjustment is also included for the after-tax impact of amortization of acquired intangible assets because the amount and timing of this expense is impacted by the timing, size, number and nature of acquisitions completed.

2026 financial guidance is based on the following underlying assumptions:			
Depreciation, depletion & amortization	\$2.3B	Effective tax rate	27%
Interest expense, net	\$0.8B	Share count (iii)	670.5m
Loss on impairments	\$0.2B	Income tax expense	\$1.2B
Substantial acquisition & integration-related costs	\$0.2B	Other (iv)	-

(iii) Year-to-date average diluted Common Shares outstanding.

(iv) Other primarily relates to Other nonoperating (income) expense, net and transformation-related costs.

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 34 to 39 for definition and reconciliation to the most directly comparable GAAP measure.

Materials Volumes & Prices



	Q3 YoY % Change			
	Americas		International	
	Volume	Price	Volume	Price
Aggregates	+2%	+5% ¹	+9%	+5%
Asphalt	-2%	+7%	+1%	+16%
Cement	-	-2%	+1%	+6%
RMC	+2%	+3%	+10%	+5%

¹Americas Aggregates pricing +6% on a mix-adjusted basis.

	9M YoY % Change			
	Americas		International	
	Volume	Price	Volume	Price
Aggregates	+5%	+4% ¹	+9%	+3%
Asphalt	+1%	+6%	-	+14%
Cement	+2%	-2%	+2%	+5%
RMC	+4%	+3%	+6%	+4%

¹Americas Aggregates pricing +5% on a mix-adjusted basis.

Americas Materials Solutions



\$ million	Q3 2025	Analysis of change				Q3 2026	% Change
		Currency	Acquisitions	Divestitures	Organic		
Total revenues	5,637	(7)	+373	(83)	+65	5,985	+6%
Adjusted EBITDA	1,555	(2)	+83	(12)	(49)	1,575	+1%
Adjusted EBITDA margin	27.6%					26.3%	

Americas Building Solutions



\$ million	Q3 2025	Analysis of change				Q3 2026	% Change
		Currency	Acquisitions	Divestitures	Organic		
Total revenues	1,797	(1)	+76	(100)	(20)	1,752	(3%)
Adjusted EBITDA	432	-	+7	(6)	(80)	353	(18%)
Adjusted EBITDA margin	24.0%					20.1%	

International Solutions



\$ million	Q3 2025	Analysis of change				Q3 2026	% Change
		Currency	Acquisitions	Divestitures	Organic		
Total revenues	3,635	(18)	+234	(269)	+77	3,659	+1%
Adjusted EBITDA	708	(7)	+36	(17)	+34	754	+6%
Adjusted EBITDA margin	19.5%					20.6%	

Endnotes



Page 4

1. Represents a \$6B share buyback program announced in October 2026 expiring at the end of 2030. Repurchases may be made from time to time in open-market transactions (including pursuant to Rule 10b-18 under the Securities Exchange Act of 1934, as amended, and through plans adopted under Rule 10b5-1), privately negotiated transactions, accelerated share repurchases or other structured or derivative transactions, tender offers, or by other means, in accordance with applicable securities laws and Irish law. The timing, manner, price, amount and continuation of any repurchases will be determined by management in its discretion based on the Company's share price, market and business conditions, capital allocation priorities, applicable legal requirements and other factors.
2. The \$400M incremental Adjusted EBITDA run-rate target represents management's estimate of annualized benefits expected from Velocity by 2028.
3. Adjusted EBITDA annual run-rate is a non-GAAP financial measure. We cannot predict with certainty items that would be included in the most directly comparable GAAP measure for the relevant future periods. Due to these uncertainties, we cannot provide a quantitative reconciliation of Adjusted EBITDA annual run rate benefits to the most directly comparable GAAP financial measure, without unreasonable effort. However, we expect to calculate impacts to Adjusted EBITDA, including the items beneficial thereto, for future periods in the same manner as provided herein.

Page 12

1. Represents all bolt-on acquisitions and divestitures completed from January 1, 2025 through 2026 YTD.

Page 13

1. In the nine months ended September 30, 2026, CRH realized proceeds from divestitures and disposals of long-lived assets of \$1.9B, net of disposal costs and deferred proceeds. These primarily comprised the divestiture of three non-core businesses: CRH's construction accessories operations for \$0.7B, lawn and garden operations for \$1.1B, and MoistureShield, a manufacturer of composite decking for \$0.1B.

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1. See Footnote 1, Page 4.
2. Financial capacity is defined as the anticipated cash and debt financing available (after maintenance capex) for growth investments and cash returns to shareholders. The information is indicative only and any capital deployment will be dependent on the value creation opportunities arising over the period 2026-2030. The Company's ability to deliver on these capital allocation priorities may be negatively impacted by the factors set out in the disclaimer on slide 2.

Endnotes



Page 17

1. Management estimate derived from financial information relating to CRH's existing energy infrastructure business and Arcosa's Engineered Structures Business for 2026. The nature of the adjustments for purposes of the estimated 2026 forecast Adjusted EBITDA and Adjusted EBITDA Margin is consistent with CRH's consolidated presentation, in prior periods. Please see page 34 for CRH's definition of Adjusted EBITDA and Adjusted EBITDA Margin. We cannot predict with certainty items that would be included in the most directly comparable GAAP measure for the relevant future period. Due to these uncertainties, we cannot provide a quantitative reconciliation of Adjusted EBITDA or Adjusted EBITDA Margin to the most directly comparable GAAP financial measure, without unreasonable effort.

2. CAGR of CRH's legacy energy and data infrastructure revenue from 2020 to 2025; excludes Arcosa acquired businesses.

Page 18

1. Edison Electric Institute (EEI), Electric Companies to Invest \$1.4 Trillion to Support Customers, Power Growth (May 2026). Investor-owned electric companies are projected to invest approximately \$1.4 trillion in U.S. energy infrastructure between 2026 and 2030.

2. GlobalData, Project Insight: Global Data Center Construction Projects (Q3 2026). Reflects tracked North American pipeline valued at >\$2T. Only includes projects >\$25M in value.

3. Based on Oxford Economics forecasts for the U.S. electricity construction market, which is projected to grow at approximately 10% per annum between 2025 and 2030.

Page 21

1. See Footnote 2, Page 4.

2. See Footnote 3, Page 4.

3. Adjusted EBITDA Margin ~24% by 2030. Adjusted EBITDA Margin is a non-GAAP financial measures. We cannot predict with certainty items that would be included in the most directly comparable GAAP measure for the relevant future periods. Due to these uncertainties, we cannot provide a quantitative reconciliation of Adjusted EBITDA Margin to the most directly comparable GAAP financial measure without unreasonable effort. However, we expect to calculate Adjusted EBITDA Margin for future periods in the same manner as provided herein.

Page 22

1. Management estimate.

2. Management estimate.

Page 24

1. American Road & Transportation Builders Association (ARTBA) estimate as of September 2026.

Non-GAAP Reconciliations



CRH uses a number of non-GAAP financial measures to monitor financial performance. These measures are referred to throughout the discussion of our reported financial position and operating performance on a continuing operations basis unless otherwise defined and are measures which are regularly reviewed by CRH management. These financial measures may not be uniformly defined by all companies and accordingly may not be directly comparable with similarly titled measures and disclosures by other companies. Certain information presented is derived from amounts calculated in accordance with U.S. GAAP but is not itself an expressly permitted GAAP measure. The non-GAAP financial measures as summarized below should not be viewed in isolation or as an alternative to the most directly comparable GAAP measure.

Adjusted EBITDA: Adjusted EBITDA is defined as earnings from continuing operations before interest, taxes, depreciation, depletion, amortization, Loss on impairments, gain/loss on divestitures and investments, Income/loss from equity method investments, substantial acquisition and integration-related costs, pension expense/income excluding current service cost component and transformation-related costs. It is quoted by management in conjunction with other GAAP and non-GAAP financial measures to aid investors in their analysis of the performance of the Company. During the third quarter of 2026, the Company revised its definition of Adjusted EBITDA to exclude substantial acquisition-related integration costs and transformation-related costs. Management believes this revised measure provides a more meaningful representation of performance by excluding non-routine costs that are not reflective of the Company's underlying performance and may affect comparability. Adjusted EBITDA by segment is monitored by management in order to allocate resources between segments and to assess performance. Adjusted EBITDA margin is calculated by expressing Adjusted EBITDA as a percentage of Total revenues. Reconciliation to its most directly comparable GAAP measure is presented below:

<i>in \$ millions</i>	Q3 2026	Q3 2025	9M 2026	9M 2025
Net income	1,184	1,519	2,515	2,753
Loss (income) from equity method investments (i)	41	(26)	43	(17)
Income tax expense	494	428	1,100	795
(Gain) loss on divestitures and investments (ii)	(3)	(4)	(263)	38
Pension income excluding current service cost component (ii)	(4)	(5)	(22)	(14)
Other interest, net (ii)	(3)	(3)	(3)	(7)
Interest income	(22)	(37)	(65)	(104)
Interest expense	209	209	632	590
Depreciation, depletion and amortization	555	561	1,679	1,566
Loss on impairments (i)	178	40	226	40
Substantial acquisition and integration-related costs (iii)	4	13	4	13
Transformation-related costs (iv)	49	-	49	-
Adjusted EBITDA	2,682	2,695	5,895	5,653
Total revenues	11,396	11,069	29,543	28,031
Net income margin	10.4%	13.7%	8.5%	9.8%
Adjusted EBITDA margin	23.5%	24.3%	20.0%	20.2%

(i) For the nine months ended September 30, 2026, the total impairment loss incl. tax impact comprised of \$282 million, principally related to a goodwill impairment recorded within Philippines & equity method investment in China.

(ii) (Gain) loss on divestitures & investments, pension income ex. current service cost component & other interest, net have been incl. in Other nonoperating income (expense), net in the Condensed Consolidated Statements of Income.

(iii) Represents expenses associated with non-routine substantial acquisitions, which meet the criteria for being separately reported in Note 4 "Acquisitions" of the unaudited financial statements, as well as other acquisition and integration costs of an extraordinary nature. Expenses in Q3 2026 and Q3 2025 primarily include legal, consulting and tax expenses related to these acquisitions.

(iv) Represents non-routine transformation-related costs associated with the implementation of Velocity.

Non-GAAP Reconciliations



Adjusted EBITDA (continued): Reconciliation to the most directly comparable GAAP financial measure for the mid-point of the 2026 Adjusted EBITDA guidance is presented below:

<i>in \$ billions</i>	FY 2026 Mid-Point
Net income	3.2
Income tax expense	1.2
Interest expense, net	0.8
Depreciation, depletion and amortization	2.3
Loss on impairments (i)	0.2
(Gain) on divestitures and investments	(0.3)
Substantial acquisition and integration-related costs	0.2
Other (ii)	0.3
Adjusted EBITDA	7.9

(i) Reflective of the impairment of property, plant and equipment and intangible assets, as reported for the nine months ended September 30, 2026.

(ii) Other primarily relates to Loss (income) from equity method investments, pension income excluding current service cost component and transformation-related costs.

Organic Revenue and Organic Adjusted EBITDA: Because of the impact of acquisitions, divestitures, currency exchange translation and other non-recurring items on reported results each reporting period, CRH uses organic revenue and organic Adjusted EBITDA as additional performance indicators to assess performance of pre-existing (also referred to as underlying, like-for-like or ongoing) operations each reporting period.

Organic revenue and organic Adjusted EBITDA are arrived at by excluding the incremental revenue and Adjusted EBITDA contributions from current and prior year acquisitions and divestitures, the impact of exchange translation, and the impact of any one-off items. Changes in organic revenue and organic Adjusted EBITDA are presented as additional measures of revenue and Adjusted EBITDA to provide a greater understanding of the performance of the Company. Organic change % is calculated by expressing the organic movement as a percentage of the prior year (adjusted for currency exchange effects). A reconciliation of the changes in organic revenue and organic Adjusted EBITDA to the changes in Total revenues and Adjusted EBITDA by segment, is presented with the discussion within each segment's performance in tables contained in the segment discussion in Part 1, Item 2. "Management's Discussion and Analysis of Financial Condition and Results of Operations" in the Quarterly Report on Form 10-Q.



Non-GAAP Reconciliations

Diluted EPS pre-impairment: Diluted EPS pre-impairment is a measure of the Company's profitability per Common Share from continuing operations excluding any Loss on impairments (which is non-cash) and the related tax impact of such impairments. It is used by management to evaluate the Company's underlying profit performance and its own past performance. Diluted EPS information presented on a pre-impairment basis is useful to investors as it provides an insight into the Company's underlying performance and profitability. Diluted EPS pre-impairment is calculated as Net income (loss) adjusted for (i) Net (income) loss attributable to redeemable noncontrolling interests (ii) Net (income) loss attributable to noncontrolling interests (iii) adjustment of redeemable noncontrolling interests to redemption value and excluding any Loss on impairments (and the related tax impact of such impairments) divided by the diluted weighted average number of Common Shares outstanding for the respective period.

<i>(in \$ millions, except per share data)</i>	Q3 2026	Per share - diluted	Q3 2025	Per share - diluted	9M 2026	Per share - diluted	9M 2025	Per share - diluted
Weighted average common shares outstanding – diluted	666.9		675.5		669.2		678.2	
Net income	1,184	\$1.78	1,519	\$2.25	2,515	\$3.76	2,753	\$4.06
Net (income) attributable to redeemable noncontrolling interests	(9)	(\$0.01)	(10)	(\$0.02)	(19)	(\$0.03)	(18)	(\$0.03)
Net loss (income) attributable to noncontrolling interests	70	\$0.10	(6)	(\$0.01)	59	\$0.09	(7)	(\$0.01)
Adjustment of redeemable noncontrolling interests to redemption value	(7)	(\$0.01)	(7)	(\$0.01)	(21)	(\$0.03)	(20)	(\$0.03)
Net income attributable to CRH for EPS	1,238	\$1.86	1,496	\$2.21	2,534	\$3.79	2,708	\$3.99
Impairment of property, plant and equipment and intangible assets	98	\$0.15	40	\$0.06	146	\$0.22	40	\$0.06
Impairment of equity method investments (net of tax)	56	\$0.08	-	-	56	\$0.08	-	-
Net income attributable to CRH for EPS – pre-impairment (i)	1,392	\$2.09	1,536	\$2.27	2,736	\$4.09	2,748	\$4.05

(i) Reflective of CRH's share of impairment of property, plant and equipment and intangible assets (\$146 million and \$40 million, respectively, for the nine months ended September 30, 2026 and September 30, 2025) and equity method investments including tax impact (\$56 million and \$nil million, respectively, for the nine months ended September 30, 2026 and September 30, 2025).



Non-GAAP Reconciliations

Adjusted Diluted EPS: Management has introduced Adjusted Diluted EPS, a non-GAAP financial measure, as of this update to 2026 guidance, following the acquisition of Arcosa, and the launch of a company-wide transformation initiative under Velocity. Management expects these activities to give rise to acquisition, integration and transformation-related costs that management believes reduces the comparability of the Company's results across periods. Adjusted Diluted EPS adjusts for items that affect comparability on a period-to-period basis including substantial acquisition and integration-related costs, transformation-related costs, Loss on impairments, gain/loss on divestitures and investments, pension expense/income excluding current service cost component and the related tax impact of such adjustments. An adjustment is also included for the after-tax impact of amortization of acquired intangible assets because the amount and timing of this expense is impacted by the timing, size, number and nature of acquisitions completed. Management uses Adjusted Diluted EPS, together with Diluted EPS, to evaluate the Company's underlying profit performance and intends to present it on a consistent basis in future periods. Adjusted Diluted EPS differs from Diluted EPS pre-impairment which continues to be presented for actual results for the third quarter of 2026.

Management believes these adjustments provide investors with a meaningful, consistent comparison of our underlying performance and profitability. Adjusted Diluted EPS should not be considered in isolation or as an alternative to Diluted EPS calculated in accordance with U.S. GAAP and may not be comparable to similarly titled measures used by other companies.

Diluted EPS pre-impairment is presented for the three and nine months ended September 30, 2026 for continuity and will no longer be presented from the fourth quarter of 2026. To facilitate comparison, Adjusted Diluted EPS has been presented for the three and nine months ended September 30, 2026 and for each quarter of 2026 and 2025 and the year ended December 31, 2025, on a basis consistent with this definition, together with reconciliations to Diluted EPS.

\$ per share	Q1 2025	Q2 2025	Q3 2025	Q4 2025	FY 2025	Q1 2026	Q2 2026	Q3 2026	FY 2026 Mid-point
Diluted EPS	(\$0.15)	\$1.94	\$2.21	\$1.52	\$5.51	(\$0.27)	\$2.21	\$1.86	\$4.74
Diluted EPS pre-impairment	(\$0.15)	\$1.94	\$2.27	\$1.52	\$5.57	(\$0.20)	\$2.21	\$2.09	\$5.04
Adjusted Diluted EPS	(\$0.08)	\$2.00	\$2.32	\$1.55	\$5.79	(\$0.15)	\$2.08	\$2.19	\$5.48

Non-GAAP Reconciliations



<i>(in \$ millions, except per share data)</i>	Q1 2025	Per share - diluted	Q2 2025	Per share - diluted	Q3 2025	Per share - diluted	Q4 2025	Per share - diluted	FY 2025	Per share - diluted
Weighted average common shares outstanding – diluted	676.7		677.7		675.5		673.1		677	
Net (loss) income	(98)	(\$0.15)	1,332	\$1.97	1,519	\$2.25	1,037	\$1.54	3,790	\$5.60
Net (income) attributable to redeemable noncontrolling interests	-	-	(8)	(\$0.01)	(10)	(\$0.02)	(10)	(\$0.02)	(28)	(\$0.04)
Net loss (income) attributable to noncontrolling interests	4	\$0.01	(5)	(\$0.01)	(6)	(\$0.01)	(2)	-	(9)	(\$0.02)
Adjustment of redeemable noncontrolling interests to redemption value	(7)	(\$0.01)	(6)	(\$0.01)	(7)	(\$0.01)	(3)	-	(23)	(\$0.03)
Net (loss) income attributable to CRH for EPS	(101)	(\$0.15)	1,313	\$1.94	1,496	\$2.21	1,022	\$1.52	3,730	\$5.51
Loss on impairments (i)	-	-	-	-	40	\$0.06	-	-	40	\$0.06
Loss (gain) on divestitures and investments	26	\$0.04	16	\$0.02	(4)	-	(39)	(\$0.06)	(1)	-
Substantial acquisition and integration-related costs	-	-	-	-	13	\$0.02	32	\$0.05	45	\$0.06
Amortization of acquired intangibles	37	\$0.05	42	\$0.06	42	\$0.06	46	\$0.07	168	\$0.25
Other (ii)	(13)	(\$0.02)	(15)	(\$0.02)	(18)	(\$0.03)	(15)	(\$0.03)	(62)	(\$0.09)
Net (loss) income attributable to CRH for Adjusted EPS	(51)	(\$0.08)	1,356	\$2.00	1,569	\$2.32	1,046	\$1.55	3,920	\$5.79

(i) Reflective of CRH's share of impairment of property, plant and equipment, intangible and other assets.

(ii) Other primarily relates to pension income excluding current service cost component and tax related to the above adjustments.

Non-GAAP Reconciliations



<i>(in \$ millions, except per share data)</i>	Q1 2026	Per share - diluted	Q2 2026	Per share - diluted	Q3 2026	Per share - diluted	FY 2026 - mid point	Per share - diluted
Weighted average common shares outstanding – diluted	668.5		668.8		666.9		670.5	
Net (loss) income	(180)	(\$0.27)	1,511	\$2.26	1,184	\$1.78	3,237	\$4.83
Net loss (income) attributable to redeemable noncontrolling interests	4	\$0.01	(10)	(\$0.02)	(9)	(\$0.01)	(30)	(\$0.04)
Net (income) loss attributable to noncontrolling interests	(7)	(\$0.01)	(15)	(\$0.02)	70	\$0.10	40	\$0.06
Adjustment of redeemable noncontrolling interests to redemption value	-	-	(7)	(\$0.01)	(7)	(\$0.01)	(68)	(\$0.11)
Net (loss) income attributable to CRH for EPS	(183)	(\$0.27)	1,479	\$2.21	1,238	\$1.86	3,179	\$4.74
Loss on impairments (net of tax) (i)	48	\$0.07	-	-	154	\$0.23	202	\$0.30
Loss (gain) on divestitures and investments	6	\$0.01	(266)	(\$0.40)	(3)	-	(279)	(\$0.41)
Substantial acquisition and integration-related costs	-	-	-	-	4	\$0.01	188	\$0.28
Amortization of acquired intangibles	45	\$0.07	45	\$0.07	45	\$0.07	196	\$0.29
Other (ii)	(17)	(\$0.03)	133	\$0.20	21	\$0.02	185	\$0.28
Net (loss) income attributable to CRH for Adjusted EPS	(101)	(\$0.15)	1,391	\$2.08	1,459	\$2.19	3,671	\$5.48

(i) Reflective of CRH's share of impairment of property, plant and equipment, intangible assets and equity method investments, including the related tax impact.

(ii) Other primarily relates to pension income excluding current service cost component, transformation-related costs and tax related to the above adjustments.