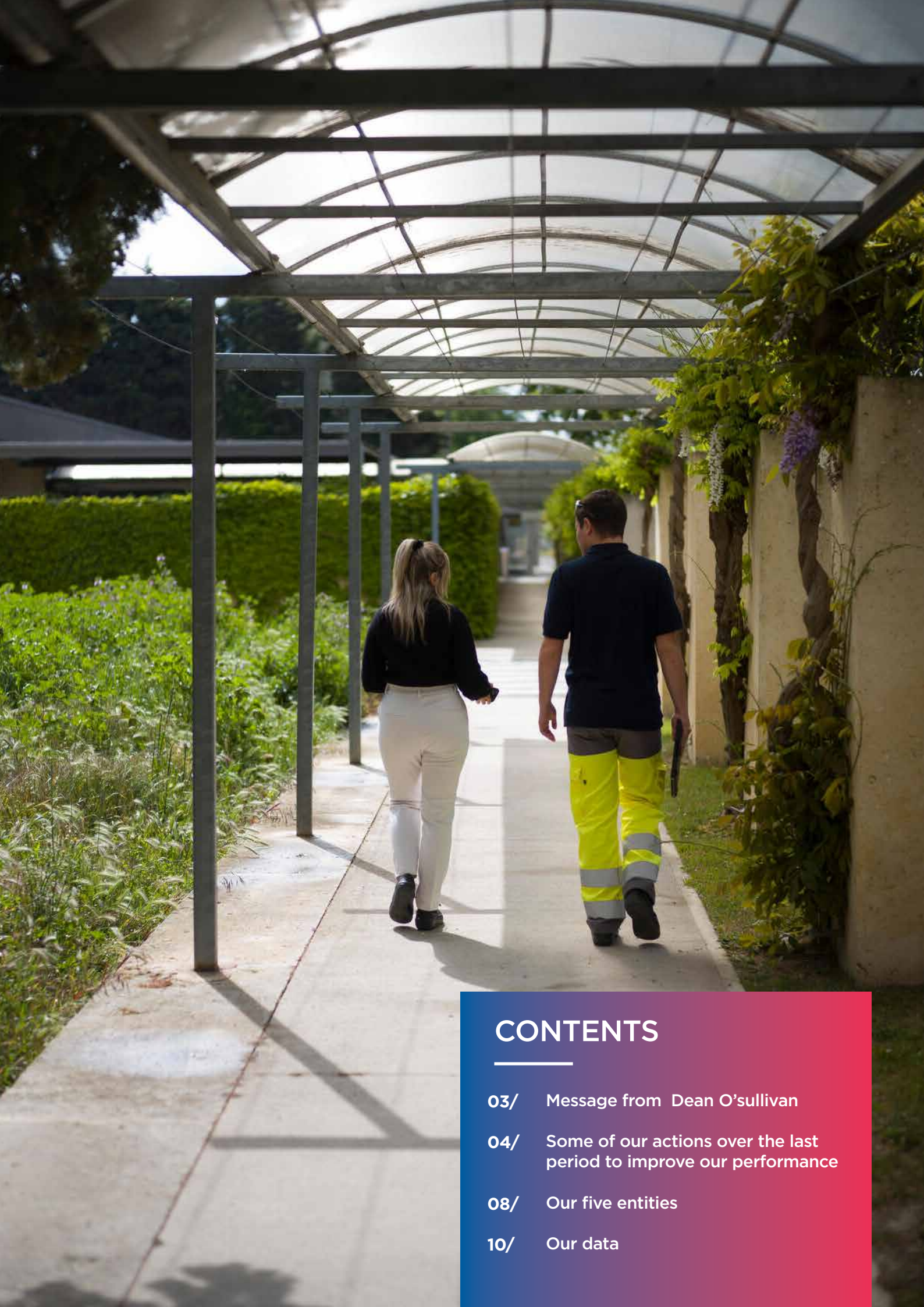


PAYMENT PRACTICES AND PERFORMANCE

1ST JULY 2025 - 31ST DECEMBER 2025 DATA

SAINT-GOBAIN UK



CONTENTS

- 03/ Message from Dean O'sullivan
- 04/ Some of our actions over the last period to improve our performance
- 08/ Our five entities
- 10/ Our data

A message from **Dean O'sullivan**

CEO Saint-Gobain UK & Ireland



Welcome to our sixteenth Payment Practices and Performance Report. This report covers our performance during the second half of 2025 from the **1st July 2025 – 31st December 2025**.

At Saint-Gobain our purpose is to **Make The World A Better Home**. Fulfilling this would not be possible 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.

You will see in the report that our data continues to show a long term decrease in the proportion of invoices paid when overdue.

In all of our business entities there has been at least a halving of the amount of invoices paid when overdue since reporting began in 2018. In many cases the performance has been even better than this.

In this specific period you will see some short-term variations that are explained in the relevant sections to give additional information on these fluctuations.

Given the context of this is more than 80,000 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.



DEAN O'SULLIVAN
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, 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

Scope:

We report on the performance of five legal entities all passing the required threshold for reporting.

They are:

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

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 are summarised below with the key changes noted.

CHANGES OF NOTE INCLUDE:

Saint-Gobain Ltd – an increase in average number of payment days from 49 in the last reporting period to 67 days in this period. This increase in days can be attributed to a significant amount of extremely old invoices (2022 & 2023) being cleared in the second half of 2025. The low number of total invoices in **Saint-Gobain Ltd** results in these invoices materially affecting the reported figure

Since reporting began in 2018 the trend across our entities has been a small reduction in the average payment days. In our largest entity, **Saint-Gobain Construction Products UK Ltd**, there was a small increase in payment days this period from 52 to 55 as a result of issues with a small number of suppliers.

In **Saint-Gobain Glass UK Ltd** payment days reduced from 55 to 53 this period; In **Okarno Ltd** payment days remained static at 51 and in **Isover Ltd** payment days reduced from 59 to 57.

OVERDUE PAYMENTS:

In this period, three of our five entities further reduced their percentage of invoices paid outside of agreed payment terms.

Our largest legal entity – **Saint-Gobain Construction Products UK Ltd**, processed just over 60% of our total invoices in the reporting period.

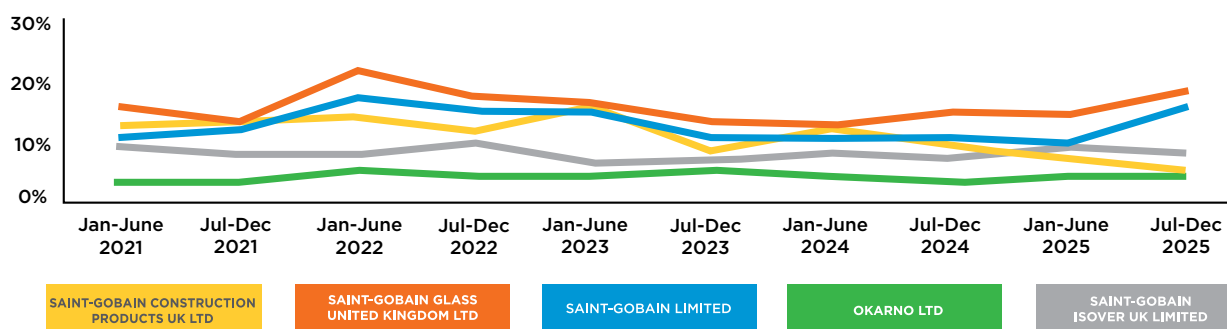
In **Saint-Gobain Construction Products UK Ltd** progress was declined in this period (second half of 2025) with 16% of invoices paid outside of agreed terms. This was a change from 10% in the first half of 2025. Since we began to report in 2018 when the proportion of invoices paid when overdue was 30% their performance continues to be very good.

The decline in performance this period bucks the long-term trend and we have identified the specific reason for this (invoice issues with four material suppliers) and have put in place actions to tackle this issue.

In **Saint-Gobain Ltd** (a small legal entity) processing only 2% of our total invoices performance also declined with invoices paid outside of agreed terms changing from 15% in the first half of 2025 to 19% in this period. As a smaller entity, issues with a small number of invoices can have a more significant impact on the results. Over 40% of the invoices paid outside of terms were with one supplier and we are taking action to help ensure these issues are addressed.

In the other three reporting entities continued improvements were made in performance.

We continue to be pleased with core progress where we have maintained steady, sustained improvements across all our entities with the proportion of invoices paid when overdue reducing as illustrated by the graph below.



PAYMENT SUMMARY

Recent reporting changes required the following additional information to be provided:

- 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.

PERCENTAGE OF PAYMENTS MADE IN THE PERIOD						
ENTITY	IN 30 DAYS OR FEWER	BETWEEN 31-60 DAYS	IN 61 DAYS OR LONGER	TOTAL VALUE OF PAYMENTS	31-60 VALUE OF INVOICES	MORE THAN 61 VALUE OF INVOICE
SAINT-GOBAIN CONSTRUCTION PRODUCTS (UNITED KINGDOM) LTD	18%	52%	31%	432.3M	£210.1M	129.8M
SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD	19%	52%	29%	55.9M	18.1M	15.9M
SAINT-GOBAIN LIMITED	33%	41%	26%	29.8M	12.7M	5.0M
OKARNO LTD	12%	66%	22%	31.8M	22.0M	6.8M
SAINT-GOBAIN ISOVER UK LTD	10%	52%	30%	37.7M	20.0M	8.8M

In this context we are interpreting a formal dispute or fundamental disagreement with a supplier. Any invoice in query is likely to be due to missing information or where additional confirmation is required before we can make a payment.

ABOUT THIS REPORT

This report provides information on the payment terms and performance for five of our legal entities for the period 1st July 2025 to 31st December 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 five 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 July 2025 - 31st December 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 five 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 July 2025 – 31st December 2025.



OUR DATA

PAYMENT PERFORMANCE

In this section we present data for our five 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.

ENTITY	PERCENTAGE OF PAYMENTS MADE IN THE PERIOD				PERCENTAGE OF PAYMENTS DUE IN THE PERIOD WHICH WERE NOT PAID WITHIN THE AGREED PAYMENT 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	
SAINT-GOBAIN CONSTRUCTION PRODUCTS (UNITED KINGDOM) LTD	55	18	52	30	16
SAINT-GOBAIN GLASS (UNITED KINGDOM) LTD	53	19	52	29	5
SAINT-GOBAIN LIMITED	67	33	41	26	19
OKARNO LTD	51	12	66	22	3
SAINT-GOBAIN ISOVER UK LTD	57	10	55	34	8

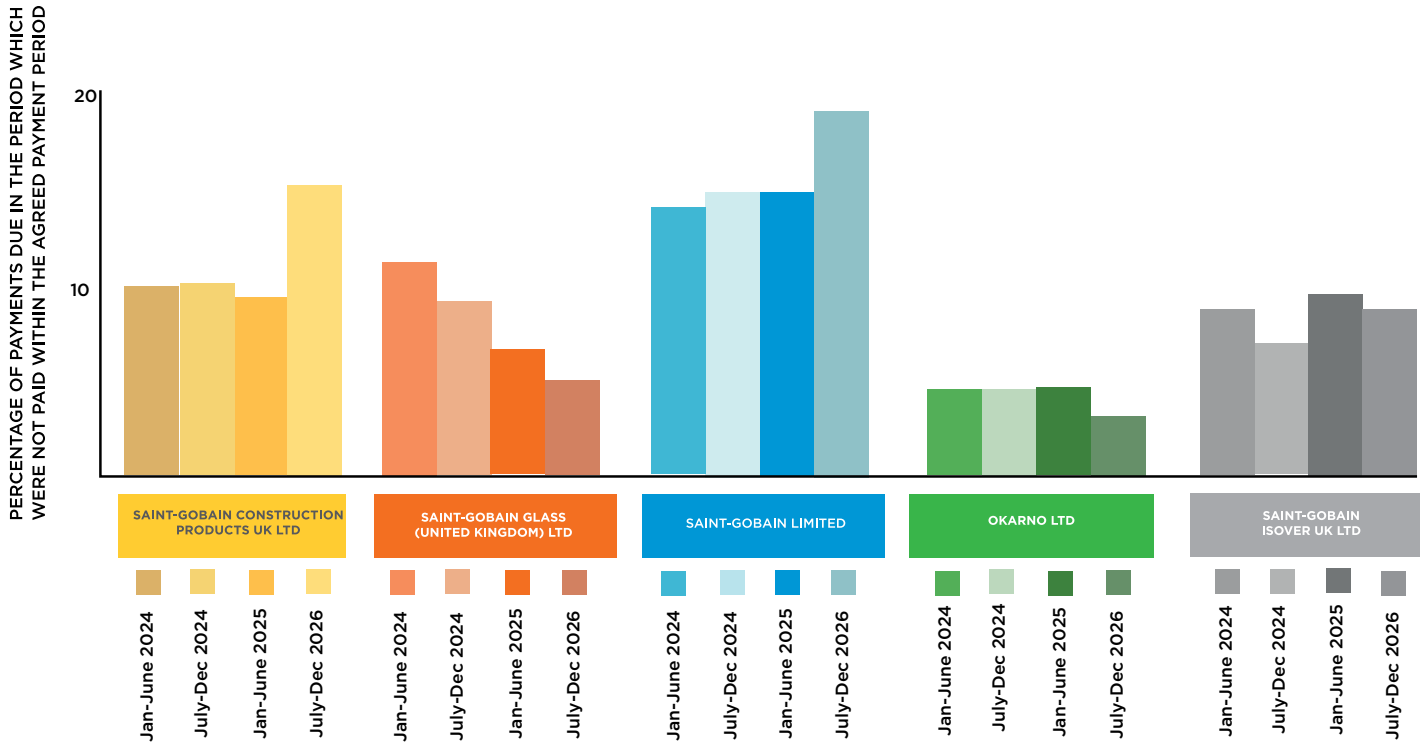
¹From the date of receipt of the invoice or other notice.

NB: Period of reporting is: 1st July 2025 – 31st December 2025.



OUR PERFORMANCE OVER TIME

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

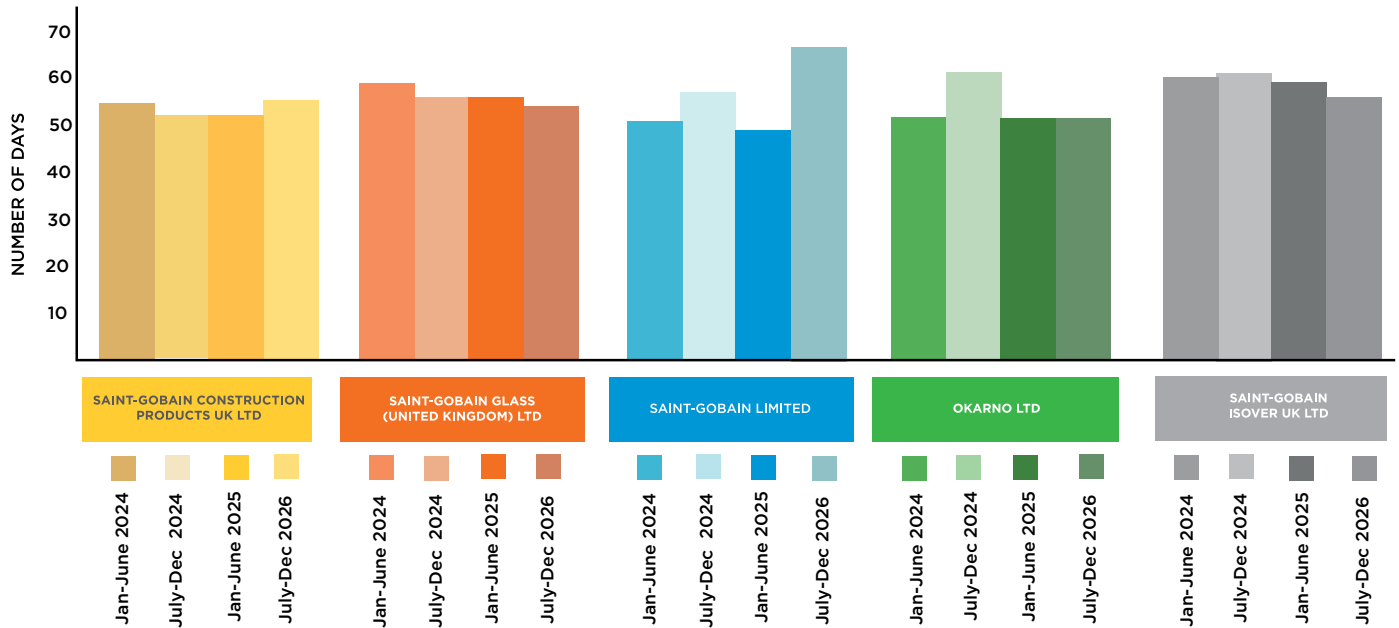


†From the date of receipt of the invoice or other notice.
 NB: Period of reporting is: 1st July 2025 - 31st December 2025.



OUR PERFORMANCE OVER TIME

AVERAGE NUMBER OF DAYS TAKEN TO MAKE PAYMENT IN THE PERIOD¹.



¹From the date of receipt of the invoice or other notice.
NB: Period of reporting is: 1st July 2025 – 31st December 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 five 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 January – 30th June 2026 will be reported by the 31st July 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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