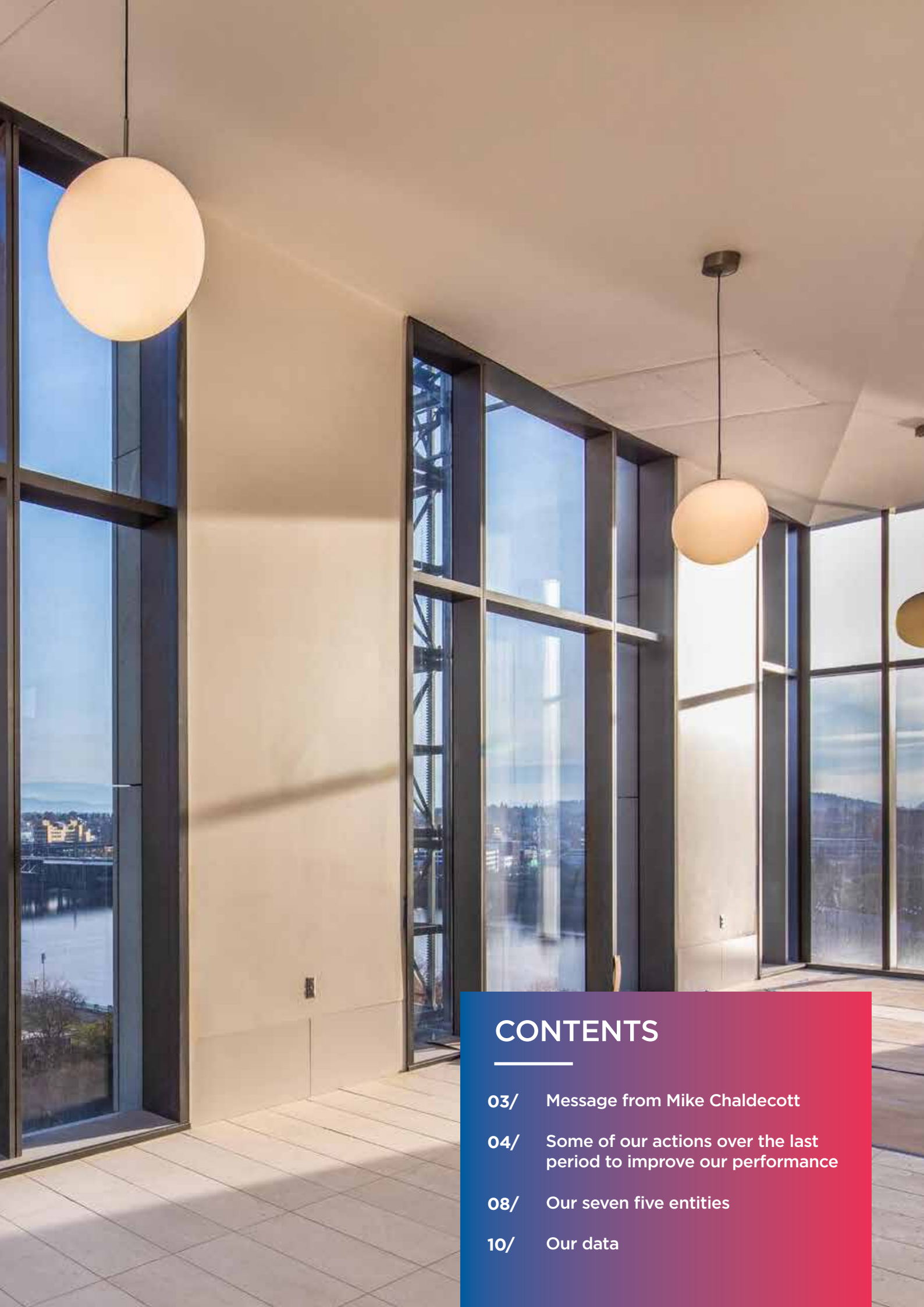


PAYMENT PRACTICES AND PERFORMANCE

1ST JANUARY 2025 - 30TH JUNE 2025 DATA

SAINT-GOBAIN UK





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A message from **Mike Chaldecott**

CEO Saint-Gobain UK & Ireland



Welcome to our fifteenth Payment Practices and Performance Report. This report covers our performance during the first half of 2025 from the 1st January 2025 - 30th June 2025.

At Saint-Gobain our purpose is to **Make The World A Better Home**. Fulfilling this can't be achieved without the engagement and support of our suppliers.

We recognise that how we pay our suppliers is an important aspect of the positive relationships we aim to have with suppliers.

In this report we present the performance data for five of our legal entities as a result of changes to the scope for entities that have to report. More details can be found on page 2.

There is also new additional requirements to report on our supplier payment performance and this information is provided in this report on page 8.

You will see in the report that our businesses continue to make steady progress in regard to payment performance with trends overall continuing to show an improving picture. This has been a long-term trend with all entities showing large decreases in the proportion of invoices paid when overdue since reporting began in 2018.

In all of our business entities there has been at least a halving of the amount of invoices paid when overdue and in many cases the performance has been even better than this. Given the context of this is more than 91,000 invoices being paid in the period, that is a significantly improved performance for our suppliers and the result of a great deal of hard work by all our colleagues who work closely with our suppliers every day.

I want to thank and recognise the efforts of all our colleagues who are involved in managing our relationships with suppliers and recognising the critical partnership role our suppliers play in our business and for our customers.

Please take time to read our report and understand the performance we are reporting. If you have any questions, please get in touch with your Saint-Gobain contact or email us directly at sgukcomms@saint-gobain.com.



MIKE CHALDECOTT
CEO Saint-Gobain UK & Ireland



WHAT DO WE THINK OF OUR DATA THIS PERIOD?

ABOUT OUR SUPPLIERS:

As a complex, national business with multiple legal entities, and over 19 operating businesses, we have a large number of suppliers (over 10,000). Our suppliers range from small, local businesses who provide us with goods and services, to large international groups who supply us with raw materials or goods for resale. This complexity means that our suppliers have considerably varying needs and expectations that require management. Our approach is to work with our suppliers to agree specific payment terms that most suit the nature of our supplier/customer relationship.

OUR PERFORMANCE

Overview of our reporting

Scope:

As described in our previous report, the UK Government has implemented new requirements for reporting that come into effect for the first time in this report.

The new requirements are two-fold:

Firstly, they require new data to be reported by qualifying companies. This new data relates to:

- information being provided on the sum total of payments made during the reporting period and; This information can be found on Page 8.
- the percentage of payments that were paid during the reporting period which were not paid within the agreed terms because of a dispute. This information can be found on Page 13.

Secondly, changes have also been made in terms of which companies fall within the scope of the requirements to report. Companies need to report their data if they exceed two of the following thresholds:

- The turnover threshold being increased from £36million to £54million annual turnover
- The balance sheet threshold being increased from £18m to £27m
- The threshold of 250 employees remains

Five of our legal entities meet two of these thresholds and as a result are included in this report. They are:

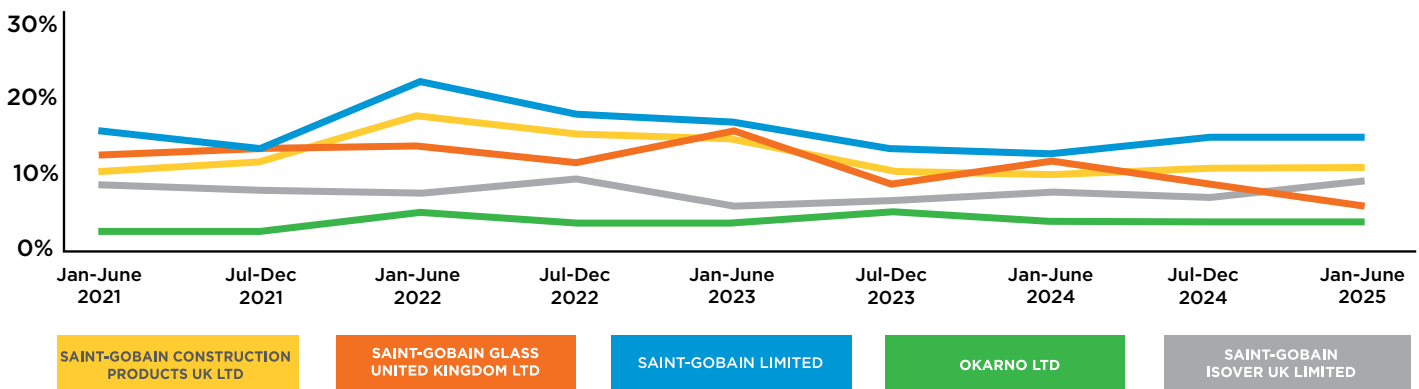
- Saint-Gobain Ltd
- Saint-Gobain Construction Products UK Ltd
- Saint-Gobain Glass (United Kingdom) Ltd
- Saint-Gobain Isover UK Ltd
- Okarno Ltd

Performance:

Our largest legal entity – Saint-Gobain Construction Products UK Ltd, processed just 55% of our total invoices in the reporting period – a total of 50,063 invoices. During the period (first half of 2025) their performance was relatively stable with 10% of invoices paid outside of agreed terms. This was a change from 11% in the second half of 2024. Currently I support different teams within Off-Site Solutions, sharing best practices, introducing different thinking & customer & employee experience tools to help them strive towards their vision & goals.

I also currently lead the Together as One Steering Group, who are a fantastic team of volunteers who are personally committed in driving positive changes for colleagues, around the diversity & inclusion topic.

In all other entities performance was relatively static with minor changes, these are summarised below.



Although we do not report data for all entities what we have seen over recent years as new businesses have joined the Saint-Gobain Group, and become integrated into our payment processes and Shared Finance Service Centre is a sustained improvement in their performance data. Our teams should be extremely proud of their achievements in this area which ultimately brings great benefits to our business and directly to our suppliers.

OUR DETAILED REPORTING DATA

Our core reporting data is split into two specific areas:

- The average number of days it takes our entities to pay suppliers; and
- The proportion of suppliers paid outside of agreed terms / these are 'overdue' invoices

We also provide data on what proportion of suppliers are paid in less than 30 days, 31-60 days or 61 days or longer

AVERAGE PAYMENT DAYS:

Across all our entities, performance in terms of the average number of days in which invoices were paid remained stable and, in some cases, continued the long-term trend of slowly reducing average number of payment days.

Changes of note include:

Saint-Gobain Ltd – saw the largest decline in average payment days from 57 days in our last reporting period to 49. This is the lowest number of average payment days that has been reported for Saint-Gobain Ltd since reporting commenced.

In all entities except for **Okarno Ltd** (which reports average payment days at 51 days – just one day off their lowest point) average payment days is at the lowest ever reported level.

In general terms this area is largely characterised by relatively smaller changes. Terms are agreed between Saint-Gobain and the supplier and the small changes we see here are reflective of our entities having a stable supplier base, where in many legal entities suppliers are providing raw material goods for the manufacturing processes of our entities.

However, we continue to monitor all of our entities performance closely and look at individual cases where invoices are taking longer to be settled to understand the root causes and address specific issues with particular suppliers' invoices or processes. These can include mismatching, errors, invoices sent without Purchase Orders etc. We are continuing to work on our plan to find ways to improve the process.

Since reporting began in 2018 the trend across our entities has been small, incremental and sustained reductions in the average payment days. In our largest entity, **Saint-Gobain Construction Products UK Ltd**, average payment days has reduced from 60 to 52 and in Saint-Gobain Glass (United Kingdom) Ltd from 67 to 55.

OVERDUE PAYMENTS:

In this period, of our five reporting legal entities, two saw a reduction in overdue payments, two saw the proportion of overdue payments remain the same and one saw a slight increase. Overall, the long-term trend continues to be one of reducing Overdue Payments as a proportion of total payments with considerable reductions having been reported on a consistent basis since reporting began.

In **Saint-Gobain Construction Products UK Ltd** progress was relatively static and continues an excellent long-term trend. In this period 10% of invoices were paid when overdue, a change from 11% in the prior reporting period.

Our **Saint-Gobain Glass (United Kingdom) Ltd** entity's performance continued to improve. 7% of invoices were paid when overdue compared to 9% in the prior period. Their progress has been impressive and steady since reporting began.

In **Saint-Gobain Isover UK Ltd**, progress declined a little with 9% of invoices paid when overdue compared to 7% in the prior period.

In our remaining two entities – **Okarno Ltd** & **Saint-Gobain Ltd** progress was stable. Invoices paid when overdue represent a very small number in Okarno Ltd – at 4% and in Saint-Gobain the proportion of invoices paid when overdue remained the same as the prior period at 15%. We have identified a small number of suppliers where the invoice issues are having an impact on Saint-Gobain Ltd's performance. We are working to resolve this.

SUSTAINED DISCIPLINE IN PAYMENT PRACTICES

While we are not required to report on the progress of other legal entities who do not meet the qualifying thresholds to report we are working closely with those entities to develop their progress.

We have considerable experience now over the last 5 years of bringing new businesses to Saint-Gobain into our payment processes and seeing gradual and sustained improvements in payment performance. These improvements ultimately mean that businesses becoming part of Saint-Gobain develop most robust ways of managing payment processes that benefit our suppliers with more invoices paid on time as agreed.

The improvements our entities have delivered over the last seven years of reporting can be seen below:

- **Saint-Gobain Construction Products UK Ltd:** - from 30% (in 2018) to 10% this period.
- **Saint-Gobain Glass (United Kingdom) Ltd:** - from 36% (in 2018) to 7% this period
- **Okarno:** - from 10% (in 2018) to 4%
- **Saint-Gobain Ltd:** - from 32% (in 2018) to 15%
- **Saint-Gobain Isover UK Ltd:** - from 18% (in 2019) to 9% in this period

Overall, since reporting began, we believe significant progress has been made. The spotlight that reporting on our progress brings has led to changes in our approach, processes and our work in this area. It has helped us to have a greater focus on resolving issues in a timely way and addressing underlying causes and it has also changed practices that would have taken place at times in the past such as deferring payments. Such deferments only take place following discussion and agreement being reached with suppliers.

NEW DATA REQUIREMENTS

For the first time the UK Government requires reporting of:

- the sum total of payments made during the reporting period and;
- the percentage of payments that were paid during the reporting period which were not paid within the agreed terms because of a dispute.

The following table shows the total payments made during the period for our five reporting entities.

ENTITY	PERCENTAGE OF PAYMENTS MADE IN THE PERIOD			TOTAL VALUE OF PAYMENTS (£000'S)	31 TO 60 VALUE OF INVOICES	MORE THAN 61 VALUE OF INVOICE
	IN 30 DAYS OR FEWER	BETWEEN 31-60 DAYS	IN 61 DAYS OR LONGER			
SAINT-GOBAIN CONSTRUCTION PRODUCTS (UNITED KINGDOM) LTD	22	49	29	£343,154	£211,961	£107,655
SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD	18	50	32	£43,877	£14,626	£11,499
SAINT-GOBAIN LIMITED	38	40	21	£30,317	£15,923	£5,093
OKARNO LTD	10	73	17	£30,185	£24,331	£4,305
SAINT-GOBAIN ISOVER UK LTD	10	52	38	£22,551	£14,110	£7,297

Zero payments were paid during the reporting period outside of agreed terms due to a dispute.

ABOUT THIS REPORT

This report provides information on the payment terms and performance for five of our legal entities for the period 1st January 2025 – 30th June 2025.

Saint-Gobain in the UK is a large and complex organisation, employing more than 5,500 colleagues across 19 separate businesses.



OUR 5

LEGAL ENTITIES

SAINT-GOBAIN CONSTRUCTION PRODUCTS (UK) LIMITED

Including the following businesses:

British Gypsum, Formula, Weber, Ecophon, PAM, Kaimann, Pasquill, Scotframe and Roofspace Solutions – these businesses represent some of the most trusted and respected in the construction sector manufacturing plaster and plasterboard products, technical mortars and high performance insulation.

3,027 colleagues¹



SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD

SGGUK manufactures flat coated and laminated glass. Glassolutions transforms and processes flat glass. Swisspacer manufacture warm edge spacer bars to insulate the edges of an energy efficient sealed glass unit.

414 colleagues¹



SAINT-GOBAIN LIMITED

Saint-Gobain Limited represents Saint-Gobain in the UK and provides a management service to the Saint-Gobain UK businesses.

It comprises of Shared Service and Head Office functions including: Finance, IT, HR, Communications, Legal and other professional services.

348 colleagues¹



SAINT-GOBAIN ISOVER UK LIMITED

Saint-Gobain Isover UK Ltd manufactures glasswool insulation for thermal, acoustic and fire performance in new build, renovation and industrial buildings.

99 colleagues¹



OKARNO LTD

Okarno Ltd is a leading distributor of construction products for repair, maintenance and improvement projects, including plasters, fillers, plasterboards and tools.

69 colleagues¹



¹Data as of 30th June 2025



OUR DATA

In this section we present the data for our seven legal entities both in relation to payment terms and payment performance. Our aim is to provide this data in an easy-to-digest way.

When we have calculated the data, we have included the time that payments take to reach the supplier, not the date at which payment is made - as payments can sometimes take three or four days to reach a supplier. This method has been used in calculating our payment performance, but not our overdue payments. The period for which we report on is the 1st January 2025 - 30th June 2025.

Where data is presented on the % of payments which were not paid to the agreed payment terms - we define agreed payment terms as, the payment terms agreed between the customer and the supplier - whatever those terms may be.



OUR DATA

PAYMENT TERMS

In this section we provide details of the standard payment terms for our seven reporting legal entities, the maximum length of time for a supplier to be paid and how disputes between our legal entities and suppliers are resolved.

There has been no change to the information provided below during the period of this report.

ENTITY	SHORTEST STANDARD PAYMENT PERIOD IN DAYS FOR PAYMENT OF INVOICES	LONGEST STANDARD PAYMENT PERIOD IN DAYS FOR PAYMENT OF INVOICES	MAXIMUM LENGTH OF TIME FOR PAYMENT TO ANY SUPPLIER	WERE CHANGES MADE TO STANDARD TERMS DURING THE PERIOD	HOW THE ENTITY RESOLVES ISSUES AND DISPUTES
SAINT-GOBAIN CONSTRUCTION PRODUCTS (UNITED KINGDOM) LTD	65	95	95	NO	<p>The company has a dedicated Finance Shared Service Centre (SSC), contactable by phone or email, as noted on the Purchase Order.</p> <p>Vendors with invoice queries are required to contact them regarding non-payment of invoices. The SSC will endeavour to resolve the query on the telephone and will contact the originator of the purchase to resolve the issue.</p>
SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD	65	95	102	NO	
SAINT-GOBAIN LIMITED	65	95	95	NO	
OKARNO LTD	65	95	95	NO	
SAINT-GOBAIN ISOVER UK LTD	65	95	95	NO	

NB: Period of reporting is: 1st January 2025 - 30th June 2025.



OUR DATA

PAYMENT PERFORMANCE

In this section we present data for our seven reporting legal entities on, the average number of payments in the reporting period, when payments were made to suppliers in less than 30 days, between 31-60 days or 61 days or longer and the percentage of payments that were not paid within the terms agreed with the supplier.

The data presented for the percentage of payments made in the period is based on the number of payments not the value of those payments.

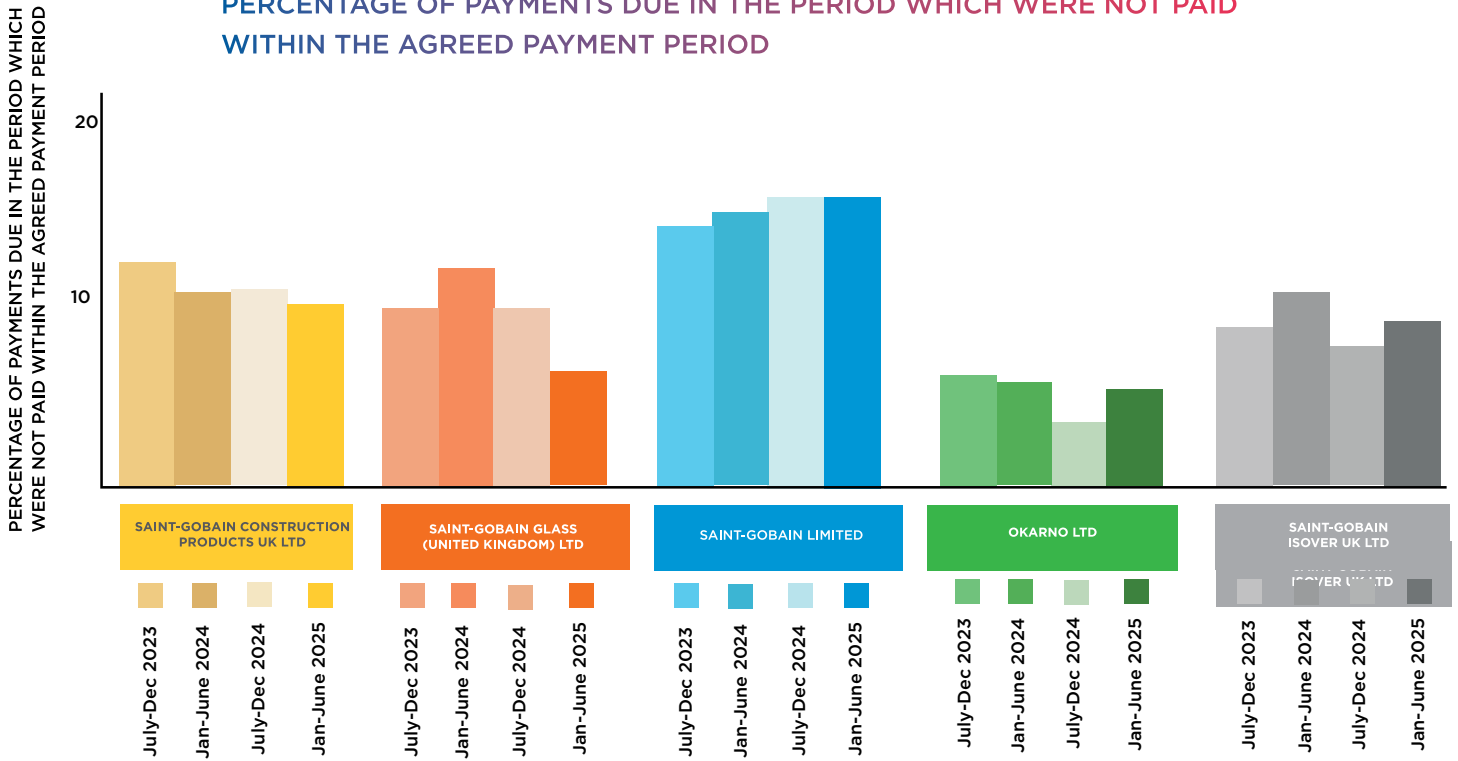
ENTITY	PERCENTAGE OF PAYMENTS MADE IN THE PERIOD				
	AVERAGE NUMBER OF DAYS TAKEN TO MAKE PAYMENT IN THE PERIOD ¹	IN 30 DAYS OR FEWER	BETWEEN 31-60 DAYS	IN 61 DAYS OR LONGER	PERCENTAGE OF PAYMENTS DUE IN THE PERIOD WHICH WERE NOT PAID WITHIN THE AGREED PAYMENT PERIOD
SAINT-GOBAIN CONSTRUCTION PRODUCTS (UNITED KINGDOM) LTD	52	22	49	29	10
SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD	55	18	50	32	7
SAINT-GOBAIN LIMITED	49	38	40	21	15
OKARNO LTD	51	10	73	17	4
SAINT-GOBAIN ISOVER UK LTD	59	10	52	38	9

¹From the date of receipt of the invoice or other notice.
NB: Period of reporting is: 1st January 2025 - 30th June 2025.



OUR PERFORMANCE OVER TIME

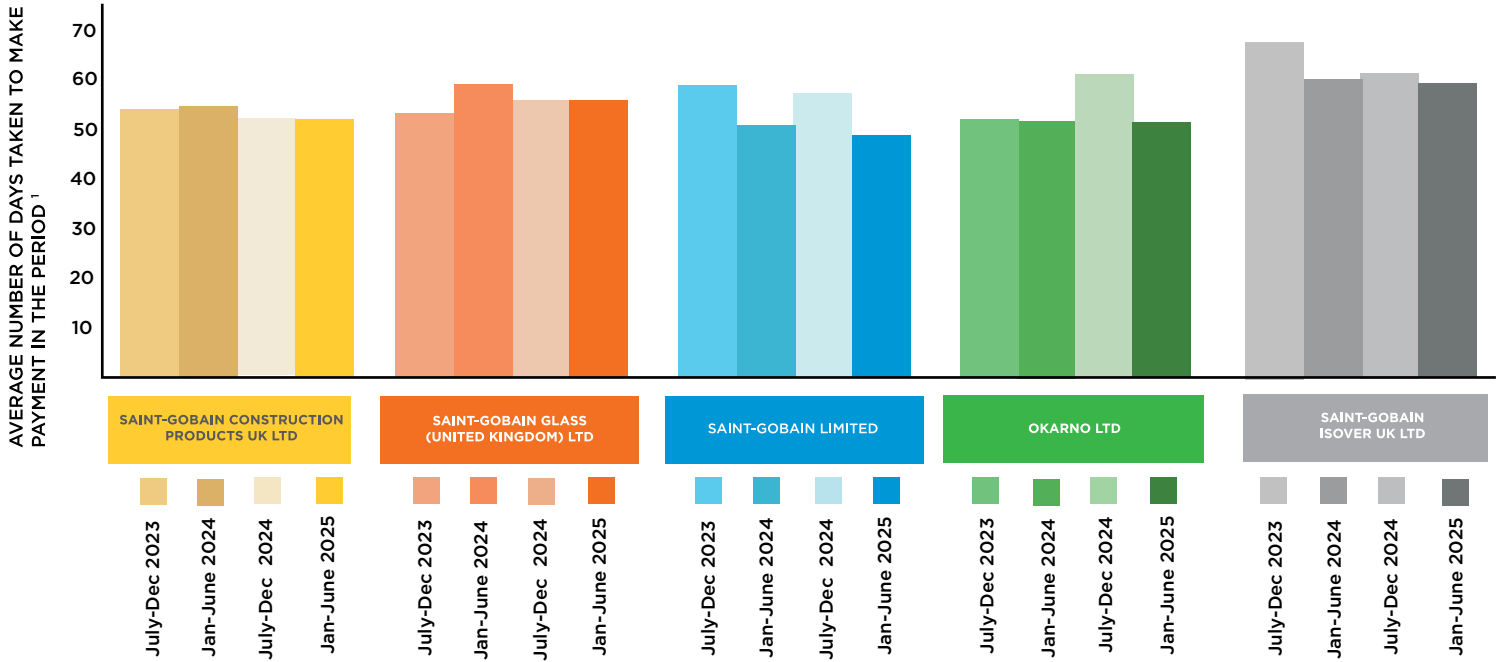
PERCENTAGE OF PAYMENTS DUE IN THE PERIOD WHICH WERE NOT PAID WITHIN THE AGREED PAYMENT PERIOD



From the date of receipt of the invoice or other notice.
 NB: Period of reporting is: 1st January 2025 - 30th June 2025.



OUR PERFORMANCE OVER TIME



¹From the date of receipt of the invoice or other notice.
 NB: Period of reporting is: 1st January 2025 - 30th June 2025.



OUR DATA

OUR PRACTICES AND POLICIES

In this section we provide answers to specific questions asked by the Regulations about our payment practices.

In summary, none of our seven legal entities charge suppliers for remaining on our suppliers list, offer supplier finance, e-invoicing or participate in specific payment codes.

There has been no change to the information presented below for the period of this report.

ENTITY	ARE SUPPLIERS OFFERED E-INVOICING?	IS SUPPLY CHAIN FINANCE AVAILABLE TO SUPPLIERS?	DO BUSINESS PRACTICES AND POLICIES COVER DEDUCTING SUMS FROM PAYMENT AS A CHARGE FOR REMAINING ON A SUPPLIER LIST?	IS THE BUSINESS A MEMBER OF A PAYMENT CODE?
SAINT-GOBAIN CONSTRUCTION PRODUCTS (UNITED KINGDOM) LTD	NO	NO	NO	NO
SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD	NO	NO	NO	NO
SAINT-GOBAIN LIMITED	NO	NO	NO	NO
OKARNO LTD	NO	NO	NO	NO
SAINT-GOBAIN ISOVER UK LTD	NO	NO	NO	NO



FUTURE REPORTING:

Data for the period 1st July – 31st December 2025 will be reported by the 31st January 2026.

All data is submitted onto the Government website which can be found at:

<https://www.gov.uk/check-when-businesses-pay-invoices>

MORE INFORMATION:

We provide more information on subjects related to our supply chain on our website.

Please visit the following pages on our website for more information:

1/ Supplier Charter

For details on our Supplier Charter that we ask all our suppliers to sign up to: [Click Here](#)

2/ Principles of Conduct & Action

For details of the principles we apply to how we manage our business including relationships with suppliers: [Click Here](#)

3/ Corporate Social Responsibility

Including how we create social value in our communities and with our supply chain: [Click Here](#)




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