

Q3 2025 Results

CRH



Disclaimer



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

Forward-Looking Statements

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

In particular, the following, among other statements, are all forward-looking in nature: plans and expectations regarding CRH's 2025 and 2026 outlook and performance, including Net income, Adjusted EBITDA, Diluted earnings per share, capital expenditures, assumed interest expense, and assumed effective tax rate; plans and expectations regarding demand, pricing and pricing momentum, costs, backlogs, trends in infrastructure, residential and non-residential markets, secular growth trends, macroeconomic and other market trends in regions where CRH operates; plans and expectations regarding growth opportunities and our M&A pipeline, including among CRH's connected platforms of Aggregates, Cementitious, Roads and Water; plans and expectations regarding certain megatrends, including infrastructure, transportation, water and reindustrialization; plans and expectations regarding government funding initiatives, including with respect to IIJA funding; expectations with respect to the impact of further potential global trade policies; statements regarding the expected benefits of CRH's superior strategy and connected portfolio and its ability to deliver in the long-term; statements regarding the capital allocation strategy, CRH's balance sheet, and the resulting ability to create value; statements regarding CRH's cash generation capabilities; statements regarding the expectations and benefits of the acquisition of Eco Material Technologies, including capabilities to serve customers, production capabilities, and growth and synergy opportunities; statements regarding Growth Capex activities, including expected risk profile and returns and impacts on efficiency, automation and energy optimization; plans and expectations regarding CRH's financial capacity; and plans and expectations regarding return of cash to shareholders, including the timing and amount of share buybacks and dividends.

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

A number of material factors could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements, certain of which are beyond our control, and which include, but are not limited to, the risks and uncertainties described herein and under “Risk Factors” in our 2024 Form 10-K and in our other filings with the SEC.

Non-GAAP Financial Measure Disclosure

This presentation includes discussion of Adjusted EBITDA and Adjusted EBITDA Margin, each of which is a financial measure that is not calculated in accordance with U.S. generally accepted accounting principles (“GAAP”). See the discussion within ‘Non-GAAP Reconciliations’ on pages 30 to 31 for a reconciliation of these non-GAAP financial measures to the most directly comparable GAAP measure. Non-GAAP financial measures should not be viewed in isolation or considered a replacement for the most directly comparable GAAP measures.

Agenda



Leading Performance

Value-Creating Capital Allocation

Proven Growth Capabilities

Outlook



Built for Growth,
Powered by
Performance

- ✓ **Record Q3 & raising FY25 Adj. EBITDA^{*} guidance** midpoint
- ✓ Unmatched scale & connected portfolio expected to deliver **another record year**
- ✓ Performance enhanced through **Our Growth Algorithm** & the **CRH Winning Way**
- ✓ **Superior Strategy & Leading Performance** driving double-digit Adj. EBITDA^{*} growth in Q3
- ✓ **Favorable demand & positive pricing momentum**; good contributions from acquisitions
- ✓ **~\$3.5bn invested in 27 value-accretive acquisitions** YTD; attractive pipeline of opportunities
- ✓ **2026 outlook positive** across key end-markets

Q3 2025 Financial Highlights



Revenues

\$11.1bn



+5%

Adj. EBITDA^{*}

\$2.7bn



+10%

Adj. EBITDA Margin^{*}

24.3%



+100bps

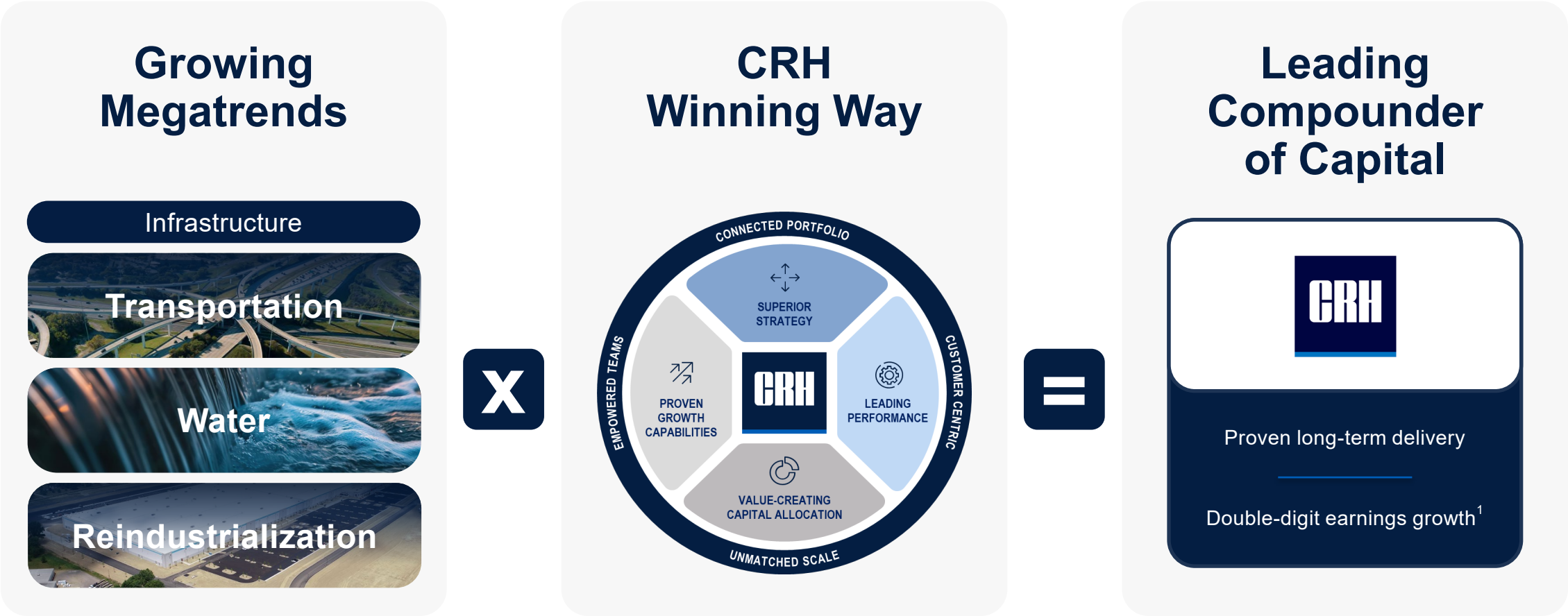
Diluted EPS

\$2.21



+12%

Our Growth Algorithm

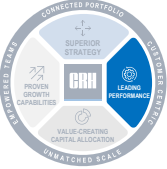


For footnoted information, refer to Appendix.

Leading Performance



CRH

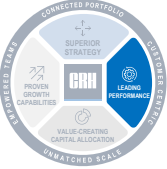


Americas Materials Solutions



- Robust performance against strong comparative
- Positive pricing momentum
- Demand backdrop supported by transportation & reindustrialization megatrends
- Bidding & backlogs ahead of PY

	Q3'25 \$m	Q3'24 \$m	YoY Change
Revenues	5,637	5,299	+6%
Adj. EBITDA	1,555	1,484	+5%
Adj. EBITDA Margin	27.6%	28.0%	-40bps

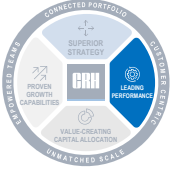


Americas Building Solutions



- Strong profit growth & margin expansion
- Favorable underlying demand & good commercial management
- Robust data center & water infrastructure activity
- Residential repair & remodel remains resilient

	Q3'25 \$m	Q3'24 \$m	YoY Change
Revenues	1,797	1,757	+2%
Adj. EBITDA	432	355	+22%
Adj. EBITDA Margin	24.0%	20.2%	+380bps



International Solutions

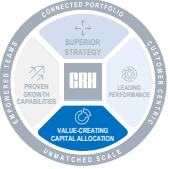


- Strong performance supported by continued pricing momentum & strict cost control
- **Central & Eastern Europe:** Positive underlying demand across key end-markets
- **Western Europe:** Activity levels stable with good commercial management
- **Australia:** Strong demand & synergy delivery from recent acquisitions

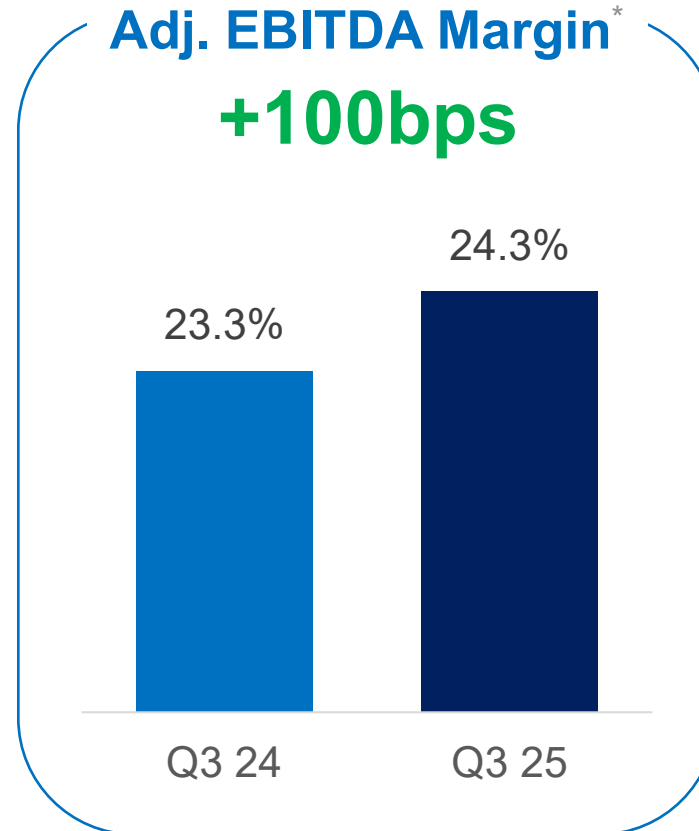
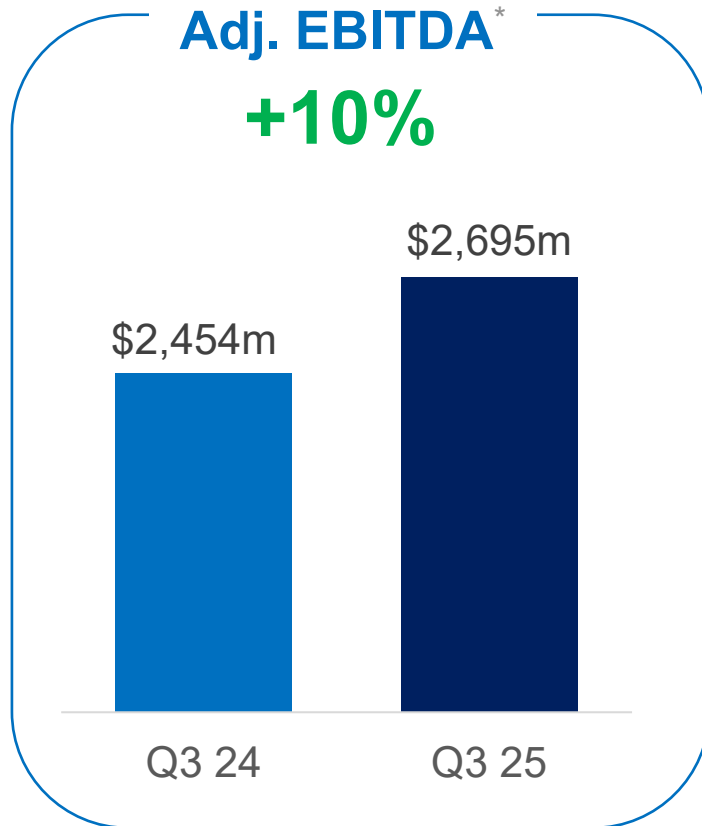
	Q3'25 \$m	Q3'24 \$m	YoY Change
Revenues	3,635	3,459	+5%
Adj. EBITDA	708	615	+15%
Adj. EBITDA Margin	19.5%	17.8%	+170bps

Value-Creating Capital Allocation



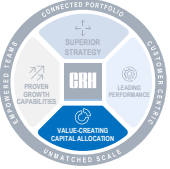


Double-Digit Growth



- Strong growth in Adj. EBITDA* & Adj. EBITDA Margin*
- Performance driven by positive demand, continued pricing momentum & acquisition contributions

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 30 to 31 for a reconciliation to the most directly comparable GAAP measure.



Value-Creating Capital Allocation

~\$6.5bn in growth investments & shareholder returns



\$3.5bn

invested in
27 acquisitions

\$1.2bn

invested in
Growth Capex¹

\$0.7bn

returned through
dividends²

\$1.1bn

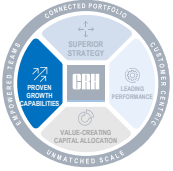
returned through
share repurchases

The Leading Compounder of Capital in our industry with \$40bn financial capacity³

Proven Growth Capabilities



CRH



Accelerating Growth Across Our Connected Platforms



Aggregates



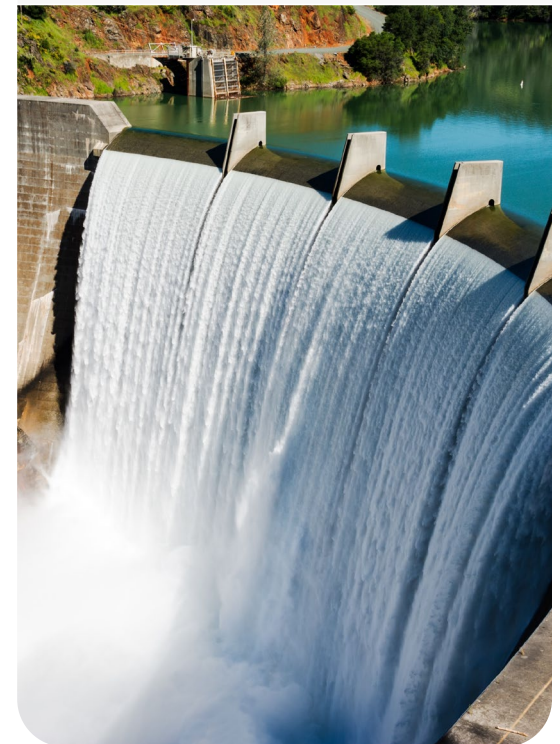
Cementitious



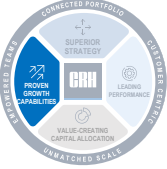
Roads



Water



... ~95% of revenues connected to aggregates¹



Executing on Strong Pipeline of M&A Opportunities



\$3.5bn

YTD acquisition spend

- 27 acquisitions YTD ... Eco Material Technologies & 26 bolt-ons
- Strengthening market-leading positions in attractive growth markets
- Strong & active pipeline across Aggregates, Cementitious, Roads & Water



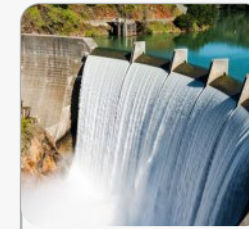
Aggregates



Roads

American Industries

Provider of aggregates, asphalt and road paving services in Connecticut



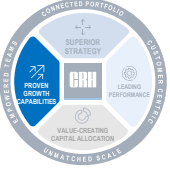
Water



Cementitious

Terracon Precast

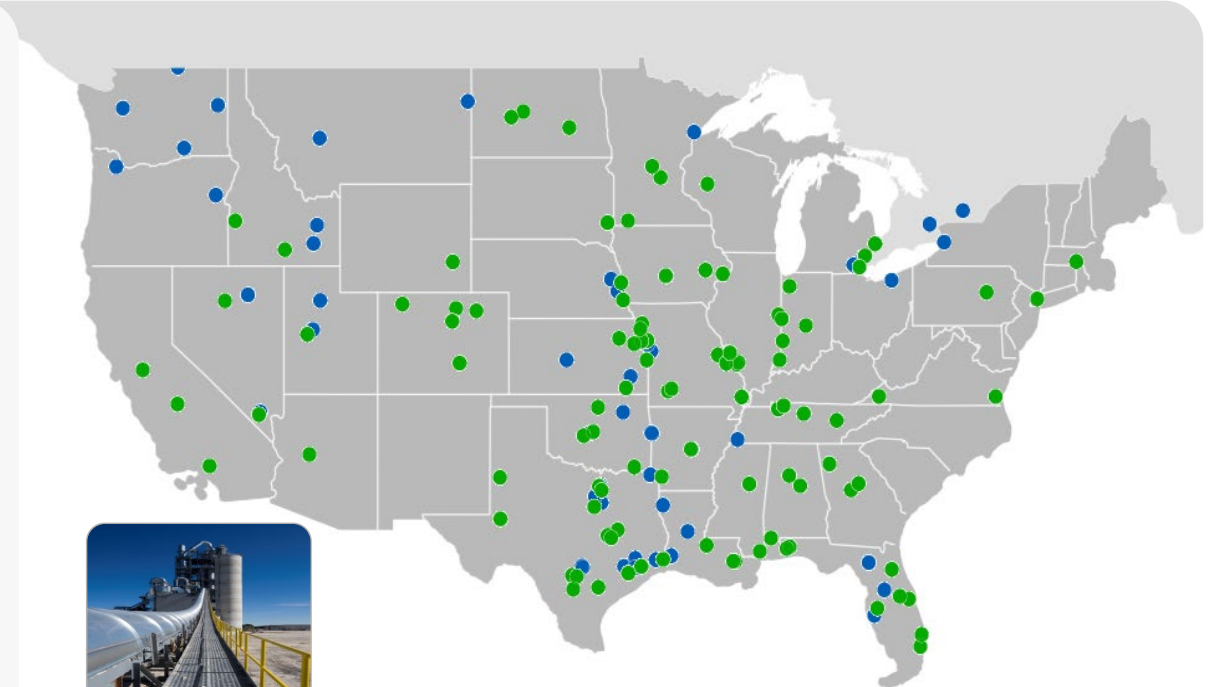
Newly constructed concrete pipe plant with 70kt production capacity in North Carolina



Accelerating Our Cementitious Strategy

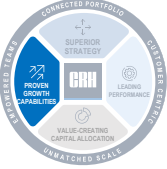


- \$2.1bn Eco Material Technologies acquisition complete ... early integration progressing well
- Strengthening position as a leading cementitious player in North America ... ~25mt of annual production
- Expanding national distribution network ... enhancing capabilities to better serve customers
- Highly complementary to existing business ... strong growth & synergy opportunities



Cementitious





Deploying Capital in High-Growth Areas



\$1.2bn
YTD Growth Capex¹

- Low-risk, high-returning investments
- Expanding capacity in high-growth markets
- Efficiency, automation & energy optimization



Water



Cementitious

Greenfield Precast Pipe Plant

Modern precast pipe & box culvert plant in Texas



Aggregates



Cementitious

Modernizing Leamington Plant

Expanding cement capacity to meet demand throughout the inland West US Market

Outlook

CRH



Raising 2025 Adj. EBITDA* Guidance Midpoint

Another year of growth & value creation



Adj. EBITDA*

\$7.6bn – \$7.7bn

Net Income

\$3.8bn – \$3.9bn

Diluted EPS

\$5.49 – \$5.72

*Represents a non-GAAP financial measure. See the discussion within ‘Non-GAAP Reconciliations’ on pages 30 to 31 for a reconciliation to the most directly comparable GAAP measure. The 2025 guidance does not assume any significant one-off or non-recurring items, including the impact of further potential changes to global trade policies, impairments or other unforeseen events. 2025 net income and diluted EPS are based on approximately \$0.65 billion interest expense, net, effective tax rate of approximately 22% and a year-to-date average of 680 million diluted common shares outstanding.

Growing Infrastructure Megatrends in 2026



Transportation

- \$145bn¹ market size
- Continued rollout of federal IIJA funds; ~60% yet to be deployed²
- 2026 State Transportation budgets +6%³



Water

- Large & growing market; \$100bn+ ecosystem⁴
- Strong projected growth in 2026; HSD % across water quality & flow control⁵



Reindustrialization

- Strong demand for large-scale manufacturing & data centers
- ~\$690bn⁶ US data center pipeline; all within 50 miles of a CRH location⁷

#1 Infrastructure Play in North America

Appendix



Endnotes



Page 6

1. 'Double-digit earnings growth' refers to CRH's compound annualized growth rate of Adjusted EBITDA for the period from December 31, 2014 to December 31, 2024. Metrics from the financial year ended December 31, 2014 are based on IFRS. 2014 EBITDA (as defined) has been modified to exclude contributions from subsequently divested businesses. The adjustments required to reflect these metrics under U.S. GAAP have not been quantified. No material differences have been identified that would impact trends calculated in accordance with U.S. GAAP in comparison to IFRS. For source data of these 2014 metrics, please refer to page 29 of this presentation. Metrics from the financial year ended December 31, 2024 are based on U.S. GAAP as reported in our 2024 Form 10-K.

Page 13

1. Growth Capex reflects CRH's recently revised internal definition of growth capital expenditures. \$1.2bn Growth Capex investment year-to-date as at September 30, 2025.
2. \$0.7bn returned to shareholders through Dividends year-to-date as at September 30, 2025.
3. Financial capacity is defined as the anticipated cash and debt financing available (after maintenance capex) for growth investments and cash returns to shareholders. The information is indicative only and any capital deployment will be dependent on the value creation opportunities arising over the period. The Company's ability to deliver on these capital allocation priorities may be negatively impacted by the factors set out in the disclaimer on slide 1.

Page 15

1. Management estimate.

Page 18

1. Growth CapEx reflects CRH's recently revised internal definition of growth capital expenditures. \$1.2bn Growth Capex investment year-to-date as at September 30, 2025.

Page 21

1. Management estimate.
2. American Road & Transportation Builders Association (ARTBA) estimate as of June 2025.
3. U.S. Department of Transportation (USDOT) proposed Fiscal Year 2026 budgets.
4. Global Water Intelligence Data.
5. Bluefield research, Data Navigator, November 2024.
6. Global Data. Data Center Construction Projects Insights and Analytics (Q2 2025).
7. Management estimate.

Americas Materials Solutions



\$ million	Q3 2024	Analysis of change				Q3 2025	% Change
		Currency	Acquisitions	Divestitures	Organic		
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 Building Solutions



\$ million	Q3 2024	Analysis of change				Q3 2025	% Change
		Currency	Acquisitions	Divestitures	Organic		
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%	

International Solutions



\$ million	Q3 2024	Analysis of change				Q3 2025	% Change
		Currency	Acquisitions	Divestitures	Organic		
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%	

Materials Volumes & Prices



	Q3 YoY % Change				9M YoY % Change			
	Americas		International		Americas		International	
	Volume	Price	Volume	Price	Volume	Price	Volume	Price
Aggregates	+7%	+4% ¹	+1%	-	+4%	+5% ¹	+5%	+3%
Asphalt	+6%	-	-1%	-	+3%	+1%	-3%	-2%
Cement	+4%	+1%	+6%	-	+2%	+2%	+9%	+1%
RMC	+1%	+2%	+1%	-	+4%	+2%	+13%	+5%

¹Americas Aggregates pricing +6% on a mix-adjusted basis in both Q3 and 9M.

2025 Financial Guidance



2025 Guidance (i)	Low	High
Net income (ii)	\$3.8bn	\$3.9bn
Adj. EBITDA*	\$7.6bn	\$7.7bn
Diluted EPS (ii)	\$5.49	\$5.72
Capital expenditure	\$2.7bn	\$2.8bn

(i) The 2025 guidance does not assume any significant one-off or non-recurring items, including the impact of further potential changes to global trade policies, impairments or other unforeseen events.

(ii) 2025 net income and diluted EPS are based on approximately \$0.65 billion interest expense, net, effective tax rate of approximately 22% and a year-to-date average of approximately 680 million diluted common shares outstanding.

Source Data – Double-Digit Earnings Growth



<i>in millions, except per share data</i>	€	\$
2014 EBITDA (as defined) (i)	1,641	
Less: EBITDA (as defined) from divested businesses		
Europe Distribution (i)	(190)	
Americas Distribution (i)	(105)	
Building Envelope (ii)	(64)	
	1,282	
2014 IFRS based EBITDA (as defined) (iii) (iv)		1,704
2024 U.S. GAAP based Adjusted EBITDA* per the Annual Report on Form 10-K		6,930
10-Year CAGR		15%

(i) As reported under IFRS in the Annual Report on Form 20-F for 2014.

(ii) The results for Building Envelope stated are under IFRS and were not previously separately reported in external filings.

(iii) Effective from January 1, 2020, CRH changed its reporting currency from euro to U.S. Dollar. Reported results for 2014 have been translated from euro to U.S. Dollar using the 2014 average exchange rate of \$1.329 to €1.

(iv) The adjustments required to reflect these metrics under U.S. GAAP have not been quantified. No material differences have been identified that would impact trends calculated in accordance with U.S. GAAP in comparison to IFRS.

*Represents a non-GAAP measure. See the discussion within 'Non-GAAP Reconciliations' on pages 30 to 31.

Non-GAAP Reconciliations



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 equivalent 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. Reconciliation to the nearest GAAP measure is presented below:

<i>in \$ millions</i>	Q3 2025	Q3 2024	FY 2024
Net income	1,519	1,389	3,521
(Income) loss from equity method investments (i)	(26)	(25)	108
Income tax expense	428	531	1,085
Gain on divestitures and investments (ii)	(4)	(59)	(250)
Pension income excluding current service cost component (ii)	(5)	(1)	(7)
Other interest, net (ii)	(3)	(2)	(1)
Interest expense	209	164	612
Interest income	(37)	(33)	(143)
Depreciation, depletion, amortization and impairment	601	467	1,798
Loss on impairments (i)	—	—	161
Substantial acquisition-related costs (iii)	13	23	46
Adjusted EBITDA	2,695	2,454	6,930
Total revenues	11,069	10,515	35,572
Net income margin	13.7%	13.2%	9.9%
Adjusted EBITDA margin	24.3%	23.3%	19.5%

(i) For the year ended December 31, 2024, the total impairment loss comprised \$0.35 billion, principally related to the Architectural Products reporting unit within International Solutions and the equity method investment in China.

(ii) Gain 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 in the Quarterly Report on Form 10-Q.

(iii) 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 in the Quarterly Report on Form 10-Q. Expenses primarily include legal and consulting expenses related to these non-routine substantial acquisitions.

Non-GAAP Reconciliations



Adjusted EBITDA (continued): A reconciliation to the most directly comparable GAAP measure for the mid-point of the 2025 Adjusted EBITDA guidance is presented below:

<i>in \$ billions</i>	FY 2025 Mid-Point
Net income	3.85
Income tax expense	1.00
Interest expense, net	0.65
Depreciation, depletion, amortization and impairment	2.20
Other (i)	(0.05)
Adjusted EBITDA	7.65

(i) Other primarily relates to (income) loss from equity method investments and other nonoperating (income) expense, net.

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

Organic revenue and organic Adjusted EBITDA are arrived at by excluding the incremental revenue and Adjusted EBITDA contributions from current and prior year acquisitions and divestitures, the impact of currency exchange translation, and the impact of any one-off items. Changes in organic revenue and organic Adjusted EBITDA are presented as additional measures of revenue and Adjusted EBITDA to provide a greater understanding of the performance of the Company. Organic change % is calculated by expressing the organic movement as a percentage of the prior year 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 1, Item 2. "Management's Discussion and Analysis of Financial Condition and Results of Operations" in the Quarterly Report on Form 10-Q.