THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. If you are in any doubt about the course of action to take, you should consult an appropriate independent professional adviser, who, if you are taking advice in Ireland, is authorised or exempted under the European Union (Markets in Financial Instruments) Regulations 2017 (as amended) or the Investment Intermediaries Act 1995 (as amended), or, if you are taking advice in the United Kingdom, is authorised under the Financial Services and Markets Act, 2000 (as amended), or if you are resident in a territory outside Ireland or the United Kingdom, from another appropriately authorised independent financial adviser.

This document comprises an information document relating to CRH plc, a public limited company incorporated and registered in Ireland with registered number 12965 (the "**Company**" or "**CRH**") prepared for the purposes of the admission of the Company's 5% Cumulative Preference Shares of €1.27 each in the share capital of the Company (ISIN: IE0001827264) (the "**5% Preference Shares**") to Euronext Growth Dublin (the "**Listing**"). It has been drawn up in accordance with the Euronext Growth Markets Rule Book Part I dated 6 November 2023 and Part II dated 1 April 2022 (the "**Euronext Growth Rules**") and has been issued in connection with the proposed Direct Admission of the 5% Preference Shares to Euronext Growth Dublin (the "**Information Document**").

Euronext Growth is a market operated by Euronext. Companies on Euronext Growth, a multilateral trading facility ("**MTF**"), are not subject to the same rules as companies on an EU regulated market (such as the Official List of Euronext Dublin). Instead, they are subject to a less extensive set of rules and regulations adjusted to growth companies. The risk in investing in a company on Euronext Growth may therefore be higher than investing in a company on a Regulated Market. Investors should take this into account when making investment decisions.

CRH PLC

(incorporated and registered in Ireland under the Companies Act 2014 with registered number 12965)

Direct Admission of 5% Preference Shares to listing on Euronext Growth Dublin

Listing Sponsor

J&E Davy

This Information Document does not constitute a prospectus for the purposes of Article 3 of the Regulation (EU) No. 2017/1129 of the European Parliament and of the Council of 14 June 2017 (the "**Prospectus Regulation**"), nor a comprehensive update of information relating to the Company's group.

The present Information Document has been drawn up under the responsibility of the Company. It has been reviewed by Davy, as the Listing Sponsor, and has been subject to an appropriate review of its completeness, consistency and comprehensibility by Euronext Dublin.

The 5% Preference Shares are currently admitted to listing on the Official List of the Irish Stock Exchange plc, trading as Euronext Dublin ("**Euronext Dublin**"), and to trading on the Euronext

Dublin Market, a Regulated Market operated by Euronext Dublin, under the symbol "DD8A" and the ISIN code IE0001827264. Upon the admission to Euronext Growth Dublin becoming effective, (i) the 5% Preference Shares, and (ii) the Company's 7% "A" Cumulative Preference Shares of €1.27 each (ISIN: IE0001827603) (the "**7% Preference Shares**") will be delisted from Euronext Dublin and their respective listings on Euronext Dublin will be cancelled (the "**Delisting**"). The 7% Preference Shares will not be admitted to trading on Euronext Growth Dublin and will remain listed on the Main Market of the London Stock Exchange ("**LSE**") only and are not the subject of the Information Document. Neither the Listing nor the Delisting will affect the Company's ordinary shares of €0.32 each (ISIN: IE0001827041) which will remain listed and traded on the New York Stock Exchange ("**NYSE**") and the standard segment of the Official List of the Financial Conduct Authority (the "**FCA**") and the Main Market of the LSE.

An application has been made to Euronext Dublin for the 5% Preference Shares to be admitted to Euronext Growth Dublin. It is expected that admission of the 5% Preference Shares to trading on Euronext Growth Dublin will become effective and dealings will commence at 8.00 a.m. on 23 February 2024. Simultaneously, the cancellation of the listings of the 5% Preference Shares and the 7% Preference Shares on the Official List of Euronext Dublin will take effect at 8.00 a.m. on 23 February 2024.

The Company and each of the Directors, whose details appear on page 3 of this Information Document, declare that, to the best of their knowledge, the Information Document is fair and accurate and that, to the best of their knowledge, the Information Document is not subject to any material omissions, and that all relevant information is included in the Information Document.

Investors should read the whole of this document and should be aware that an investment in the Company is subject to a number of risks. Attention is drawn in particular to Part III (Risk Factors) of this document, which sets out certain risk factors relating to the Company, the Group and the 5% Preference Shares. The whole of this document should be viewed in light of these risk factors.

The Company is not offering any new shares nor any other securities in connection with the Listing. This Information Document does not constitute or form part of any offer or invitation to sell, or any solicitation of any offer to purchase or subscribe for any shares or any other securities of the Company, or any offer or invitation to sell, or any solicitation of any offer to purchase or subscribe for such shares or other securities in any jurisdiction. The 5% Preference Shares will not be generally made available or marketed to the public in Ireland, the United Kingdom, or in any other jurisdiction in connection with the Listing. Investors should not subscribe for or purchase any 5% Preference Shares solely on the basis of information in this Information Document.

The 5% Preference Shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act"), or with any securities regulatory authority of any state or other jurisdiction in the United States nor is such registration contemplated. The 5% Preference Shares may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons, as defined in Regulation S under the Securities Act except in certain transactions exempt from, or not subject to, the registration requirements of the Securities Act. The 5% Preference Shares have not been approved or disapproved by the U.S. Securities and Exchange Commission, any state securities commission in the United States or any other U.S. regulatory authority, nor have any of the foregoing authorities passed upon or endorsed the accuracy or adequacy of this Information Document. Any representation to the contrary is a criminal offence in the United States.

This Information Document is not an admission document or prospectus or prospectus equivalent document.

J&E Davy ("**Davy**"), which is authorised and regulated in Ireland by the Central Bank of Ireland, has been appointed as Euronext Growth Listing Sponsor (pursuant to the Euronext Growth Rules) by the Company. Davy is acting exclusively for the Company and no-one else in connection with the Listing or in relation to the matters referred to in this Information Document and will not regard any other person (whether or not a recipient of this document) as its client and will not be responsible to anyone other than the Company for providing the protections afforded to its clients or advising any other person in connection with the Listing or arrangements described in this Information Document. In accordance with the Euronext Growth Rules, Davy has confirmed to Euronext Dublin that it has satisfied itself that the Directors have received advice and guidance as to the nature of their responsibilities and obligations to ensure compliance by the Company with the Euronext Growth Rules. Davy accepts no liability whatsoever for the accuracy of any information or opinions contained in this document or for the omission of any material information, for which it is not responsible. Davy has not authorised the contents of, or any part of, this document and no liability whatsoever is accepted by Davy for the accuracy of any information or opinions contained in this document or for the omission of any information from this document.

The responsibilities of Davy, as Listing Sponsor under the Euronext Growth Rules are owed to Euronext Dublin and the Company but no-one else, including for the avoidance of doubt investors and/or shareholders. No representation or warranty, express or implied, is made by Davy as to the contents of this document, and Davy does not accept any liability for the omission of any material from this document.

This document is available to view on the Company's website at www.crh.com.

THE CONTENTS OF THIS INFORMATION DOCUMENT ARE NOT TO BE CONSTRUED AS LEGAL, FINANCIAL, BUSINESS OR TAX ADVICE. EACH INVESTOR SHOULD CONSULT HIS, HER OR ITS OWN LEGAL ADVISER, FINANCIAL ADVISER OR TAX ADVISER FOR LEGAL, FINANCIAL OR TAX ADVICE.

This Information Document is dated 21 February 2024.

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IMPORTANT INFORMATION

This Information Document does not constitute a prospectus or prospectus equivalent document. This Information Document is for information purposes only and is not intended to and does not constitute or form part of an offer to sell or subscribe for or any invitation to purchase or subscribe for any 5% Preference Shares or the solicitation of an offer to buy any securities in the Company or otherwise.

The publication of this Information Document shall not create any implication that there has been no change in the affairs of the Company since, or that the information contained herein is correct at any time subsequent to, the date of this Information Document.

If you are in any doubt about the contents of this Information Document, you should consult your stockbroker, bank manager, solicitor, accountant, legal or professional adviser or other financial adviser.

Regulatory information

The distribution of the Information Document in certain jurisdictions may be restricted by law. No action has been or will be taken by the Company that would permit the possession or distribution of the Information Document in any jurisdiction where action for that purpose may be required. Accordingly, neither the Information Document nor any advertisement or any other material relating to it may be distributed or published in any jurisdiction except under circumstances that will result in compliance with any applicable laws and regulations. Persons into whose possession the Information Document comes should inform themselves about and observe any such restrictions. Any failure to comply with these restrictions may constitute a violation of the securities law of any such jurisdictions. No person has been authorised to give any information or make any representations other than those contained in the Information Document and, if given or made, such information or representations must not be relied on as having been authorised by the Company. Any delivery of the Information Document shall not, under any circumstances, create any implication that there has been no change in the affairs of the Group since, or that the information contained herein is correct at any time subsequent to, the date of the Information Document.

Investment considerations

The contents of this Information Document or any other communications from the Company, Davy, and any of their respective affiliates, directors, officers, employees or agents are not to be construed as advice relating to legal, financial, taxation, investment or any other matter.

Investors must rely upon their own representatives, including their own legal advisers and accountants, as to legal, tax, investment or any other related matters concerning the Company and an investment therein.

Memorandum and Articles of Association

All shareholders are entitled to the benefit of, are bound by, and are deemed to have notice of, the provisions of the Articles which investors should review.

Forward-looking statements

The Information Document, and other documents or information referred to herein, may contain certain “forward-looking statements” based on beliefs, assumptions, targets and expectations of future performance, taking into account all information available to the Company at the time they were made. These forward-looking statements can be identified by the use of forward-looking terminology, including the terms “believes”, “continues”, “estimates”, “anticipates”, “forecasts”, “projects”, “expects”, “intends”, “may”, “will”, “would”, “should” or “target”, in each case, their negative or other variations or comparable terminology. These forward-looking statements include all matters that are not historical facts. They appear in a number of places through this Information Document and include statements regarding the intentions, beliefs or current expectations of the Company and the

Directors concerning, amongst other things, the investment strategy, financing strategies, investment performance, results of operations, financial condition, prospects and dividend policies of the Company and the assets in which it will invest.

All forward-looking statements address matters that involve risks and uncertainties and are not guarantees of future performance. Accordingly, there are or will be important factors that could cause the Company's actual results of operations, performance or achievement or industry results to differ materially from those indicated in these statements. These factors include, but are not limited to, those described in the part of this Information Document entitled "Risk Factors", which should be read in conjunction with the other cautionary statements that are included in this Information Document. Any forward-looking statements in this Information Document reflect the Company's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the Company's operations, results of operations, growth strategy and liquidity.

Given these uncertainties, investors are cautioned not to place any undue reliance on such forward-looking statements.

These forward-looking statements apply only as at the date of this Information Document. Subject to any applicable legal or regulatory requirements, the Company undertakes no obligation to publicly update its forward-looking statements, whether as a result of new information, future events or otherwise.

No incorporation of website

The contents of the Company's website at www.crh.com do not form part of this Information Document.

Currency presentation

Unless otherwise indicated, all references in this Information Document to "**€**" or "**Euro**" or "**cents**" are to the lawful currency of Ireland and to such other member states of the EU that have adopted the euro as their currency, all references to "**$**" or "**US dollar**" or "**USD**" are to the lawful currency of the US and all references to "**£**" or "**Sterling**" or "**GBP**" or "**pounds sterling**", "**pound**", "**pence**" or "**p**" are to the lawful currency of the UK.

Latest Practicable Date

Unless otherwise indicated, the Latest Practicable Date for the inclusion of information in this Information Document is at close of business on 16 February 2024.

Governing law

Unless otherwise stated, statements made in this Information Document are based on the law and practice currently in force in Ireland.

Definitions

A list of defined terms used in this Information Document is set out in the 'Definitions' section of this Information Document.

Third Party Information and Consents

Davy has given and not withdrawn its written consent to the issue of this document with the inclusion herein of the references of its name in the form and context in which it appears.

DIRECTORS, AGENTS AND ADVISERS

Directors	**Richie Boucher** *(Non-Executive Director, Chairman)* **Albert Manifold** *(Executive Director, Chief Executive)* **Jim Mintern** *(Executive Director, Chief Financial Officer)* **Lamar McKay** *(Senior Independent Director)* **Caroline Dowling** *(Non-Executive Director)* **Richard Fearon** *(Non-Executive Director)* **Johan Karlström** *(Non-Executive Director)* **Shaun Kelly** *(Non-Executive Director)* **Badar Khan** *(Non-Executive Director)* **Gillian L. Platt** *(Non-Executive Director)* **Mary K. Rhinehart** *(Non-Executive Director)* **Siobhán Talbot** *(Non-Executive Director)* **Christina Verchere** *(Non-Executive Director)*
Registered Office	**CRH plc** 42 Fitzwilliam Square Dublin 2 D02 R279 Ireland
Listing Sponsor	**Davy** Davy House 49 Dawson Street Dublin 2 D02 PY05 Ireland
Registrar	**Computershare Investor Services (Ireland) Limited** 3100 Lake Drive Citywest Business Campus Dublin 24 D24 AK82 Ireland
Auditors	**Deloitte Ireland LLP** Deloitte & Touche House 29 Earlsfort Terrace Dublin 2 D02 AY28 Ireland

Solicitors to the Company as to Irish Law	**Arthur Cox LLP** Ten Earlsfort Terrace Dublin 2 D02 T380 Ireland
Counsel to the Company as to U.S. Law	**Sullivan & Cromwell LLP** 1 New Fetter Lane London EC41 1AN England

PART I: GENERAL INFORMATION REGARDING THE COMPANY

The Company is a public limited company incorporated and registered in Ireland on 20 June 1949 with registered number 12965 and LEI 549300MIDJNNTH068E74. The Group was formed through a merger in 1970 of two leading Irish companies, Cement Limited (established in 1936) and Roadstone Limited (incorporated in 1949). In 1984, the merged company was reregistered as a public limited company and was listed on the Irish Stock Exchange (now trading as Euronext Dublin) and the LSE, and in 1987 the Company changed its name to CRH plc. CRH is domiciled in Ireland.

The Company has its registered office at 42 Fitzwilliam Square, Dublin 2, D02 R279, Ireland.

The principal law and legislation under which CRH operates is the Irish Companies Act 2014, as amended from time to time (the "**Companies Act**"). CRH is the ultimate parent company of the CRH group, comprising CRH and its subsidiaries and subsidiary undertakings from time to time (the "**Group**").

CRH is a leading global building materials business in North America and Europe. The Group's principal activities involve manufacturing and supplying a range of building materials, products and innovative solutions for the construction industry. CRH is a leading provider of building materials solutions that build, connect and improve our world. As of the Latest Practicable Date, CRH has market leadership positions in North America and Europe, and through its subsidiaries operates in 29 countries. The Group is organised into two divisions, CRH Americas and CRH Europe. The Group's activities fall into four reporting segments which reflect the Group's organisational structure and the nature of the financial information reported. The activities of the various segments are briefly described as follows:

- CRH's *Americas Materials Solutions* businesses provide solutions for the construction, repair, maintenance and improvement of public infrastructure, homes and commercial buildings across North America;
- CRH's *Americas Building Solutions* segment produces a wide range of architectural and infrastructural solutions for use in the building and renovation of critical utility infrastructure, commercial and residential buildings, and outdoor living spaces;
- CRH's *Europe Materials Solutions* businesses provide solutions for a wide range of construction applications, from major public road and infrastructure projects, to the development and refurbishment of commercial buildings and homes; and,
- CRH's *Europe Building Solutions* segment manufactures, supplies and delivers high quality, value-added innovative solutions to shape and enhance the built environment for modern communities.

Directors and Key Management

Richie Boucher (Chairman)

Mr. Boucher has extensive experience in all aspects of financial services and was Chief Executive of Bank of Ireland Group plc between February 2009 and October 2017. He also held a number of key senior management roles within Bank of Ireland, Royal Bank of Scotland and Ulster Bank. He is a past President of the Institute of Banking in Ireland and of the Irish Banking Federation.

Albert Manifold (Chief Executive)

Mr. Manifold joined CRH in 1998. Prior to joining CRH, he was Chief Operating Officer with a private equity group. While at CRH he has held a variety of senior positions, including Finance Director of the Europe Materials Division, Group Development Director and Managing Director of Europe Materials. He became Chief Operating Officer in January 2009 and was appointed Group Chief Executive with effect from 1 January 2014.

Jim Mintern (Chief Financial Officer)

Mr. Mintern has over 30 years' experience in the building materials industry, over 20 years of which have been with CRH. He joined CRH as Finance Director for Roadstone and since then has held several senior positions across the Group, including Country Manager for Ireland, Managing Director of each of the Western and Eastern regions of our Europe Materials Division and Chief of Staff to the Chief Executive. He was appointed to the Board and became Chief Financial Officer with effect from June 1, 2021.

Lamar McKay (Senior Independent Director)

Mr. McKay is currently non-management Chairman of APA Corporation, an independent energy company that explores for, develops and produces natural gas, crude oil and natural gas liquids. He was, until July 2020, Chief Transition Officer of BP plc. During a 40 year career in Amoco and subsequently with BP, following the merger of the two companies, he held a variety of senior executive roles, including responsibility for BP's interests in the TNK-BP joint venture, Chairman and CEO of BP Americas (during which period he acted as President of the Gulf Coast Restoration Organization and Chief Executive Officer for BP's worldwide Upstream Division). From April 2016 to February 2020 he was Deputy Group Chief Executive Officer of BP.

Caroline Dowling (Non-executive Director)

Ms. Dowling was, until her retirement in February 2018, a Business Group President of Flex, an industry leading, Fortune 500 company, with operations in 30 countries. In this role she led the Telecommunications, Enterprise Compute, Networking and Cloud Data Center and was also responsible for managing the Global Services Division, supporting complex supply chains. Prior to this, she held a range of senior executive roles in Flex, including responsibility for development & strategy, marketing, retail & technical services and global sales.

Richard Fearon (Non-executive Director)

Mr. Fearon was, until March 2021, the Vice Chairman and Chief Financial and Planning Officer of Eaton Corporation plc, a global power management company, roles he held since 2009 and 2002, respectively. He had responsibility and oversight for a number of key operational and strategic functions at Eaton, including accounting, control, corporate development, information systems, internal audit, investor relations, strategic planning, tax and treasury functions. Prior to joining Eaton, he worked at several large diversified companies, including Transamerica Corporation, NatSteel Ltd, and The Walt Disney Company. He also served as a management consultant with Booz Allen & Hamilton and The Boston Consulting Group.

Johan Karlström (Non-executive Director)

Mr. Karlström was President and Chief Executive Officer of Skanska AB, a leading multinational construction and project development company until 2017. Over a thirty-year career with Skanska, he held a variety of leadership roles in Europe and America, before becoming President and Chief Executive in 2008. He also served as President and Chief Executive Officer of BPA (now Bravida), a listed mechanical and installation group from 1996 to 2000.

Shaun Kelly (Non-executive Director)

Mr. Kelly was, until September 2019, the Global Chief Operating Officer of KPMG International, where he was responsible for the execution of the firm's Global Strategy and for the delivery of various global initiatives. Over a thirty-year career with KPMG, the majority of which was spent in the United States, he held a variety of senior leadership positions, including Partner in Charge, U.S. Transaction Services (2001-2005), Vice Chair and Head of U.S. Tax (2005 to 2010) and Vice Chair Operations and Chief Operating Officer Americas (2010 to 2015), before his appointment as Global Chief Operating Officer in 2015.

Badar Khan (Non-executive Director)

Mr. Khan is currently Chief Executive Officer and Director of EVgo, Inc., one of the largest public electric vehicle fast charging networks in the United States. He was, until June 2022, President of National Grid US, a major business segment of the leading energy transmission and distribution company, National Grid plc. Prior to this, he held a variety of roles in National Grid, including responsibility for strategy and innovation. Before joining National Grid he worked at Centrica plc (2003 to 2017), a leading international energy services and solutions company, where he held a variety of senior executive positions in the UK and US, and has prior experience in marketing, consulting and project management.

Gillian L. Platt (Non-executive Director)

During the course of her executive career, Ms. Platt has held a number of senior leadership positions in a variety of industries, geographies and roles including human resources, corporate affairs and strategy. Most recently she was Executive Vice President and Chief Human Resources Officer at Finning International, Inc. (the world's largest Caterpillar equipment dealer) with global responsibility for human resources, talent development and communications. She previously held senior executive roles at Aviva, the multinational insurance company, as Executive Vice President Human Resources and Executive Vice President Strategy and Corporate Development.

Mary K. Rhinehart (Non-executive Director)

Ms. Rhinehart is non-management Chairman of Johns Manville Corporation, which is a leading global manufacturer of premium-quality building products and engineered specialty materials, and Lubrizol Corporation, which is a global specialty chemicals company. Over nearly 40 years with Johns Manville she held a wide range of global leadership roles, encompassing responsibility for business management and strategic business development and was also Chief Financial Officer. She was formerly a non-management Director of Ply Gem Holdings Inc., a leader in exterior building products in North America and Lead Director of CoBiz Financial Inc.

Siobhán Talbot (Non-executive Director)

Ms. Talbot was, until her retirement in December 2023, Group Managing Director of Glanbia plc, a global nutrition company with operations in 32 countries. Prior to her appointment as Group Managing Director in 2013, she served as Finance Director, a role which encompassed responsibility for Glanbia's strategic planning. Prior to joining Glanbia, she worked with PricewaterhouseCoopers in Dublin and Sydney.

Christina Verchere (Non-executive Director)

Ms. Verchere is Chief Executive Officer of OMV Petrom S.A. (OMVP), a position she has held since 2018. OMVP is the largest integrated energy company in Southern and Eastern Europe and is active across the energy value chain from oil and gas production to power generation and supply. Prior to joining OMVP, she spent over 20 years working with BP plc, a leading multinational oil and gas company, where she held a variety of senior leadership positions in the UK, the US, Canada and Indonesia, including Regional President, Asia Pacific and Regional President, Canada.

Company Registrar

Computershare Investor Services (Ireland) Limited has been appointed as the Company's Registrar.

Auditor

Deloitte Ireland LLP which is registered to carry out audit work by the Institute of Chartered Accountants Ireland, provides audit services to the Company.

PART II: GENERAL INFORMATION REGARDING THE 5% PREFERENCE SHARES

Type, class, and ISIN

The 5% Preference Shares are 5% cumulative preference shares in the capital of the Company with a nominal value of €1.27 each. The 5% Preference Shares are currently admitted to listing on the Official List of Euronext Dublin. Application has been made for the 5% Preference Shares to be admitted to trading on Euronext Growth Dublin. It is expected that admission of the 5% Preference Shares to trading on Euronext Growth Dublin will become effective and dealings will commence at 8.00 a.m. on 23 February 2024. Simultaneously, the cancellation of the listing of the 5% Preference Shares on the Official List of Euronext Dublin will take effect at 8.00 a.m. on 23 February 2024.

Following admission to trading on Euronext Growth Dublin, the 5% Preference Shares will continue to trade under the symbol "DD8A" and the ISIN will remain as IE0001827264.

Currency, denomination, par value and number of shares issued

The 5% Preference Shares are denominated in Euro and will trade in Euro once admitted to Euronext Growth Dublin. As at the Latest Practicable Date, the Company had 50,000 fully paid 5% Preference Shares in issue, representing approximately 0.027% of the total issued share capital of the Company. The 5% Preference Shares have been admitted to listing on the Official List of Euronext Dublin (or its predecessor) since 1950.

Rights attached to the 5% Preference Shares

Each 5% Preference Share is of the same class and confers the same rights on each holder. The 5% Preference Shares are subject to the rights and restrictions as set out in the Articles and pursuant to the Companies Act. The holders of the 5% Preference Shares are not entitled to be present or vote at general meetings of the Company unless (i) their dividend is six months in arrears, or (ii) a resolution is proposed to wind-up the Company or otherwise affecting the rights or privileges of the holders of such 5% Preference Shares.

Rank of 5% Preference Shares in the Company's capital structure in the event of insolvency

The holders of the 5% Preference Shares are entitled to a fixed cumulative preference dividend at a rate of 5% per annum, and have priority in a winding-up scenario, in preference to other shareholders, to repayment of capital and to payment of all arrears of any dividend up to the commencement of the winding-up. The holders of the 5% Preference Shares have no further rights to participate in profits or assets of the Company.

Restrictions on the free transferability of the 5% Preference Shares

The 5% Preference Shares are freely transferable and there are no restrictions on the transfer of the 5% Preference Shares, subject to compliance with applicable securities laws.

The Board may, in their absolute discretion and without giving any reason, decline to register any transfer of, or renunciation of a renounceable letter of allotment, of any 5% Preference Share (not being a fully paid share) to a person of whom the Board do not approve and it may also decline to register any transfer of any 5% Preference Share on which the Company has a lien and shall not be bound to give any reason for such refusal, provided that the Directors shall not refuse to register any transfer or renunciation of partly paid shares which are listed or dealt in on any market operated by an Approved Exchange, which includes Euronext Growth Dublin, on the grounds that they are partly paid shares in circumstances where such refusal would prevent dealings in such shares from taking place on an open and proper basis.

Dividend Policy

The holders of the 5% Preference Shares are entitled to a fixed cumulative preference dividend at a rate of 5% per annum. Dividends on the 5% Preference Shares are payable half-yearly on 15 April and

15 October in each year. During the year ended 31 December 2022, the Company made aggregate dividend payments on all shares totalling €931 million (2021: €909 million), of which €3,175 was paid on the 5% Preference Shares (2021: €3,175).

Shareholder Information

As at the Latest Practicable Date, 57% of the 5% Preference Shares in issue are held through Euroclear Bank in uncertificated form, while the remaining 43% of the 5% Preference Shares in issue are held in certificated form by 36 holders. Greater than 25% of the Preference Shares for which application for admission has been made are in public hands.

As the 5% Preference Shares have limited voting rights, holders of the 5% Preference Shares are not required under applicable law to notify the Company in circumstances where they become interested directly or indirectly in 3% or more of the 5% Preference Shares.

PART III: RISK FACTORS

Investment in the Company carries a degree of risk, including but not limited to the risks in relation to the Company and the 5% Preference Shares referred to below. If any of the risks referred to in this Information Document were to occur, the financial position and prospects of the Company could be materially and adversely affected. If that were to occur, the trading price of the 5% Preference Shares and/or the level of dividends or distributions (if any) received from the 5% Preference Shares could decline significantly and investors could lose all or part of their investment. Accordingly, investors should review carefully and evaluate the risks and the other information contained in this document before making a decision to invest in the Company. If you are in any doubt about the course of action to take, you should consult an appropriate independent professional adviser, who, if you are taking advice in Ireland, is authorised or exempted under the European Union (Markets in Financial Instruments) Regulations 2017 (as amended) or the Investment Intermediaries Act 1995 (as amended), or, if you are taking advice in the United Kingdom, is authorised under the Financial Services and Markets Act, 2000 (as amended), or if you are resident in a territory outside Ireland or the United Kingdom, from another appropriately authorised independent financial adviser.

The following is a selection of material risks that alone, or in combination with other events or circumstances, could impact on the Company and the 5% Preference Shares. There may be additional risks that the Company and the Board do not currently consider to be material as at the date of this Information Document or of which the Company and the Board are not currently aware. Such risks may also have an adverse effect on the performance of the Company and the value of the 5% Preference Shares.

A: Risks Related To The Group's Industry and Business

Industry Cyclicality and Economic Conditions

The Group's business depends on construction demand, and construction activity is inherently cyclical and influenced by multiple factors, including global and national economic circumstances (particularly those affecting the infrastructure and construction markets), monetary policy, consumer sentiment, swings in fuel and other input costs, and weather conditions that may, individually or collectively, disrupt outdoor construction activity.

Given the nature of our core products, many of which cannot be transported on a cost-effective basis over long distances, our operations are particularly sensitive to the economic conditions in the local markets in which we operate. In general, economic uncertainty and rising interest rates can exacerbate negative trends in construction activity, including when current and/or prospective customers are unable to obtain credit or issue bonds, which can lead to the postponement, delay and/or cancellation of projects, and an associated negative impact on demand for building materials and related services. With a significant proportion of construction activity undertaken outside (e.g. highway construction), demand for and the utilisation of the Group's products and services such as aggregates, asphalt and concrete can be highly seasonal in line with customer demand, and may additionally be impacted by acute and/or chronic changes in global and/or localised weather events/conditions.

In addition, the Group may also be negatively impacted by fluctuations in the price of fuel and principal energy-related raw materials such as bitumen (which accounted for approximately 13% of total revenues in 2022), with no guarantee that the Group will continue to be able to absorb these inflationary pressures.

Government Infrastructure Spending

The Group's financial performance may be adversely impacted by reductions or delays in government infrastructure spending.

A significant percentage of the Group's products and/or services, particularly in the United States, is consumed by public infrastructure projects, including the construction of highways, bridges and power stations. Accordingly demand for our products may be impacted by adverse changes in public policy, as well as the financial resources and investment strategy of government bodies in our markets. The allocation of government funding for public infrastructure programmes is a key driver for our markets, such as the infrastructure and utilities elements of the Build Back America bill in the United States, and large European infrastructure initiatives.

However, government budget deficits might reduce government infrastructure investment and reduce demand for the Group's products. Similarly, any significant delay and/or adverse change in investment strategy by policy makers in any of the Group's key markets could reduce market demand, adversely impacting financial performance.

Adverse Geopolitical Change/Environment

Adverse public policy, economic, social and political situations in any country in which the Group operates could lead to a number of risks including health and safety risks for the Group's people, a fall in demand for the Group's products, business interruption, restrictions on repatriation of earnings and/or a loss of plant access.

The Group primarily operates across North America and Europe. The economies of these countries in which we operate are broadly stable. However, they are at varying stages of development, which presents multiple risks and uncertainties that could adversely affect the Group's operations and financial results. These risks and uncertainties include:

- Changes in political, social or economic conditions;
- New or strengthened trade protection measures, currency controls or import or export licensing requirements;
- Political unrest and currency shocks;
- Social activism and civil disturbance, terrorist events or outbreak of armed conflict, among other potential causes;
- Labour and procurement practices which contravene ethical considerations and regulatory requirements;
- Unexpected changes in regulatory and tax requirements; and
- Lockdowns or other restrictions due to public health emergencies, such as pandemics.

In addition, CRH has people, assets and operations in Ukraine and neighbouring countries, which face physical risk due to the ongoing conflict. The Board and management are actively monitoring the situation in Ukraine, as uncertainty continues to exist due to the ongoing conflict in the region.

Health And Safety Performance

The Group's businesses operate in an industry with inherent health and safety risks, including the operation of heavy vehicles, working at height, use of mechanised processes, and handling of substances and materials potentially hazardous to people, animal life and/or the environment. Any failure to ensure safe workplaces could result in a deterioration in the Group's safety performance

and related adverse regulatory action or legal liability. Health and safety incidents could significantly impact the Group's operational and financial performance, as well as its reputation.

The Group's safety risks extend to sites not wholly within our control, including outdoor paving and construction sites. This environment presents a complex challenge which requires safe behaviours and engagement from employees as well as robust Group policies and procedures. A high number of accidents may pose additional challenges in recruiting new employees, ensuring operational continuity and maintaining licences and permits.

Further, the Group is subject to a broad and stringent range of existing and evolving laws, regulations, standards and best practices with respect to health and safety in each of the jurisdictions in which it operates. Should the Group's health and safety frameworks, processes and controls fail to comply with such regulations, the Group could be exposed to significant potential legal liabilities and penalties. Any failure resulting in the discharge or release of hazardous substances to the environment (e.g. storage tank leaks, or explosions) could in addition expose the Group to significant liability remediation costs and/or penalties that impact our financial position.

In addition, potential issues with products could lead to health, safety and other issues for our broad range of stakeholders including our employees, contractors, customers and communities.

The recurrence of Covid-19 and/or similarly disruptive/dangerous pandemics could materially endanger our workers and/or contractors.

People Management

The Group may not achieve its strategic objectives if it is not successful in attracting, engaging, retaining and developing employees with the required skill sets, and planning for leadership succession, developing a diverse and inclusive workforce, and building constructive relationships with collective representation groups.

The identification and subsequent assessment, management, development and deployment of talented individuals is of major importance in continuing to deliver on the Group's strategy and in ensuring that succession planning objectives for key executive roles throughout its international operations are satisfied. As well as ensuring the Group identifies, hires, integrates, engages, develops and promotes talent, the Group must attract and retain a diverse workforce and maintain an inclusive working environment. Our ability to achieve these objectives depends on population demographics in our local markets, the availability of a pool of workers with the required training and skills, and the attractiveness of our employer value proposition compared with competing employers.

The Group operates in a labour-intensive industry and can face frontline labour shortages that impact its ability to produce goods, operate facilities and install products. Additionally, any significant loss of employee resources for a sustained period of time (e.g. due to sickness or a public health emergency) could impact the Group's ability to maintain operations.

The Group must also maintain constructive relationships with the trade/labour unions that represent certain employees under collective agreements. Failure to do so could mean that the Group cannot renegotiate on appropriate terms the relevant collective agreements upon expiration and may face strikes or work stoppages as a consequence. Poor labour relations could create reputational risk for the Group and/or disrupt our businesses, raise costs and reduce revenues and earnings from the affected locations, with potential adverse effects on the results of operations and financial condition of the Group.

Strategic Mineral Reserves And Permitting

Failure of the Group to maintain access to mineral resources and reserves, plan for reserve depletion and secure or maintain permits for its mining operations may result in operation stoppages, adversely impacting financial performance.

Continuity of the cash flows derived from the production and sale of certain building materials depends on satisfactory reserves planning, including appropriate long-term arrangements for their replacement. The high weight-to-price ratio of the aggregates we consume generally makes it uneconomical to transport them over long distances, and accordingly it is important to secure high quality mineral resources local to our markets or adjacent to appropriate logistical hubs (e.g. rail infrastructure). Any failure to adequately plan for reserve depletion, or accurately forecast future growth markets, could lead to a failure to maintain, and/or acquire and develop required sites, especially given long development lead times, and associated operational stoppages that adversely impact financial performance and cash flows.

Appropriate reserves are increasingly scarce, and licences and permits required for operations are also becoming harder to secure (e.g. due to increasing resistance from communities that have expanded around potential attractive reserves). In addition, the Group cannot guarantee that it will continue to satisfy the many terms and conditions under which such licenses and permits are granted and/or renewed.

Reserve estimates and projections of production rates of the minerals used in the Group's products inherently contain numerous assumptions and uncertainties that, for example, may depend upon geological interpretation, and statistical inferences or assumptions drawn from drilling and sampling analysis. If such interpretations, inferences or assumptions are subsequently proven incorrect and differ materially from actual geological conditions and/or production rates, we may exhaust reserves more quickly than anticipated over the long term.

The failure to plan adequately for current and future extraction and utilisation or to ensure ongoing compliance with requirements of issuing authorities could lead to operational disruptions and negatively affect our long-term financial results.

Climate Change And Policy

The impact of climate change may adversely affect the Group's operations and cost base and the stability of markets in which the Group operates. Risks related to climate change that could affect the Group's operations and financial performance include both physical risks (such as acute and chronic changes in weather) and transitional risks (such as technological development, policy and regulation change and market and economic responses).

Risks related to climate change that could affect the Group's operations and/or financial performance are discussed as follows:

<u>Physical</u>

Acute weather events such as hurricanes or flooding, and chronic events such as increased precipitation, rising sea levels and/or temperatures may have an adverse effect on the Group's business and operations. Operational productivity and demand for the Group's products may be reduced during these weather events leading to reduced financial performance. Changing population demographics and other macro events arising from climate change may also impact demand for our products in significantly affected areas.

<u>Transition</u>

Legal and Regulatory: As stakeholder expectations with regard to climate change continue to evolve, and various governmental bodies in our markets propose changes to laws and regulations covering emissions, carbon allowances and taxation, we may be exposed to increased operational, compliance and litigation related risks and costs. Efforts to address climate change through laws and regulations, for example by requiring reductions in emissions of GHG such as CO2 can create economic risks and uncertainties for the Group's businesses. Such risks could include the introduction of more extensive carbon emissions caps and associated carbon costs, additional costs of installing equipment to reduce emissions to comply with GHG limits, and higher costs from the imposition of legislative and/or regulatory controls. There is a risk of reduced competitiveness due to any failure of equalisation measures to level costs between domestic producers and importers from countries with lower enforced environmental regulations/GHG constraints.

Technology: The Group has publicly set itself carbon emission reduction goals and ambitions, the delivery of which may depend on the rapid advancement of technologies, such as Carbon Capture, Usage and Storage (CCUS), that are still in early prototype or development phases. If our assumptions as to technology development timelines and/or our ability to economically access them prove inaccurate, we may be unable to deliver our emissions targets.

Reputational: Any failure to reduce emissions arising from our operations or meet investor and other stakeholder groups' expectations with regard to emissions reductions may adversely impact the Group's reputation and/or increase the likelihood of associated stakeholder litigation. In addition, the Group may incur materially increased costs related to increases in the cost of carbon, requirements to make further capital investments, reduced access to capital, challenges in retaining and/or attracting talent, local community opposition to operating facilities, and any inability to secure licensing permits.

Portfolio Management

The Group engages in acquisition and divestiture activity as part of active portfolio management, and this portfolio management activity presents risks around due diligence, execution and integration of assets. Additionally, the Group may be liable for liabilities of companies it has acquired or divested. Failure to efficiently identify and execute deals may limit the Group's growth potential and impact financial performance.

The Group's acquisition strategy depends on successfully identifying and acquiring suitable assets at prices that satisfy our stringent cash flow and return on investment criteria. The Group may not be able to identify such companies, and, even if identified, may not be able to acquire them because of a variety of factors including the outcome of due diligence processes, the ability to raise required funds on acceptable terms, regulatory approvals (including in certain instances from competition authorities) and competition for transactions from peers and other entities acquiring companies in the building materials sector. In addition, situations may arise where the Group may be liable for the past acts, omissions or liabilities of acquired companies, or may remain liable in cases of divestiture (including for potential environmental liabilities or potential ongoing IT support.)

In addition, the Group's ability to realise the expected benefits from acquisitions depends in part on its ability to integrate newly-acquired businesses. If the Group fails to integrate acquisitions, it may not achieve expected growth synergies or financial, operating or other benefits, and it may incur write-downs, impairment charges or unforeseen liabilities that could negatively affect its operating results or financial position or could otherwise harm its business. Further, integrating an acquired business, products, or technology, or remediating post-acquisition under-performance and associated operational challenges, could divert management time and resources from other matters.

The Group may decide to use shares of its common stock to complete an acquisition and/or make strategic investments in other companies, which may dilute the ownership interests of existing shareholders and adversely impact the price of our stock.

Early Stage Business/Technology Investment

The Group's venture capital unit may fail to achieve expected commercial success and financial returns and CRH may lose all or part of its investments in early-stage companies.

The Group, through its $250 million CRH Ventures fund, makes investments in early-stage ventures focused on construction, sustainability, digitalisation technology whose products and services may offer us future competitive advantage.

Investing in early stage businesses and/or technologies presents inherent risks, with the potential that we may lose all or part of our investment if they fail to achieve anticipated strategic, technological and financial returns. If we realise losses on our venture investments, our results of operations and financial condition may be adversely impacted.

Sustainable Products And Innovation

If the Group fails to develop new sustainable products that meet customer needs, we may fall behind our competitors and our financial performance may be adversely impacted.

We operate in competitive markets with customers continuously pushing suppliers to deliver new, innovative products and solutions that enable them to work more efficiently, reduce their environmental footprint and realise greater cost savings. This is especially so in relation to changing customer preferences and demands for high-performance sustainability solutions with enhanced emissions and/or circularity profiles, including those with greater recycled content and/or innovations to existing products, that help them to deliver on their own climate and/or emissions-related commitments.

The failure to keep up with the pace of technological change may lead to increased operational costs and financial loss through the inability to supply products to customers who require innovative and low-carbon sustainable solutions. Failure to leverage innovation and other sustainability initiatives, for example transitioning to innovative lower-carbon products such as recycled asphalt pavement (RAP), permeable paving solutions, lower-carbon cements and other high-performance sustainability solutions, may shorten product life cycles or give rise to early product obsolescence thus impairing financial performance and/or future value creation.

Commodity Products And Substitution

The Group manufactures and supplies a large number of commodity products into highly competitive markets. Failure by the Group to maintain pricing in an inflationary environment and to differentiate its products from its competitors could adversely impact our financial performance.

Many of the Group's products are commodities that face strong volume and price competition, with pricing impacted by macroeconomic conditions, the competitive environment, the degree of utilisation of production capacity and the specifics of product demand, among other factors. In addition, the Group's local competitors are increasingly innovative and cost competitive, and our products may also face competition from substitute products, including new products, that the Group does not produce. Any significant shift in demand preference to these alternate products could adversely impact market share and results of operations.

The Group may experience downward pricing pressure from time to time across its different markets and may not always be able to raise prices to offset increased operating expenses and inflationary pressures. The Group's profits are particularly sensitive to changes in volume, as the cement business is capital-intensive and thus has significant fixed and semi-fixed costs.

Any failure to maintain strong customer relationships could result in an inability to respond to changing consumer preferences and approaches to construction. Failure to differentiate and innovate could lead to market share decline, with adverse impacts on financial performance.

Enabling Business Technology

The Group depends on multiple types of information and operational technologies, and failure to properly manage and maintain such technologies could adversely impact our ability to operate.

The Group makes significant capital investments in information and operational technology, and systems to promote operational efficiency and maintain competitive advantage. Some of these investments relate to complex, multi-year technology deployments that require specialist customisation and project management to deliver expected value (including Enterprise Reporting Program (ERP) and industrial control systems deployments and upgrades). The Group maintains a complex operating environment in relation to both information and operating technology, that includes on-premises, hybrid and cloud technologies supported by a mixture of third-party outsourced service providers and internal resources. Any failure to properly manage the customisation and/or deployment of these systems or this complex operating environment may result in additional costs being incurred, and/or delayed or eroded benefit realisation. If we fail to make the required technological investments at the right time, we may lose competitive advantage and/or inhibit our ability to comply with evolving laws and/or regulations.

Given the specific nature of the technology that the Group implements, it often relies on the support of specialist third-parties; any failure to secure appropriately skilled and experienced third-parties may result in an increased risk of unsuccessful implementations, time delays and/or increased costs.

Major Business Interruption

The Group depends on the continued availability of people, production equipment, processes and systems, and our production could be materially disrupted by operational failures, which would have a negative impact on our profitability.

Given the capital-intensive nature of some of our product lines, with significant fixed and semi-fixed costs, the Group's profits are particularly sensitive to changes in volume, creating an exposure to any natural and/or human events that could disrupt production.

The ongoing, efficient operation of our facilities is often dependent on important pieces of equipment and IT networks / infrastructure. These can present single points of failure and can be difficult to quickly and/or easily replace due to long supply chain lead times and high associated capital costs. It is possible we could experience periodic disruption to equipment availability for a variety of reasons, including accidents, mechanical failures, fires / explosions and extreme weather conditions.

In addition to damaging equipment, extreme weather events could also disrupt operations through delaying project start dates, extending product curing times, and/or disrupting utility infrastructure on which we depend including power and water networks. In addition, the manual nature of some of our manufacturing processes and infrastructure projects, including highway construction and maintenance, creates a high level of dependency on our highly skilled workforce. Any event that materially inhibits our people from being able to work, including an inability to get to our facilities and/or customer site or widespread sickness / pandemic, could materially disrupt our operations, with adverse impacts on financial performance.

Cybersecurity

The Group depends on multiple information and operational technology systems, including certain systems for which third-parties are in whole or in part responsible. We may be unable to protect our assets and data against increasingly sophisticated cybersecurity attacks. Security breaches, IT

interruptions or data loss could result in significant business disruption, loss of production, reputational damage and/or regulatory penalties.

The Group has not been subject to a cyber-attack that has had a material impact on our operations or financial results. However, we have faced attempted cyber-attacks and may face future cyber-attacks, including malware or ransomware attacks, or suffer other human or technological errors that have a material impact. Breaches, significant IT interruptions or errors could disrupt production software, permit manipulation of financial data, and could lead to corruption or theft of sensitive data that we collect and retain about our customers, suppliers, employees and business performance. Following a material cybersecurity incident, the Group may incur significant remediation costs, may face regulatory proceedings and/or private litigation, and may suffer damage to our reputation and customer confidence in our operations.

Our businesses rely on information and operational technologies to support critical business processes and activities, and failures or breaches of such technologies could lead to production curtailment and/or other operational disruptions. We rely on specialist third-parties to provide many of our information and operational technology systems, and vulnerabilities within such third-party systems could have a material negative effect on us. The third-parties on whom we rely may themselves be affected by cybersecurity breaches or failures, which could lead to operational disruption or other negative consequences that could adversely impact our own business and financial condition.

In addition, the Group regularly engages in acquisition activity as part of its active portfolio management. Many newly-acquired companies rely on different information and operational technology systems to the rest of the Group and may not have cybersecurity protections comparable to those implemented throughout the existing Group. Integrating newly acquired companies and assets and implementing appropriate cybersecurity controls may be more resource-intensive and time-consuming than anticipated. Failure to appropriately integrate new acquisitions into our cybersecurity and IT systems can lead to vulnerabilities and make our systems more complex to secure. Further, the global nature of our operations and diverse information and operational technologies used across the Group may result in potential delays in the detection and reporting of cyber incidents. In addition, as cybersecurity threats evolve, the Group is increasingly required to expend additional resources to enhance our cybersecurity protection measures and may be required to expend additional resources to investigate and remediate identified vulnerabilities.

Supply Chain Failure

The Group's ability to maintain production capacity and/or quality depends on the reliable and economic sourcing of various input materials, and failure to manage any material disruption in our supply chains could adversely impact our ability to service our customers and result in a deterioration in operational and/or financial performance.

The Group must reliably and economically source various raw materials, equipment and other inputs from many third-party suppliers and then transport finished products to satisfy customer demands and meet contractual requirements. Our ability to balance maintaining resilient supply chains with optimising our working capital and inventory levels is critical to the continuity and strong financial returns of our operations. Any failure to manage any material disruption in our supply chains, including where we do not hold adequate buffer stocks and/or are unable to source adequate alternatives within acceptable timelines and at reasonable cost, could adversely impact our ability to service our customers and result in a deterioration in operational and/or financial performance, and reputational damage.

Some of the raw materials, equipment, transport and other inputs that the Group requires are limited to a small number of suppliers from which the Group can economically and/or practically source, which often have long lead times. Any of our suppliers may experience temporary, prolonged or even permanent operational disruption and/or capacity in the market may fall below required levels (e.g.

for haulage capacity), which could have an adverse impact on the Group's operations, financial performance and reputation. In addition, in certain markets in which the Group operates, including markets for steel, cement, bitumen and supplementary cementitious materials, contracted market demand can far outstrip supply, which may restrict the Group's ability to obtain alternative suppliers or additional volumes where necessary. Our focus on responsible sourcing practices and other Environmental & Social Governance (ESG) considerations may also limit the pool of acceptable suppliers from which we may choose to source.

Construction Contracts

A number of our projects / contracts are complex, spanning multiple parties, years and/or products, and our future financial results may be adversely affected if we incorrectly forecast project budgets, deliver projects that do not meet contracted standards, or fail to deliver on time.

Across the Group's business lines, we enter into contracts for complex, multi-year projects that comprise multiple product lines and as such are exposed to inherent risks related to forecasting and budgeting, project management and delivery, and quality control.

Any failure to manage these risks may reduce the Group's profitability and/or damage its reputation, with associated impacts on our ability to bid for and/or win future contracts.

B. Risks Related To Financial, Regulatory And Reporting Environment

Laws, Regulations and Business Conduct

The Group is subject to a wide variety of local and international laws and regulations. CRH may face adverse operational and financial effects and reputational damage, including significant fines, debarment or other sanctions, due to litigation or investigations in connection with breaches or perceived breaches of such laws and regulations or otherwise. In addition, we are governed by the Irish Companies Act, which differs from laws generally applicable to U.S companies.

As an Irish incorporated company, with a listing of its ordinary shares on the NYSE and standard listing on the LSE, CRH must comply with a wide variety of local and international laws and regulations, including the Irish Companies Act, U.S. securities laws and regulations, NYSE listing requirements, the Market Abuse Regulation, the Disclosure Guidance and Transparency Rules, and other relevant legislation and regulation. The Group is also subject to various statutes, regulations and laws affecting land usage, zoning, labour and employment practices, competition/anti-trust, financial reporting, taxation, anti-fraud and theft, anti-bribery, anti-corruption, governance, data protection and data privacy and security, environmental, health and safety, and international trade and sanctions laws, among other matters.

There can be no assurance that the Group's policies and procedures will afford adequate protection against compliance failures or other fraudulent and/or corrupt activities. Any failure to comply with the requirements of any of these laws and/or regulations could have a material adverse effect on the Group's business, results of operations, financial condition, prospects and/or reputation, with resultant litigation or investigations, the imposition of significant fines, sanctions, debarment from operating in key markets, and/or reputational damage.

Where subject to litigation, we establish reserves in line with the requirements of the relevant accounting standards, where there is a clearly defined past event, when the loss is assessed as probable and we can reasonably estimate the amount. These estimated reserves are based on the facts and circumstances known to the Group at the time of estimation and subsequent reporting and subsequent developments related to these matters may affect our assessment and estimates.

In addition, we are incorporated under Irish law, which treats interested director and officer transactions and shareholder lawsuits differently than do laws generally applicable to U.S. incorporated corporations and our shareholders may thus have more difficulty protecting their interests than would shareholders of a corporation incorporated in a jurisdiction of the United States. As we are an Irish company, the duties of our directors and officers are generally owed to CRH. Our shareholders will generally not have a personal right of action against our directors or officers and in limited circumstances only may exercise rights of action on behalf of the Group.

Financial Instruments

The Group uses financial instruments throughout its businesses giving rise to interest rate and leverage, foreign currency, counterparty, credit rating and liquidity risks. A downgrade of the Group's credit ratings may give rise to increases in future funding costs and may impair the Group's ability to raise funds on acceptable terms. In addition, insolvency of the financial institutions with which the Group conducts business may adversely impact the Group's financial position.

Risks related to Group financing that could affect its operations and/or financial performance are discussed as follows:

Interest rate and leverage risks: The Group uses interest rate swaps to convert a portion of its fixed rate debt to floating rate. While current leverage is low, acquisition activity could adversely impact operating and financial flexibility as well as financial position. There can be no assurance that the Group will not be adversely impacted by increases in borrowing costs in the future.

Foreign currency risks: If the Group's reporting currency weakens relative to the basket of foreign currencies in which net debt is denominated (including the Euro, Pound Sterling, Canadian Dollar, Philippine Peso, Polish Zloty, and Swiss Franc), the net debt balance would increase; the converse would apply if the Group's reporting currency was to strengthen. Where economically feasible, net debt is maintained in the same relative ratio as capital employed to act as an economic hedge of the underlying currency assets.

Counterparty risks: Insolvency of the financial institutions with which the Group conducts business or a downgrade in their credit ratings may lead to losses in the cash balances that the Group holds with such financial institutions or losses in derivative transactions that the Group has entered into with these parties and may render it more difficult for the Group to utilise existing debt capacity or otherwise obtain financing for operations. The Group holds significant cash and cash equivalents on deposit and derivative transactions with a variety of highly rated financial institutions.

Credit rating risks: A downgrade of the Group's credit ratings may give rise to increases in funding costs in respect of future debt and may, among other matters, impair its ability to access debt markets or otherwise raise funds or enter into lines of credit, for example, on acceptable terms. Such a downgrade may result from factors specific to the Group, including increased indebtedness stemming from acquisition activity, or from other factors such as general economic or sector specific weakness, or Central Bank/governmental monetary policy, or sovereign credit rating ceilings. In addition, any downgrade, suspension or withdrawal of one or more of our ratings could result in the market price, yield or marketability of our securities being adversely affected.

Liquidity risks: The principal liquidity risks stem from the maturation of debt obligations and derivative transactions. The Group aims to achieve flexibility in funding sources through a variety of means including (i) maintaining cash and cash equivalents with a number of highly rated counterparties; (ii) meeting the bulk of debt requirements through debt capital markets or other term financing; (iii) limiting the annual maturity of such balances; and (iv) having surplus committed bank lines of credit. However, market or economic conditions may make it difficult at times to realise this objective. In addition, continued focus on climate change by investors and lenders may affect their preferences and sentiments, potentially impacting the Group's access to, and cost of, capital and investment attractiveness.

Taxation Charge And Balance Sheet Provisioning

The Group is exposed to uncertainties stemming from governmental actions in respect of taxes paid or payable in the future in all jurisdictions of operation. In addition, various assumptions are made in the computation of the overall tax charge and in balance sheet provisions which may need to be adjusted over time. Changes in tax regimes or assessment of additional tax liabilities in future tax audits could result in incremental tax liabilities which could have a material adverse effect on cash flows and the financial results of operations.

The Group's income tax charge is based on reported profits and statutory tax rates, which reflect various allowances and reliefs and tax efficiencies available to the Group in the multiple tax jurisdictions in which it operates. The determination of the Group'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 of deferred tax assets also requires judgement as it involves an assessment of the future recoverability of those assets. In addition, the Group is subject to tax audits which can involve complex issues that could require extended periods to conclude, the resolution of which is often not within its control. Although management believes that the estimates included in the Consolidated Financial Statements and the Group's tax return positions are reasonable, there can be no assurance that the final outcome of these matters will equal the estimates reflected in the Group's historical income tax provisions and accruals.

As a multinational corporation, the Group is subject to various taxes in all jurisdictions in which it operates. Economic and political conditions, tax rates and the interpretation of tax rules in these jurisdictions may be subject to significant change, particularly during periods of administrative change or fiscal deficit. In addition, the Group's future effective income tax rate could be affected (positively or negatively) by changes in the mix of earnings in countries with differing statutory tax rates, changes in the valuation of deferred tax assets or changes in tax laws or their interpretation.

Finally, changes to international tax principles, for example at a European Union level, could adversely affect the Group's effective tax rate or result in higher cash tax liabilities. If the Group's effective income tax rate was to increase, its cash flows and the financial results of operations could be adversely affected.

Foreign Currency Translation

A significant proportion of the Group's revenues are in currencies other than its reporting currency and adverse changes in exchange rates could negatively affect retained earnings.

The principal foreign exchange risks to which the Consolidated Financial Statements are exposed pertain to (i) adverse movements in reported results when translated into the reporting currency; and (ii) declines in the reporting currency value of net investments which are denominated in a wide basket of currencies other than the reporting currency.

Given the geographic spread of the Group, a significant proportion of its revenues, expenses, assets and liabilities are denominated in currencies other than the Group's reporting currency, including the Euro, Pound Sterling, Canadian Dollar, Philippine Peso, Polish Zloty, and Swiss Franc. From year to year, adverse changes in the exchange rates used to translate these and other foreign currencies into the reporting currency have impacted and will continue to impact consolidated results and net worth.

Goodwill Impairment

The Group may be required to write down its goodwill, which could have an adverse impact on the Group's retained earnings.

Significant under performance in any of the Group's major cash-generating units or the divestiture of businesses in the future may give rise to a material write-down of goodwill. While a non-cash item, a material write-down of goodwill could have a substantial impact on the Group's retained earnings.

Under U.S. GAAP, goodwill and indefinite-lived intangible assets are subject to annual impairment testing, or more frequently if events or circumstances change in a manner that would more likely than not reduce the fair value of a reporting unit below its carrying value.

Accounting Estimates

The Group's financial reporting requires the making of accounting estimates for a number of significant items.

The accounting standards used in preparation of our audited Consolidated Financial Statements are complex and involve the making of significant estimates and assumptions in their interpretation and application that are inherently uncertain and/or require subjective judgments. In the event these assumptions and/or judgments prove incorrect or different values were to be applied (e.g. through the adoption of different methods of calculation), our reported financial results could be materially higher or lower. We make accounting estimates in relation to a wide range of matters that are relevant to our business, such as impairment of long-lived assets, impairment of goodwill, pension and other post retirement benefits, tax matters and litigation, including insurance and environment compliance costs. Any changes to accounting standards previously applied in the preparation of our audited Consolidated Financial Statements could affect future reported results compared with prior periods, and/or see the revision of prior reporting where any retrospective application is required.

Self-Insurance

The Group may elect or be required to self-insure specific risk exposures, and failure or inability to obtain appropriate insurance coverage could result in increased insurance and claims costs that adversely affects our financial results.

The Group elects to self-insure up to certain limits through one or more of its wholly-owned captive insurance companies ('captives'). The Group's captives provide coverage in respect of multiple lines of insurance to the Group's operating and non-operating entities up to certain designated limits, both each-and-every and in the annual aggregate. Where insurable losses exceed those limits, CRH would need to rely on external insurance and/or reinsurance from global institutions of appropriate credit standing, and such external insurance and/or reinsurance may not be available at an appropriate cost or at all.

C. Risks Related To The Group's Share Capital

Payment Of Dividends/Share Repurchase Programme

The Group may not pay dividends or make other returns of capital to shareholders in the future, and our current share repurchase programme may not enhance long-term shareholder value.

We cannot guarantee that we will pay or maintain dividends at their current level, or effect other future returns of capital (including, without limitation, share repurchases). Our ability to pay dividends or effect other returns of capital depends on factors such as our financial performance, cash flow requirements, business outlook, working capital requirements, interest expenses, economic climate, regulatory considerations, and any other factors deemed significant by the Board in exercising its discretion to return capital. In addition, under Irish law dividends may only be paid, and share repurchases and redemptions must generally be funded, only out of distributable reserves.

In addition, we cannot guarantee that our share repurchase programme of our ordinary shares will be fully consummated or that it will enhance long-term shareholder value. The timing and actual number of shares repurchased/redeemed will depend on a variety of factors including the price, cash availability and other market conditions; the share repurchase programme does not oblige us to repurchase/redeem any specific dollar amount or to acquire/redeem any specific number of shares, and may be suspended or terminated at any time, which may adversely affect the trading price of our ordinary shares. The existence of our share repurchase programme could also cause increased volatility in the price of our ordinary shares or increase the price of our ordinary shares and thus reduce their liquidity. Additionally, repurchases and redemptions under our share repurchase programme will diminish our cash reserves, which may adversely affect our financial position.

Relocation Of Primary Listing

The Group faces a number of risks associated with the relocation of our primary listing.

On September 25, 2023, we relocated the primary listing of our ordinary shares from the LSE to the NYSE; we have maintained a standard listing on the LSE and accordingly our ordinary shares are now listed on both exchanges. As a result of the relocation of our primary listing CRH has ceased to be eligible for inclusion in certain UK and European equity indices. However, we are currently ineligible for inclusion in certain United States equity indices and we may not satisfy the criteria to become eligible for consideration for inclusion in United States equity indices, including the S&P 500. Failure to become eligible for such inclusion may adversely affect the price and liquidity of our ordinary shares.

In addition, because we are currently a "foreign private issuer", we are exempt from provisions of the Exchange Act applicable to United States domestic companies regulating the solicitation of proxies and consents in respect of CRH's ordinary shares, and our officers, Directors and major shareholders are also exempt from compliance with the short-swing profit recovery provisions contained in Section 16 of the Exchange Act. Because of these exemptions, our shareholders currently do not have the same protections and benefit from the same level of disclosure as shareholders of United States domestic companies, which may adversely affect the price and liquidity of our ordinary shares.

D: Risks Related To The 5% Preference Shares

Market Value

The market value of the 5% Preference Shares may fluctuate significantly as a result of factors beyond the Group's control and may not always reflect the operating results or prospects of the Group. Holders should be aware that the price of the 5% Preference Shares may decrease, or increase, over time. Admission to Euronext Growth Dublin should not be taken as implying that a liquid market for the 5% Preference Shares will either develop or be sustained following the Listing. If a liquid trading market for the 5% Preference Shares does not develop or is not sustained, the price of the 5% Preference Shares may become volatile and it may be more difficult to complete a buy or sell order for such 5% Preference Shares.

Liquidity Risk

Admission to Euronext Growth Dublin should not be taken as implying that a liquid market for the 5% Preference Shares will either develop or be sustained. There can be no assurance that the liquidity of the 5% Preference Shares on Euronext Growth Dublin will be higher than on Euronext Dublin. The

5% Preference Shares could be subject to market volatility and there can be no assurance that the market price of the 5% Preference Shares will not decline below the existing closing share price.

Following admission, the 5% Preference Shares will be admitted to trading on Euronext Growth Dublin, and Euronext Dublin will have the right to remove, suspend or limit trading in the 5% Preference Shares in certain circumstances. Any removal, suspension or limitation on trading in the 5% Preference Shares may affect the ability of holders of the 5% Preference Shares to realise their investment.

Listing on Euronext Growth Dublin

There is no guarantee or assurance that the 5% Preference Shares will remain listed on Euronext Growth Dublin or any other stock exchange. The Group may decide in the future to delist, repurchase or otherwise acquire and/or cancel the 5% Preference Shares in accordance with applicable law, the Articles, as amended from time to time, and the interests and strategy of the Group from time to time.

Consequences of Listing on Euronext Growth Dublin

Application has been made for the 5% Preference Shares to be admitted to trading on Euronext Growth Dublin. Euronext Growth Dublin is not a Regulated Market, and instead is regulated as a multi-lateral trading facility. Multi-lateral trading facilities are subject to a less onerous regulation than Regulated Markets and, in addition, the Euronext Growth Rules are, in general, less onerous than the rules applicable to companies whose shares are listed on Euronext Dublin. An investment in shares that are traded on Euronext Growth Dublin could therefore carry a higher risk than an investment in shares listed on Euronext Dublin. In addition, certain investors whose investment mandates limit them from investing other than on a Regulated Market may not be permitted under their mandates to acquire the 5% Preference Shares and may over time be required to dispose of their current holdings of the 5% Preference Shares. This could have an adverse impact on the liquidity and/or price of the 5% Preference Shares and it may be more difficult for investors to realise their investment on Euronext Growth Dublin than to realise an investment in an issuer whose shares are quoted on the main securities market of Euronext Dublin or another Regulated Market.

Further, the contents of this document have not been examined or approved by the FCA or the Central Bank of Ireland.

Voting Rights

The holders of the 5% Preference Shares are not entitled to be present or vote at general meetings of the Company unless (i) their dividend is six months in arrears, or (ii) a resolution is proposed to wind-up the Company or otherwise affecting the rights or privileges of the holders of such 5% Preference Shares.

As at the Latest Practicable Date, the 5% Preference Shares in issue represent approximately 0.027% of the total issued share capital of the Company, and in circumstances where the right to be present or vote at general meetings has been conferred on the holders of the 5% Preference Shares, the 5% Preference Shares will therefore represent a significantly small number of voting rights in the Company in comparison to the holders of all other shares in issue in the Company.

IF INVESTORS ARE IN ANY DOUBT AS TO THE CONSEQUENCES OF THEIR ACQUIRING, HOLDING OR DISPOSING OF 5% PREFERENCE SHARES, THEY SHOULD CONSULT THEIR STOCKBROKER, BANK MANAGER, SOLICITOR, ACCOUNTANT OR OTHER INDEPENDENT FINANCIAL ADVISER.

PART IV: FINANCIAL INFORMATION ON THE COMPANY

Historical financial information

Audited financial information relating to the Company for the financial period from 1 January 2022 to 31 December 2022 is incorporated into this document by reference to the Annual Report as set out in Part V of this Information Document.

The unaudited interim results relating to the Company for the period from 1 January 2023 to 30 June 2023 (the "**Interim Results**") are incorporated into this document by reference to the Interim Results which are available to view on the Company's website at www.crh.com, and as set out in Part V of this Information Document.

Working Capital

The Company believes that its working capital levels are sufficient for the Group's present purposes.

Cash Position Statement

The Group's balance of cash and cash equivalents as at 30 November 2023 amounted to $4.8 billion.

Share Price Performance Data

The 5% Preference Shares are currently admitted to listing on the Official List of Euronext Dublin and are quoted in Euro. The closing price of the 5% Preference Shares on the Latest Practicable Date prior to the publication of this document, was €1.00, and is based on the last traded price of €1.00 on 9 October 2014.

Statement of Market Disclosures

All market disclosures published by the Company during the past 12 months are available to view on the Company's website at www.crh.com/investors/news/press-releases.

PART V: DOCUMENTS INCORPORATED BY REFERENCE

The following information, available free of charge in electronic format on the Company's website at www.crh.com or in printed format from the Company's registered address at 42 Fitzwilliam Square, Dublin 2, D02 R279, Ireland is incorporated by reference in the Information Document.

Reference Document	**Information Incorporated by Reference**	**Page number in Reference Document**
Annual Report	Independent Auditor's Reports	160 – 175
	Consolidated Financial Statements	176 – 180
	Accounting Policies	181 – 190
	Notes on Consolidated Financial Statements	191 – 252
Interim Results	Condensed Consolidated Income Statement	9
	Condensed Consolidated Statement of Comprehensive Income	10
	Condensed Consolidated Balance Sheet	11
	Condensed Consolidated Statement of Changes in Equity	12 – 13
	Condensed Consolidated Statement of Cash Flows	14
	Supplementary Information: Selected Explanatory Notes to the Condensed Consolidated Interim Financial Statements	15 – 34

Where these documents make reference to other documents, such other documents are not incorporated into and do not form part of the Information Document. Where parts of these documents are not incorporated by reference, these parts are either not relevant for an investor or are covered elsewhere in the Information Document. Investors should note that statements regarding current circumstances and forward-looking statements made in the documents referred to above speak as at the date of the relevant document and therefore such statements do not necessarily remain up to date as at the date of this Information Document.

DEFINITIONS

5% Preference Shares	the 5% Cumulative Preference Shares of €1.27 each in the share capital of the Company
7% Preference Shares	the 7% "A" Cumulative Preference Shares of €1.27 each in the share capital of the Company
Annual Report	the audited financial statements of the Company for the period from 1 January 2022 to 31 December 2022
Approved Exchange	any of the markets or securities exchanges of the London Stock Exchange plc, Euronext Dublin, the New York Stock Exchange or the Nasdaq Stock Market (or such body or bodies as may succeed to their respective functions) and any other stock and/or investment exchange(s) on which the shares of the Company may be listed or otherwise authorised for trading from time to time in circumstances where the Directors of the Company have approved such listing or trading
Articles or **Articles of Association**	the memorandum and articles of association of the Company as at the date of this Information Document
Board or **Directors**	the Board of Directors of the Company, from time to time
Companies Act	the Companies Act 2014 of Ireland, as amended from time to time
Central Bank	the Central Bank of Ireland
Company or **CRH**	CRH plc, a public limited company incorporated under the Companies Act with registration number 12965 and having its registered office at 42 Fitzwilliam Square, Dublin 2, D02 R279, Ireland
Davy	J&E Davy, trading as Davy, including its affiliate Davy Corporate Finance and other affiliates, or any of its subsidiary undertakings
Delisting	the delisting of the 5% Preference Shares and 7% Preference Shares from Euronext Dublin and the cancellation of their respective listings on Euronext Dublin
Direct Admission	a direct admission to trading on Euronext Growth Dublin without the Company raising capital by conducting a public offer or a private placement
Disclosure Guidance and Transparency Rules	the disclosure guidance and the transparency rules made by the FCA under Part VI of the FSMA, as amended from time to time
Euroclear Bank	Euroclear Bank S.A./N.V., an international central securities depositary based in Belgium and part of the Euroclear Group (or any successor or assignee of it in such capacity from time to time)

Euronext	the corporate group consisting of Euronext N.V., a company with limited liability ("*naamloze venootschap*") organised under the laws of the Netherlands, Euronext Brussels, Euronext Dublin, Euronext Lisbon, Euronext Paris and Oslo Børs and/or any other subsidiary of Euronext N.V., as the context may require
Euronext Dublin	the Irish Stock Exchange plc, trading as Euronext Dublin incorporated and registered in Ireland under the Companies Act with registered number 539157 (or any successor or assignee of it in such capacity from time to time)
Euronext Growth Dublin	a Euronext Growth market operated by Euronext Dublin
Euronext Growth	means a multilateral trading facility within the scope of Article 4(1)(22) of MiFID II operated by the respective Euronext Market Undertakings with the commercial name "Euronext Growth"
Euronext Growth Rules	Euronext Growth Markets Rule Book Parts I and II dated 6 November 2023 and 1 April 2022 respectively
FCA	the United Kingdom's Financial Conduct Authority or any successor entity or entities
FSMA	Financial Services and Markets Act 2000, as amended from time to time
Group	the Company together with its subsidiaries and subsidiary undertakings
Information Document	this information document drawn up in accordance with the Euronext Growth Rules and issued in connection with the proposed Direct Admission of all of the issued 5% Preference Shares to Euronext Growth Dublin
Interim Results	the unaudited financial results for the period ending 30 June 2023
ISIN	International Securities Identification Number
Latest Practicable Date	16 February 2024
LEI	Legal Entity Identifier
Listing	admission of the Company's 5% Preference Shares to Euronext Growth Dublin
Listing Sponsor	a company or any other legal entity that has been granted an accreditation to act as listing sponsor by Euronext (and whose accreditation has not been withdrawn)
London Stock Exchange or **LSE**	means the London Stock Exchange plc or the market conducted by it, as the context requires, or any successor or assignee of it in such capacity from time to time or any replacement for such system from time to time

Market Abuse Regulation or **MAR**	the Market Abuse Regulation (596/2014/EU), as amended from time to time
MiFID II	Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on Markets in Financial Instruments
MTF	a multilateral trading facility within the scope of article 4(1)(22) of MiFID II
NYSE	New York Stock Exchange (or any successor or assignee of it in such capacity from time to time) or any replacement for such market from time to time
Official List	the Official List of Euronext Dublin
Regulated Market	any market for financial instruments within the scope of Article 4(1)(21) of MiFID II
Securities Act	the U.S. Securities Act of 1933, as amended
US GAAP	means United States Generally Accepted Accounting Principles, as in effect from time to time