



The Leader in Building Materials Solutions

September 2023



Today's Agenda

Our Business

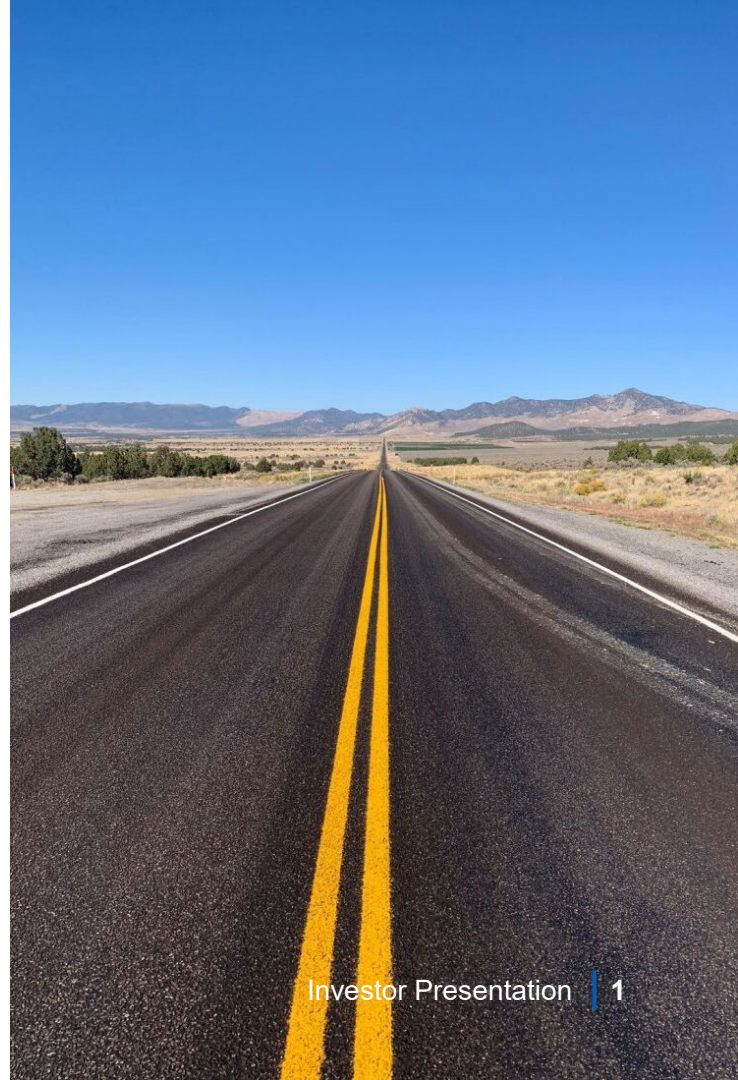
Differentiated Strategy

Geographic Positioning

Strong Track Record of Financial Delivery

Well Positioned for Future Growth

What You Should Expect From CRH



The Leader in Building Materials Solutions

Industry-leading
Total Shareholder
Return

15%

Compound annual
TSR since 1970

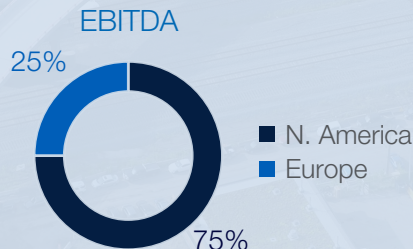
2022 Key Financials

Sales	Cashflow
\$33bn	\$4.4bn
EBITDA	Returns
\$5.6bn	13.3%

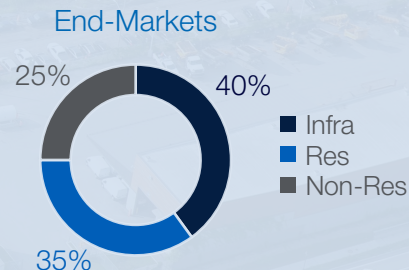
5-year CAGR

Sales	Cashflow
+8%	+12%
EBITDA	EPS
+13%	+16%

~\$40bn
Market Cap



76k
People





Our Business



Transforming Essential Materials into Value-Added Solutions

Aggregates



Cement

Essential Materials



Road Solutions



Utility Infrastructure



Outdoor Living

#1 in Essential Materials

- Leading provider of aggregates & cement
- Finite, valuable & difficult to replace ... #1 aggregates producer in North America ... regional #1 in Europe
- High margin & heavily integrated into downstream solutions businesses
- Unique network of assets and expertise ... a trusted partner across our markets



#1 in Road Solutions

- Largest roadbuilder in publicly funded & resilient infrastructure markets with significant investment needs
- Bespoke solution for every project with capability to adapt materials, products & services
- Full-service, end-to-end offering across the project lifecycle
- Delivering higher quality & better value to customers



#1 in Utility Infrastructure

- Engineered systems to collect, protect & connect vital utility infrastructure (water, communications, energy)
- Highly specified & innovative solutions for complex construction projects
- Value-added products & services – design, specification, manufacture, install & maintain
- Fully integrated with Essential Materials and closely connected to Road Solutions



#1 in Outdoor Living

- 'Owning the backyard' with innovative & bespoke products
- Transforming essential materials into value-added solutions
- Full service customer offering – materials, products & supply-chain, digital design services, technology & logistics
- Strong growth track record with unmatched depth of offering in high growth markets

CRH





Differentiated Strategy



A Customer-Centric Approach

Uniquely integrating materials, products & services across the construction value chain

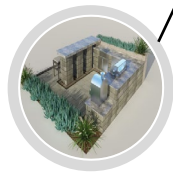


Leveraging our scale & expertise

- ✓ Materials science
- ✓ Design concepts
- ✓ Technical expertise
- ✓ Manufacturing capabilities



Developing new technologies to improve construction design, installation & efficiency



Investing in Innovation

Collaborating with customers to deliver a higher performing built environment



Solving complex problems for customers



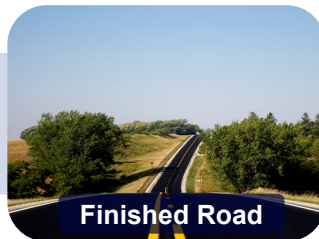
A Differentiated Strategy

Creating value for customers ... maximizing profits, returns & cash for shareholders

- Fully integrated & interconnected businesses
... maximizing growth, profitability & asset utilization
- Significant commercial & operational benefits
... higher quality, lower costs, greater value capture
- More resilient through the cycle
... more agile, more flexible, less volatile
- Benefits of scale & value transfer between
North American & European businesses

Rock to road ... capturing value through the chain ... ~4x more profitable vs. 3rd party sales

Vertical Integration

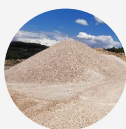


**\$ Margin &
Value Creation**

Vertical Integration in Action

Creating value for customers & shareholders

Summary Financial Profile



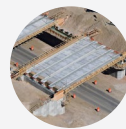
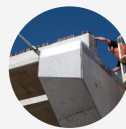
Materials only ("Pure-play")

EBITDA Margin	~25%
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Cash Conversion	~70%
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Returns	~9%
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Vs.



CRH Americas integrated offering

EBITDA Margin	~20%	... lower margin
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Cash Conversion	~80%	... but higher cash
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Returns	~15%	... and greater asset utilization
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Geographic Positioning



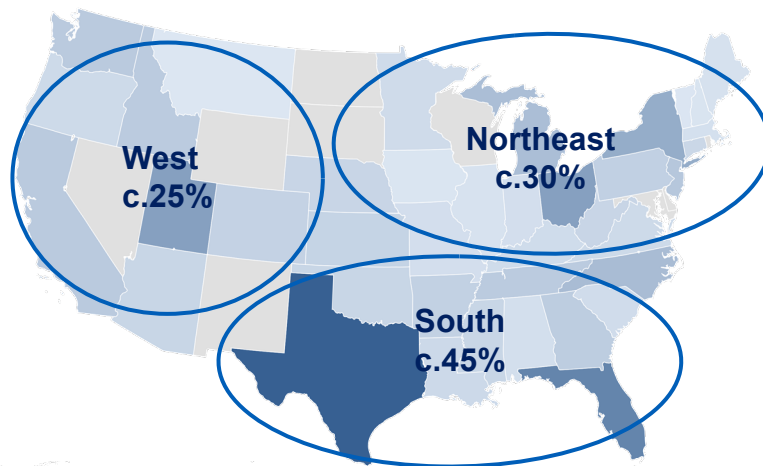
The Largest Building Materials Company in North America

~75% of Group EBITDA

Market Positions

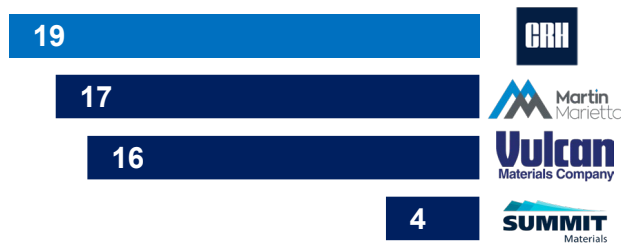
- #1 Aggregates Production
- #3 Cement Production
- #1 Utility Infrastructure
- #1 Outdoor Living Solutions
- #1 Concrete Products
- #1 Asphalt Production
- #3 Readymixed Concrete

Sales by region 2022



#1 Mineral Reserves in North America

(billion US tons at year-end 2022)



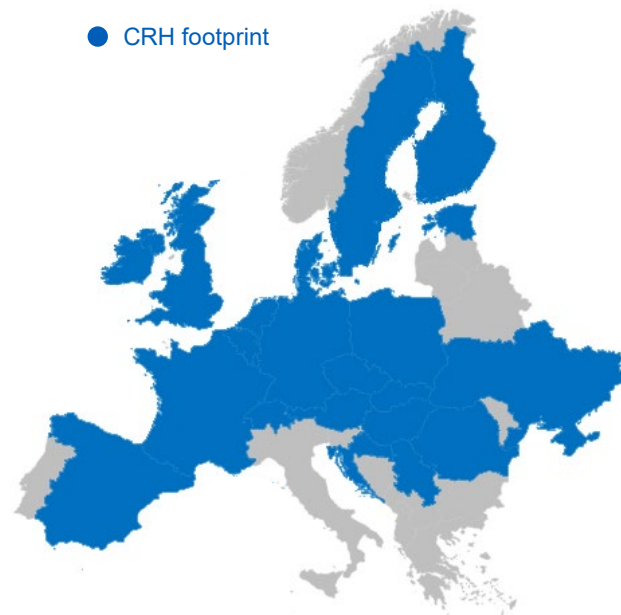
#1 in the Top 10 fastest growing US states



The Largest Building Materials Company in Europe

~25% of Group EBITDA

- **#1** in Western Europe (~55% of EBITDA)
 - ... resilient RMI demand
 - ... global center for construction innovation
- **#1** in Central & Eastern Europe (~45% of EBITDA)
 - ... high growth markets
 - ... emerging demand for end-to-end solutions
- Infrastructure underpinned by Government & EU support
 - ... ~€2tn funding pipeline in place across CRH footprint



Significant opportunities to further develop integrated solutions

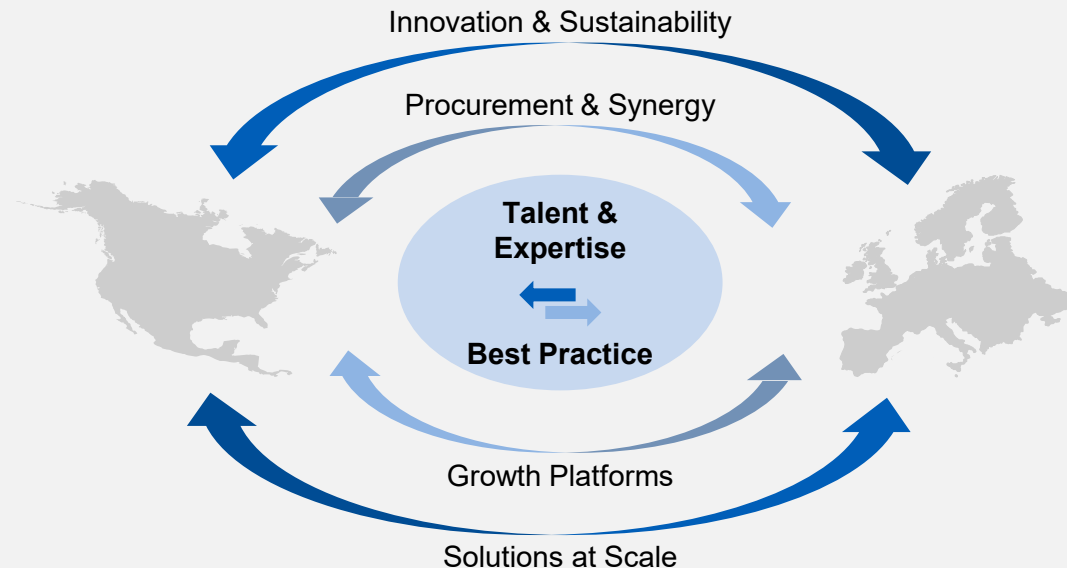


Leveraging the Benefits of our Scale & Agility

North America ~75% of EBITDA

A large and fast-growing construction market ...

- Scaling **innovations**
- Delivering **capabilities**
- Complete **solutions**



Europe ~25% of EBITDA

The most regulated construction market ...

- Exacting **specifications**
- Advancing **sustainability**
- Driving **innovation**

Delivering higher growth, profitability, cash generation & returns



Scale & Agility in Action

Leveraging capabilities, talent, and expertise from across our markets

Ash Grove Acquisition (2018)

- Successful integration with existing CRH network
- Significant synergy delivery
 - ... process, procurement, structural
 - ... materials self-supply & demand pull-through
- Leveraging expertise from European businesses
 - ... further opportunities ahead
- Platform for future growth & value creation
 - ... strong pipeline of bolt-on opportunities

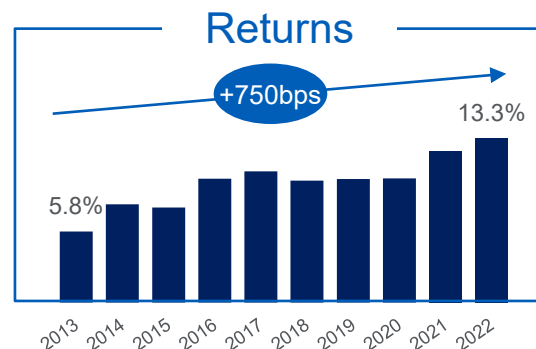
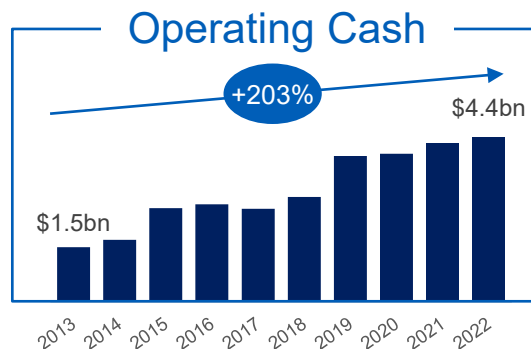
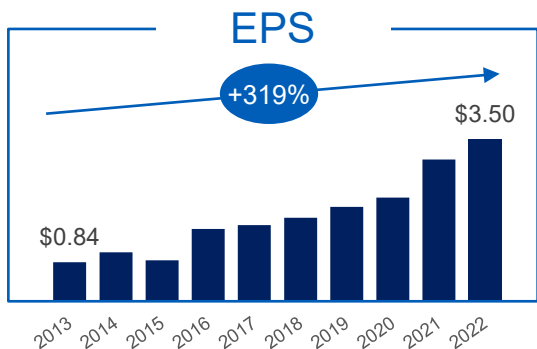
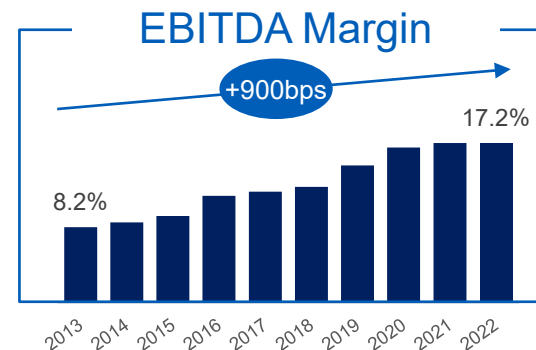
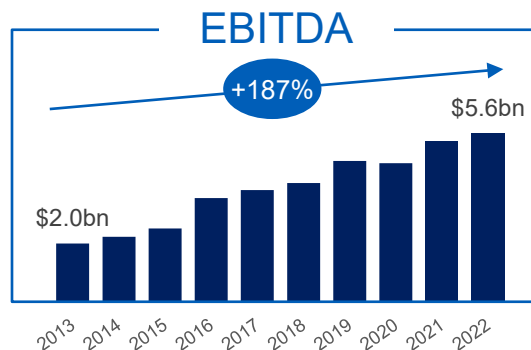
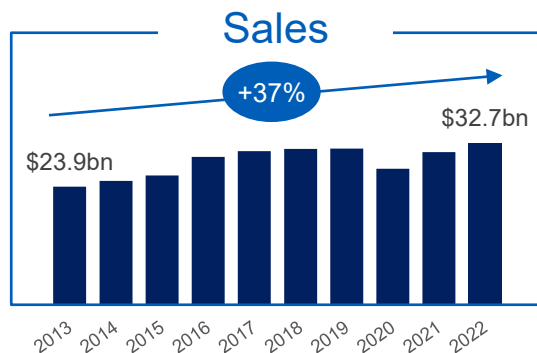




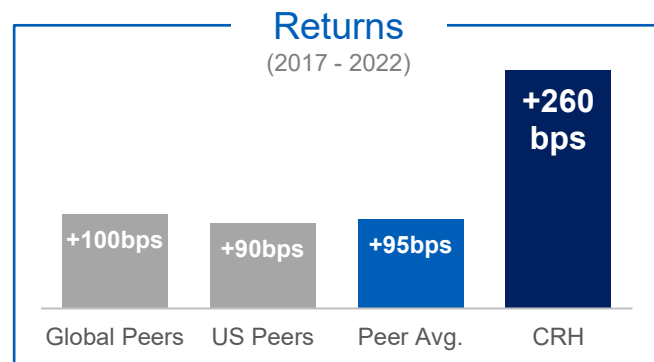
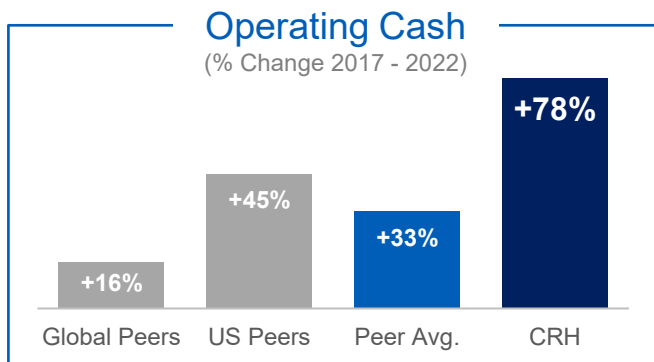
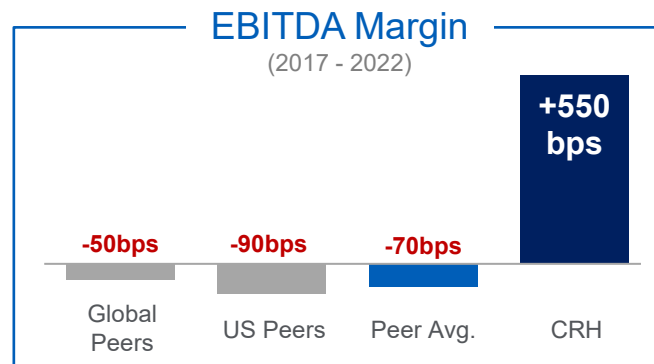
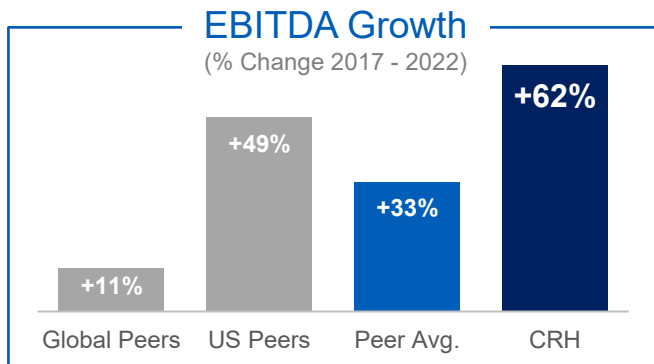
Strong Track Record of Financial Delivery



Strong Delivery Through the Cycle



Consistent Outperformance vs. Sector Peers



Global peers: Holcim, Heidelberg Materials, Cemex
US peers: Martin Marietta, Vulcan Materials, Summit Materials, Eagle Materials

Consistent Outperformance vs. Sector Peers

EBITDA Growth

- ✓ Leading positions in attractive, high-growth markets
- ✓ Differentiated strategy delivering consistent outperformance
- ✓ Unique model provides attractive growth opportunities ... organic & inorganic

EBITDA Margin

- ✓ 9 consecutive years of margin improvement
- ✓ Relentless focus on continuous business improvement
- ✓ Active portfolio management ... delivering higher margins

Operating Cash

- ✓ ~\$20bn generated last 5 years
- ✓ Consistently converting ~80% of EBITDA into cash
- ✓ Significant optionality for further value creation

Returns

- ✓ Consistent delivery of industry-leading returns
- ✓ Disciplined & value-focused ... proven track record
- ✓ Allocating capital for short-term performance ... & long-term value

Efficient & Disciplined Capital Allocation

\$12bn Growth Investments



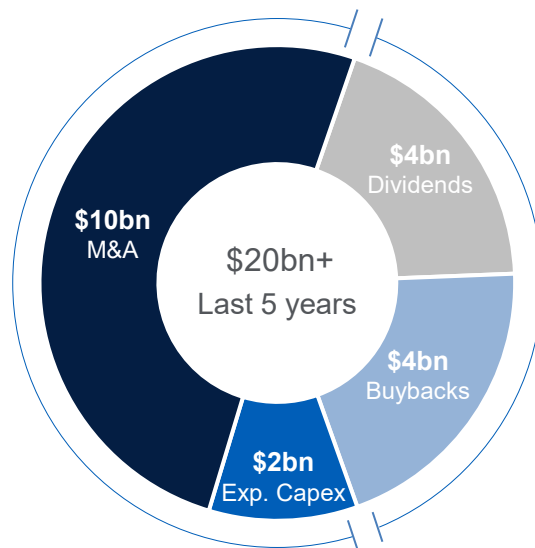
Expansionary Capex

- ✓ Expanding capacity in high growth markets
- ✓ Low risk, high returning investments



Acquisitions

- ✓ Strong pipeline of opportunities
- ✓ Disciplined & value-focused approach



\$8bn Cash Returns



Progressive Dividend

- ✓ 50+ years of uninterrupted dividend delivery
- ✓ Pay-out ratio of 40-50% through the cycle



Share Buybacks

- ✓ Flexible & efficient allocation of capital
- ✓ Significant step-up of buybacks in 2023



Well
Positioned for
Future Growth



Growth Pillars

Organic

- ✓ Leading market positions ... **#1 beneficiary** of a golden age for construction
- ✓ **Unprecedented investment** in critical infrastructure & re-industrialization
- ✓ Structural **housing deficit** across our markets
- ✓ **Best-in-class** operators

Inorganic

- ✓ **1,200+ acquisitions** in CRH history
- ✓ Proven track record of value creation ... delivering **two-thirds of historical growth**
- ✓ **Fragmented market** ... long M&A run-way
- ✓ **~\$35bn** financial capacity next 5 years

Innovation & Agility

- ✓ Addressing **changing needs of construction**
- ✓ **Solving complex problems** for customers
- ✓ Essential materials → **value-added & innovative** solutions
- ✓ Leading the industry in **sustainable construction**

US Infrastructure ...

~40% Americas sales

- \$1.2tn IIJA – the most transformative public investment program since the 1930s
- Underpinning 5+ years of robust infrastructure demand
- Road & highway funding +50%
- Significant focus on water, energy & technology ... \$200bn+
- Uniquely positioned ... full-service offering for road & critical utility infrastructure



... CRH to be the largest beneficiary of unprecedented growth

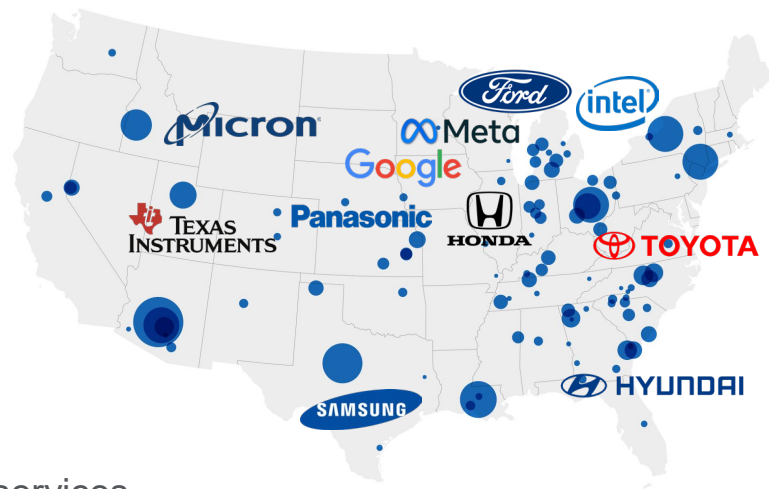


US Non-Residential ...

~30% Americas sales

- Onshoring activity to drive demand to 2030 & beyond
- \$200bn+ projects announced by world's major corporations ... bringing critical manufacturing back to the US ... >2.5x historical annual manufacturing spend
- Underpinned by \$650bn of federal funding support
- CRH – partner of choice in the world's most complex & technically challenging construction projects
- Innovative, value-added solutions ... materials, products & services

*100+ major projects across the US
... supporting future investment & job creation*



... enabling the re-industrialization of the US economy

US Residential ...

~30% Americas sales

- Recent weakness driven by affordability challenges ... rising mortgage rates & home prices
- Long-term demand underpinned
- Structural under-build over the last decade
- Aging housing stock & low inventory
- Favorable demographics & migration trends



~5m US
housing deficit



Record home
equity levels



Only 3 months of
housing supply



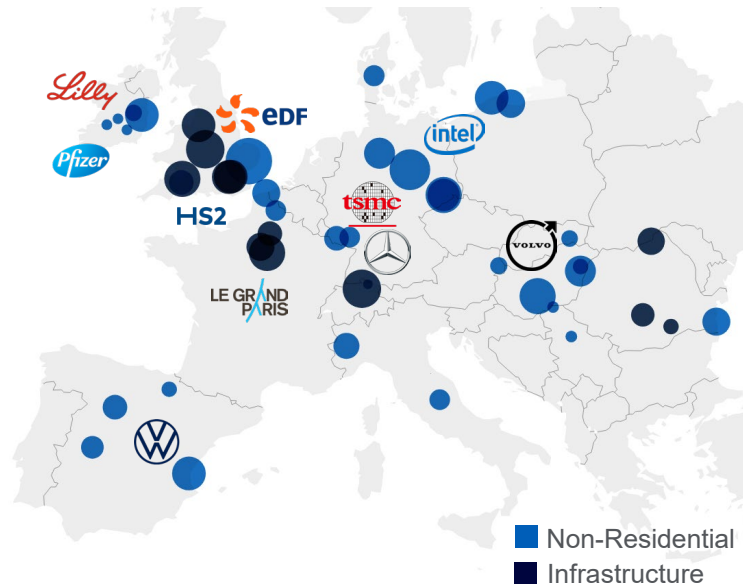
40 years
average house age

... fundamentals supportive of robust long-term growth

Europe ... the global center for construction innovation

- The most regulated & technically advanced construction market in the world
- Driving innovation & advancing sustainability
- Significant benefits of scale & value transfer from Europe to the US
- Innovating in Europe, delivering at scale in the US
... recycled materials, alternative fuels, new cements, high-performance concrete, smart roads & buildings

*\$200bn+ high-tech manufacturing projects
& significant funding for critical infrastructure*

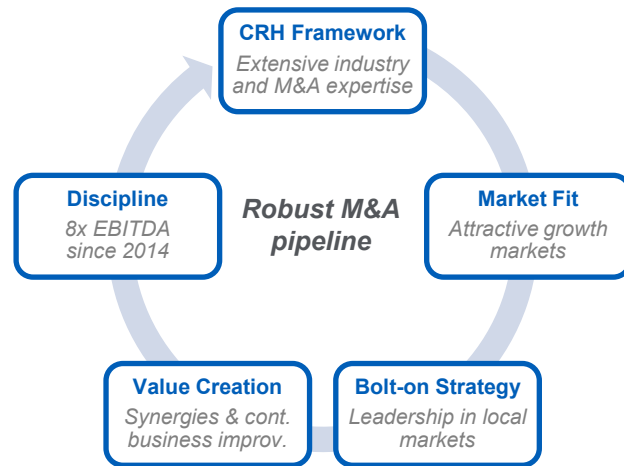


... an attractive platform for future growth

Proven Acquisition Growth Strategy

- Decades of experience
... 1,200+ bolt-on acquisitions since 1970
- Significant market fragmentation
... strong pipeline of opportunities (US & Europe)
- Focused on geographic infill & strategic adjacencies within core segments
- Active portfolio management
... \$22bn acquired (8x); \$12bn divested (11x) since 2014

Uniquely Positioned for Growth

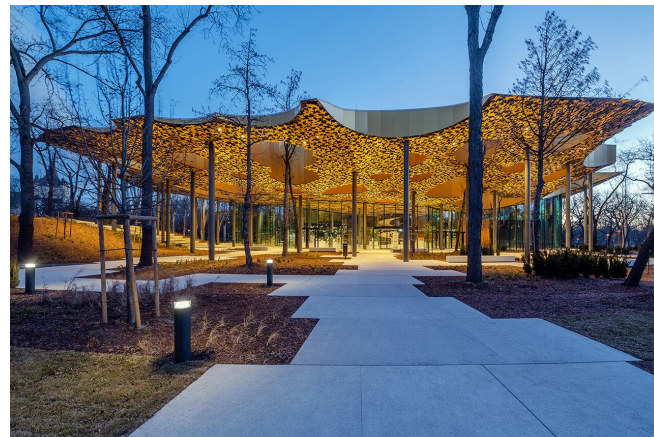


- ✓ M&A accounts for two-thirds of historical growth
- ✓ Strong track record of successful synergy delivery
- ✓ Strict performance criteria applied – mid-teens+ returns



Accelerating Growth through Innovation & Agility

- Increasing demand for a higher performing built environment ... solving complex customer problems
- Differentiated strategy
... leveraging benefits of scale, knowledge & agility
... delivering superior value & opportunities for growth
- Leading the industry in sustainable construction
... circularity, decarbonization, innovation



Leading our industry in shaping the future of construction

Sustainability in Action

Deeply embedded in all aspects of our business



Circularity

- **42mt recycled materials**
#1 recycler – *of any material* – in North America
- **World #1 in asphalt recycling**
Ambition of 50% in the next decade
- **36% alternative fuels usage**
Leading the industry in fossil fuel substitution



Decarbonization

- **Targeting 30% reduction** in absolute carbon emissions by 2030 vs. 2021 levels
- **Targets validated by SBTi** to be in line with the updated 1.5°C framework
- **Bottom-up roadmaps in place** across all businesses



Innovation

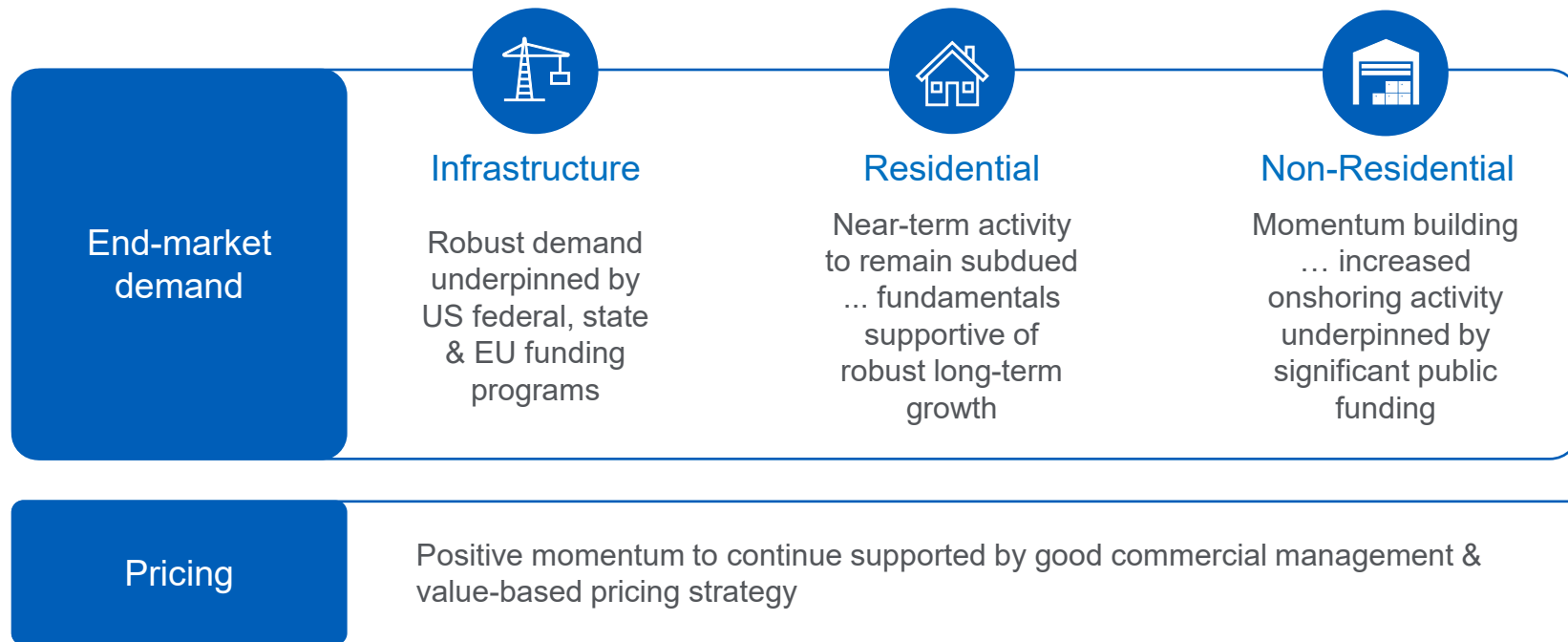
- **Uniquely integrating materials, products & services** across the construction value chain
- **Collaborating with customers** to develop more value-added solutions & building practices
- **\$250m venture fund** to accelerate investments; **>100** ongoing innovation projects



What You Should Expect From CRH

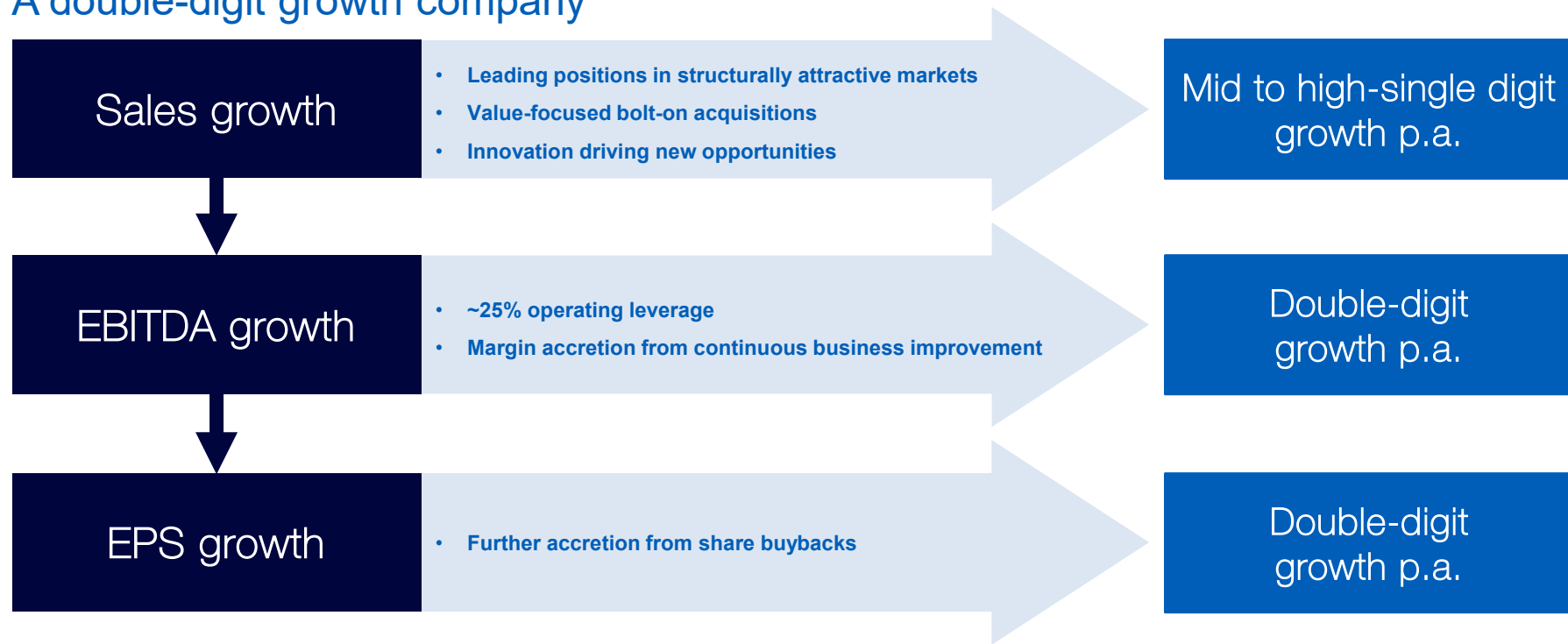


Organic Growth Drivers



What You Should Expect From CRH

A double-digit growth company



... ~\$35bn financial capacity in the next 5 years



2023 Outlook

EBITDA

~\$6.2bn

2022: \$5.6bn

EBITDA Margin



10th consecutive year

Operating Cash

~\$5bn

2022: \$4.4bn

Net Debt / EBITDA

1.1x – 1.3x

2022: 0.9x

... another record year for CRH ...



Why Invest

Industry-leading performance & growth

1 Leading Market Positions

- ✓ **#1 in the US & Europe** the fastest growing & most attractive construction markets in the world
- ✓ Fully integrated building solutions provider with **unmatched size & scale ... #1 in top 10 fastest growing US States**
- ✓ Transforming finite resources into **value-added & innovative solutions**

2 Industry-leading Growth

- ✓ **Agile & Innovative** ... unique business mix & value chain positioning
- ✓ #1 beneficiary of **golden age of US construction** (IIJA, IRA, onshoring)
- ✓ Proven track record of **value-accretive M&A**; strong pipeline of opportunities

3 Best-In-Class Operators

- ✓ **Industry-leading** profits, margins, returns & cash
- ✓ **Experienced management team** ... proven track record of consistent financial & operational delivery
- ✓ **Active portfolio management** ... disciplined & value-focused
- ✓ Leading sustainability practices ... **the largest recycler in North America**

4 Strongest Balance Sheet in our History

- ✓ **Significant optionality**
- ✓ **~\$35bn** financial capacity in the next 5 years
- ✓ **Peerless capital allocation**; growth investments & cash returns
- ✓ Relentless focus on **financial control & discipline**



Appendices



Solutions in Action

- Large, complex infrastructure project; 16-miles, 4-lanes
- End-to-end offering; design, manufacture, install, maintain, recycle
- Integrating base materials, structural bridge elements, water management & utility infrastructure solutions

Value creation for the customer ... higher profits, returns & cash for CRH



West Davis Corridor, Utah, USA



Solutions in Action

- Custom-built stormwater management system for LAX airport
- Bespoke solution to capture, clean & infiltrate 45,000ft³ of water
- Highly specified project with numerous stakeholders

Value creation for the customer ... higher profits, returns & cash for CRH



Los Angeles, California, USA



Solutions in Action

- Preferred partner on Europe's largest infrastructure project
- Providing materials, products, engineering & technical expertise to meet demanding project specifications
- Leveraging Group-wide experience & solutions capabilities

Value creation for the customer ... higher profits, returns & cash for CRH

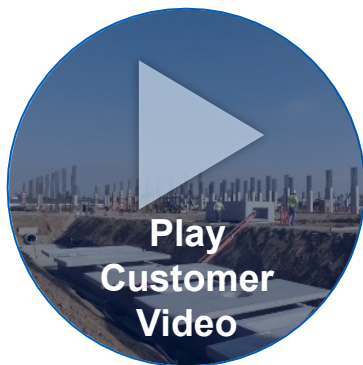
CRH

High Speed 2, United Kingdom



Solutions in Action

LAX Airport Los Angeles



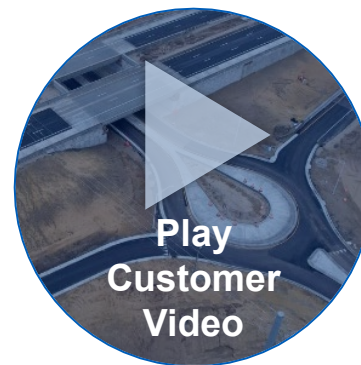
Custom-built stormwater management system

America's biggest asphalt maker faces a 'Golden Age'



*CNBC profile of CRH ...
Inside America's largest asphalt and road paver*

I-69 Freeway Michigan



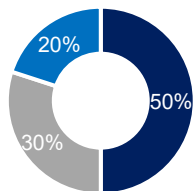
Combined 4 projects into a single end-to-end solution

Organic Growth Drivers

Americas (2022)

Materials Solutions

- \$14.3bn Sales (5YR CAGR +10%)
- \$2.7bn EBITDA (5YR CAGR +14%)
- 19.2% Margin (5YR +320bps)



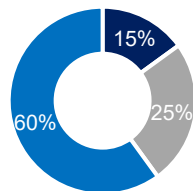
■ Infra
■ Res
■ Non-Res



■ New-Build
■ RMI

Building Solutions

- \$6.2bn Sales (5YR CAGR +14%)
- \$1.3bn EBITDA (5YR CAGR +28%)
- 20.3% Margin (5YR +890bps)



■ Infra
■ Res
■ Non-Res

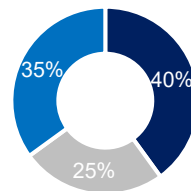


■ New-Build
■ RMI

Europe (2022)

Materials Solutions

- \$9.3bn Sales (5YR CAGR +5%)
- \$1.2bn EBITDA (5YR CAGR +7%)
- 13.3% Margin (5YR +140bps)



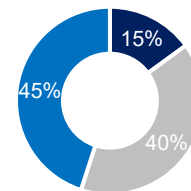
■ Infra
■ Res
■ Non-Res



■ New-Build
■ RMI

Building Solutions

- \$2.9bn Sales (5YR CAGR -2%)
- \$0.4bn EBITDA (5YR CAGR +1%)
- 12.8% Margin (5YR +190bps)



■ Infra
■ Res
■ Non-Res



■ New-Build
■ RMI

- **Infrastructure:** Robust demand underpinned by US federal, state & EU funding programs
- **Residential:** Near-term activity to remain subdued ... fundamentals supportive of robust long-term growth
- **Non-Residential:** Momentum building ... increased onshoring activity underpinned by significant public funding
- **Pricing:** Positive momentum to continue supported by good commercial management & value-based pricing strategy

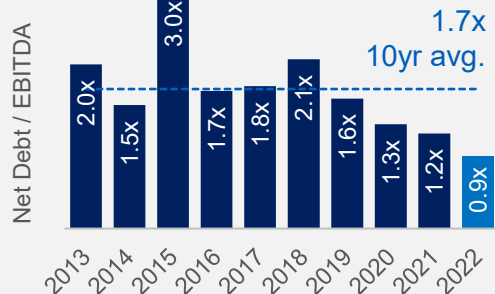
Summary Financials

FY 2022	Americas		Europe	
	Sales	EBITDA	Sales	EBITDA
Materials Solutions	14,324	2,748	9,349	1,246
<i>Essential Materials</i>	4,160		4,625	
<i>Road Solutions</i>	10,164		4,724	
Building Solutions	6,188	1,255	2,862	366
<i>Building & Infrastructure Solutions</i>	2,379		2,252	
<i>Outdoor Living Solutions</i>	3,809		610	
Sub-total	20,512	4,003	12,211	1,612
Group			32,723	5,615



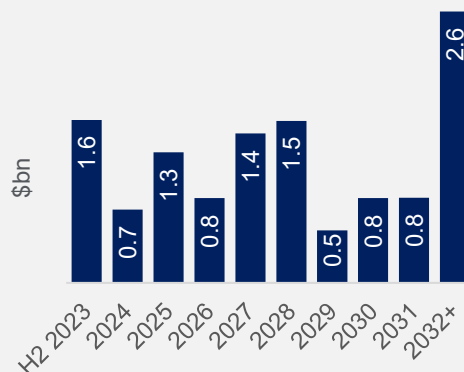
Strongest Balance Sheet in Group History

Financial discipline through the cycle



Long-term comfort level of 1.5-2.0x ND/EBITDA

Balanced maturity profile



Avg. maturity ~7 years with ~80% of debt at fixed rates

Strong credit ratings

Agency	Rating	Outlook
S&P	BBB+	Stable
Moody's	Baa1	Stable
Fitch	BBB+	Stable

Committed to protecting investment grade ratings

Market Leading Brands

Essential Materials



Road Solutions



Building & Infra Solutions



Outdoor Living Solutions



The Leader in Sustainable Construction

Deeply embedded in all aspects of our business

#1

The largest recycler
in North America

42mt

Recycled materials in '22
– double since 2014

36%

Alternative fuels usage
– leading the industry

AAA

MSCI ESG rating
#1 in the sector

30%

CO₂ reduction target by
2030 (vs. 2021 levels)

Recognitions



Member of
**Dow Jones
Sustainability Indices**
Powered by the S&P Global CSA

External frameworks



SCIENCE
BASED
TARGETS



TCFD | TASK FORCE ON
CLIMATE-RELATED
FINANCIAL
DISCLOSURES



For more information
please refer to our
[2022 Sustainability
Performance Report](#)



Disclaimer / Forward-Looking Statements

In order to utilise the “Safe Harbor” provisions of the United States Private Securities Litigation Reform Act of 1995, CRH public limited company (the “Company”), and its subsidiaries (collectively, “CRH” or the “Group”) is providing the following cautionary statement.

This document contains statements that are, or may be deemed to be, forward-looking statements with respect to the financial condition, results of operations, business, viability and future performance of CRH and certain of the plans and objectives of CRH, including but not limited to statements regarding: plans and expectations for share buybacks and dividend policy; plans and expectations related to growth of CRH's business or markets, market position, development opportunities, sales volumes, market trends, pipeline of acquisition opportunities, business strategy, government funding, sustainability and innovation, macroeconomic conditions, US residential market demand and manufacturing on-shoring; plans and expectations for Group performance, including with respect to profits, EBITDA, cash generation and returns, leverage, financial capacity, capital allocation, balance sheet, margins and shareholder value; and plans and expectations related to the Group's decarbonisation targets and sustainability targets.

These forward-looking statements may generally, but not always, be identified by the use of words such as “will”, “anticipates”, “should”, “could”, “would”, “targets”, “aims”, “may”, “continues”, “expects”, “is expected to”, “is likely to”, “estimates”, “believes”, “intends”, “plans”, “objective”, or similar expressions. These forward-looking statements include all matters that are not historical facts or matters of fact at the date of this document.

By their nature, forward-looking statements involve risk and uncertainty because they relate to events and depend on circumstances that may or may not occur in the future and reflect the Company's current expectations and assumptions as to such future events and circumstances that may not prove accurate.

A number of material factors could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements, certain of which are beyond our control, and which include, among other factors: economic and financial conditions, including increased interest rates, inflation, price volatility, banking system instability and/or labor and materials shortages in countries and regions where we operate; the pace of growth in the overall construction and building materials sector; demand for infrastructure, residential and non-residential construction in our geographic markets; increased competition and its impact on prices; increases in energy and/or raw materials costs; adverse changes to laws and regulations, including in relation to climate change and sustainability; the impact of unfavorable weather, including due to climate change; our ability to successfully develop and integrate sustainable solutions into our business and investor and/or consumer sentiment regarding the importance of sustainable practices and products; approval or allocation of funding for infrastructure programmes; adverse political developments in various countries and regions, including war and acts of terrorism; failure to completely or successfully integrate acquisitions; indirect and direct effects of the COVID-19 pandemic; cyber-attacks, sabotage or other incidents and their direct or indirect effects on our business; market reaction to our transition to U.S. primary listing; and the specific factors identified in the section entitled “Principal Risks and Uncertainties” in the Group's interim results announcement, as well as “Principal Risks and Uncertainties (Risk Factors)” in the Group's 2022 Annual Report on Form 20-F as filed with the US Securities and Exchange Commission.

You are cautioned not to place undue reliance on any forward-looking statements. These forward-looking statements are made as of the date of this document. The Company expressly disclaims any obligation or undertaking to publicly update or revise these forward-looking statements other than as required by applicable law.

CRH uses a number of non-GAAP performance measures to monitor financial performance. These measures are referred to throughout the discussion of our reported financial position and operating performance on a continuing operations basis unless otherwise defined and are measures which are regularly reviewed by CRH management. These performance measures may not be uniformly defined by all companies and accordingly they may not be directly comparable with similarly titled measures and disclosures by other companies. Please see the Group's 2022 Annual Report on Form 20-F as filed with the US Securities and Exchange Commission for reconciliations of EBITDA and Net Debt/EBITDA to the most directly comparable GAAP financial measures.

The Company has not provided reconciliations of any forward-looking non-GAAP financial measures to the most directly comparable GAAP financial measures because such reconciliations are not available without unreasonable efforts due to the variability and complexity with respect to the charges and other components excluded from the non-GAAP measures.

The forward-looking statements in this document do not constitute reports or statements published in compliance with any of Regulations 6 to 8 of the Transparency (Directive 2004/109/EC) Regulations 2007 (as amended).



A modern, multi-story office building with a dark facade and large glass windows, illuminated from within at dusk. The building is situated in an urban environment with trees and a paved area in the foreground. The sky is a deep blue.

CRH plc

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