Q4 and Full Year 2025 Results

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: statements regarding CRH's 2026 outlook and performance, including Net income, Adjusted EBITDA, Diluted earnings per share, capital expenditure, and assumed depreciation, depletion & amortization, net interest expense, income tax expense, effective tax rate and share count; statements regarding CRH’s 2030 financial targets, including Revenue Growth, Adjusted EBITDA Margin and Adjusted Free Cash Flow Conversion; plans and expectations regarding demand 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 our M&A activity and pipeline, including accretion of value and synergies; 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 CRH’s cash generation capabilities and financial discipline; statements regarding the integration of Eco Material Technologies; statements regarding growth capex activities, including expected risk profile and returns and resulting impacts on growth, performance, efficiencies, automation and energy optimization; plans and expectations regarding CRH's financial capacity and optionality for capital deployment; 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 2025 Form 10-K and in our other filings with the SEC.

Non-GAAP Financial Measure Disclosure
This presentation includes discussion of Adjusted EBITDA, Adjusted EBITDA Margin, Diluted EPS Pre-Impairment, Adjusted Free Cash Flow, Adjusted Free Cash Flow Conversion, Net Debt, and Net Debt / Adjusted EBITDA, 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 39 to 42 for a definition and 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

Superior Strategy

2026 Outlook

Key Messages

Built for Growth, Powered by Performance

- ✓ Record performance, another year of **double-digit growth** in Adj. EBITDA* (+11% YoY)
- ✓ **12th year of margin* expansion**[1] backed by **Our Growth Algorithm** & the **CRH Winning Way**
- ✓ **$4.1B invested in 38 value-accretive acquisitions**; attractive pipeline of opportunities
- ✓ $1.7B invested in **high-return, low-risk growth capex** driving organic growth & performance
- ✓ Declaring quarterly dividend of **$0.39 per share** (+5% YoY); **new $0.3B share buyback**
- ✓ **Positive outlook**; expect FY 2026 Adj. EBITDA* of **$8.1B to $8.5B**

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 39 to 42 for definition and reconciliation to the most directly comparable GAAP measure. Full FY26 guidance is provided on page 30.
For footnoted information, refer to Appendix.

Record Financial Performance in 2025

Revenues	Adj. EBITDA*	Adj. EBITDA Margin*	Diluted EPS*	Adj. FCF*
$37.4B	**$7.7B**	**20.5%**	**$5.57**	**$5.0B**
(Q4: $9.4B)	(Q4: $2.0B)	(Q4: 21.5%)	(Q4: $1.52)	
+5%	**+11%**	**+100bps**	**+3%**	**+18%**
(Q4: +6%)	(Q4: +14%)	(Q4: +150bps)	(Q4: +6%)	

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 39 to 42 for definition and reconciliation to the most directly comparable GAAP measure. Diluted EPS is shown on a pre-impairment basis.

Proven Track Record of Superior Value Creation

12 consecutive years of Adj. EBITDA margin* expansion[1]

~100bps

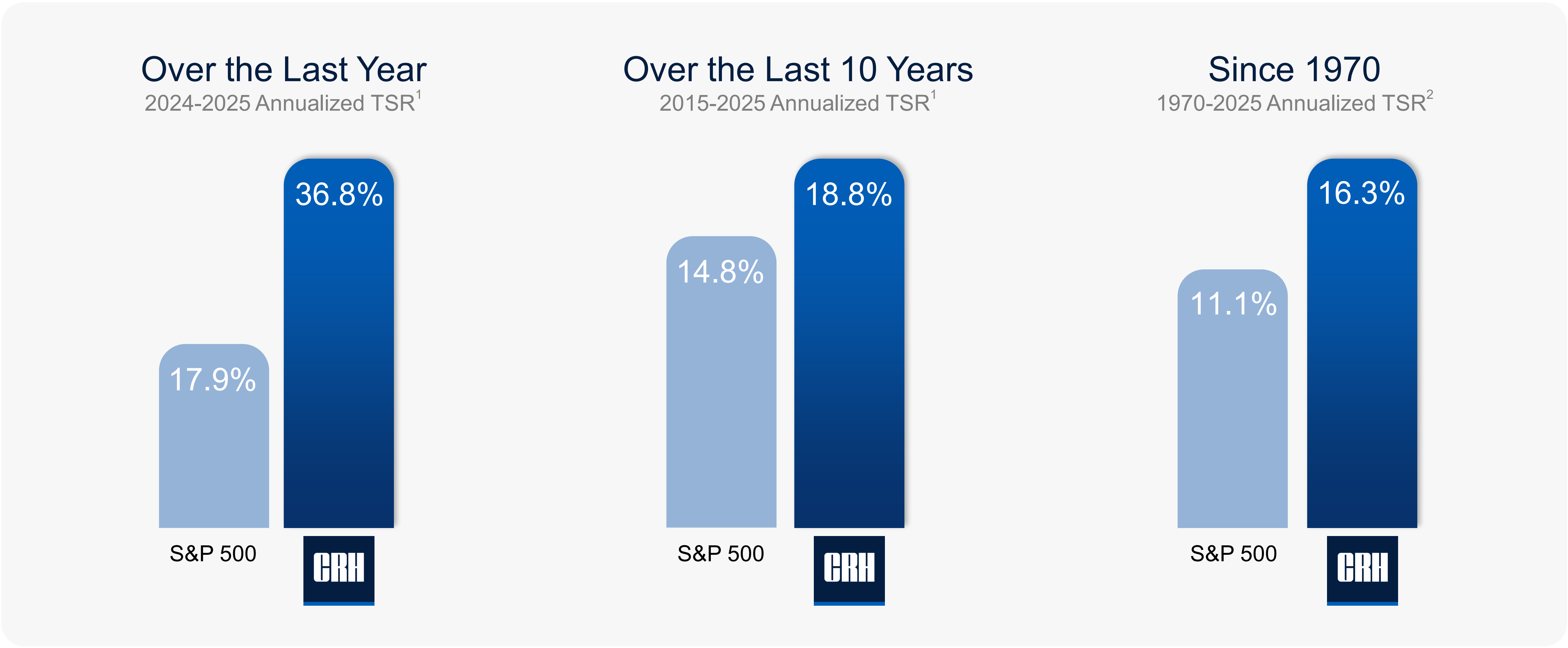
Avg. annual increase since 2013[2]

Revenues	Adj. EBITDA*	Diluted EPS*
+8% CAGR since 2013[2]	**+14%** CAGR since 2013[2]	**+18%** CAGR since 2013[2]

Connected portfolio delivering consistent long-term performance improvement

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 39 to 42 for definition and reconciliation to the most directly comparable GAAP measure. Diluted EPS is shown on a pre-impairment basis.
For footnoted information, refer to Appendix.

Consistently Outperforming the Market



For footnoted information, refer to Appendix.

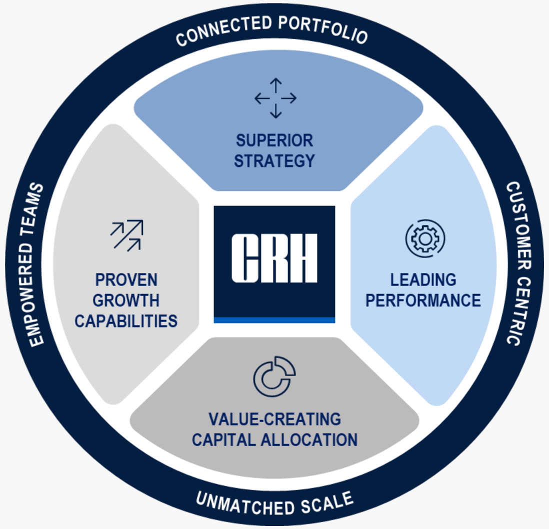
Our Growth Algorithm

Growing Megatrends

Infrastructure

X

CRH Winning Way



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Leading Compounder of Capital

Proven long-term delivery

Double-digit earnings growth[1]

For footnoted information, refer to Appendix.

2030 Financial Targets[1]

Revenue Growth[2]	Adj. EBITDA Margin*	Adj. FCF Conversion*
7% to 9%	**22% to 24%**	**>100%**

… Built for Growth … Powered by Performance

*Represents a non-GAAP financial measure.
For footnoted information, refer to Appendix.

Leading Performance

Americas Materials Solutions

- Record performance against strong PY comp
- Good pricing momentum & operational efficiencies
- Demand underpinned by growing megatrends … Transportation, Water & Reindustrialization
- Positive bidding activity; backlogs up YoY

	FY25 $m	FY24 $m	YoY Change
Revenues	17,029	16,173	+5%
Adj. EBITDA	4,002	3,745	+7%
Adj. EBITDA Margin	23.5%	23.2%	+30bps

Americas Building Solutions

- Profit growth & margin expansion underpinned by operational efficiencies
- Good underlying demand & strong commercial management
- Positive Data Center & Water Infra demand
- Resilient Residential repair & remodel activity

	FY25 $m	FY24 $m	YoY Change
Revenues	7,122	7,059	+1%
Adj. EBITDA	1,474	1,389	+6%
Adj. EBITDA Margin	20.7%	19.7%	+100bps

International Solutions

- Strong profit growth & margin expansion
- Good pricing momentum & disciplined cost control
- **Western Europe:** Solid Infra & Reindustrialization demand, offsetting subdued Res activity levels
- **Central & Eastern Europe:** Positive demand backdrop across key end-markets
- **Australia:** Good underlying demand, operational improvements & synergy delivery

	FY25 $m	FY24 $m	YoY Change
Revenues	13,296	12,340	+8%
Adj. EBITDA	2,205	1,796	+23%
Adj. EBITDA Margin	16.6%	14.6%	+200bps

Value-Creating Capital Allocation

Financial Strength & Optionality

Maximizing shareholder value creation

Robust Balance Sheet …

1.8x

Net Debt / Adjusted EBITDA[*]

Strong cash performance & financial discipline; further optionality for capital deployment

… strong cash generation …

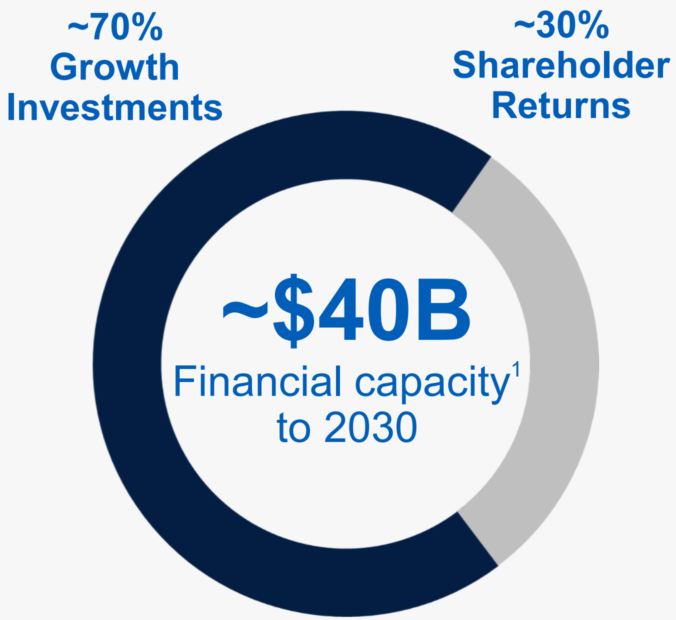
$5.0B

2025 Adj. Free Cash Flow[*]

~130%

Adj. FCF[*] Conversion

… significant financial capacity



[*]Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 39 to 42 for definition and reconciliation to the most directly comparable GAAP measure.
For footnoted information, refer to Appendix.

Strong Year of Value-Creating Capital Allocation

~$8B in growth investments & shareholder returns in 2025

$4.1B
Acquisitions

- ✓ 38 acquisitions in ’25 … 100 in last 3 years
- ✓ Strong pipeline of growth opportunities
- ✓ Investing in attractive growth platforms
- ✓ Eco Material integration progressing well

$1.7B
Growth Capex

- ✓ Capacity expansion in high-growth markets
- ✓ Efficiencies, automation & energy optimization
- ✓ Attractive returns profile
- ✓ Low-risk investments

$1.0B
Dividends

- ✓ 2025 DPS +6%; +61% since 2019
- ✓ 42 years of dividend growth & stability
- ✓ Committed to policy of consistent long-term dividend growth

$1.2B
Buybacks

- ✓ Returned ~$10B since 2018; 23% of stock repurchased
- ✓ ~$50/share avg. purchase price since ’18
- ✓ Flexible & efficient allocation of cash to shareholders

Continued Execution of Proven Acquisition Strategy

38 acquisitions across our four growth platforms

$4.1B

M&A in 2025

1B tons aggregates reserves

8M tons annual aggregates volumes

2M tons annual asphalt volumes

10M tons annual cementitious volumes

Aggregates

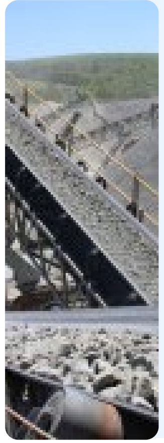
Cementitious

Roads

Water

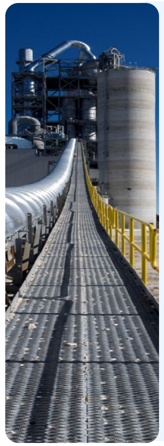
Building out our Connected Portfolio

Leveraging the strength of our local brands, enabled by our global scale



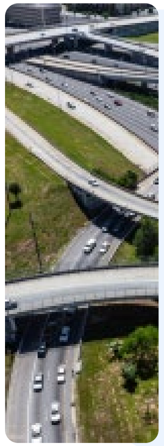
Aggregates

- North American Aggregates
- Kufner Grupa – A CRH Company
- Siegmund Companies
- JMAC resources



Cementitious

- Rock Solid Materials, LLC
- Ecomaterial Technologies – A CRH Company
- Independent Cement
- *Continued investment* carbon upcycling



Roads

- American Industries
- Talley Construction
- Duracap Asphalt Paving Contractors
- Weaver – General Contractors, H. O. Weaver & Sons, Inc., Mobile, AL

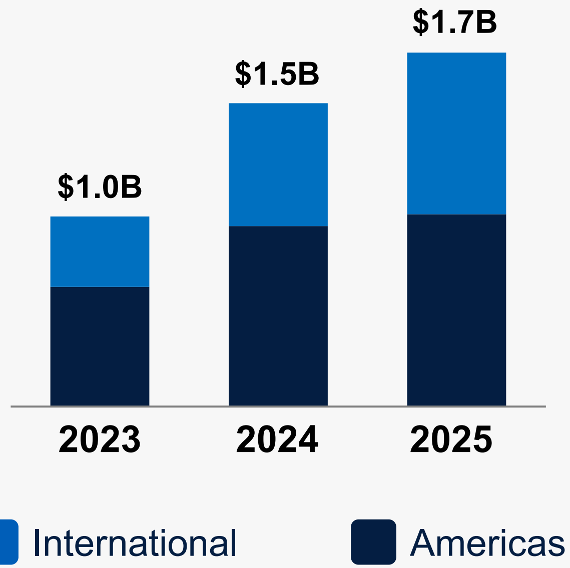
Water

- Prefac
- VODA.ai
- Utility Plastics
- Cleland Site Prep – A CRH Company

Accelerating High-Returning Growth Capex

Building connected platforms of scale in high-growth markets

Deliberate step-up in Growth Capex



Across our four growth platforms

Aggregates

Cementitious

Roads

Water

- Expanding capacity in high-growth markets
- Driving operational efficiencies & automation
- Increasing circularity, sustainability & energy optimization

Accelerating High-Returning Growth Capex

Building connected platforms of scale in high-growth markets

Shelly Materials A CRH COMPANY

Roseville Quarry, OH

~$75m investment

New aggregates quarry & processing plant with >100mt of premium reserves

EcoMaterial Technologies A CRH COMPANY

Eco Material, IL

~$70m investment

Expanding capacity with new grinding & blending facility

Oldcastle Infrastructure™ A CRH COMPANY

Austin, TX

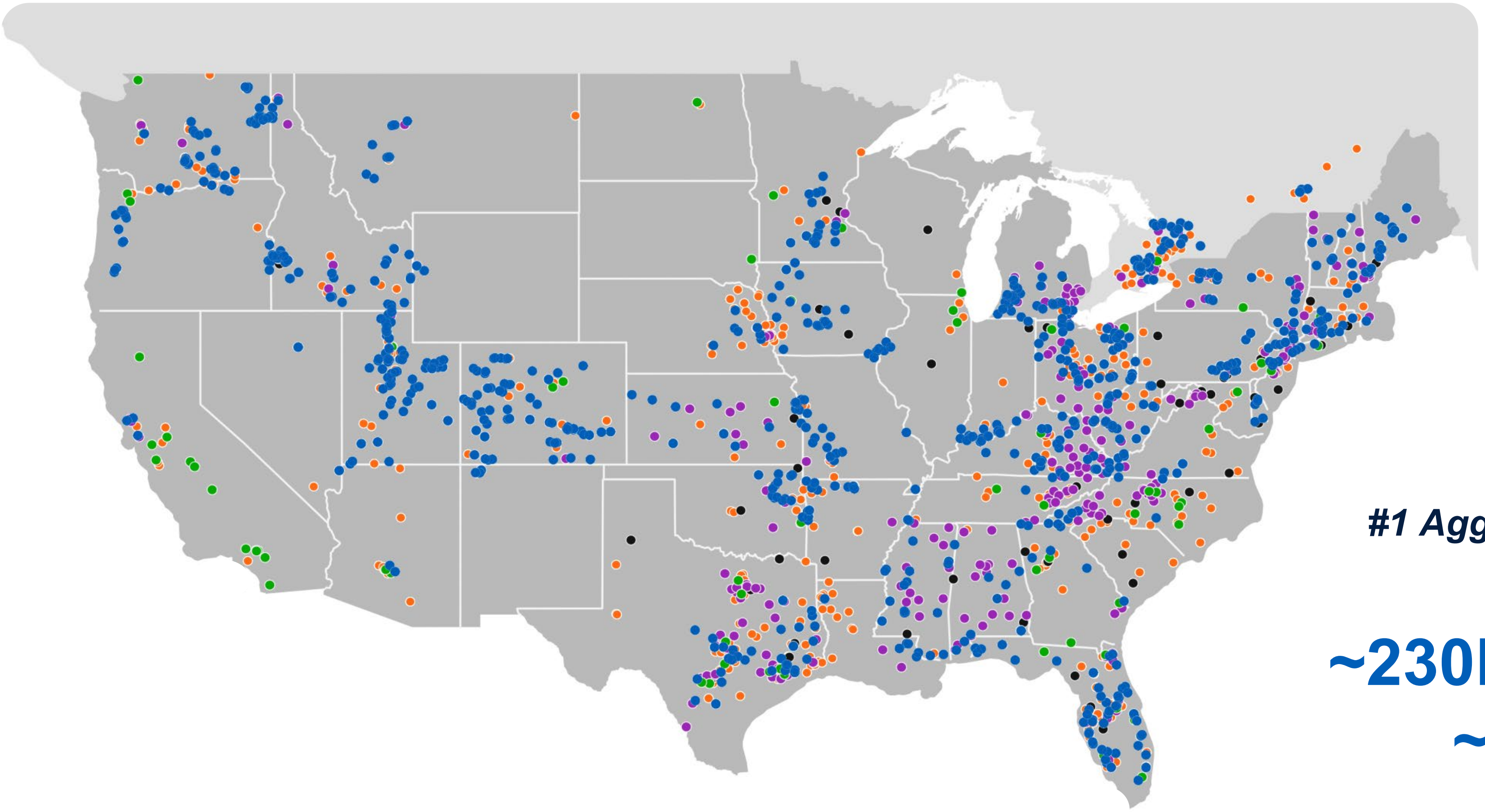
~$100m investment

New manufacturing facility for water infrastructure products

Superior Strategy

Unmatched Scale & Connected Portfolio

Built over 5 decades & impossible to replicate …



Connected Portfolio

- Aggregates
- Cementitious Products
- Roads
- Water
- Building Products

#1 Aggregates position in North America[1] …

~230M tons of annualized volumes

~20B tons of reserves

For footnoted information, refer to Appendix.

Leading Positions Across Growing Megatrends

#1 Infrastructure play in North America with ~95% of revenues connected to Aggregates[1]

Transportation

- **#1 in Roads;** equal to next five largest players combined[2]
- **Fully connected** customer offering; aggregates, asphalt & paving
- **$145B**[1] addressable market; **predictable & recurring funding** source

Water

- **Leading provider of water infrastructure** (conveyance, flow control & quality)
- >80% of products consume Aggs & Cementitious materials[1]
- Aging water network; ~1/3 over 50 years old[3]
- **$41B** addressable market[1]

Reindustrialization

- **85%** of all US data centers within 25-miles of CRH location[4]
- Fully connected **provider of materials, water, power & communications infrastructure**
- Strong data center demand; **>$1T project pipeline**[5]

For footnoted information, refer to Appendix.

Driving Value at Scale in Roads

Leveraging the power of our connected portfolio

- **35-mile** freeway in Northern Utah
- Recently completed **~$0.5B** portion of multi-phase project
- **1mt** aggregates, **100kt** asphalt, paving & water infrastructure
- Increased asset utilization, lower capital intensity, **higher profits, cash & returns**

A fully connected customer offering with unmatched scale

Driving Value at Scale in Reindustrialization

Leveraging the power of our connected portfolio

- Actively engaged on **100+ U.S. data center projects**
- Leveraging **benefits of scale & fully connected portfolio**
- **Unrivaled capabilities** across essential materials, water, energy & communications infrastructure
- **Significant investment required** to develop surrounding infrastructure

A fully connected customer offering with unmatched scale

2026 Outlook

Growing Infrastructure Megatrends in 2026

Transportation

- Strong State & Federal highway funding
- ‘26 State Transportation budgets +6%[1]
- ~50% of IIJA highway funds yet to be deployed[2]
- International markets supported by government & EU funding programs

Water

- Robust demand for network upgrades
- +HSD%[3] forecast growth across all areas of flow control & water quality in 2026
- ~80% IIJA water funding yet to be deployed[4]

Reindustrialization

- Continued strong demand for manufacturing & data center projects
- Benefiting from unmatched scale & connected customer offering
- Activity remains positive across key CRH International markets

For footnoted information, refer to Appendix.

2026 Financial Guidance

Another year of growth & value creation

Adj. EBITDA*	Net Income	Diluted EPS
$8.1B – $8.5B	$3.9B – $4.1B	$5.60 – $6.05

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 39 to 42 for definition and reconciliation to the most directly comparable GAAP measure.
The 2026 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. Full FY26 guidance is provided on page 30.

Appendix



2026 Financial Guidance

Financial Guidance (i)	Low	High
Net income	$3.9B	$4.1B
Adj. EBITDA*	$8.1B	$8.5B
Diluted EPS	$5.60	$6.05
Capital expenditure	$2.8B	$3.0B

(i) The 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.

2026 financial guidance is based on the following underlying assumptions:			
Depreciation, depletion & amortization	$2.3B	Effective tax rate	24%
Interest expense, net	$0.7B	Share count (ii)	675m
Income tax expense	$1.3B		

(ii) year-to-date average diluted common shares outstanding.

*Represents a non-GAAP financial measure. See the discussion within 'Non-GAAP Reconciliations' on pages 39 to 42 for definition and reconciliation to the most directly comparable GAAP measure.

2025 Materials Volumes & Prices

	Q4 YoY % Change				FY YoY % Change			
	Americas		International		Americas		International	
	Volume	Price	Volume	Price	Volume	Price	Volume	Price
Aggregates	+6%	+3%[1]	+7%	-	+4%	+4%[1]	+5%	+2%
Asphalt	+7%	-	-7%	+4%	+4%	-	-4%	-
Cement	+1%	-	+2%	+1%	+1%	+1%	+7%	+1%
RMC	+1%	+4%	+5%	+1%	+3%	+2%	+11%	+4%

[1]Americas Q4 and FY Aggregates pricing +6% on a mix-adjusted basis.

Americas Materials Solutions

		Analysis of change					
$ million	Q4 2024	Currency	Acquisitions	Divestitures	Organic	Q4 2025	% Change
Total revenues	**4,266**	+1	+349	-	+24	**4,640**	+9%
Adjusted EBITDA	**1,053**	-	+63	-	+31	**1,147**	+9%
Adjusted EBITDA margin	**24.7%**					**24.7%**	

		Analysis of change					
$ million	FY 2024	Currency	Acquisitions	Divestitures	Organic	FY 2025	% Change
Total revenues	**16,173**	(16)	+961	(16)	(73)	**17,029**	+5%
Adjusted EBITDA	**3,745**	(2)	+180	+6	+73	**4,002**	+7%
Adjusted EBITDA margin	**23.2%**					**23.5%**	

Americas Building Solutions

$ million	Q4 2024	Analysis of change: Currency	Acquisitions	Divestitures	Organic	Q4 2025	% Change
Total revenues	1,493	+1	+22	(7)	(25)	1,484	(1%)
Adjusted EBITDA	250	-	+5	(2)	+1	254	+2%
Adjusted EBITDA margin	16.7%					17.1%	

$ million	FY 2024	Analysis of change: Currency	Acquisitions	Divestitures	Organic	FY 2025	% Change
Total revenues	7,059	(4)	+203	(34)	(102)	7,122	+1%
Adjusted EBITDA	1,389	-	+54	(7)	+38	1,474	+6%
Adjusted EBITDA margin	19.7%					20.7%	

International Solutions

$ million	Q4 2024	Analysis of change				Q4 2025	% Change
		Currency	Acquisitions	Divestitures	Organic		
Total revenues	**3,111**	+186	+120	(160)	+35	**3,292**	+6%
Adjusted EBITDA	**473**	+28	+16	+19	+91	**627**	+33%
Adjusted EBITDA margin	**15.2%**					**19.0%**	

$ million	FY 2024	Analysis of change				FY 2025	% Change
		Currency	Acquisitions	Divestitures	Organic		
Total revenues	**12,340**	+441	+1,057	(452)	(90)	**13,296**	+8%
Adjusted EBITDA	**1,796**	+81	+140	+10	+178	**2,205**	+23%
Adjusted EBITDA margin	**14.6%**					**16.6%**	

Endnotes

Page 4

1. Reference to margin expansion is based on IFRS through 2022 and U.S. GAAP from 2023 through 2025.

Page 6

1. Reference to margin expansion is based on IFRS through 2022 and U.S. GAAP from 2023 through 2025.
2. Metrics from the fiscal year ended December 31, 2013 are based on IFRS. Diluted EPS has been adjusted to exclude impairments, and Revenues and EBITDA 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 2013 metrics, please refer to page 38 of this presentation. Metrics from the financial year ended December 31, 2025 are based on U.S. GAAP as reported in our 2025 Form 10-K.

Page 7

1. 1-year and 10-year annualized compound total shareholder return through December 31, 2025, sourced from Bloomberg.
2. Long-term TSR represents the total accumulated value delivered to shareholders (via gross dividends reinvested and share appreciation) if €100 was invested in CRH plc shares in 1970.

Page 8

1. 'Double-digit earnings growth' refers to CRH's compound annualized growth rate of Adjusted EBITDA for the period from December 31, 2015 to December 31, 2025. Metrics from the fiscal year ended December 31, 2015 are based on IFRS. 2015 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 2015 metrics, please refer to page 37 of this presentation. Metrics from the financial year ended December 31, 2025 are based on U.S. GAAP as reported in our 2025 Form 10-K.

Page 9

1. 2030 Financial Targets represent average annual Revenue growth between 7% and 9% from 2026-2030, Adjusted EBITDA Margin between 22% and 24% by 2030, and average annual Adjusted Free Cash Flow Conversion of more than 100% from 2026-2030. Adjusted EBITDA Margin and Adjusted Free Cash Flow Conversion are non-GAAP financial measures. We cannot predict with certainty certain items that would be included in the most directly comparable GAAP measure for the relevant future periods. Due to these uncertainties, we cannot provide a quantitative reconciliation of Adjusted EBITDA Margin or Adjusted Free Cash Flow Conversion, respectively, to the most directly comparable GAAP financial measure, respectively, without unreasonable effort. However, we expect to calculate Adjusted EBITDA Margin and Adjusted Free Cash Flow Conversion for future periods in the same manner as on pages 39 and 42 of this presentation.
2. Revenue growth is presented on a total basis, including organic and inorganic growth.

Page 15

1 . 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.

Endnotes

Page 22

1. Market Leadership positions are based on 2025 annualized sales volumes.

Page 23

1. Management estimate.
2. Based off most recently available public filings and management estimates. Peers include Vulcan Materials Company, COLAS SA, Construction Partners Inc., Martin Marietta Materials, and Granite Construction.
3. Utah Water Research Laboratory estimate as of December 2023.
4. Management estimate derived from data center pipeline information from GlobalData as of Q4 2025.
5. Global Data. Data Center Construction Projects Insights and Analytics (Q4 2025).

Page 27

1. U.S. Department of Transportation (USDOT) proposed Fiscal Year 2026 budgets.
2. American Road & Transportation Builders Association (ARTBA) estimate as of November 2025.
3. Bluefield Research, Data Navigator, November 2024.
4. Bluefield Research, Infrastructure Investment & Jobs Act: Tracking the Spending, Q3 2025.

Source Data – Double-Digit Earnings Growth

in millions	€	$
2015 EBITDA (as defined) (i)	2,219	
Less: EBITDA (as defined) from divested businesses		
Europe Distribution (i)	(171)	
Americas Distribution (i)	(140)	
Building Envelope (ii)	(121)	
	1,787	
2015 IFRS based EBITDA (as defined) (iii) (iv)		1,983
2025 Adjusted EBITDA* per the Annual Report on Form 10-K		**7,681**
10-Year CAGR		**15%**

(i) As reported under IFRS in the Annual Report on Form 20-F for 2015.
(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 2015 have been translated from euro to U.S. Dollar using the 2015 average exchange rate of $1.1095 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 39 to 42.*

Source Data – Proven Track Record of Superior Value Creation

in $ millions, except per share data	IFRS 2013 (ii)	U.S. GAAP 2025
Revenues		
As reported	23,947	37,447
Europe Distribution as reported	(5,227)	—
Americas Distribution as reported	(2,210)	—
Building Envelope (i)	(970)	—
Group excluding Europe Distribution, Americas Distribution and Building Envelope	**15,540**	**37,447**
CAGR since 2013		**8%**
Group loss for the financial year (IFRS) / Net Income (U.S. GAAP)	(392)	3,790
EBITDA (IFRS) / Adjusted EBITDA		
As reported	1,959	7,681
Europe Distribution as reported	(247)	—
Americas Distribution as reported	(118)	—
Building Envelope (i)	(76)	—
Group excluding Europe Distribution, Americas Distribution and Building Envelope	**1,518**	**7,681**
CAGR since 2013		**14%**
Diluted EPS		
Diluted EPS as reported	($0.54)	$5.51
Impairment impact (net of tax)	$1.33	$0.06
Diluted EPS pre-impairment	**$0.79**	**$5.57**
CAGR since 2013		**18%**

i. The results for Building Envelope were not separately reported in external filings.
ii. Effective from January 1, 2020, CRH changed its reporting currency from euro to U.S. Dollar. Reported results for 2013 have been translated from euro to U.S. Dollar using the 2013 average exchange rate of $1.3281 to €1.

Non-GAAP Reconciliations

CRH uses a number of non-GAAP financial 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 financial 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 financial 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. Reconciliation to its most directly comparable GAAP measure is presented below:

in $ millions	Q4 2025	Q4 2024	FY 2025	FY 2024
Net income	**1,037**	**709**	**3,790**	**3,521**
(Income) loss from equity method investments (i)	(9)	135	(26)	108
Income tax expense	246	143	1,041	1,085
Gain on divestitures and investments (ii)	(39)	(8)	(1)	(250)
Pension income excluding current service cost component (ii)	(7)	(4)	(21)	(7)
Other interest, net (ii)	—	—	(7)	(1)
Interest expense	220	160	810	612
Interest income	(42)	(31)	(146)	(143)
Depreciation, depletion and amortization	590	510	2,156	1,798
Loss on impairments (i)	—	161	40	161
Substantial acquisition-related costs (iii)	32	1	45	46
Adjusted EBITDA	**2,028**	**1,776**	**7,681**	**6,930**
Total revenues	9,416	8,870	37,447	35,572
Net income margin	**11.0%**	**8.0%**	**10.1%**	**9.9%**
Adjusted EBITDA margin	**21.5%**	**20.0%**	**20.5%**	**19.5%**
Short and long-term debt			(17,653)	(13,968)
Short and long-term debt / Net income			4.7x	4.0x
Net Debt			(14,151)	(10,532)
Net Debt / Adjusted EBITDA			**1.8x**	**1.5x**

(i) For the year ended December 31, 2025, the Loss on impairments totaled $40 million, principally related to International Solutions. 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, net in the Consolidated Statements of Income in the Annual Report on Form 10-K.
(iii) Represents expenses associated with non-routine substantial acquisitions, which meet the criteria for being separately reported in Note 3 "Acquisitions" of the audited financial statements, as well as other acquisition costs of an extraordinary nature. Expenses in 2025 and 2024 primarily include legal, consulting and other tax expenses related to these acquisitions.

Non-GAAP Reconciliations

Adjusted EBITDA (continued): A reconciliation to the most directly comparable GAAP measure for the mid-point of the 2026 Adjusted EBITDA guidance is presented below:

in $ billions	FY 2026 Mid-Point
Net income	**4.0**
Income tax expense	1.3
Interest expense, net	0.7
Depreciation, depletion and amortization	2.3
Adjusted EBITDA	**8.3**

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 is comprised of short and long-term debt, finance lease liabilities, cash and cash equivalents, and current and noncurrent derivative financial instruments (net). Reconciliation to its most directly comparable GAAP measure is presented below:

in $ millions	December 31, 2025	December 31, 2024
Short and long-term debt	**(17,653)**	**(13,968)**
Cash and cash equivalents	4,096	3,720
Finance lease liabilities	(534)	(257)
Derivative financial instruments (net)	(60)	(27)
Net Debt	**(14,151)**	**(10,532)**

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 year, 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 year.

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 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 (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 7. "Management's Discussion and Analysis of Financial Condition and Results of Operations" in the Annual Report on Form 10-K.

Non-GAAP Reconciliations

Diluted EPS pre-impairment: Diluted EPS pre-impairment is a measure of the Company's profitability per share from continuing operations excluding any Loss on impairments (which is non-cash) and the related tax impact of such impairments. It is used by management to evaluate the Company's underlying profit performance and its own past performance. Diluted EPS information presented on a pre-impairment basis is useful to investors as it provides an insight into the Company's underlying performance and profitability. Diluted EPS pre-impairment is calculated as Net income adjusted for (i) Net (income) attributable to redeemable noncontrolling interests (ii) Net (income) loss attributable to noncontrolling interests (iii) adjustment of redeemable noncontrolling interests to redemption value and excluding any Loss on impairments (and the related tax impact of such impairments) divided by the diluted weighted average number of common shares outstanding for the year. Reconciliation to its most directly comparable GAAP measure is presented below:

in $ millions, except share and per share data	Q4 2025	Per Share - diluted	Q4 2024	Per Share - diluted	FY 2025	Per Share - diluted	FY 2024	Per Share - diluted
Weighted average common shares outstanding - diluted	673.1		683.7		677.0		689.5	
Net income	1,037	$1.54	709	$1.04	3,790	$5.60	3,521	$5.11
Net (income) attributable to redeemable noncontrolling interests	(10)	($0.02)	(7)	($0.01)	(28)	($0.04)	(28)	($0.04)
Net (income) loss attributable to noncontrolling interests	(2)	—	1	—	(9)	($0.02)	(1)	—
Adjustment of redeemable noncontrolling interests to redemption value	(3)	—	(4)	($0.01)	(23)	($0.03)	(34)	($0.05)
Net income attributable to CRH for EPS	**1,022**	**$1.52**	**699**	**$1.02**	**3,730**	**$5.51**	**3,458**	**$5.02**
Impairment of property, plant and equipment and intangible assets	—	—	161	$0.23	40	$0.06	161	$0.23
Tax related to impairment charges	—	—	(26)	($0.04)	—	—	(26)	($0.04)
Impairment of equity method investments (net of tax)	—	—	151	$0.22	—	—	151	$0.22
Net income attributable to CRH for EPS – pre-impairment (i)	**1,022**	**$1.52**	**985**	**$1.43**	**3,770**	**$5.57**	**3,744**	**$5.43**

(i) Reflective of CRH's share of impairment of property, plant and equipment, intangible and other assets (2025: $40 million; 2024: $161 million), an impairment of equity method investments (2024: $190 million) and related tax effect.

Non-GAAP Reconciliations

Adjusted Free Cash Flow: Adjusted Free Cash Flow is a liquidity measure and is defined as Net cash provided by operating activities adjusted for Proceeds from disposal of long-lived assets less Maintenance capital expenditure. Adjusted Free Cash Flow Conversion is defined as Adjusted Free Cash Flow divided by Net income. Management believes that Adjusted Free Cash Flow and Adjusted Free Cash Flow Conversion are useful metrics for both management and investors in evaluating the Company's ability to generate cash flow from operations after making investments in maintaining its asset base. As is the case with the other non-GAAP measures presented, users should consider the limitations of using Adjusted Free Cash Flow and Adjusted Free Cash Flow Conversion, including the fact that those measures do not provide a complete measure of our cash flows for any period. In particular, Adjusted Free Cash Flow and Adjusted Free Cash Flow Conversion are not intended to be a measure of cash flow available for management's discretionary use, as these measures do not reflect certain cash requirements, such as debt service requirements and other contractual commitments. Reconciliation to its most directly comparable GAAP measure is presented below:

in $ millions	**FY 2025**	**FY 2024**
Net cash provided by operating activities	**5,625**	**4,989**
Proceeds from disposal of long-lived assets	315	272
Maintenance capital expenditure (i)	(971)	(1,036)
Adjusted Free Cash Flow	**4,969**	**4,225**
Net income	**3,790**	**3,521**
Net cash provided by operating activities/Net income	**148%**	**142%**
Adjusted Free Cash Flow Conversion	**131%**	**120%**

(i) Maintenance capital expenditure refers to capital expenditure that is routine, essential, and part of day-to-day operations, focusing on preserving the value, functionality, and profitability of existing assets. Growth capital expenditure is intended to increase profitability by expanding capacity, improving efficiency or fulfilling strategic objectives. A reconciliation of total capital expenditure to maintenance capital expenditure is provided below:

in $ millions	**FY 2025**	**FY 2024**
Purchases of property, plant and equipment and intangibles (total capital expenditure)	**(2,713)**	**(2,578)**
Growth capital expenditure	(1,742)	(1,542)
Maintenance capital expenditure	(971)	(1,036)