

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

FORM 10-Q

☒ QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the quarterly period ended September 30, 2025

☐ TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from to
Commission File Number: 001-32846



CRH public limited company

(Exact name of registrant as specified in its charter)

Ireland

98-0366809

(State or other jurisdiction of incorporation or organization)

(I.R.S. Employer Identification No.)

Stonemason's Way, Rathfarnham, Dublin 16, D16 KH51, Ireland
+353 1 404 1000

(Address, including zip code, and telephone number, including area code, of registrant's principal executive offices)

Securities registered pursuant to Section 12(b) of the Act:

Title of each class:	Trading Symbols:	Name of each exchange on which registered:
Ordinary Shares of €0.32 each	CRH	New York Stock Exchange
5.200% Guaranteed Notes due 2029	CRH/29	New York Stock Exchange
5.125% Guaranteed Notes due 2030	CRH/30	New York Stock Exchange
4.400% Guaranteed Notes due 2031	CRH/31	New York Stock Exchange
6.400% Notes due 2033	CRH/33A	New York Stock Exchange
5.400% Guaranteed Notes due 2034	CRH/34	New York Stock Exchange
5.500% Guaranteed Notes due 2035	CRH/35	New York Stock Exchange
5.000% Guaranteed Notes due 2036	CRH/36	New York Stock Exchange
5.875% Guaranteed Notes due 2055	CRH/55	New York Stock Exchange
5.600% Guaranteed Notes due 2056	CRH/56	New York Stock Exchange

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. ☒ Yes ☐ No

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T (§ 232.405 of this chapter) during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). ☒ Yes ☐ No

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company or an emerging growth company. See the definitions of “large accelerated filer,” “accelerated filer,” “smaller reporting company,” and “emerging growth company” in Rule 12b-2 of the Exchange Act.

Large accelerated filer	☒	Accelerated filer	☐
Non-accelerated filer	☐	Smaller reporting company	☐
		Emerging growth company	☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act).

☐ Yes ☒ No

As of October 23, 2025, the number of outstanding Ordinary Shares was 670,270,575 (excluding Treasury stock of 38,308,450 shares).

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CERTAIN TERMS

Except as otherwise specified or the context otherwise requires, references to 'CRH', the 'Company', 'we', 'us' or 'our' refer to CRH plc (together with its consolidated subsidiaries), and references to years indicate our fiscal year ended December 31 of the respective year.

References to the '2024 Form 10-K' are to our Annual Report on Form 10-K for the year ended December 31, 2024, filed with the SEC on February 26, 2025. References to this 'Quarterly Report' are to our Quarterly Report on Form 10-Q for the quarterly period ended September 30, 2025. All references to the 'Condensed Consolidated Financial Statements' are to Part I, Item 1 of this Quarterly Report. All references to the 'same period in 2024' refer to either the three months ended September 30, 2024, or the nine months ended September 30, 2024, as applicable, unless otherwise indicated.

References to 'Ordinary Shares', 'Common Shares' and 'Common stock' refer to our ordinary shares of €0.32 each.

Forward-Looking Statements

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

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

In particular, the following, among other statements, are all forward looking in nature: plans and expectations regarding CRH’s outlook for 2026, drivers of CRH’s performance in 2025, demand outlook, trends in CRH’s markets and key end-markets, government funding initiatives and manufacturing trends (including public investment in construction and re-industrialization activity), pricing trends, costs and weather patterns; plans and expectations regarding business strategy and cash returns for shareholders, including expectations regarding dividends and share buybacks; plans and expectations regarding CRH’s financial capacity, including our ability to fund acquisitions and meet working capital needs, capital expenditures, contractual obligations, dividends, share repurchases, upcoming debt maturities and other liquidity requirements; plans and expectations regarding the expansion of our operations and the timing and benefits of our acquisitions and divestitures; statements regarding the consummation (including timing thereof), expectations and benefits of the acquisition of Eco Material; statements regarding CRH’s ability to meet growing demand for cementitious products to modernize North America’s infrastructure and statements regarding the impact of CRH’s approach on safety and sustainability.

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 our current expectations and assumptions as to such future events and circumstances that may not prove accurate. You are cautioned not to place undue reliance on any forward-looking statements. These forward-looking statements are made as of the date of this document. We expressly disclaim any obligation or undertaking to publicly update or revise these forward-looking statements other than as required by applicable law.

A number of material factors could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements, certain of which are beyond our control, and which include, among other factors: economic and financial conditions, including changes in interest rates, inflation, price volatility and/or labor and materials shortages; industry cyclicality and the demand for infrastructure, residential and non-residential construction and our products in geographic markets in which we operate; increased competition and its impact on prices and market position; increases in energy, labor and/or other raw materials costs; adverse changes to laws and regulations, including in relation to climate change; the impact of unfavorable weather; investor and/or consumer sentiment regarding the importance of sustainable practices and products; availability of, or reductions or delays to, public sector funding for infrastructure programs; political uncertainty, including as a result of political and social conditions in the jurisdictions CRH operates in, or adverse public policy, economic, social and political developments, including the ongoing geopolitical conflicts in Ukraine and the Middle East; failure to complete or successfully integrate acquisitions or make timely divestitures; cyberattacks and exposure of associates, contractors, customers, suppliers and other individuals to health and safety risks, including due to product failures. Additional factors, risks and uncertainties that could cause actual outcomes and results to be materially different from those expressed by the forward-looking statements in this report including, but not limited to, the risks and uncertainties described herein and under “Risk Factors” in our 2024 Form 10-K and in our other filings with the SEC.

PART I - FINANCIAL INFORMATION

Item 1. Financial Statements

Condensed Consolidated Statements of Income (Unaudited)

(in \$ millions, except share and per share data)

	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
Product revenues	8,087	7,482	21,618	20,158
Service revenues	2,982	3,033	6,413	6,544
Total revenues	11,069	10,515	28,031	26,702
Cost of product revenues	(4,083)	(3,674)	(11,992)	(11,010)
Cost of service revenues	(2,677)	(2,782)	(5,867)	(6,151)
Total cost of revenues	(6,760)	(6,456)	(17,859)	(17,161)
Gross profit	4,309	4,059	10,172	9,541
Selling, general and administrative expenses	(2,338)	(2,184)	(6,291)	(5,919)
Gain on disposal of long-lived assets	110	89	153	199
Operating income	2,081	1,964	4,034	3,821
Interest income	37	33	104	112
Interest expense	(209)	(164)	(590)	(452)
Other nonoperating income (expense), net	12	62	(17)	246
Income from operations before income tax expense and income from equity method investments	1,921	1,895	3,531	3,727
Income tax expense	(428)	(531)	(795)	(942)
Income from equity method investments	26	25	17	27
Net income	1,519	1,389	2,753	2,812
Net (income) attributable to redeemable noncontrolling interests	(10)	(9)	(18)	(21)
Net (income) attributable to noncontrolling interests	(6)	(4)	(7)	(2)
Net income attributable to CRH	1,503	1,376	2,728	2,789
Earnings per share attributable to CRH				
Basic	\$2.23	\$1.99	\$4.02	\$4.03
Diluted	\$2.21	\$1.97	\$3.99	\$4.00
Weighted average common shares outstanding				
Basic	672.3	681.6	674.4	685.0
Diluted	675.5	685.5	678.2	690.0

The accompanying notes form an integral part of the Condensed Consolidated Financial Statements.

Condensed Consolidated Statements of Comprehensive Income (Unaudited)
(in \$ millions)

	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
Net income	1,519	1,389	2,753	2,812
Other comprehensive (loss) income, net of tax:				
Currency translation adjustment	(57)	363	692	166
Net change in fair value of effective portion of cash flow hedges, net of tax of \$3 million and \$6 million for the three months ended September 30, 2025, and September 30, 2024, respectively; and \$2 million and \$8 million for the nine months ended September 30, 2025, and September 30, 2024, respectively	21	(8)	(12)	(26)
Actuarial (losses) gains and prior service (costs) credits for pension and other postretirement plans, net of tax of \$nil million and \$(1) million for the three months ended September 30, 2025, and September 30, 2024, respectively; and \$1 million and \$nil million for the nine months ended September 30, 2025, and September 30, 2024, respectively	(2)	(7)	(18)	(8)
Other comprehensive (loss) income	(38)	348	662	132
Comprehensive income	1,481	1,737	3,415	2,944
Comprehensive (income) attributable to redeemable noncontrolling interests	(10)	(9)	(18)	(21)
Comprehensive (income) attributable to noncontrolling interests	(4)	(38)	(45)	(17)
Comprehensive income attributable to CRH	1,467	1,690	3,352	2,906

The accompanying notes form an integral part of the Condensed Consolidated Financial Statements.

Condensed Consolidated Balance Sheets (Unaudited)

(in \$ millions, except share data)

	September 30 2025	December 31 2024	September 30 2024
Assets			
Current assets:			
Cash and cash equivalents	4,198	3,720	2,978
Restricted cash	90	39	102
Accounts receivable, net	6,961	4,820	6,422
Inventories	5,019	4,755	4,644
Other current assets	584	749	694
Total current assets	16,852	14,083	14,840
Property, plant and equipment, net	23,783	21,452	21,289
Equity method investments	743	737	929
Goodwill	12,676	11,061	10,906
Intangible assets, net	2,146	1,211	1,105
Operating lease right-of-use assets, net	1,412	1,274	1,322
Other noncurrent assets	915	795	830
Total assets	58,527	50,613	51,221
Liabilities, redeemable noncontrolling interests and shareholders' equity			
Current liabilities:			
Accounts payable	3,156	3,207	2,963
Accrued expenses	2,393	2,248	2,513
Current portion of long-term debt	3,968	2,999	3,218
Operating lease liabilities	257	265	271
Other current liabilities	1,822	1,577	1,703
Total current liabilities	11,596	10,296	10,668
Long-term debt	14,734	10,969	10,672
Deferred income tax liabilities	3,595	3,105	3,168
Noncurrent operating lease liabilities	1,188	1,074	1,117
Other noncurrent liabilities	2,785	2,319	2,430
Total liabilities	33,898	27,763	28,055
Commitments and contingencies (Note 17)			
Redeemable noncontrolling interests	419	384	361
Shareholders' equity			
Preferred stock, €1.27 par value, 150,000 shares authorized and 50,000 shares issued and outstanding for 5% preferred stock and 872,000 shares authorized, issued and outstanding for 7% 'A' preferred stock, as of September 30, 2025, December 31, 2024, and September 30, 2024	1	1	1
Common stock, €0.32 par value, 1,250,000,000 shares authorized; 709,054,314, 718,647,277 and 721,319,880 issued and outstanding, as of September 30, 2025, December 31, 2024, and September 30, 2024 respectively	287	290	291
Treasury stock, at cost (38,581,568, 41,355,384 and 41,493,074 shares as of September 30, 2025, December 31, 2024, and September 30, 2024 respectively)	(2,027)	(2,137)	(2,141)
Additional paid-in capital	361	422	392
Accumulated other comprehensive loss	(381)	(1,005)	(499)
Retained earnings	25,068	24,036	23,831
Total shareholders' equity attributable to CRH shareholders	23,309	21,607	21,875
Noncontrolling interests	901	859	930
Total equity	24,210	22,466	22,805
Total liabilities, redeemable noncontrolling interests and equity	58,527	50,613	51,221

The accompanying notes form an integral part of the Condensed Consolidated Financial Statements.

Condensed Consolidated Statements of Cash Flows (Unaudited)
(in \$ millions)

	Nine months ended	
	September 30	
	2025	2024
Cash Flows from Operating Activities:		
Net income	2,753	2,812
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation, depletion, amortization and impairment	1,606	1,288
Share-based compensation	104	96
Gains on disposals from businesses and long-lived assets, net	(126)	(389)
Deferred tax expense	175	195
Income from equity method investments	(17)	(27)
Pension and other postretirement benefits net periodic benefit cost	17	27
Non-cash operating lease costs	208	188
Other items, net	5	(17)
Changes in operating assets and liabilities, net of effects of acquisitions and divestitures:		
Accounts receivable, net	(1,940)	(1,527)
Inventories	(24)	(45)
Accounts payable	(264)	(276)
Operating lease liabilities	(226)	(218)
Other assets	(163)	(311)
Other liabilities	632	498
Pension and other postretirement benefits contributions	(30)	(35)
Net cash provided by operating activities	2,710	2,259
Cash Flows from Investing Activities:		
Purchases of property, plant and equipment, and intangibles	(1,892)	(1,635)
Acquisitions, net of cash acquired	(3,121)	(3,853)
Proceeds from divestitures	52	977
Proceeds from disposal of long-lived assets	183	203
Dividends received from equity method investments	23	22
Settlements of derivatives	(72)	(21)
Deferred divestiture consideration received	40	82
Other investing activities, net	82	(180)
Net cash used in investing activities	(4,705)	(4,405)

Condensed Consolidated Statements of Cash Flows (Unaudited)
(in \$ millions)

	Nine months ended	
	September 30	
	2025	2024
Cash Flows from Financing Activities:		
Proceeds from debt issuances	7,760	3,452
Payments on debt	(3,697)	(1,854)
Settlements of derivatives	120	34
Payments of finance lease obligations	(73)	(37)
Deferred and contingent acquisition consideration paid	(28)	(16)
Dividends paid	(749)	(1,469)
Distributions to noncontrolling and redeemable noncontrolling interests	(31)	(33)
Transactions involving noncontrolling interests	2	—
Repurchases of common stock	(930)	(1,224)
Amounts related to employee share plans	(55)	3
Net cash provided by (used in) financing activities	2,319	(1,144)
Effect of exchange rate changes on cash and cash equivalents, including restricted cash	205	(20)
Increase/(decrease) in cash and cash equivalents, including restricted cash	529	(3,310)
Cash and cash equivalents and restricted cash at the beginning of period	3,759	6,390
Cash and cash equivalents and restricted cash at the end of period	4,288	3,080
Supplemental cash flow information:		
Cash paid for interest (including finance leases)	494	372
Cash paid for income taxes	380	654
Reconciliation of cash and cash equivalents and restricted cash		
Cash and cash equivalents presented in the Condensed Consolidated Balance Sheets	4,198	2,978
Restricted cash presented in the Condensed Consolidated Balance Sheets	90	102
Total cash and cash equivalents and restricted cash presented in the Condensed Consolidated Statements of Cash Flows	4,288	3,080

The accompanying notes form an integral part of the Condensed Consolidated Financial Statements.

Condensed Consolidated Statements of Changes in Equity (Unaudited)

(in \$ millions, except share and per share data)

	Preferred stock		Common stock		Treasury stock		Additional Paid-in Capital	Accumulated Other Comprehensive Loss	Retained Earnings	Total Shareholders' Equity Attributable to CRH Shareholders	Noncontrolling Interests	Total Equity
	Shares	Amount	Shares	Amount	Shares	Amount						
Balance at June 30, 2025	0.9	\$1	711.7	\$288	(38.6)	(\$2,028)	\$323	(\$345)	\$24,106	\$22,345	\$896	\$23,241
Net income	—	—	—	—	—	—	—	—	1,503	1,503	6	1,509
Other comprehensive loss	—	—	—	—	—	—	—	(36)	—	(36)	(2)	(38)
Share-based compensation	—	—	—	—	—	—	38	—	—	38	—	38
Repurchases and retirement of common stock	—	—	(2.7)	(1)	—	—	—	—	(285)	(286)	—	(286)
Shares issued under employee share plans	—	—	—	—	—	1	—	—	—	1	—	1
Dividends declared on common stock	—	—	—	—	—	—	—	—	(249)	(249)	—	(249)
Distributions to noncontrolling interests	—	—	—	—	—	—	—	—	—	—	(5)	(5)
Noncontrolling interests arising on acquisition	—	—	—	—	—	—	—	—	—	—	6	6
Adjustment of redeemable noncontrolling interests to redemption value	—	—	—	—	—	—	—	—	(7)	(7)	—	(7)
Balance at September 30, 2025	0.9	\$1	709	\$287	(38.6)	(\$2,027)	\$361	(\$381)	\$25,068	\$23,309	\$901	\$24,210

For the three months ended September 30, 2025, dividends declared on Common stock were \$0.37 per common share.

	Preferred stock		Common stock		Treasury stock		Additional Paid-in Capital	Accumulated Other Comprehensive Loss	Retained Earnings	Total Shareholders' Equity Attributable to CRH Shareholders	Noncontrolling Interests	Total Equity
	Shares	Amount	Shares	Amount	Shares	Amount						
Balance at December 31, 2024	0.9	\$1	718.6	\$290	(41.4)	(\$2,137)	\$422	(\$1,005)	\$24,036	\$21,607	\$859	\$22,466
Net income	—	—	—	—	—	—	—	—	2,728	2,728	7	2,735
Other comprehensive income	—	—	—	—	—	—	—	624	—	624	38	662
Share-based compensation	—	—	—	—	—	—	104	—	—	104	—	104
Repurchases and retirement of common stock	—	—	(9.6)	(3)	—	—	—	—	(927)	(930)	—	(930)
Shares issued under employee share plans	—	—	—	—	2.8	110	(165)	—	—	(55)	—	(55)
Dividends declared on common stock	—	—	—	—	—	—	—	—	(749)	(749)	—	(749)
Distributions to noncontrolling interests	—	—	—	—	—	—	—	—	—	—	(11)	(11)
Noncontrolling interests arising on acquisition	—	—	—	—	—	—	—	—	—	—	6	6
Transactions involving noncontrolling interests	—	—	—	—	—	—	—	—	—	—	2	2
Adjustment of redeemable noncontrolling interests to redemption value	—	—	—	—	—	—	—	—	(20)	(20)	—	(20)
Balance at September 30, 2025	0.9	\$1	709	\$287	(38.6)	(\$2,027)	\$361	(\$381)	\$25,068	\$23,309	\$901	\$24,210

For the nine months ended September 30, 2025, dividends declared on Common stock were \$1.11 per common share.

Condensed Consolidated Statements of Changes in Equity (Unaudited)

(in \$ millions, except share and per share data)

	Preferred stock		Common stock		Treasury stock		Additional Paid-in Capital	Accumulated Other Comprehensive Loss	Retained Earnings	Total Shareholders' Equity Attributable to CRH Shareholders	Noncontrolling Interests	Total Equity
	Shares	Amount	Shares	Amount	Shares	Amount						
Balance at June 30, 2024	0.9	\$1	725.1	\$292	(41.5)	(\$2,143)	\$359	(\$813)	\$23,030	\$20,726	\$390	\$21,116
Net income	–	–	–	–	–	–	–	–	1,376	1,376	4	1,380
Other comprehensive income	–	–	–	–	–	–	–	314	–	314	34	348
Share-based compensation	–	–	–	–	–	–	33	–	–	33	–	33
Repurchases and retirement of common stock	–	–	(3.8)	(1)	–	–	–	–	(316)	(317)	–	(317)
Shares issued under employee share plans	–	–	–	–	–	2	–	–	2	4	–	4
Dividends declared on common stock	–	–	–	–	–	–	–	–	(238)	(238)	–	(238)
Distributions to noncontrolling interests	–	–	–	–	–	–	–	–	–	–	(5)	(5)
Noncontrolling interests arising on acquisition	–	–	–	–	–	–	–	–	–	–	507	507
Adjustment of redeemable noncontrolling interests to redemption value	–	–	–	–	–	–	–	–	(23)	(23)	–	(23)
Balance at September 30, 2024	0.9	\$1	721.3	\$291	(41.5)	(\$2,141)	\$392	(\$499)	\$23,831	\$21,875	\$930	\$22,805

For the three months ended September 30, 2024, dividends declared on common stock were \$0.35 per common share.

	Preferred stock		Common stock		Treasury stock		Additional Paid-in Capital	Accumulated Other Comprehensive Loss	Retained Earnings	Total Shareholders' Equity Attributable to CRH Shareholders	Noncontrolling Interests	Total Equity
	Shares	Amount	Shares	Amount	Shares	Amount						
Balance at December 31, 2023	0.9	\$1	734.5	\$296	(42.4)	(\$2,199)	\$454	(\$616)	\$22,918	\$20,854	\$434	\$21,288
Net income	–	–	–	–	–	–	–	–	2,789	2,789	2	2,791
Other comprehensive income	–	–	–	–	–	–	–	117	–	117	15	132
Share-based compensation	–	–	–	–	–	–	96	–	–	96	–	96
Repurchases of common stock	–	–	–	–	(2.6)	(179)	–	–	–	(179)	–	(179)
Repurchases and retirement of common stock	–	–	(13.2)	(5)	–	–	–	–	(1,040)	(1,045)	–	(1,045)
Shares issued under employee share plans	–	–	–	–	3.5	237	(158)	–	(87)	(8)	–	(8)
Dividends declared on common stock	–	–	–	–	–	–	–	–	(719)	(719)	–	(719)
Distributions to noncontrolling interests	–	–	–	–	–	–	–	–	–	–	(10)	(10)
Divestiture of noncontrolling interests	–	–	–	–	–	–	–	–	–	–	(18)	(18)
Noncontrolling interests arising on acquisition	–	–	–	–	–	–	–	–	–	–	507	507
Adjustment of redeemable noncontrolling interests to redemption value	–	–	–	–	–	–	–	–	(30)	(30)	–	(30)
Balance at September 30, 2024	0.9	\$1	721.3	\$291	(41.5)	(\$2,141)	\$392	(\$499)	\$23,831	\$21,875	\$930	\$22,805

For the nine months ended September 30, 2024, dividends declared on Common stock were \$1.05 per common share.

The accompanying notes form an integral part of the Condensed Consolidated Financial Statements.

Notes to Condensed Consolidated Financial Statements (Unaudited)

1. Summary of significant accounting policies

1.1. Description of business

CRH operates in the building materials industry, providing essential materials and services for construction projects across its Americas and International footprint. The Company is a major producer of aggregates, cementitious materials, readymixed concrete, asphalt, precast concrete and outdoor living products and is a provider of paving and construction services, supplying a wide range of customers, including Federal and local authorities, general contractors, and the commercial and residential markets. CRH is one of the largest suppliers of building materials globally.

1.2. Basis of presentation and use of estimates

The accompanying unaudited Condensed Consolidated Financial Statements of the Company have been prepared in accordance with accounting principles generally accepted in the United States (U.S. GAAP) for interim financial information and with the instructions to the Quarterly Report on Form 10-Q and in Article 10 of Regulation S-X. The Company has continued to follow the accounting policies set forth in the audited Consolidated Financial Statements and related notes thereto included in the Company's 2024 Form 10-K. In the opinion of our management, these statements reflect all adjustments, consisting of only normal recurring adjustments, necessary for a fair statement of our results of operations and financial condition for the periods and at the dates presented. Operating results for the three and nine months ended September 30, 2025 are not necessarily indicative of the results that may be expected for the year ending December 31, 2025. The Condensed Consolidated Balance Sheet at December 31, 2024 has been derived from the audited Consolidated Financial Statements at that date but does not include all of the information and notes required by U.S. GAAP for complete financial statements. These Condensed Consolidated Financial Statements should be read in conjunction with the audited Consolidated Financial Statements and notes thereto included in the Company's 2024 Form 10-K.

The preparation of the Company's Condensed Consolidated Financial Statements requires management to make certain estimates and assumptions about future events. These estimates and the underlying assumptions affect the amounts of assets and liabilities reported, disclosures about contingent assets and liabilities and reported amounts of revenues and expenses. Such estimates include impairment of long-lived assets, impairment of goodwill, pension and other postretirement benefits, tax matters and litigation, including insurance and environmental compliance costs. These estimates and assumptions are based on management's judgment.

Estimates and underlying assumptions are reviewed on an ongoing basis. Changes in accounting estimates may be necessary if there are changes in the circumstances or experiences on which the estimate was based or as a result of new information.

Changes in estimates, including those resulting from changes in the economic environment, are reflected in the period in which the change in estimate occurs.

Certain amounts in the prior period have been reclassified to conform with the current period presentation in the Condensed Consolidated Statements of Cash Flows. These reclassifications had no effect on the previously reported net cash provided by (used in) operating, investing, or financing activities, or in the Condensed Consolidated Balance Sheets or Condensed Consolidated Statements of Income.

1.3. Cash and cash equivalents and restricted cash

The Company had restricted cash of \$6 million at September 30, 2025, December 31, 2024, and September 30, 2024, respectively, included within Cash and cash equivalents in the Condensed Consolidated Balance Sheets. The Company is restricted from utilizing the cash for purposes other than with government approval as it is linked to the awarding of government licenses for quarrying.

Restricted cash of \$90 million, \$39 million and \$102 million as separately presented in the Condensed Consolidated Balance Sheets at September 30, 2025, December 31, 2024, and September 30, 2024, respectively, consists of amounts held in escrow which were primarily designated for exchange of assets under Section 1031 of the U.S. Internal Revenue Code of 1986, as amended.

1.4. New accounting standards

Refer to Note 1.25 in the 2024 Form 10-K for impacts of new accounting standards. There were no material impacts from the adoption of new accounting standards for the nine months ended September 30, 2025.

2. Revenue

The Company disaggregates revenue based on its operating and reportable segments. The Company's operating and reportable segments are: (1) Americas Materials Solutions, (2) Americas Building Solutions and (3) International Solutions.

Revenue is disaggregated by principal activities and products and by primary geographic market. Business lines are reviewed and evaluated as follows: (1) Essential Materials, (2) Road Solutions, (3) Building & Infrastructure Solutions and (4) Outdoor Living Solutions.

The vertically integrated **Essential Materials** businesses manufacture and supply aggregates and cementitious materials for use in a range of construction and industrial applications.

Road Solutions supports the manufacturing, installation and maintenance of public highway infrastructure projects and commercial infrastructure.

Building & Infrastructure Solutions provides products that connect, protect and transport critical water, energy and telecommunications infrastructure and deliver complex commercial building projects.

Outdoor Living Solutions integrates specialized materials, products and design features to enhance the quality of private and public spaces.

in \$ millions

Principal activities and products

Three months ended September 30, 2025				
Americas Materials Solutions	Americas Building Solutions	International Solutions	Total	
Essential Materials	1,519	—	1,458	2,977
Road Solutions (i)	4,118	—	1,456	5,574
Building & Infrastructure Solutions (ii)	—	725	547	1,272
Outdoor Living Solutions	—	1,072	174	1,246
Total revenues	5,637	1,797	3,635	11,069

in \$ millions

Principal activities and products

Three months ended September 30, 2024				
Americas Materials Solutions	Americas Building Solutions	International Solutions	Total	
Essential Materials	1,390	—	1,363	2,753
Road Solutions (i)	3,909	—	1,432	5,341
Building & Infrastructure Solutions (ii)	—	705	488	1,193
Outdoor Living Solutions	—	1,052	176	1,228
Total revenues	5,299	1,757	3,459	10,515

in \$ millions

Principal activities and products

Principal divisions and products				
Essential Materials	3,760	—	3,896	7,656
Road Solutions (i)	8,629	—	3,983	12,612
Building & Infrastructure Solutions (ii)	—	1,990	1,638	3,628
Outdoor Living Solutions	—	3,648	487	4,135
Total revenues	12,389	5,638	10,004	28,031

in \$ millions

Principal activities and products

Nine months ended September 30, 2024				
Americas Materials Solutions	Americas Building Solutions	International Solutions	Total	
Essential Materials	3,605	—	3,560	7,165
Road Solutions (i)	8,302	—	3,652	11,954
Building & Infrastructure Solutions (ii)	—	1,933	1,509	3,442
Outdoor Living Solutions	—	3,633	508	4,141
Total revenues	11,907	5,566	9,229	26,702

(i) Revenue from contracts with customers in the Road Solutions principal activities and products category that is recognized over time was:

<i>in \$ millions</i>	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
Americas Materials Solutions	2,414	2,333	4,761	4,665
International Solutions	465	572	1,308	1,439
Total revenue from contracts with customers	2,879	2,905	6,069	6,104

(ii) Revenue from contracts with customers in the Building & Infrastructure Solutions principal activities and products category that is recognized over time was:

<i>in \$ millions</i>	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
Americas Building Solutions	12	17	40	66
International Solutions	91	111	304	374
Total revenue from contracts with customers	103	128	344	440

Contract assets were \$957 million, \$690 million and \$1,004 million and contract liabilities were \$405 million, \$500 million and \$495 million, at September 30, 2025, December 31, 2024, and September 30, 2024, respectively. The Company recognized revenue of \$382 million and \$382 million for the nine months ended September 30, 2025, and September 30, 2024, respectively, which was previously included in the contract liability balance at December 31, 2024, and December 31, 2023, respectively.

Contract assets include unbilled revenue and retentions held by customers in respect of construction contracts at September 30, 2025, December 31, 2024, and September 30, 2024 amounting to \$697 million and \$260 million, \$450 million and \$240 million, and \$752 million and \$252 million, respectively. Unbilled revenue represents the estimated value of unbilled work for projects with performance obligations recognized over time. Retentions represent amounts that have been billed to customers but payment is withheld until final acceptance of the performance obligation by the customer. Retentions that have been billed, but are not due until completion of performance and acceptance by customers, are generally expected to be collected within one year. The Company applies the practical expedient and does not adjust any of its transaction prices for the time value of money.

On September 30, 2025, the Company had \$3,592 million of transaction price allocated to remaining performance obligations. The majority of open contracts at September 30, 2025 are expected to close and revenue to be recognized within 12 months of the balance sheet date.

3. Acquisitions

The Company strategically acquires companies in order to increase its footprint and offer products and services that enhance its existing offerings. These acquisitions are accounted for as business combinations using the acquisition method, whereby the purchase price is allocated to the assets acquired and liabilities assumed, based on their estimated fair values at the date of the acquisition with the remaining amount recorded in Goodwill.

On September 15, 2025, the Company acquired Eco Material Technologies, a leading supplier of cementitious materials headquartered in Utah, United States (the 'Eco Material' acquisition) for a total consideration of \$2,089 million. The Eco Material acquisition is reported in the Americas Materials Solutions segment.

During the nine months ended September 30, 2025, the Company completed the acquisition of 22 companies. The total cash consideration for these acquisitions, net of cash acquired, was \$3,121 million. The estimated fair values of assets acquired and liabilities assumed are provisional and are based on the information that was available as of the acquisition dates. The Company expects to finalize the valuation and complete the purchase price allocations as soon as practical but no later than one year from the acquisition dates.

The provisional amounts for assets acquired, liabilities assumed, and consideration related to the acquisitions at September 30, 2025, including measurement period adjustments to provisional fair values in respect of acquisitions completed in previous periods, were:

<i>in \$ millions</i>	Eco Material	Other acquisitions (i)	Total
Identifiable assets acquired and liabilities assumed			
Assets			
Cash and cash equivalents	23	8	31
Accounts receivable, net	137	100	237
Inventories	37	46	83
Other current assets	19	6	25
Property, plant and equipment, net	533	465	998
Equity method investments	–	(49)	(49)
Intangible assets, net	921	64	985
Operating lease right-of-use assets, net	71	34	105
Total assets	1,741	674	2,415
Liabilities			
Accounts payable	49	47	96
Accrued expenses	17	9	26
Operating lease liabilities	55	35	90
Long-term debt	–	22	22
Deferred income tax liabilities	192	(2)	190
Other liabilities	130	62	192
Total liabilities	443	173	616
Total identifiable net assets at fair value	1,298	501	1,799
Goodwill	791	608	1,399
Redeemable noncontrolling interests	–	(17)	(17)
Noncontrolling interests	–	(6)	(6)
Total consideration	2,089	1,086	3,175
<i>Consideration satisfied by:</i>			
Cash payments	2,089	1,063	3,152
Deferred consideration (stated at net present cost)	–	4	4
Contingent consideration	–	19	19
Total consideration	2,089	1,086	3,175
Acquisitions of businesses, net of cash acquired			
Cash consideration	2,089	1,063	3,152
Less: cash and cash equivalents acquired	(23)	(8)	(31)
Total outflow in the Condensed Consolidated Statements of Cash Flows	2,066	1,055	3,121

(i) Acquisitions are aggregated on the basis of individual immateriality. The acquisition balance sheet presented in this note reflects the identifiable net assets acquired in respect of acquisitions completed in the nine months through September 30, 2025, together with measurement period adjustments to provisional fair values in respect of acquisitions completed during previous periods; none of which were material.

As a result of the acquisitions completed through September 30, 2025, including adjustments to provisional values, the Company recognized \$985 million of amortizable intangible assets and \$1,399 million of goodwill. Goodwill represents the excess of the consideration paid over the fair value of net assets acquired and includes the expected benefit of cost savings and synergies within the Company's segments and intangible assets that do not qualify for separate recognition. Of the goodwill recognized in respect of the acquisitions completed in the nine months ended September 30, 2025, \$1,259 million is expected to be deductible for tax purposes. The amortizable intangible assets will be amortized against earnings over a weighted average of 19 years.

Acquisition-related costs

Acquisition-related costs have been included in Selling, general and administrative expenses in the Condensed Consolidated Statements of Income. These costs include legal and consulting expenses incurred in connection with completed acquisitions. The Company incurred the following acquisition-related costs:

<i>in \$ millions</i>	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
Acquisition-related costs				
Substantial acquisition-related (i)	13	23	13	45
Other acquisitions	3	5	18	7
Total acquisition-related costs	16	28	31	52

(i) Represents expenses associated with the non-routine substantial acquisition of Eco Material during the third quarter of 2025. The comparative periods presented include expenses related to the acquisition of Adbri, an Australian-based materials business, and to the acquisition of a portfolio of cement and readymixed concrete operations and assets in Texas, during 2024.

For the period from acquisition date through September 30, 2025, and September 30, 2024, respectively, acquisitions contributed \$322 million and \$733 million to Total revenues and a loss of \$13 million and \$3 million to Net income attributable to CRH, excluding substantial acquisition-related costs that arose in that period and including the effect of interest expense to finance the acquisitions, respectively.

Pro forma results of operations for the current year acquisitions, as if they were combined as of January 1, 2024, have not been presented because they are not material to the Condensed Consolidated Financial Statements.

4. Accounts receivable, net

Accounts receivable, net, were:

<i>in \$ millions</i>	September 30 2025	December 31 2024	September 30 2024
Trade receivables	5,641	3,829	5,106
Construction contract assets	957	690	1,004
Total accounts receivable	6,598	4,519	6,110
Less: allowance for credit losses	(158)	(140)	(151)
Other current receivables	521	441	463
Total accounts receivable, net	6,961	4,820	6,422

Of the total Accounts receivable, net balances, \$61 million, \$46 million and \$58 million at September 30, 2025, December 31, 2024, and September 30, 2024, respectively, were due from equity method investments.

The changes in the allowance for credit losses were:

<i>in \$ millions</i>	2025	2024
At January 1	140	149
Charge-offs	(9)	(8)
Provision for credit losses	2	5
Foreign currency translation and other	25	5
At September 30	158	151

5. Inventories

Inventories were:

<i>in \$ millions</i>	September 30 2025	December 31 2024	September 30 2024
Raw materials	2,347	2,074	2,182
Work-in-process	286	267	246
Finished goods	2,386	2,414	2,216
Total inventories	5,019	4,755	4,644

6. Goodwill

The changes in the carrying amount of goodwill were:

in \$ millions

Carrying value, December 31, 2024
Acquisitions
Foreign currency translation adjustment
Divestitures
Carrying value, September 30, 2025

Americas Materials Solutions	Americas Building Solutions	International Solutions	Total
5,803	3,070	2,188	11,061
1,064	195	140	1,399
15	9	195	219
—	—	(3)	(3)
6,882	3,274	2,520	12,676

in \$ millions

Carrying value, December 31, 2023
Acquisitions
Foreign currency translation adjustment
Impairment charge for the period
Divestitures
Reclassified as held for sale
Carrying value, December 31, 2024

Americas Materials Solutions	Americas Building Solutions	International Solutions	Total
4,417	2,752	1,989	9,158
1,426	333	385	2,144
(40)	(12)	(114)	(166)
—	—	(72)	(72)
—	(3)	(201)	(204)
—	—	201	201
5,803	3,070	2,188	11,061

in \$ millions

Carrying value, December 31, 2023
Acquisitions
Foreign currency translation adjustment
Divestitures
Reclassified from held for sale
Carrying value, September 30, 2024

Americas Materials Solutions	Americas Building Solutions	International Solutions	Total
4,417	2,752	1,989	9,158
1,270	160	278	1,708
(11)	1	50	40
—	—	(201)	(201)
—	—	201	201
5,676	2,913	2,317	10,906

There were no charges for goodwill impairment in the nine months ended September 30, 2025, and September 30, 2024.

7. Additional financial information

Other current assets were:

in \$ millions

Prepayments
Income tax recoverable
Other
Total other current assets

September 30 2025	December 31 2024	September 30 2024
396	303	323
147	216	164
41	230	207
584	749	694

Accrued expenses were:

in \$ millions

Accrued payroll and employee benefits
Other accruals
Total accrued expenses

September 30 2025	December 31 2024	September 30 2024
1,027	1,062	1,048
1,366	1,186	1,465
2,393	2,248	2,513

Other current liabilities were:

in \$ millions

Construction contract liabilities
Insurance liability
Income tax payable
Finance lease liabilities
Other
Total other current liabilities

September 30 2025	December 31 2024	September 30 2024
405	500	495
165	185	178
166	97	148
97	67	60
989	728	822
1,822	1,577	1,703

Other noncurrent liabilities were:

in \$ millions

Income tax payable
Asset retirement obligations
Pension liability
Insurance liability
Finance lease liabilities
Other
Total other noncurrent liabilities

September 30 2025	December 31 2024	September 30 2024
881	726	816
377	319	325
239	223	257
302	269	266
409	190	168
577	592	598
2,785	2,319	2,430

8. Debt

Long-term debt was:

		September 30	December 31	September 30
<i>in \$ millions</i>	Effective interest rate	2025	2024	2024
Long-term debt				
(U.S. Dollar denominated unless otherwise noted)				
3.875% Senior Notes due 2025	3.93 %	—	1,250	1,250
1.250% euro Senior Notes due 2026	1.25 %	880	780	840
3.400% Senior Notes due 2027	3.49 %	600	600	600
4.000% euro Senior Notes due 2027	4.13 %	587	520	560
3.950% Senior Notes due 2028	4.07 %	900	900	900
1.375% euro Senior Notes due 2028	1.42 %	704	624	672
5.200% Senior Notes due 2029	5.30 %	750	750	750
4.125% Sterling Senior Notes due 2029	4.22 %	537	501	536
5.125% Senior Notes due 2030	5.25 %	1,250	—	—
1.625% euro Senior Notes due 2030	1.72 %	880	780	840
4.000% euro Senior Notes due 2031	4.10 %	880	780	840
6.400% Senior Notes due 2033 (i)	6.43 %	213	213	213
5.400% Senior Notes due 2034	5.52 %	750	750	750
5.500% Senior Notes due 2035	5.57 %	1,250	—	—
4.250% euro Senior Notes due 2035	4.38 %	880	780	840
5.125% Senior Notes due 2045	5.25 %	500	500	500
4.400% Senior Notes due 2047	4.44 %	400	400	400
4.500% Senior Notes due 2048	4.63 %	600	600	600
5.875% Senior Notes due 2055	5.97 %	500	—	—
USD interest bearing loan due 2026	4.96 %	750	750	—
PHP interest bearing loan due 2027	5.84 %	390	379	407
AUD interest bearing loan due 2029	4.46 %	569	478	565
U.S. Dollar Commercial Paper	4.60 %	3,232	1,189	1,295
Euro Commercial Paper	2.18 %	576	347	383
Other		80	48	66
Unamortized discounts and debt issuance costs		(79)	(68)	(70)
Total long-term debt (ii)		18,579	13,851	13,737
Less: current portion of long-term debt (iii)		(3,845)	(2,882)	(3,065)
Long-term debt		14,734	10,969	10,672

(i) The \$300 million 6.400% Senior Notes were issued in September 2003, and at the time of issuance the Senior Notes were partially swapped to floating interest rates. In August 2009 and December 2010, \$87 million of the issued Senior Notes were acquired by the Company as part of liability management exercises undertaken and the interest rate hedge was closed out. The remaining fair value hedge adjustment on the hedged item in the Condensed Consolidated Balance Sheets was \$24 million, \$27 million, and \$27 million at September 30, 2025, December 31, 2024, and September 30, 2024, respectively.

(ii) Of the Company's nominal fixed rate debt at September 30, 2025, December 31, 2024, and September 30, 2024, \$500 million, \$1,375 million and \$1,375 million, respectively, was hedged to daily compounded Secured Overnight Financing Rate (SOFR) using interest rate swaps. Of the Company's nominal floating rate debt at September 30, 2025, December 31, 2024, and September 30, 2024, \$nil million, \$140 million, and \$208 million, respectively, was hedged to fixed rates using interest rate swaps.

(iii) Excludes borrowings from bank overdrafts of \$123 million, \$117 million and \$153 million, which are recorded within Current portion of long-term debt in the Condensed Consolidated Balance Sheets at September 30, 2025, December 31, 2024, and September 30, 2024, respectively.

Senior Notes:

The Senior Notes are issued by wholly-owned subsidiaries of the Company and carry full and unconditional guarantees from the Company, as defined in the indentures that govern them. These Senior Notes represent senior unsecured obligations of the Company and hold an equal standing in payment priority with the Company's existing and future senior unsubordinated indebtedness.

With the exception of the 6.400% Senior Notes due 2033, all other Senior Notes can be redeemed before their respective par call dates, at a make-whole redemption price. Post par call dates and before the respective maturity dates, the Senior Notes can be redeemed at a price equal to 100% of the principal amount, along with any accrued and unpaid interest.

In the event of a change-of-control repurchase event, the Company is obligated to offer repurchase options for the 3.400% Senior Notes due 2027, 3.950% Senior Notes due 2028, 5.200% Senior Notes due 2029, 5.125% Senior Notes due 2030, 5.400% Senior Notes due 2034, 5.500% Senior Notes due 2035, 5.125% Senior Notes due 2045, 4.400% Senior Notes due 2047, 4.500% Senior Notes due 2048 and 5.875% Senior Notes due 2055. This repurchase involves a cash payment equal to 101% of the principal amount, along with any accrued and unpaid interest.

If the Company's credit rating falls below investment-grade, the Company would be required to make an additional coupon step-up payment on the 5.125% Senior Notes due 2045. The increase is 25 basis points per rating notch per agency, capped at 100 basis points per agency. However, this coupon step-up would reverse if the Company returns to an investment-grade rating.

In October 2025, the Company raised an aggregate of \$2.5 billion through the issuance and sale of Guaranteed Notes across three tranches in 5-year, 10-year and 30-year tenors with coupon rates of 4.400%, 5.000% and 5.600% respectively. See Note 18 for further information.

Bank Debt:

The Company maintains a multi-currency Revolving Credit Facility (the 'RCF') with a syndicate of lenders. The RCF offers a senior unsecured revolving credit facility of €3,500 million over five years, maturing May 11, 2030. Borrowings under the RCF bear interest at rates based upon an underlying base rate, plus a margin determined in accordance with a ratings-based pricing grid. Base rates include SOFR for U.S. Dollar, Euro Interbank Offer Rate (EURIBOR) for euros, Sterling Overnight Index Average (SONIA) for Sterling, and Swiss Average Rate Overnight (SARON) for Swiss Francs, respectively. A commitment fee is payable on a quarterly basis based on a percentage of the applicable margin and calculated on the daily undrawn amount of the facility.

The deferred financing costs associated with the RCF were \$5 million at September 30, 2025. The total potential credit available through this arrangement is €3,500 million, inclusive of the ability to issue letters of credit.

At September 30, 2025, December 31, 2024, and September 30, 2024, there were no outstanding borrowings or letters of credit issued under the RCF and the undrawn committed facility available to be drawn by the Company at September 30, 2025 was \$4,109 million (€3,500 million equivalent).

The RCF includes customary terms and conditions for investment-grade borrowers. There are no financial covenants.

In December 2024, the Company entered into a new \$750 million two-year fixed rate term loan facility which was fully drawn.

Philippines (PHP) Debt:

In March 2017, the Company's subsidiary, Republic Cement & Building Materials, Inc., entered into a credit arrangement with the Bank of the Philippine Islands. The Company does not provide a guarantee for this facility. The initial credit agreement provided for total commitments of PHP12.5 billion for a 10-year term, which was later expanded to PHP22.5 billion. The funds drawn from this facility carry a combination of fixed and floating interest rates.

Australian (AUD) Debt:

In July 2024, the Company acquired Adbri which has committed credit agreements with a range of banks and credit institutions totaling AUD940 million. The Company does not provide a guarantee for these facilities. The funds drawn from these facilities carry a combination of fixed and floating interest rates.

Commercial Paper:

At September 30, 2025, the Company had a \$4,000 million U.S. Dollar Commercial Paper Program and a €1,500 million Euro Commercial Paper Program. The purpose of these programs is to provide short-term liquidity as required. The Company's RCF supports the commercial paper programs with a separate €750 million swingline sublimit which allows for same-day drawing in either euro or U.S. Dollar. Commercial paper borrowings may vary during the period, largely as a result of fluctuations in funding requirements.

The long-term debt maturities, net of the unamortized discounts and debt issuance costs, for the periods subsequent to September 30, 2025 are as follows:

<i>in \$ millions</i>	Remainder of 2025	2026	2027	2028	2029	2030 and thereafter	Total
Long-term debt maturities	3,689	2,240	1,495	1,600	1,356	8,199	18,579

9. Fair value measurement

Fair value is defined as the amount that would be received for selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date and is measured using inputs in one of the following three categories:

Level 1 measurements are based on unadjusted quoted prices in active markets for identical assets or liabilities that the Company has the ability to access. Valuation of these items does not entail a significant amount of judgment.

Level 2 measurements are based on quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active or market data other than quoted prices that are observable for the assets or liabilities.

Level 3 measurements are based on unobservable data that are supported by little or no market activity and are significant to the fair value of the assets or liabilities.

Considerable judgment may be required in interpreting market data used to develop the estimates of fair value.

The carrying values of the Company's Long-term debt were \$18,579 million, \$13,851 million, and \$13,737 million at September 30, 2025, December 31, 2024, and September 30, 2024, respectively. The fair values of the Company's Long-term debt were \$18,584 million, \$13,604 million, and \$13,599 million at September 30, 2025, December 31, 2024, and September 30, 2024, respectively. The Company's Long-term debt obligations are Level 2 instruments whose fair value is derived from quoted market prices.

The Redeemable noncontrolling interests included in the Condensed Consolidated Balance Sheets are marked to fair value on a recurring basis using Level 3 inputs. The redemption value of Redeemable noncontrolling interests approximates the fair value and is based on a range of estimated potential outcomes of the expected payment amounts primarily dependent on underlying performance metrics. The unobservable inputs in the valuation include a discount rate determined using a Capital Asset Pricing Model methodology with ranges of between 6.10% and 7.13%.

See Note 16 for the changes in the fair value of Redeemable noncontrolling interests.

The carrying values of the Company's Cash and cash equivalents, Restricted cash, Accounts receivable, net, Current portion of long-term debt, Accounts payable, Accrued expenses, and Other current liabilities approximate their fair values because of the short-term nature of these instruments.

10. Income taxes

The Company's tax provision for the interim period is calculated using an estimated annual effective tax rate based on the expected full-year results which is applied to ordinary year-to-date income or loss. The tax provision is adjusted for discrete items that occur in the applicable interim period to arrive at the effective income tax rate.

The summary of the income tax expense from operations was:

	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
<i>in \$ millions</i>				
Total tax expense	428	531	795	942
Effective income tax rate	22%	28%	23%	25%

The decrease in the effective tax rate for the three months ended September 30, 2025 is mainly driven by movement in uncertain tax positions during the period. The decrease in the effective tax rate for the nine months ended September 30, 2025 is mainly driven by movement in uncertain tax positions and valuation allowances.

11. Earnings per share (EPS)

The calculation of basic and diluted earnings per share was:

	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
<i>in \$ millions, except share and per share data</i>				
Numerator				
Net income	1,519	1,389	2,753	2,812
Net (income) attributable to redeemable noncontrolling interests	(10)	(9)	(18)	(21)
Net (income) attributable to noncontrolling interests	(6)	(4)	(7)	(2)
Adjustment of redeemable noncontrolling interests to redemption value	(7)	(23)	(20)	(30)
Net income attributable to CRH for EPS - basic and diluted	1,496	1,353	2,708	2,759
Denominator				
Weighted average common shares outstanding - basic (i)	672.3	681.6	674.4	685.0
Effect of dilutive employee share awards (ii)	3.2	3.9	3.8	5.0
Weighted average common shares outstanding - diluted	675.5	685.5	678.2	690.0
Earnings per share attributable to CRH				
Basic	\$2.23	\$1.99	\$4.02	\$4.03
Diluted	\$2.21	\$1.97	\$3.99	\$4.00

(i) The weighted average number of common shares included in the computation of basic and diluted earnings per share has been adjusted to exclude shares repurchased and held by the Company as Treasury stock given that these shares do not rank for dividend.

(ii) Common Shares that would only be issued contingent on certain conditions totaling 3,184,287 at September 30, 2025, and 3,919,037 at September 30, 2024, are excluded from the computation of diluted earnings per share where the conditions governing exercisability have not been satisfied as of the end of the reporting period or they are antidilutive for the period presented.

12. Accumulated other comprehensive loss

The changes in the balances for each component of Accumulated other comprehensive loss, net of tax, were:

in \$ millions

	Currency Translation	Cash Flow Hedges	Pension and Other Postretirement Plans	Total
Balance at June 30, 2025	(147)	(96)	(102)	(345)
Other comprehensive (loss) income before reclassifications	(58)	23	–	(35)
Amounts reclassified from Accumulated other comprehensive loss	1	(2)	(2)	(3)
Net current-period other comprehensive (loss) income	(57)	21	(2)	(38)
Other comprehensive loss attributable to noncontrolling interests	2	–	–	2
Balance at September 30, 2025	(202)	(75)	(104)	(381)
Balance at December 31, 2024	(856)	(63)	(86)	(1,005)
Other comprehensive income (loss) before reclassifications	725	(9)	–	716
Amounts reclassified from Accumulated other comprehensive loss	(33)	(3)	(18)	(54)
Net current-period other comprehensive income (loss)	692	(12)	(18)	662
Other comprehensive (income) attributable to noncontrolling interests	(38)	–	–	(38)
Balance at September 30, 2025	(202)	(75)	(104)	(381)
Balance at June 30, 2024	(617)	(65)	(131)	(813)
Other comprehensive income (loss) before reclassifications	363	(9)	–	354
Amounts reclassified from Accumulated other comprehensive loss	–	1	(7)	(6)
Net current-period other comprehensive income (loss)	363	(8)	(7)	348
Other comprehensive (income) attributable to noncontrolling interests	(34)	–	–	(34)
Balance at September 30, 2024	(288)	(73)	(138)	(499)
Balance at December 31, 2023	(439)	(47)	(130)	(616)
Other comprehensive income (loss) before reclassifications	205	(46)	–	159
Amounts reclassified from Accumulated other comprehensive loss	(39)	20	(8)	(27)
Net current-period other comprehensive income (loss)	166	(26)	(8)	132
Other comprehensive (income) attributable to noncontrolling interests	(15)	–	–	(15)
Balance at September 30, 2024	(288)	(73)	(138)	(499)

The amounts reclassified from Accumulated other comprehensive loss to income were:

	Three months ended September 30		Nine months ended September 30	
<i>in \$ millions</i>	2025	2024	2025	2024
Cash flow hedges				
Cost of product revenues	(2)	1	(3)	23
Income tax benefit	–	–	–	(3)
Total	(2)	1	(3)	20
Pension and other postretirement plans				
Other nonoperating income, net	(2)	(6)	(19)	(8)
Income tax (benefit) expense	–	(1)	1	–
Total	(2)	(7)	(18)	(8)
Reclassifications from Accumulated other comprehensive loss to income	(4)	(6)	(21)	12

13. Segment information

The Company has the following three operating and reportable segments:

Americas Materials Solutions;

Americas Building Solutions; and

International Solutions

The **Americas Materials Solutions** segment provides building materials, products and services for the construction and maintenance of public infrastructure, commercial and residential buildings in North America. The primary materials produced by this segment include aggregates, cementitious materials, readymixed concrete and asphalt. This segment also provides paving and construction services for customers.

The **Americas Building Solutions** segment manufactures, supplies and delivers building products for the built environment in communities across North America. Our subsidiaries within this segment offer building and infrastructure solutions serving complex critical infrastructure (such as water, energy, transportation and telecommunications projects) and outdoor living solutions for enhancing private and public spaces.

The **International Solutions** segment provides building materials, products and services across Europe and Australia, for use in the construction of critical infrastructure, commercial and residential buildings and outdoor living spaces.

Adjusted EBITDA is defined as earnings from continuing operations before interest, taxes, depreciation, depletion, amortization, loss on impairments, gain/loss on divestitures and gain/loss on investments, income/loss from equity method investments, substantial acquisition-related costs and pension expense/income excluding current service cost component.

The key performance measures and segment expenses for the Company's reportable segments were:

Three months ended September 30, 2025				
<i>in \$ millions</i>	Americas Materials Solutions	Americas Building Solutions	International Solutions	Total
Revenue	5,637	1,797	3,635	11,069
Less:				
Labor	1,036	372	671	2,079
Energy costs	233	31	258	522
Other segment items (i)	2,813	962	1,998	5,773
Adjusted EBITDA	1,555	432	708	2,695
Three months ended September 30, 2024				
<i>in \$ millions</i>	Americas Materials Solutions	Americas Building Solutions	International Solutions	Total
Revenue	5,299	1,757	3,459	10,515
Less:				
Labor	978	367	630	1,975
Energy costs	220	29	258	507
Other segment items (i)	2,617	1,006	1,956	5,579
Adjusted EBITDA	1,484	355	615	2,454
Nine months ended September 30, 2025				
<i>in \$ millions</i>	Americas Materials Solutions	Americas Building Solutions	International Solutions	Total
Revenue	12,389	5,638	10,004	28,031
Less:				
Labor	2,738	1,132	1,976	5,846
Energy costs	581	95	735	1,411
Other segment items (i)	6,215	3,191	5,715	15,121
Adjusted EBITDA	2,855	1,220	1,578	5,653
Nine months ended September 30, 2024				
<i>in \$ millions</i>	Americas Materials Solutions	Americas Building Solutions	International Solutions	Total
Revenue	11,907	5,566	9,229	26,702
Less:				
Labor	2,604	1,088	1,787	5,479
Energy costs	556	93	722	1,371
Other segment items (i)	6,055	3,246	5,397	14,698
Adjusted EBITDA	2,692	1,139	1,323	5,154

- (i) The nature of other segment items is similar for each segment and primarily includes raw materials, haulage costs, subcontractor costs and other Selling, general and administrative expenses. The composition of other segment items is such that at a segment level none of these items is individually significant in determining segment performance.

	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
in \$ millions				
Adjusted EBITDA	2,695	2,454	5,653	5,154
Depreciation, depletion, amortization and impairment	(601)	(467)	(1,606)	(1,288)
Interest income	37	33	104	112
Interest expense	(209)	(164)	(590)	(452)
Gain (loss) on divestitures and investments (i)	4	59	(38)	242
Pension income excluding current service cost component (i)	5	1	14	3
Other interest, net (i)	3	2	7	1
Substantial acquisition-related costs	(13)	(23)	(13)	(45)
Income from operations before income tax expense and income from equity method investments	1,921	1,895	3,531	3,727

- (i) Gain (loss) on divestitures and investments, pension income excluding current service cost component and other interest, net have been included in Other nonoperating income (expense), net in the Condensed Consolidated Statements of Income.

Depreciation, depletion, amortization and impairment for each of the segments were:

	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
in \$ millions				
Americas Materials Solutions	260	213	715	611
Americas Building Solutions	99	85	287	249
International Solutions	242	169	604	428
Total depreciation, depletion, amortization and impairment	601	467	1,606	1,288

The segment assets were:

	September 30	December 31	September 30
	2025	2024	2024
in \$ millions			
Assets			
Americas Materials Solutions	25,988	21,474	21,695
Americas Building Solutions	9,988	9,049	9,006
International Solutions	17,119	15,011	15,963
Total assets for reportable segments	53,095	45,534	46,664

Additions to property, plant and equipment and intangible assets for each of the segments were:

	Nine months ended	
	September 30	
	2025	2024
in \$ millions		
Property, plant and equipment and intangible asset additions (i)		
Americas Materials Solutions	829	769
Americas Building Solutions	401	336
International Solutions	778	611
Total property, plant and equipment and intangible asset additions	2,008	1,716

- (i) Property, plant and equipment and intangible asset additions exclude asset retirement cost additions.

14. Pension and other postretirement benefits

Components of Net Periodic Benefit Cost

The components of net periodic benefit cost recognized in the Condensed Consolidated Statements of Income for the Pension and Other Postretirement Benefit (OPEB) Plans were:

<i>in \$ millions</i>	U.S.				Non-U.S.			
	Three months ended		Nine months ended		Three months ended		Nine months ended	
	September 30		September 30		September 30		September 30	
	2025	2024	2025	2024	2025	2024	2025	2024
Service cost	–	–	1	–	10	10	30	30
Interest cost	6	6	18	18	22	22	64	64
Expected return on assets	(6)	(5)	(17)	(15)	(25)	(23)	(74)	(67)
Amortization of:								
Past service credit	–	–	–	–	(3)	(3)	(9)	(9)
Actuarial loss	–	1	–	3	1	1	4	3
Settlement gain (i)	–	–	–	–	–	–	–	(3)
Net periodic benefit cost (ii) (iii)	–	2	2	6	5	7	15	18

(i) Settlement gain of \$3 million for the nine months ended September 30, 2024 relates to pension plans divested as part of the sale of the Company's Lime operations in Europe and is included in gain (loss) on divestitures and investments, within Other nonoperating income (expense), net.

(ii) Includes net periodic benefit cost of \$1 million and \$1 million related to OPEB plans for the three months ended September 30, 2025, and September 30, 2024, and \$3 million and \$3 million for the nine months ended September 30, 2025, and September 30, 2024, respectively.

(iii) Service cost is included within Cost of revenues and Selling, general and administrative expenses while all other cost components are recorded within Other nonoperating income (expense), net.

15. Variable interest entities

The Company's operations in the Philippines are conducted through a Variable Interest Entity (VIE), wherein the Company holds 40% of the equity share capital and a 55% share of earnings and distributions. The remaining noncontrolling interest of 60% equity share capital and 45% share of earnings and distributions is held by an unrelated party. The Company's voting rights are not proportional to its share of earnings and distributions, and substantially all of the activities of the Philippines business are conducted on behalf of the Company and controlled by the Company through contractual relationships. The Philippines business meets the definition of a VIE for which the Company is the primary beneficiary and, therefore, is consolidated.

Further, the Company has provided subordinated debt to the intermediate parent of the Philippines business which exposes the Company to the profits and losses of the Philippines business. The debt is repayable only where the shareholder agreement of the intermediate parent of the Philippines business is terminated or where the Company transfers its shares in the intermediate parent to an unrelated entity (i.e., the debt exposure of the Company becomes in substance a residual interest in the intermediate parent).

The carrying amounts of assets and liabilities of the consolidated VIE, reported within the Condensed Consolidated Balance Sheets before intragroup eliminations with other CRH companies were:

	September 30 2025	December 31 2024	September 30 2024
in \$ millions			
Assets			
Current assets:			
Cash and cash equivalents	17	21	20
Accounts receivable, net	41	38	39
Inventories	88	96	101
Other current assets	62	58	56
Total current assets	208	213	216
Property, plant and equipment, net	812	846	882
Goodwill	190	190	197
Intangible assets, net	–	1	–
Operating lease right-of-use assets, net	4	5	5
Other noncurrent assets	10	9	13
Total assets	1,224	1,264	1,313
Liabilities			
Current liabilities:			
Accounts payable	114	106	80
Accrued expenses	36	44	52
Current portion of long-term debt	12	33	77
Operating lease liabilities	1	1	1
Other current liabilities	20	25	23
Total current liabilities	183	209	233
Long-term debt	377	345	329
Deferred income tax liabilities	91	94	98
Noncurrent operating lease liabilities	3	4	4
Other noncurrent liabilities	23	21	20
Total liabilities	677	673	684

The operating results of the consolidated VIE, reported within the Condensed Consolidated Statements of Income and Condensed Consolidated Statements of Cash Flows before intragroup eliminations with other CRH companies were:

	Three months ended September 30		Nine months ended September 30	
in \$ millions	2025	2024	2025	2024
Total revenues	77	88	243	282
Total cost of revenues	(75)	(86)	(240)	(262)
Gross profit	2	2	3	20
Net loss	(13)	(10)	(43)	(22)
Net cash used in operating activities			(12)	(11)

16. Redeemable noncontrolling interests

The Redeemable noncontrolling interests primarily comprise the noncontrolling interests in two of the Company's North American subsidiaries, which are currently redeemable. The Company has the ability to exercise the call options for the noncontrolling interests on or after December 31, 2031, and December 31, 2040, respectively. In addition to the call options, the noncontrolling interest holder has the right to sell the noncontrolling interests to the Company, which are currently exercisable. These noncontrolling interests have put and call options and both are redeemable based on multiples of EBITDA. The noncontrolling interests are considered redeemable noncontrolling equity interests, classified as temporary or mezzanine equity, as their redemption is not solely within the Company's control. The noncontrolling interests were recorded at their respective fair values as of the acquisition dates and are adjusted to their expected redemption values, with an offsetting entry to retained earnings, as of the reporting date as if that date was the redemption date, if those amounts exceed their respective carrying values.

The following table summarizes the redeemable noncontrolling interest for the following periods:

in \$ millions

Balance at June 30, 2025	389
Net income attributable to redeemable noncontrolling interests	10
Acquisitions	17
Adjustment to the redemption value	7
Dividends paid	(4)
Balance at September 30, 2025	419

Balance at June 30, 2024	335
Net income attributable to redeemable noncontrolling interests	9
Adjustment to the redemption value	23
Dividends paid	(6)
Balance at September 30, 2024	361

in \$ millions

Balance at December 31, 2024	384
Net income attributable to redeemable noncontrolling interests	18
Acquisitions	17
Adjustment to the redemption value	20
Dividends paid	(20)
Balance at September 30, 2025	419

Balance at December 31, 2023	333
Net income attributable to redeemable noncontrolling interests	21
Adjustment to the redemption value	30
Dividends paid	(23)
Balance at September 30, 2024	361

17. Commitments and contingencies

Guarantees

The Company has given letters of guarantee to secure obligations of subsidiary undertakings as follows: \$17.8 billion, \$13.1 billion, and \$12.9 billion in respect of loans and borrowings, bank advances and derivative obligations at September 30, 2025, December 31, 2024, and September 30, 2024, respectively, and \$0.5 billion, \$0.4 billion, and \$0.5 billion at September 30, 2025, December 31, 2024, and September 30, 2024, respectively, in respect of letters of credit due within one year.

Legal Proceedings

The Company is not involved in any proceedings that it believes could reasonably be expected to have a material adverse effect on the Company's financial condition, results of operations or liquidity.

18. Subsequent events

The Company has evaluated subsequent events occurring through to the date the Condensed Consolidated Financial Statements were issued. Based upon this review, the Company did not identify any subsequent events that would have required adjustment or disclosure in the Condensed Consolidated Financial Statements except as noted below.

Issuance of Senior Notes

In October 2025, a wholly-owned subsidiary of the Company completed the issuance and sale of \$1.0 billion 4.400% Guaranteed Notes due 2031, \$1.0 billion 5.000% Guaranteed Notes due 2036, and \$0.5 billion 5.600% Guaranteed Notes due 2056. The Notes are fully and unconditionally guaranteed by the Company as to the principal, interest, premium, if any, and any other amounts payable in respect of them. Net proceeds from the offering are expected to be used for general corporate purposes.

Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations

Introduction

Our Management's Discussion and Analysis of Financial Condition and Results of Operations (MD&A) is intended to convey management's perspective regarding operational and financial performance for the three and nine months ended September 30, 2025. This MD&A should be read in conjunction with the unaudited Condensed Consolidated Financial Statements and related notes appearing in Part I, Item 1. "Financial Statements" of this Quarterly Report.

The following discussion contains trend information and forward-looking statements. Actual results could differ materially from those discussed in or implied by these forward-looking statements, as well as from our historical performance, due to various factors, including those discussed elsewhere in this Quarterly Report, particularly "Forward-Looking Statements," and Item 1A. "Risk Factors" in our 2024 Form 10-K and in our other filings with the SEC. Our operating results depend upon economic cycles, seasonal and other weather-related conditions, and trends in government expenditures, among other factors. Accordingly, financial results for any financial period presented, or period-to-period comparisons of reported results, may not be indicative of future operating results.

Overview

CRH is a leading provider of building materials that build, connect and improve our world. Since formation in 1970, CRH has evolved from being a supplier of base materials to solving complex construction challenges for our customers. CRH's connected portfolio uniquely integrates materials, products and services across the construction value chain, better serving our customers' needs and driving repeat business. This customer centric approach is making construction simpler, safer and more sustainable.

CRH provides a connected offering of essential materials (aggregates and cementitious materials), value-added building products as well as construction services to our customers. CRH's capabilities, innovation and technical expertise enable it to be a valuable partner for transportation and critical infrastructure projects, complex non-residential construction and outdoor living solutions.

Operating in 28 countries, the Company has market leadership positions in North America, Europe and Australia. The United States is expected to be a key driver of future growth for CRH due to continued economic expansion, a growing population and significant public investment in construction. Our International businesses, which benefit from strong economic and construction growth prospects as well as recurring repair and remodel demand, are an important strategic part of the Company. CRH intends to continue to expand its North American and International operations given significant government support for infrastructure and increasing demand for building materials in major infrastructure and commercial projects.

CRH has a proven track record in value creation through acquisition which over the last decade has accounted for approximately 60% of the Company's profit growth. We achieve this by acquiring businesses at attractive valuations and creating value by integrating them with our existing operations and generating synergies. The Company takes an active approach to portfolio management and continuously reviews the competitive landscape for attractive investment and divestiture opportunities to deliver further growth and value creation for shareholders.

Seasonality

Activity in the construction industry is dependent to a considerable extent on the seasonal impact of weather on the Company's operating locations, with periods of higher activity in some markets during spring, summer and autumn which may reduce significantly in winter due to inclement conditions or generally as a result of extreme weather events. In addition to impacting demand for our products and services, adverse weather can negatively impact the production processes for a variety of reasons. For example, workers may not be able to work outdoors in sustained high temperatures and heavy rainfall and/or other unfavorable weather conditions. Therefore, financial results for any particular quarter do not necessarily indicate the results expected for the full year.

Financial performance highlights

Three months ended September 30, 2025

CRH delivered a strong third quarter performance compared to the third quarter of 2024, resulting in the following performance highlights for the three months ended September 30, 2025 (comparisons are versus the prior year's third quarter):

- Total revenues increased 5% to \$11.1 billion;
- Net income increased by \$130 million to \$1.5 billion. Adjusted EBITDA* was \$2.7 billion, an increase of \$241 million, or 10%;
- Net income margin was 13.7% compared with 13.2%, an increase of 50 basis points (bps). Adjusted EBITDA margin* was 24.3%, an increase of 100bps on the prior year's third quarter Adjusted EBITDA margin* of 23.3%; and
- Diluted Earnings Per Share (EPS) was \$2.21 compared to \$1.97.

Nine months ended September 30, 2025

CRH delivered a good performance in the nine months ended September 30, 2025 compared to the prior year, resulting in the following performance highlights (comparisons are versus the prior year's first nine months):

- Total revenues increased 5% to \$28.0 billion;
- Net income was \$2.8 billion, a decrease of \$59 million compared to the prior year. Adjusted EBITDA* was \$5.7 billion, an increase of \$499 million, or 10%;
- Net income margin was 9.8% compared with 10.5%, a decrease of 70bps. Adjusted EBITDA margin* was 20.2%, an increase of 90bps on the prior year Adjusted EBITDA margin* of 19.3%; and
- Diluted EPS was \$3.99 compared to \$4.00.

*Represents a non-GAAP measure. See the discussion within 'Non-GAAP Reconciliation and Supplementary Information' on pages 34 to 35.

Capital allocation highlights

Nine months ended September 30, 2025

- Cash returned to shareholders through share buybacks was \$0.9 billion, a decrease of \$0.1 billion versus the first nine months of the prior year. On November 4, 2025, the latest tranche of the share buyback program was completed, bringing the year-to-date repurchases to \$1.1 billion. A further tranche has been announced, extending the ongoing share buyback program by an additional \$0.3 billion to be completed no later than February 17, 2026;
- Cash paid to shareholders through dividends was \$0.7 billion, compared with \$1.5 billion in the first nine months of the prior year. The decrease primarily reflects the payment of a second interim 2023 dividend in Q1 2024, which was not repeated in Q1 2025. CRH declared a quarterly dividend of \$0.37 per share in February 2025, May 2025 and August 2025 and a fourth quarterly dividend per share of \$0.37 per share announced on November 5, 2025, representing an annualized increase of 6% on the prior year; and
- A total of 22 acquisitions were completed for consideration of \$3.2 billion, compared with \$3.9 billion in the first nine months of the prior year. A further \$1.9 billion was invested in growth and maintenance capital expenditure projects, compared with \$1.6 billion for the comparable 2024 period.

Development Review

In the three months ended September 30, 2025, CRH completed nine acquisitions for a total consideration of \$2.5 billion, compared with \$1.4 billion in the same period of 2024. Americas Materials Solutions completed three acquisitions, Americas Building Solutions completed two acquisitions and International Solutions completed four acquisitions.

For the nine months ended September 30, 2025, CRH completed 22 acquisitions for a total consideration of \$3.2 billion, compared with \$3.9 billion in the first nine months of the prior year.

In September 2025, CRH completed the acquisition of Eco Material, a leading supplier of cementitious materials in North America for a total consideration of \$2.1 billion. The Eco Material transaction uniquely positions CRH to meet growing demand for cementitious products to modernize North America's infrastructure.

With respect to divestitures, in the three months ended September 30, 2025, cash proceeds from divestitures and disposals of long-lived assets were \$0.1 billion, in line with the same period in 2024 (Q3 2024: \$0.1 billion). For the nine months ended September 30, 2025, CRH realized cash proceeds from divestitures and disposals of long-lived assets of \$0.2 billion, compared with \$1.2 billion in the prior year period.

Outlook

The outlook for the remainder of 2025 is positive, reflecting the continued execution of our strategy, leading performance across our markets, and contributions from acquisitions. Looking ahead to 2026, we expect favorable underlying demand across our key end-markets, underpinned by significant public investment in infrastructure and continued reindustrialization activity. Within the residential sector, the new-build segment is expected to remain subdued, while repair and remodel activity remains resilient. Assuming normal seasonal weather patterns and absent any major dislocations in the political or macroeconomic environment, CRH's superior strategy, connected portfolio and leading positions of scale in attractive high-growth markets, together with our strong and flexible balance sheet, are expected to underpin another year of growth and value creation in 2026.

Results of Operations

Revenues are derived from a range of products and services across three segments. The Americas Materials Solutions segment utilizes an extensive network of reserve-backed quarry locations to produce and supply a range of materials including aggregates, cementitious materials, readymixed concrete and asphalt, as well as providing paving and construction services. The Americas Building Solutions segment manufactures, supplies and delivers high-quality building products and solutions. The International Solutions segment provides a connected offering of building materials, products and services for the construction and renovation of public infrastructure, critical networks, commercial and residential buildings, and outdoor living spaces.

The table below summarizes CRH's unaudited Condensed Consolidated Statements of Income for the periods indicated.

Condensed Consolidated Statements of Income (Unaudited)

(in \$ millions, except per share data)

	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
Total revenues	11,069	10,515	28,031	26,702
Total cost of revenues	(6,760)	(6,456)	(17,859)	(17,161)
Gross profit	4,309	4,059	10,172	9,541
Selling, general and administrative expenses	(2,338)	(2,184)	(6,291)	(5,919)
Gain on disposal of long-lived assets	110	89	153	199
Operating income	2,081	1,964	4,034	3,821
Interest income	37	33	104	112
Interest expense	(209)	(164)	(590)	(452)
Other nonoperating income (expense), net	12	62	(17)	246
Income from operations before income tax expense and income from equity method investments	1,921	1,895	3,531	3,727
Income tax expense	(428)	(531)	(795)	(942)
Income from equity method investments	26	25	17	27
Net income	1,519	1,389	2,753	2,812
Net (income) attributable to redeemable noncontrolling interests	(10)	(9)	(18)	(21)
Net (income) attributable to noncontrolling interests	(6)	(4)	(7)	(2)
Net income attributable to CRH	1,503	1,376	2,728	2,789
Diluted earnings per share attributable to CRH	\$2.21	\$1.97	\$3.99	\$4.00
Adjusted EBITDA*	2,695	2,454	5,653	5,154

Total revenues

Total revenues were \$11.1 billion for the three months ended September 30, 2025, an increase of \$0.6 billion, or 5%, from the same period in 2024, driven by positive demand, strong commercial execution and contributions from acquisitions.

For the nine months ended September 30, 2025, total revenues were \$28.0 billion, an increase of 5% from the first nine months of 2024, reflecting effective commercial execution, continued pricing progress and contributions from acquisitions which helped offset the impact of divestitures and adverse weather conditions across several regions earlier in the year.

For additional discussion on segment revenues, see "Segments" section on pages 31 to 33.

Gross profit

Gross profit for the three months ended September 30, 2025, was \$4.3 billion, an increase of \$0.3 billion, or 6% from the same period in 2024. The gross profit margin of 38.9% increased 30bps from 38.6% in the third quarter of the prior year. Labor and energy costs both increased by 3%, while depreciation and amortization expenses increased by 18% reflecting the impact of acquisitions and higher capital expenditures. Other costs increased 4% from the same period in 2024, resulting in a total cost of revenues increase of 5% in the quarter.

For the nine months ended September 30, 2025, gross profit was \$10.2 billion, an increase of \$0.6 billion, or 7%, from the same period in 2024, with total revenues 5% ahead of the same period in 2024, while total cost of revenues increased by 4%. The gross profit margin of 36.3% increased 60bps from 35.7% for the first nine months of the prior year. The increase in cost of revenues was primarily driven by a 5% increase in labor costs, attributable to higher headcount from acquisitions and inflationary pressures, as well as a 22% higher depreciation and amortization expense, reflecting the impact of acquisitions and increased capital expenditures. Energy costs increased by 3%, while other costs were 2% ahead of the prior year period.

*Represents a non-GAAP measure. See the discussion within 'Non-GAAP Reconciliation and Supplementary Information' on pages 34 to 35.

Selling, general and administrative expenses

Selling, general and administrative (SG&A) expenses, which are primarily comprised of haulage costs, labor costs, and other selling and administrative expenses, were \$2.3 billion for the three months ended September 30, 2025, an increase of \$0.2 billion, or 7%, from the comparable 2024 period. The increase was primarily driven by a 9% increase in labor costs reflecting higher headcount and wage inflation and a 7% increase in haulage expenses resulting from acquisition activity.

For the nine months ended September 30, 2025, SG&A expenses were \$6.3 billion, an increase of \$0.4 billion, or 6%, from the comparable 2024 period. SG&A expenses increased primarily due to a 9% increase in labor costs impacted by higher headcount from acquisitions and wage inflation and a 6% increase in haulage expenses mainly due to acquisition activity.

Gain on disposal of long-lived assets

Gain on disposal of long-lived assets was \$110 million for the three months ended September 30, 2025, an increase of \$21 million compared with 2024. The increase was primarily due to the disposal of certain land assets in the Americas Buildings Solutions segment. For the nine months ended September 30, 2025, gain on disposal of long-lived assets was \$153 million, a decrease of \$46 million. The decrease was primarily due to the non-recurrence of equivalent levels of prior year gains on land asset sales in North America.

Interest income

Interest income was \$37 million for the three months ended September 30, 2025, an increase of \$4 million from the comparable period in 2024. For the nine months ended September 30, 2025, interest income was \$104 million, a decrease of \$8 million from the comparable period, primarily due to lower cash deposits in the period.

Interest expense

Interest expense was \$209 million for the three months ended September 30, 2025, an increase of \$45 million from the comparable period in 2024 and \$590 million for the nine months ended September 30, 2025, an increase of \$138 million from the prior period. The increase was primarily due to higher gross debt balances.

Other nonoperating income (expense), net

Other nonoperating income (expense), net, was \$12 million for the three months ended September 30, 2025, compared with \$62 million in the comparable period for 2024. Other nonoperating income (expense), net, includes pension and postretirement benefit costs (excluding service costs), gains and losses from divestitures, and other miscellaneous income and expenses. The reduction versus prior year was reflective of the non-recurrence of prior year gains on divestitures.

Other nonoperating income (expense), net, was an expense of (\$17) million for the nine months ended September 30, 2025, compared with income of \$246 million in the comparable period for 2024. The reduction versus prior year primarily related to the non-recurrence of the gain on the divestiture of the European Lime operations and unrealized gains on certain investments.

Income tax expense

For the three months ended September 30, 2025, the Company had an income tax expense of \$428 million, compared to \$531 million for the comparable period in 2024. The effective tax rate was 22% for the third quarter of 2025 compared with an effective tax rate of 28% for the third quarter of 2024. The decrease in the effective tax rate for the three months ended September 30, 2025, was mainly driven by movements in uncertain tax provisions.

For the nine months ended September 30, 2025, the Company had an income tax expense of \$795 million compared to \$942 million for the comparable period in 2024. The effective tax rate was 23% for the first nine months of 2025 compared with an effective tax rate of 25% for the same period in 2024. The decrease in the effective tax rate for the nine months ended September 30, 2025, was mainly driven by movements in uncertain tax provisions and valuation allowances.

Income from equity method investments

For the three months ended September 30, 2025, income of \$26 million was recorded in income from equity method investments, an increase of \$1 million from the comparable period in 2024. Income of \$17 million was recorded for the nine months ended September 30, 2025, a decrease of \$10 million from the comparable period in 2024.

Net income

Net income was \$1.5 billion for the three months ended September 30, 2025, an increase of \$130 million from the comparable period in 2024, reflecting a strong underlying operating performance in the period.

Net income was \$2.8 billion for the nine months ended September 30, 2025, a decrease of \$59 million from the comparable period in 2024, with a positive underlying operating performance offset by the non-recurrence of gains on prior year divestitures.

Net income attributable to CRH and earnings per share

Net income attributable to CRH was \$1.5 billion for the three months ended September 30, 2025, an increase of \$127 million from the comparable period in 2024. Diluted EPS for the three months ended September 30, 2025, was \$2.21, compared with diluted EPS of \$1.97 for the three months ended September 30, 2024.

Net income attributable to CRH was \$2.7 billion for the nine months ended September 30, 2025, a decrease of \$61 million from the comparable period in 2024. Diluted EPS for the nine months ended September 30, 2025, was \$3.99, compared with \$4.00 for the nine months ended September 30, 2024.

Segments

CRH is organized through three reportable segments across two Divisions. CRH's Americas Division comprises two segments: Americas Materials Solutions and Americas Building Solutions; and CRH's International Division comprises the other segment.

Within CRH's segments, revenue is disaggregated by principal activities and products. Business lines are reviewed and evaluated as follows: (1) Essential Materials, (2) Road Solutions, (3) Building & Infrastructure Solutions, and (4) Outdoor Living Solutions. The Essential Materials businesses manufacture and supply aggregates and cementitious materials for use in a range of construction and industrial applications. Road Solutions supports the manufacturing, installation and maintenance of public highway infrastructure projects and commercial infrastructure. Building & Infrastructure Solutions provides products that connect, protect and transport critical water, energy and telecommunications infrastructure and deliver complex commercial building projects. Outdoor Living Solutions integrates specialized materials, products and design features to enhance the quality of private and public spaces.

The Company's measure of segment profit is Adjusted EBITDA, which is defined as earnings from continuing operations before interest, taxes, depreciation, depletion, amortization, loss on impairments, gain/loss on divestitures and investments, income/loss from equity method investments, substantial acquisition-related costs and pension expense/income excluding current service cost component.

Americas Materials Solutions

Three months ended September 30, 2025

in \$ millions	Analysis of Change					Three months ended September 30, 2025	
	Three months ended September 30, 2024	Currency	Acquisitions	Divestitures	Organic	Three months ended September 30, 2025	% change
Total revenues	5,299	(4)	+254	–	+88	5,637	+6%
Adjusted EBITDA	1,484	(1)	+60	–	+12	1,555	+5%
Adjusted EBITDA margin	28.0%					27.6%	

Americas Materials Solutions' total revenues were 6% ahead of the third quarter of 2024, supported by favorable underlying activity levels, sustained pricing momentum and positive contributions from acquisitions.

In Essential Materials, total revenues increased by 9% due to positive pricing and solid underlying demand. Aggregates volumes increased by 7% supported by positive demand and contributions from acquisitions in the period, while underlying cement volumes were 4% ahead of the prior year. Aggregates pricing increased 4% year-on-year, impacted by a geographic and project-related shift in product mix during the period, while underlying cement pricing was up 1%.

In Road Solutions, total revenues increased by 5%. Asphalt volumes increased by 6% supported by more favorable weather conditions, with pricing in line with the prior year. Readymixed concrete volumes increased by 1% compared to the prior year while pricing increased by 2%. Paving and construction revenues increased by 4% supported by contributions from acquisitions. Construction backlogs were ahead of the prior year, with positive momentum in bidding activity.

Third quarter Adjusted EBITDA for Americas Materials Solutions was 5% ahead of the prior year, supported by positive pricing momentum, disciplined cost management and contributions from acquisitions. Adjusted EBITDA margin was 40bps lower than the third quarter of 2024, primarily due to the non-recurrence of equivalent levels of prior year gains on land asset sales.

Americas Materials Solutions

Nine months ended September 30, 2025

in \$ millions	Analysis of Change					Nine months ended September 30, 2025	
	Nine months ended September 30, 2024	Currency	Acquisitions	Divestitures	Organic	Nine months ended September 30, 2025	% change
Total revenues	11,907	(17)	+612	(16)	(97)	12,389	+4%
Adjusted EBITDA	2,692	(2)	+117	+6	+42	2,855	+6%
Adjusted EBITDA margin	22.6%					23.0%	

Americas Materials Solutions' total revenues were 4% ahead of the first nine months of 2024, as pricing progress and contributions from acquisitions more than offset weather-impacted volumes in some markets earlier in the year.

In Essential Materials, total revenues increased by 4% supported by positive pricing and good contributions from acquisitions. Aggregates volumes increased by 4% driven by positive contributions from acquisitions, while underlying cement volumes were 1% ahead compared to the same period in 2024. Prices in aggregates were ahead by 5% year-on-year, impacted by product mix, while underlying cement prices were ahead by 2%.

In Road Solutions, total revenues increased by 4% due to sustained activity levels, positive contributions from acquisitions and higher pricing. Readymixed concrete volumes were up 4% compared to the prior year, supported by acquisitions, while pricing increased by 2%. Paving and construction revenues increased by 2%, with construction backlogs ahead of the prior year. Asphalt volumes increased 3% over the prior year while pricing increased by 1%.

Adjusted EBITDA for Americas Materials Solutions was 6% ahead of the comparable period in 2024, driven by positive acquisition performance, disciplined cost management and operational efficiencies. Adjusted EBITDA margin increased by 40bps on the same period in 2024.

Americas Building Solutions

Three months ended September 30, 2025

in \$ millions	Analysis of Change						% change
	Three months ended September 30, 2024	Currency	Acquisitions	Divestitures	Organic	Three months ended September 30, 2025	
Total revenues	1,757	–	+38	(8)	+10	1,797	+2%
Adjusted EBITDA	355	–	+12	(2)	+67	432	+22%
Adjusted EBITDA margin	20.2%					24.0%	

Americas Building Solutions' total revenues were 2% ahead of the third quarter of 2024, driven by good commercial management and contributions from acquisitions.

In Building & Infrastructure Solutions, total revenues were 3% ahead of Q3 2024, driven by solid demand in water and a good performance in our energy business supported by data center activity and positive contributions from acquisitions.

In Outdoor Living Solutions, total revenues were 2% ahead of the prior year period, with positive contributions from acquisitions and resilient underlying RMI demand.

Adjusted EBITDA for Americas Building Solutions was 22% ahead of the third quarter of 2024, benefiting from good cost management, positive contributions from acquisitions and ongoing business and asset optimization initiatives, including the gain on disposal of certain land assets. Adjusted EBITDA margin was 380bps ahead of the prior year period.

Americas Building Solutions

Nine months ended September 30, 2025

in \$ millions	Analysis of Change						% change
	Nine months ended September 30, 2024	Currency	Acquisitions	Divestitures	Organic	Nine months ended September 30, 2025	
Total revenues	5,566	(5)	+181	(27)	(77)	5,638	+1%
Adjusted EBITDA	1,139	–	+49	(5)	+37	1,220	+7%
Adjusted EBITDA margin	20.5%					21.6%	

Americas Building Solutions' total revenues were up 1% compared to the prior year, driven by good commercial management and contributions from acquisitions, which offset adverse weather impacts.

In Building & Infrastructure Solutions, total revenues were 3% ahead of the same period in 2024, supported by good underlying activity in our water and energy businesses and positive impacts from acquisitions.

In Outdoor Living Solutions, total revenues were in line with the prior year, as the impact of adverse weather across certain key markets was partly offset by incremental growth from acquisitions.

Adjusted EBITDA for Americas Building Solutions was 7% ahead of prior year, with good commercial management, positive contributions from acquisitions and gains on land asset sales more than offsetting the impact of challenging weather and subdued residential activity. Adjusted EBITDA margin was 110bps ahead of the prior year period.

International Solutions

Three months ended September 30, 2025

in \$ millions	Analysis of Change						% change
	Three months ended September 30, 2024	Currency	Acquisitions	Divestitures	Organic	Three months ended September 30, 2025	
Total revenues	3,459	+149	+137	(134)	+24	3,635	+5%
Adjusted EBITDA	615	+27	+21	+2	+43	708	+15%
Adjusted EBITDA margin	17.8%					19.5%	

International Solutions' total revenues were 5% ahead of the third quarter of 2024, supported by pricing momentum and contributions from acquisitions.

In Essential Materials, total revenues were 7% ahead of the comparable period in 2024, supported by strong contributions from acquisitions offsetting reduced activity in certain markets. Aggregates and cement volumes were 1% and 6% ahead of the comparable period in 2024, respectively, with pricing in line with the comparable period in 2024.

In Road Solutions, total revenues were 2% ahead of the comparable period in 2024, with volumes in readymixed concrete 1% ahead and pricing in line with the prior year, benefiting from higher activity levels across most markets. Asphalt pricing was slightly ahead of the comparable period in 2024, with volumes declining 1%. Paving and construction revenue declined by 7% due to the impact of divestitures.

Within Building & Infrastructure Solutions and Outdoor Living Solutions, total revenues were 9% ahead of the comparable period in 2024, supported by contributions from acquisitions.

Adjusted EBITDA in International Solutions was 15% ahead of the third quarter of 2024, driven by operational efficiencies, resilient pricing and contributions from acquisitions. Adjusted EBITDA margin increased by 170bps compared to the prior year.

International Solutions

Nine months ended September 30, 2025

in \$ millions	Analysis of Change						% change
	Nine months ended September 30, 2024	Currency	Acquisitions	Divestitures	Organic	Nine months ended September 30, 2025	
Total revenues	9,229	+255	+937	(292)	(125)	10,004	+8%
Adjusted EBITDA	1,323	+53	+124	(9)	+87	1,578	+19%
Adjusted EBITDA margin	14.3%					15.8%	

In the first nine months of the year, total revenues in International Solutions increased by 8%, driven by contributions from acquisitions and favorable pricing.

In Essential Materials, total revenues were 9% above the comparable period in 2024 due to favorable pricing and contributions from acquisitions which more than offset the impact of the European Lime operations divestment. Aggregates pricing was 3% ahead with cement pricing 1% ahead of the comparable period in 2024, while aggregates and cement volumes were 5% and 9% ahead of the prior year, respectively.

In Road Solutions, total revenues were 9% above the comparable period in 2024, with volumes and prices in readymixed concrete ahead by 13% and 5%, respectively, benefiting from volume growth in the majority of countries as well as contributions from acquisitions. Asphalt volumes and pricing declined 3% and 2%, respectively.

Total revenues in Building & Infrastructure Solutions and Outdoor Living Solutions increased by 5% compared to the prior year, supported by contributions from acquisitions.

Adjusted EBITDA in International Solutions was 19% ahead of the comparable period in 2024, with contributions from acquisitions, pricing progress and operational efficiencies driving improvements. Adjusted EBITDA margin increased by 150bps compared to the prior year.

Non-GAAP Reconciliation and Supplementary Information

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 may not be directly comparable with similarly titled measures and disclosures by other companies.

Certain information presented is derived from amounts calculated in accordance with U.S. GAAP but is not itself an expressly permitted GAAP measure. The non-GAAP performance measures as summarized below should not be viewed in isolation or as an alternative to the most directly comparable GAAP measure.

Adjusted EBITDA: Adjusted EBITDA is defined as earnings from continuing operations before interest, taxes, depreciation, depletion, amortization, loss on impairments, gain/loss on divestitures and investments, income/loss from equity method investments, substantial acquisition-related costs and pension expense/income excluding current service cost component. It is quoted by management in conjunction with other GAAP and non-GAAP financial measures to aid investors in their analysis of the performance of the Company. Adjusted EBITDA by segment is monitored by management in order to allocate resources between segments and to assess performance. **Adjusted EBITDA margin** is calculated by expressing Adjusted EBITDA as a percentage of total revenues.

A reconciliation to the most directly comparable GAAP measure is presented below:

in \$ millions	Three months ended		Nine months ended	
	September 30		September 30	
	2025	2024	2025	2024
Net income	1,519	1,389	2,753	2,812
Income from equity method investments	(26)	(25)	(17)	(27)
Income tax expense	428	531	795	942
(Gain) loss on divestitures and investments (i)	(4)	(59)	38	(242)
Pension income excluding current service cost component (i)	(5)	(1)	(14)	(3)
Other interest, net (i)	(3)	(2)	(7)	(1)
Interest expense	209	164	590	452
Interest income	(37)	(33)	(104)	(112)
Depreciation, depletion, amortization and impairment	601	467	1,606	1,288
Substantial acquisition-related costs (ii)	13	23	13	45
Adjusted EBITDA	2,695	2,454	5,653	5,154
Total revenues	11,069	10,515	28,031	26,702
Net income margin	13.7%	13.2%	9.8%	10.5%
Adjusted EBITDA margin	24.3%	23.3%	20.2%	19.3%

(i) (Gain) loss on divestitures and investments, pension income excluding current service cost component and other interest, net have been included in Other nonoperating income (expense), net in the Condensed Consolidated Statements of Income.

(ii) Represents expenses associated with non-routine substantial acquisitions, which meet the criteria for being separately reported in Note 3 "Acquisitions" of the unaudited financial statements. Expenses primarily include legal and consulting expenses related to these non-routine substantial acquisitions.

Net Debt: Net Debt is used by management as it gives additional insight into the Company's current debt position less available cash. Net Debt is provided to enable investors to see the economic effect of gross debt, related hedges and cash and cash equivalents in total. Net Debt comprises short and long-term debt, finance lease liabilities, cash and cash equivalents and current and noncurrent derivative financial instruments (net).

A reconciliation to the most directly comparable GAAP measure is presented below:

in \$ millions	September 30	December 31	September 30
	2025	2024	2024
Short and long-term debt	(18,702)	(13,968)	(13,890)
Cash and cash equivalents	4,198	3,720	2,978
Finance lease liabilities	(506)	(257)	(228)
Derivative financial instruments (net)	4	(27)	(35)
Net Debt	(15,006)	(10,532)	(11,175)

Organic Revenue and Organic Adjusted EBITDA: CRH pursues a strategy of growth through acquisitions and investments, with total spend on acquisitions and investments of \$3.1 billion in the nine months ended September 30, 2025, compared with \$3.9 billion for the same period in 2024. Acquisitions completed in 2024 and the first nine months of 2025 contributed incremental total revenues of \$0.4 billion and Adjusted EBITDA of \$0.1 billion for the three months ended September 30, 2025, and total revenues of \$1.7 billion and Adjusted EBITDA of \$0.3 billion for the nine months ended September 30, 2025. Cash proceeds from divestitures and disposals of long-lived assets amounted to \$0.2 billion for the nine months ended September 30, 2025, compared with \$1.2 billion for the nine months ended September 30, 2024. The total revenues impact of divestitures was a negative \$0.1 billion and the impact at an Adjusted EBITDA level was \$nil for the three months ended September 30, 2025. The total revenues impact of divestitures was a negative \$0.3 billion and the impact at an Adjusted EBITDA level was a negative \$8 million for the nine months ended September 30, 2025.

The U.S. Dollar weakened against most major currencies during the three months ended September 30, 2025, from the comparable period in 2024, resulting in an overall positive currency exchange impact.

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

Organic revenue and organic Adjusted EBITDA are arrived at by excluding the incremental revenue and Adjusted EBITDA contributions from current and prior year acquisitions and divestitures, the impact of currency exchange translation, and the impact of any one-off items. In Part I, Item 2. "Management's Discussion and Analysis of Financial Condition and Results of Operations" section on pages 27 to 28, changes in organic revenue and organic Adjusted EBITDA are presented as additional measures of revenue and Adjusted EBITDA to provide a greater understanding of the performance of the Company. Organic change % is calculated by expressing the organic movement as a percentage of the prior year reporting period (adjusted for currency exchange effects). A reconciliation of the changes in organic revenue and organic Adjusted EBITDA to the changes in total revenues and Adjusted EBITDA by segment is presented with the discussion within each segment's performance in tables contained in the segment discussion in Part I, Item 2. "Management's Discussion and Analysis of Financial Condition and Results of Operations" commencing on page 27.

Liquidity and Capital Resources

The Company's primary source of incremental liquidity is cash flows from operating activities, which combined with the cash and cash equivalents balance, the uncommitted U.S. Dollar and Euro Commercial Paper Programs, and committed credit lines, is expected to be sufficient to meet the Company's working capital needs, capital expenditures, dividends, share repurchases, upcoming debt maturities, and other liquidity requirements associated with our operations for the foreseeable future. In addition, the Company believes that it will have the ability to fund additional acquisitions via cash flows from internally available cash, cash flows from operating activities and, subject to market conditions, via obtaining additional borrowings and/or issuing additional debt or equity securities.

Total short and long-term debt was \$18.7 billion at September 30, 2025, compared with \$14.0 billion at December 31, 2024, and \$13.9 billion at September 30, 2024. In January 2025, wholly-owned subsidiaries of the Company completed the issuance of \$1.25 billion 5.125% Senior Notes due 2030, \$1.25 billion 5.500% Senior Notes due 2035, and \$0.5 billion 5.875% Senior Notes due 2055. In the nine months ended September 30, 2025, \$2.0 billion net of U.S. Commercial Paper and \$0.2 billion net of Euro Commercial Paper was issued. The \$1.25 billion Senior Notes due 2025 were repaid on maturity in May.

Net Debt* at September 30, 2025, was \$15.0 billion, compared to \$10.5 billion at December 31, 2024, and \$11.2 billion at September 30, 2024. The increase in Net Debt* compared to December 31, 2024, reflects cash returns to shareholders through continued share buybacks and dividends, acquisitions, as well as the purchase of property, plant and equipment partially offset by inflows from operating activities.

CRH continued its ongoing share buyback program in the first nine months of 2025 repurchasing approximately 9.6 million Ordinary Shares for a total consideration of \$0.9 billion, and the Company is commencing an additional \$0.3 billion tranche to be completed no later than February 17, 2026. The Company also made cash dividend payments of \$0.7 billion in the first nine months of 2025.

At September 30, 2025, CRH had cash and cash equivalents and restricted cash of \$4.3 billion, compared to \$3.8 billion at December 31, 2024, and \$3.1 billion at September 30, 2024. Total lease liabilities were \$2.0 billion, compared to \$1.6 billion at December 31, 2024, and \$1.6 billion at September 30, 2024.

At September 30, 2025, CRH had \$4.2 billion of undrawn committed facilities, \$4.1 billion of which was available until May 2030. During April 2025, the Company extended the maturity date of \$4.1 billion in undrawn committed facilities to May 2030. At September 30, 2025, the weighted average maturity of the term debt (net of cash and cash equivalents) was 7.2 years.

Other than items updated in this Quarterly Report, CRH's financial condition and the nature and composition of the Company's material cash requirements, which include debt service and related interest payments, operating lease obligations, share repurchase commitments and other purchase obligations arising in the normal course of business, have not materially changed from those disclosed in the 2024 Form 10-K.

Cash flows

Cash flows from operating activities

	Nine months ended	
	September 30	
<i>in \$ millions</i>	2025	2024
Net cash provided by operating activities	2,710	2,259

Net cash provided by operating activities was \$2.7 billion for the nine months ended September 30, 2025, an increase of \$0.5 billion, compared to the same period in 2024. The increase in net cash provided by operating activities was due to improved operating performance, partially offset by increased working capital investments.

*Represents a non-GAAP measure. See the discussion within 'Non-GAAP Reconciliation and Supplementary Information' on pages 34 to 35.

Cash flows from investing activities

<i>in \$ millions</i>	Nine months ended	
	September 30	
	2025	2024
Net cash used in investing activities	(4,705)	(4,405)

Net cash used in investing activities was \$4.7 billion for the nine months ended September 30, 2025, compared to \$4.4 billion in the same period for 2024, an increase of \$0.3 billion. During the nine months ended September 30, 2025, the Company invested \$3.1 billion in acquisitions, a decrease of \$0.7 billion on the same period in 2024. Capital expenditure totaled \$1.9 billion in the first nine months of 2025, resulting in an increased outflow of \$0.3 billion versus the comparable prior year period. These outflows were partially offset by \$0.3 billion proceeds from divestitures and disposals of long-lived assets and other investing activities, compared to \$1.0 billion in the prior year.

Cash flows from financing activities

<i>in \$ millions</i>	Nine months ended	
	September 30	
	2025	2024
Net cash provided by (used in) financing activities	2,319	(1,144)

Net cash provided by financing activities was \$2.3 billion for the nine months ended September 30, 2025, compared to \$1.1 billion used in the same period in 2024, an increase of \$3.5 billion. Proceeds from debt issuances were \$7.8 billion, which was primarily related to the issuance of \$3.0 billion in new senior notes in January 2025 and the issuance of \$4.6 billion of commercial paper, an increase of \$4.3 billion on the same period in 2024. Payments on debt in the first nine months of 2025 were \$3.7 billion, being the repayment of \$2.4 billion issued under the Company's commercial paper programs and the repayment of a \$1.25 billion bond on maturity in May 2025. This compared with a repayment of \$1.9 billion in the prior year comparable period, which related to the repayment of a euro-denominated bond on maturity in January 2024 as well as the repayment of \$1.2 billion issued under the Company's commercial paper programs. Dividends paid for the first nine months of 2025 were \$0.7 billion compared to \$1.5 billion in the same period in the prior year. A second interim dividend for 2023 was paid in Q1 2024 which was not repeated in Q1 2025 as the Company moved to quarterly dividends in 2024. Outflows related to the repurchases of common stock were \$0.9 billion in the first nine months of 2025 compared to \$1.2 billion for the same period in 2024.

Debt Facilities

The following section summarizes our debt facilities and long-term debt obligations. The following description is only a summary, does not purport to be complete and is qualified in its entirety by reference to the documents governing such indebtedness (available in the Investors section on www.crh.com).

At September 30, 2025, we expect maturities for the next quarter as follows:

2025 Debt Maturities

Fourth Quarter	\$3.7 billion
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Unsecured Senior Notes

The main sources of Company debt funding are public bond markets in North America and Europe. See Note 8 "Debt" in Part I, Item 1. "Financial Statements" for further details regarding our debt obligations. In January 2025, wholly-owned subsidiaries of the Company completed the issuance of \$1.25 billion 5.125% Senior Notes due 2030, \$1.25 billion 5.500% Senior Notes due 2035, and \$0.5 billion 5.875% Senior Notes due 2055. In May 2025, \$1.25 billion 3.875% Senior Notes due 2025 were repaid on maturity. In October 2025, a wholly-owned subsidiary of the Company completed the issuance and sale of \$1.0 billion 4.400% Guaranteed Notes due 2031, \$1.0 billion 5.000% Guaranteed Notes due 2036, and \$0.5 billion 5.600% Guaranteed Notes due 2056.

Bank Credit Facilities

The Company manages its borrowing ability by entering into committed borrowing agreements. The Company has a multi-currency RCF, dated May 2023, which is made available from a syndicate of lenders, consisting of a €3.5 billion unsecured, revolving loan facility. During April 2025, the Company completed a one-year extension option on the undrawn committed facilities extending the maturity date to May 2030. See Note 8 "Debt" in Part I, Item 1. "Financial Statements" for further details regarding the RCF. At September 30, 2025, the RCF was undrawn.

In December 2024, the Company entered into a new \$750 million two-year fixed rate term loan facility which was fully drawn.

Guarantees

The Company has given letters of guarantee to secure obligations of subsidiary undertakings as follows: \$17.8 billion in respect of loans and borrowings, bank advances and derivative obligations, and \$0.5 billion in respect of letters of credit due within one year at September 30, 2025.

Commercial Paper Programs

As at September 30, 2025, the Company had a \$4.0 billion U.S. Dollar Commercial Paper Program and a €1.5 billion Euro Commercial Paper Program. Commercial paper borrowings bear interest at rates determined at the time of borrowing. As at September 30, 2025, there was \$3.2 billion of outstanding notes issued under the U.S. Dollar Commercial Paper Program and \$0.6 billion of outstanding notes issued under the Euro Commercial Paper Program. The purpose of these programs is to provide short-term liquidity.

Off-Balance Sheet Arrangements

CRH does not have any off-balance sheet arrangements that have, or are reasonably likely to have, a current or future effect on CRH's financial condition, revenues or expenses, results of operations, liquidity, capital expenditures or capital resources that may be material to investors.

Credit Ratings¹

Our credit ratings and the ratings outlooks at September 30, 2025, were:

	Short-Term	Long-Term	Outlook
S&P	A-2	BBB+	Stable
Moody's	P-2	Baa1	Stable
Fitch	F1	BBB+	Stable

Contractual Obligations

An analysis of the maturity profile of debt, leases capitalized, purchase obligations, deferred and contingent acquisition consideration and pension scheme contribution commitments at September 30, 2025, is as follows:

Payments due by period in \$ millions	Total	Less than 1 year	2-3 years	4-5 years	More than 5 years
Short and long-term debt (i)	18,769	3,982	4,506	4,206	6,075
Lease liabilities (ii)	2,454	379	682	395	998
Estimated interest payments on contractually committed debt (iii)	5,333	659	1,104	847	2,723
Deferred and contingent acquisition consideration	61	55	4	1	1
Purchase obligations (iv)	2,391	1,364	675	102	250
Retirement benefit obligation commitments (v)	17	3	6	4	4
Total (vi)	29,025	6,442	6,977	5,555	10,051

- (i) Of the \$18.8 billion short and long-term debt, \$0.6 billion is drawn on revolving facilities which may be repaid and redrawn up to the date of maturity.
- (ii) Lease liabilities are presented on an undiscounted basis.
- (iii) These interest payments have been estimated on the basis of the following assumptions: (a) no change in variable interest rates; (b) no change in exchange rates; (c) that all debt is repaid as if it falls due from future cash generation; and (d) that none is refinanced by future debt issuance.
- (iv) Purchase obligations include contracted-for capital expenditure. These expenditures for replacement and new projects are in the ordinary course of business and will be financed from internal resources.
- (v) These retirement benefit commitments comprise the contracted payments related to our pension schemes in the United Kingdom.
- (vi) Over the long-term, CRH believes that our available cash and cash equivalents, cash from operating activities, along with the access to borrowing facilities will be sufficient to fund our long-term contractual obligations, maturing debt obligations and capital expenditures.

Supplemental Guarantor Information

Guarantor Financial Information

As of September 30, 2025, CRH plc (the 'Guarantor') has fully and unconditionally guaranteed: (1) \$750 million of 5.200% Senior Notes due 2029 (the '5.200% Notes') and \$1,250 million of 5.125% Senior Notes due 2030 (the '5.125% Notes'), each issued by CRH SMW Finance Designated Activity Company ('SMW Finance'); (2) \$300 million of 6.400% Senior Notes due 2033⁽ⁱ⁾ (the '6.400% Notes') issued by CRH America, Inc. ('CRH America'); and (3) \$750 million of 5.400% Senior Notes due 2034 (the '5.400% Notes'), \$1,250 million of 5.500% Senior Notes due 2035 (the '5.500% Notes') and \$500 million of 5.875% Senior Notes due 2055 (the '5.875% Notes'), each issued by CRH America Finance, Inc. ('America Finance'). Together, the 5.200% Notes, the 5.125% Notes, the 6.400% Notes, the 5.400% Notes, the 5.500% Notes and the 5.875% Notes are referred to in this Supplemental Guarantor Information as the 'Notes', and together, SMW Finance, CRH America and CRH America Finance are referred to in this Supplemental Guarantor Information as the 'Issuers'.

The Issuers are each 100% owned by CRH plc, directly or indirectly. SMW Finance is an indirect wholly-owned finance subsidiary of CRH plc incorporated under the laws of Ireland and is a financing vehicle for CRH's group companies. CRH America is an indirect wholly-owned finance subsidiary of CRH plc incorporated under the laws of the State of Delaware and is a holding company for certain of CRH's U.S. operating companies as well as a financing vehicle for the Company. America Finance is an indirect wholly-owned finance subsidiary of CRH plc incorporated under the laws of the State of Delaware and is a financing vehicle for CRH's U.S. operating companies.

Each series of Notes is unsecured and ranks equally with all other present and future unsecured and unsubordinated obligations of the relevant Issuer and CRH plc, subject to exceptions for obligations required by law. Each series of Notes is fully and unconditionally guaranteed by CRH plc as defined in the respective indenture governing each series of Notes. Each guarantee is a full, irrevocable, and unconditional guarantee of the principal, interest, premium, if any, and any other amounts due in respect of the relevant series of Notes given by CRH plc.

- (i) Originally issued in September 2003 as \$300 million 6.400% Senior Notes due 2033. CRH subsequently acquired \$87 million of the 6.400% Notes in liability management exercises in August 2009 and December 2010.

¹A security rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time by the assigning rating organization. Each rating should be evaluated independently of any other rating.

Basis of Presentation

The following summarized financial information reflects, on a combined basis, the Balance Sheet as of September 30, 2025, and as of December 31, 2024, and the Income Statement for the nine months ended September 30, 2025, and for the year ended December 31, 2024 of CRH America and CRH plc, which guarantees the registered debt; collectively the 'Obligor Group'. Intercompany balances and transactions within the Obligor Group have been eliminated in the summarized financial information below. Amounts attributable to the Obligor Group's investment in non-obligor subsidiaries have also been excluded. Intercompany receivables/payables and transactions with non-obligor subsidiaries are separately disclosed as applicable. This summarized financial information has been prepared and presented pursuant to Regulation S-X Rule 13-01 and is not intended to present the financial position and results of operations of the Obligor Group in accordance with U.S. GAAP.

The summarized Income Statement information is as follows:

<i>in \$ millions</i>	Nine months ended September 30, 2025	Year ended December 31, 2024
Income from operations before income tax benefit and income from equity method investments (i)	3,608	1,051
- of which relates to transactions with non-obligor subsidiaries	3,600	1,183
Net income – all of which is attributable to equity holders of the Company	3,607	1,050
- of which relates to transactions with non-obligor subsidiaries	3,600	1,183

(i) Revenues and gross profit for the Obligor Group for the nine months ended September 30, 2025 and for the year ended December 31, 2024 amounted to \$nil million and \$nil million, respectively.

The summarized Balance Sheet information is as follows:

	September 30 2025	December 31 2024
Current assets	1,097	610
Current assets – of which is due from non-obligor subsidiaries	537	307
Noncurrent assets	1,938	3,446
Noncurrent assets – of which is due from non-obligor subsidiaries	1,938	3,446
Current liabilities	2,454	4,145
Current liabilities – of which is due to non-obligor subsidiaries	2,436	2,890
Noncurrent liabilities	744	758

Critical Accounting Policies and Estimates

There have been no material changes during the three months ended September 30, 2025, to our critical accounting policies and/or estimates disclosed in our 2024 Form 10-K.

Available Information

The Company maintains an internet address at www.crh.com and makes available free of charge through its website its annual reports on Form 10-K, quarterly reports on Form 10-Q and current reports on Form 8-K, and amendments thereto, if any, filed or furnished pursuant to Section 13(a) or 15(d) of the Exchange Act, which are available as soon as reasonably practicable after CRH files or furnishes such information to the SEC. Investors may also access such documents via the SEC's website at www.sec.gov.

References in this document to other documents on the CRH website are included only as an aid to their location and are not incorporated by reference into this Quarterly Report. CRH's website provides the full text of earnings updates, copies of presentations to analysts and investors and circulars to shareholders.

Further, copies of CRH's key corporate governance policies and other reports, including its Code of Business Conduct, Sustainability Performance Report, and the charters for Committees of the Board, may be found on the CRH website.

The Company undertakes no obligation to update any statements contained in this Quarterly Report or the documents incorporated by reference herein for revisions or changes after the filing date of this Quarterly Report, other than as required by law.

We post on our website news releases, announcements and other statements about our business performance, results of operations and sustainability matters, some of which may contain information that may be deemed material to investors. Additionally, we use our LinkedIn account (www.linkedin.com/company/crh), as well as our other social media channels from time to time, to post announcements that may contain information that may be deemed material to investors. Our officers may use similar social media channels to disclose public information. We encourage investors, the media and others interested in CRH to review the business and financial information we or our officers post on our website and the social media channels identified above. Information on CRH's website or such social media channels does not form part of, and is not incorporated into, this Quarterly Report.

Item 3. Quantitative and Qualitative Disclosures About Market Risk

CRH is exposed to market risks relating to fluctuations in foreign exchange risks, interest rates, and commodity prices. Changes in those factors could impact the Company's results of operations and financial condition. Financial risk management at the Company seeks to minimize the negative impact of foreign exchange, interest rate and commodity price fluctuations on the Company's earnings, cash flows and equity. Management provides oversight for risk management and derivative activities, determines certain of the Company's financial risk policies and objectives, and provides guidelines for derivative instrument utilization.

To manage these risks, CRH uses various derivative financial instruments, including interest rate swaps, foreign exchange forwards and swaps, and commodity contracts. CRH only uses commonly traded and non-leveraged instruments. These contracts are entered into primarily with major banking institutions and utility companies, while CRH actively monitors its exposure to counterparty risk through the use of counterparty approvals and credit limits, thereby managing the risk of counterparty loss.

The following discussion presents the sensitivity of the market value, earnings and cash flows of the Company's financial instruments to hypothetical changes in interest and exchange rates assuming these changes occurred at September 30, 2025.

Interest Rate Risk

CRH may be impacted by interest rate volatility with respect to existing debt and future debt issuances as well as cash balances. For fixed rate debt instruments, interest rate changes affect the fair market value but do not impact earnings or cash flows. Conversely, for floating rate debt instruments, interest rate changes generally do not affect the fair market value of the instrument but impact future earnings and cash flows, assuming that other factors are held constant. Cash balances are held on short-term deposits and changing interest rates will impact deposit interest income earned. The Company uses interest rate swaps to convert a portion of its fixed rate debt to floating rate debt and these may be designated and qualify as fair value hedges. Under these arrangements, the Company agrees to exchange, at specified intervals, the difference between fixed and benchmark floating interest rates calculated by reference to an agreed-upon notional principal amount.

At September 30, 2025, of total debt including overdrafts, finance leases and the impact of derivatives, the Company had fixed rate debt of \$14.1 billion and floating rate debt of \$5.1 billion, representing 73% and 27%, respectively. The equivalent figures as at December 31, 2024, were fixed rate debt of \$10.8 billion and floating rate debt of \$3.5 billion, representing 76% and 24%, respectively, and as at September 30, 2024, fixed rate debt of \$10.4 billion and floating rate debt of \$3.8 billion, representing 74% and 26%, respectively. The Company's interest rate swaps at September 30, 2025 whereby the Company swaps from fixed interest rates to floating interest rates, were \$0.5 billion, compared to \$1.4 billion as at December 31, 2024 and \$1.4 billion as at September 30, 2024. The Company's interest rate swaps at September 30, 2025 whereby the Company swaps from floating interest rates to fixed interest rates, were \$nil billion, compared to \$0.2 billion as at December 31, 2024 and \$0.2 billion as at September 30, 2024. Cash and cash equivalents and restricted cash at September 30, 2025, were \$4.3 billion, compared to \$3.8 billion at December 31, 2024 and \$3.1 billion at September 30, 2024, which were all held on short-term deposits and investments.

Sensitivity to interest rate moves

At September 30, 2025, the before-tax earnings and cash flows impact of a 100bps increase in interest rates, including the offsetting impact of derivatives, on the variable rate cash and debt portfolio would be approximately \$9 million unfavorable (\$2 million favorable at December 31, 2024 and \$8 million unfavorable at September 30, 2024).

Foreign Exchange Rate Risk

CRH's exchange rate exposures result primarily from its investments and ongoing operations in countries outside of the United States and other business transactions such as the procurement of products, services and equipment from foreign sources. Fluctuations in foreign currency exchange rates may affect (i) the carrying value of the Company's net investment in foreign subsidiaries; (ii) the translation of foreign currency earnings; and (iii) the cash flows related to foreign currency denominated transactions.

Where economically feasible, the Company maintains Net Debt* in the same relative ratio as capital employed to act as an economic hedge of the underlying currency assets. Where it is not feasible to do so, the Company may enter into foreign exchange forward contracts to hedge a portion of the net investment against the effect of exchange rate fluctuations. These transactions are designated as net investment hedges.

The Company also enters into foreign exchange forward contracts to hedge against the effect of exchange rate fluctuations on cash flows denominated in foreign currencies. These transactions are designated as cash flow hedges. In addition, the Company may enter into foreign currency contracts that are not designated in hedging relationships to offset, in part, the impacts of changes in value of various non-functional currency denominated items including certain intercompany financing balances. The U.S. Dollar equivalent gross notional amount of the Company's foreign exchange forward contracts was \$4.1 billion at September 30, 2025, compared to \$4.6 billion at December 31, 2024 and \$4.4 billion at September 30, 2024.

Holding all other variables constant, if there was a 10% weakening in foreign currency exchange rates versus U.S. Dollar for the portfolio, the fair market value of foreign currency contracts outstanding at September 30, 2025, would increase by approximately \$20 million with an offsetting movement in the hedged foreign currency exposure. In comparison, the fair market value of foreign currency contracts outstanding at December 31, 2024 would decrease by approximately \$86 million and at September 30, 2024, would decrease by approximately \$104 million, with an offsetting movement in the hedged foreign currency exposure.

Commodity Price Risk

Some of the Company's products use significant amounts of commodity-priced materials, predominantly oil, electricity, coal and carbon credits which are subject to price changes based upon fluctuations in the commodities market. This price volatility could potentially have a material impact on our financial condition and/or our results of operations. Where feasible, the Company manages commodity price risks through negotiated supply contracts and forward contracts to manage operating costs. The Company monitors commodity trends and where possible has alternative sourcing plans in place to mitigate the risk of supplier concentration and passing commodity-related inflation to customers or suppliers.

Where appropriate, the Company also has a number of derivative hedging programs in place to hedge commodity risks, with the aim of the programs being to neutralize variability arising from changes in associated commodity indices. The timeframe for such programs can be up to four years.

* Represents a non-GAAP measure. See the discussion within 'Non-GAAP Reconciliation and Supplementary Information' on pages 34 to 35.

Item 4. Controls and Procedures

Evaluation of Disclosure Controls and Procedures

Management has evaluated the effectiveness of the design and operation of the disclosure controls and procedures as defined in Securities Exchange Act Rule 13a-15(e) as of September 30, 2025. Based on that evaluation, the Chief Executive Officer and the Chief Financial Officer have concluded that these disclosure controls and procedures were effective as of such date at the level of providing reasonable assurance.

In designing and evaluating our disclosure controls and procedures, management, including the Chief Executive Officer and the Chief Financial Officer, recognized that any controls and procedures, no matter how well designed and operated, can provide only reasonable assurance of achieving the desired control objectives, and management necessarily was required to apply its judgment in evaluating the cost-benefit relationship of possible controls and procedures.

Because of the inherent limitations in all control systems, no evaluation of controls can provide absolute assurance that all control issues and instances of fraud, if any, within the Company have been detected.

Changes in Internal Control over Financial Reporting

There were no changes in our internal control over financial reporting during our most recently completed fiscal quarter that have materially affected, or are reasonably likely to materially affect, our internal control over financial reporting.

PART II - OTHER INFORMATION

Item 1. Legal Proceedings

The Company is from time to time a party to various legal proceedings that arise in the ordinary course of business. We do not believe any pending legal proceeding to which the Company is a party will have a material effect on our financial condition, results of operations or liquidity.

CRH has elected to use a \$1 million threshold for disclosing certain proceedings under environmental laws to which a governmental authority is a party. Applying this threshold, there were no relevant legal proceedings to disclose for this period.

Item 1A. Risk Factors

There have been no material changes with respect to the risk factors disclosed in 'Item 1A. Risk Factors' of our 2024 Form 10-K.

Item 2. Unregistered Sales of Equity Securities, Use of Proceeds, and Issuer Purchases of Equity Securities

The following table presents the number and average price of shares purchased in each month of the third quarter of fiscal year 2025:

Period	(a) Total Number of Shares Purchased	(b) Average Price Paid per Share	(c) Total Number of Shares Purchased as Part of Publicly Announced Plans or Programs (i)	(d) Maximum Number of Shares that May Yet Be Purchased Under the Plans or Programs
July 1 – July 31, 2025	1,116,931	\$95.31	1,116,931	36,905,154
August 1 – August 31, 2025	858,527	\$109.54	858,527	64,242,049
September 1 – September 30, 2025	762,827	\$112.57	762,827	63,479,222
Total	2,738,285		2,738,285	

(i) In May 2018, CRH announced its intention to introduce a share repurchase program to repurchase Ordinary Shares (the 'Program'). In the third quarter of 2025, the Company returned a further \$0.3 billion of cash to shareholders through the repurchase of 2,738,285 Ordinary Shares (equivalent to 0.4% of the Company's issued and outstanding Ordinary Shares). This brought total cash returned to shareholders under the Program to \$9.3 billion since its commencement in May 2018. The purchases in the third quarter of 2025 were completed under the following tranches:

Date Announced	Max Amount to be Repurchased (in \$ millions)	Expiration Date
May 5, 2025 (Tranche 25)	300	August 5, 2025
August 6, 2025 (Tranche 26)	300	November 5, 2025

Item 3. Defaults Upon Senior Securities

None.

Item 4. Mine Safety Disclosures

The information concerning mine safety violations or other regulatory matters required by Section 1503(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act and Item 104 of Regulation S-K (17 CFR 229.104) is included in Exhibit 95 to this Quarterly Report.

Item 5. Other Information

During the three months ended September 30, 2025, no Director or officer (as defined in Section 16 of the Exchange Act) of the Company adopted or terminated a "Rule 10b5-1 trading arrangement" or "non-Rule 10b5-1 trading arrangement," as each term is defined in Item 408(a) and (c) of Regulation S-K.

Item 6. Exhibits

The following exhibits are filed as part of, or incorporated by reference into, this Quarterly Report.

Exhibits

- | | |
|-------|---|
| 3.1 | Memorandum and Articles of Association of CRH public limited company, dated May 8, 2025 (incorporated by reference to Exhibit 3.1 to the current report on Form 8-K filed May 9, 2025). |
| 22.1 | List of Guarantors and Subsidiary Issuers of Guaranteed Securities. |
| 31.1 | Certification of Chief Executive Officer Pursuant to Rule 13a-14(a) or Rule 15d-14(a), as Adopted Pursuant to Section 302 of the Sarbanes-Oxley Act of 2002. |
| 31.2 | Certification of Chief Financial Officer Pursuant to Rule 13a-14(a) or Rule 15d-14(a), as Adopted Pursuant to Section 302 of the Sarbanes-Oxley Act of 2002. |
| 32.1* | Certification of Chief Executive Officer Pursuant to Rule 13a-14(b) or Rule 15d-14(b) and 18 U.S.C. Section 1350, as Adopted Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002. |
| 32.2* | Certification of Chief Financial Officer Pursuant to Rule 13a-14(b) or Rule 15d-14(b) and 18 U.S.C. Section 1350, as Adopted Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002. |
| 95.1 | Disclosure of Mine Safety and Health Administration (MSHA) Safety Data. |
| 101 | Inline eXtensible Business Reporting Language (XBRL). |
| 104 | Cover Page Interactive Data File (formatted in iXBRL in Exhibit 101). |
| * | Furnished herewith. |

The total amount of long-term debt of the registrant and its subsidiaries authorized under any one instrument does not exceed 10% of the total assets of CRH plc and its subsidiaries on a consolidated basis. The Company agrees to furnish copies of any such instrument to the SEC upon request.

Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

CRH public limited company (Registrant)

By /s/ Nancy Buese
Nancy Buese
Chief Financial Officer
November 5, 2025