SUPPLEMENT DATED 3 NOVEMBER 2026 TO THE BASE PROSPECTUS DATED 18 AUGUST 2026

CRH Finance DAC
(incorporated with limited liability in Ireland with registered number 50074)

CRH Funding B.V.
(incorporated with limited liability in The Netherlands with registered number 57502536)

CRH SMW Finance DAC
(incorporated with limited liability in Ireland with registered number 648773)

€10,000,000,000
Euro Medium Term Note Programme
unconditionally and irrevocably guaranteed by
CRH plc
(incorporated with limited liability in Ireland with registered number 12965)

This supplement (the **Supplement**) to the Base Prospectus dated 18 August 2026 (the **Base Prospectus**) which comprises a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**) is prepared in connection with the €10,000,000,000 Euro Medium Term Note Programme (the **Programme**) pursuant to which CRH Finance DAC (an **Issuer**), CRH Funding B.V. (an **Issuer**) and CRH SMW Finance DAC (an **Issuer**) (together, the **Issuers**) may from time to time issue notes (the **Notes**) which are to be unconditionally and irrevocably guaranteed by CRH plc (the **Guarantor**).

This Supplement constitutes a supplement for the purposes of Article 23(1) of the Prospectus Regulation.

This Supplement is supplemental to and should be read in conjunction with the Base Prospectus. Terms defined in the Base Prospectus have the same meaning when used in this Supplement. The purpose of this Supplement is to make certain amendments to the "Description of CRH plc" section of the Base Prospectus.

This Supplement has been approved as a supplement by the Central Bank of Ireland (the **Central Bank**), as competent authority under the Prospectus Regulation. The Central Bank only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Approval by the Central Bank should not be considered as an endorsement of the Issuers or the Guarantor or the quality of any Notes. Investors should make their own assessment as to the suitability of investing in the Notes.

Each Issuer and the Guarantor accept responsibility for the information contained in this Supplement. To the best of the knowledge of each Issuer and the Guarantor, such information is in accordance with the facts and makes no omission likely to affect the import of such information.

To the extent that there is any inconsistency between (a) any statement in this Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statement in (a) above will prevail.

Copies of this Supplement, the Base Prospectus and all documents which are incorporated by reference in the Base Prospectus are available at https://www.crh.com/investors/debt-investors.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus which may affect the assessment of the Notes issued under the Programme.

AMENDMENTS TO THE "DESCRIPTION OF CRH PLC" SECTION

In the "Description of CRH plc" section on pages 114 to 122 of the Base Prospectus, a new section headed "Recent Developments" shall be inserted beneath the paragraph under the heading "Litigation" as follows:

"**Recent Developments**

Arcosa Acquisition

On 23 October 2026, CRH completed the Arcosa Acquisition. Under the terms of the merger agreement, Arcosa stockholders received U.S.$150.00 per share in cash, for a total enterprise value of approximately U.S.$8.5 billion. CRH financed the Arcosa Acquisition with proceeds from borrowings under a U.S.$2.5 billion term loan facility, a U.S.$3.3 billion bridge facility and cash on hand.

Share Buybacks

On 29 October 2026, CRH announced that its Board of Directors authorised a new share buyback programme of up to U.S.$6 billion, expiring at the end of 2030. This new authorisation reflects CRH's significant financial capacity backed by its robust balance sheet and the strength of its cash-generating capabilities. Repurchases may be made from time to time in open-market transactions (including pursuant to Rule 10b-18 under the Securities Exchange Act of 1934, as amended, and through plans adopted under Rule 10b5-1), privately negotiated transactions, accelerated share repurchases or other structured or derivative transactions, tender offers, or by other means, in accordance with applicable securities laws and Irish law. The timing, manner, price, amount and continuation of any repurchases will be determined by management in its discretion based on CRH's share price, market and business conditions, capital allocation priorities, applicable legal requirements and other factors.".