

Kyriba in pillole

Chi Siamo

I **leader** nelle soluzioni di Enterprise Liquidity & Cash management with:

3000+ Clienti

1.3B transazioni
bancarie p.a.

Cosa Offriamo

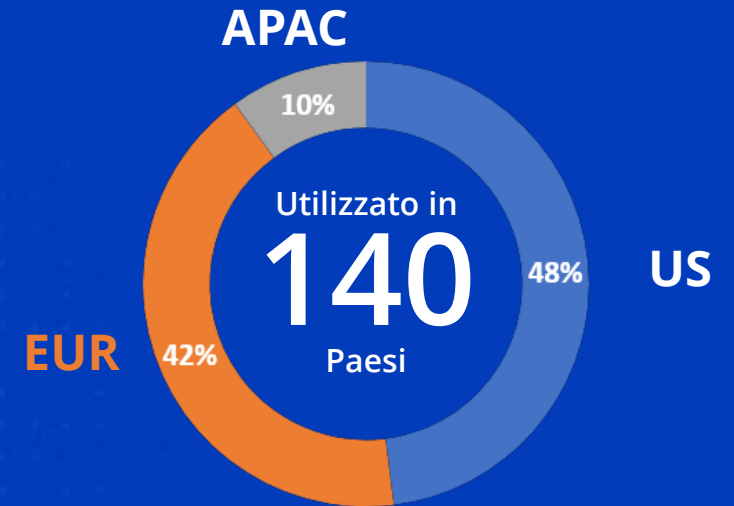
La piu' completa suite di soluzioni orientate alla **gestione della liquidita'**,

supportate da un **connectivity network**, ed

una **SaaS multitenant platform**,

global preferred White Label platform per gli istituti finanziari.

Dove sono collocati i nostri clienti



1000+
banche collegate



20%
delle Fortune 500

30%
traffico SWIFT corp.



100k
Utenti Attivi

Kyriba Enterprise Liquidity Management Platform

CONNECTIVITY AS A SERVICE

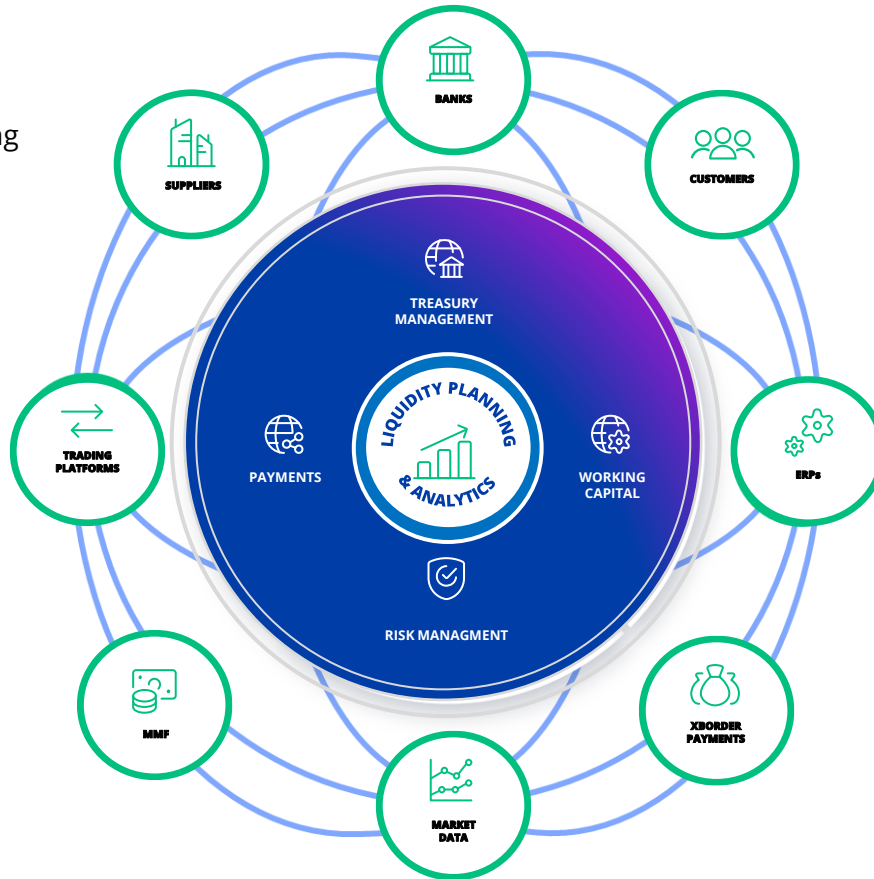
- ONE API 1000's Banks
- Ecosystem APIs & Marketplace

TREASURY MANAGEMENT

- Cash Management & Forecasting
- In-house Banking
- Multilateral Netting
- BAM and Bank Fee Analysis
- Investments & Debt
- Intercompany Loans

PAYMENTS

- Treasury Payments
- Supplier Payments
- Payment Factory
- Direct Debit
- Format Transformation
- Payment Campaigns



WORKING CAPITAL

- Receivables Financing
- Payables Financing
- Supplier Onboarding

RISK MANAGEMENT

- FX and Interest Rate Hedging
- Commodities
- Mark-to-Market
- Hedge Accounting
- Exposure Management
- Credit Risk
- Value-at-Risk



Digital Technology is Transforming the Liquidity World

API
for instant connectivity

Not big data -
REALLY BIG DATA
for more insight

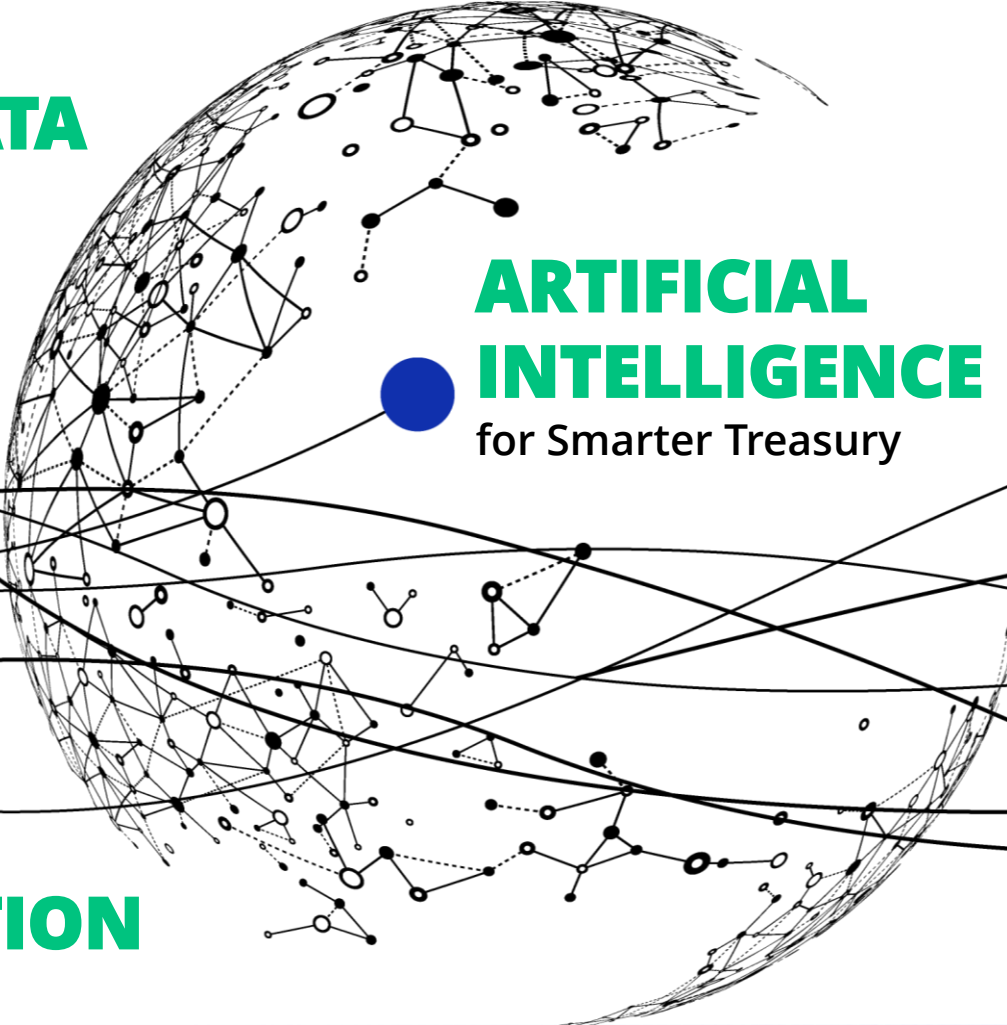
PAYMENTS

**ROBOTS
& AUTOMATION**

**ARTIFICIAL
INTELLIGENCE**
for Smarter Treasury

NETWORK
to reinvent and activate
liquidity

CLOUD



APIs, BI, IA... i drivers tecnologici dell'Instant Liquidity



Previsioni
Modelli predittivi automaticamente calcolati / rettificati
APIs ERP

Connettività Bancaria
Estratti conto su richiesta
APIs Bancarie & Swift

Previsioni
Aggiornamenti real time / near real time
APIs Kyriba

Abbinamento movimenti
Riconciliazione automatica
IA

Previsioni
Generazione automatica
IA

Posizione di Tesoreria
Aggiornamento on call
APIs + IA

Frode
Rilevamento in tempo reale
IA & APIs

Pagamenti
Generazione & Canalizzazione Auto
Regole & IA

Monitoraggio
Accesso istantaneo cronologia e dashboard
Business Intelligence

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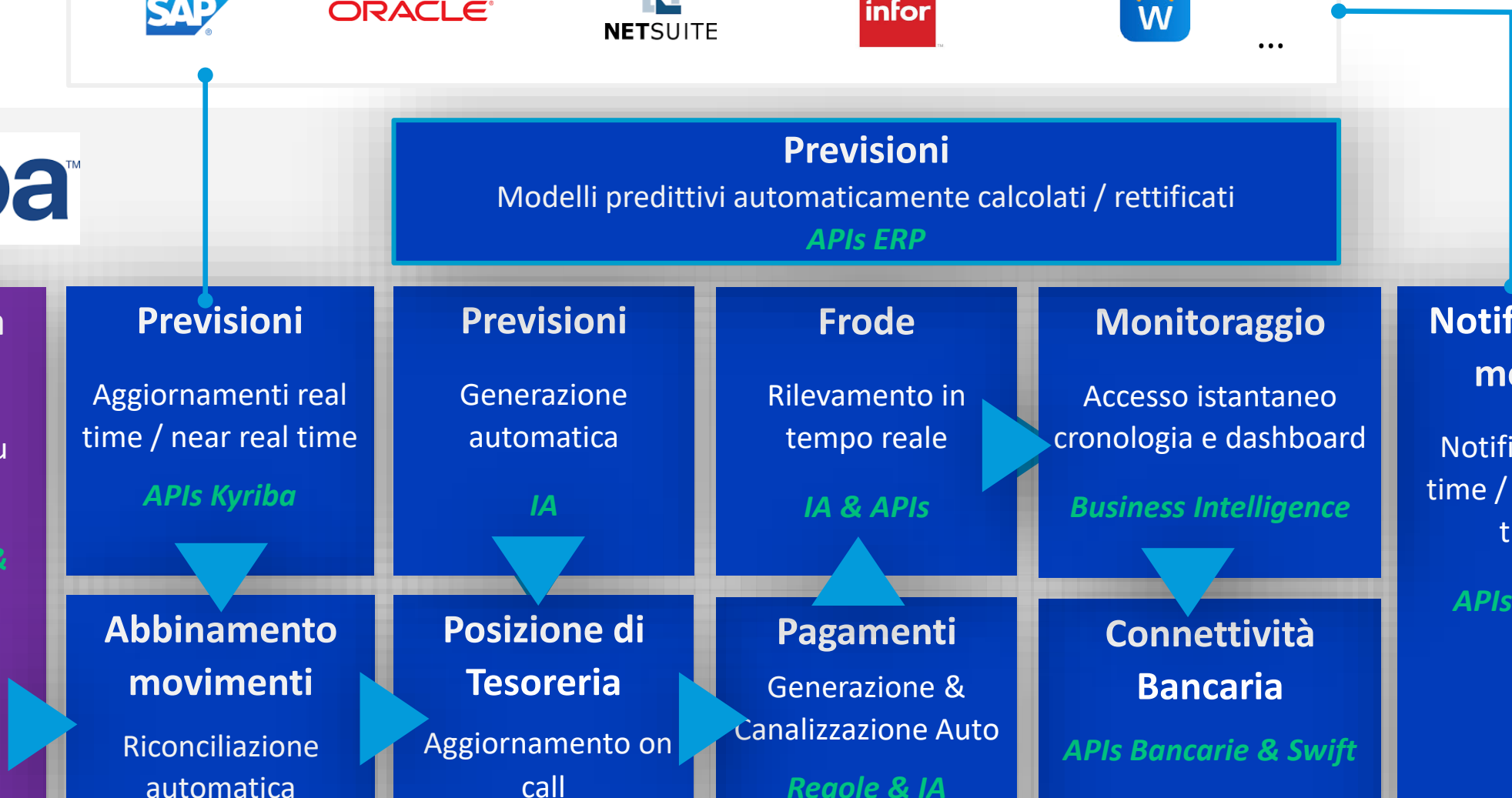
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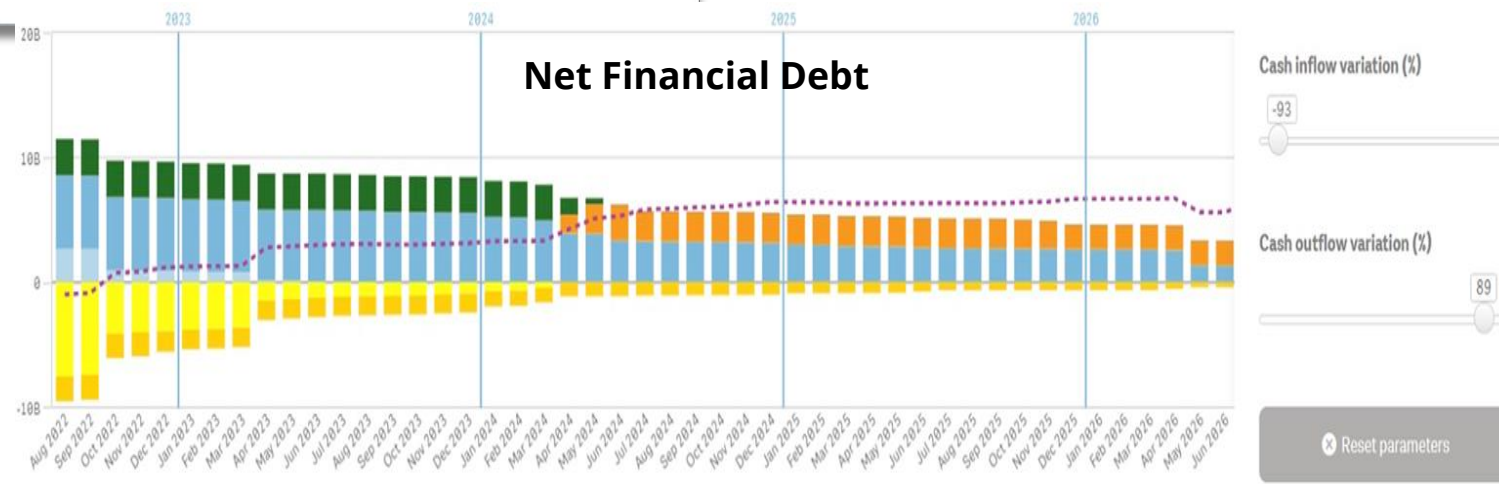
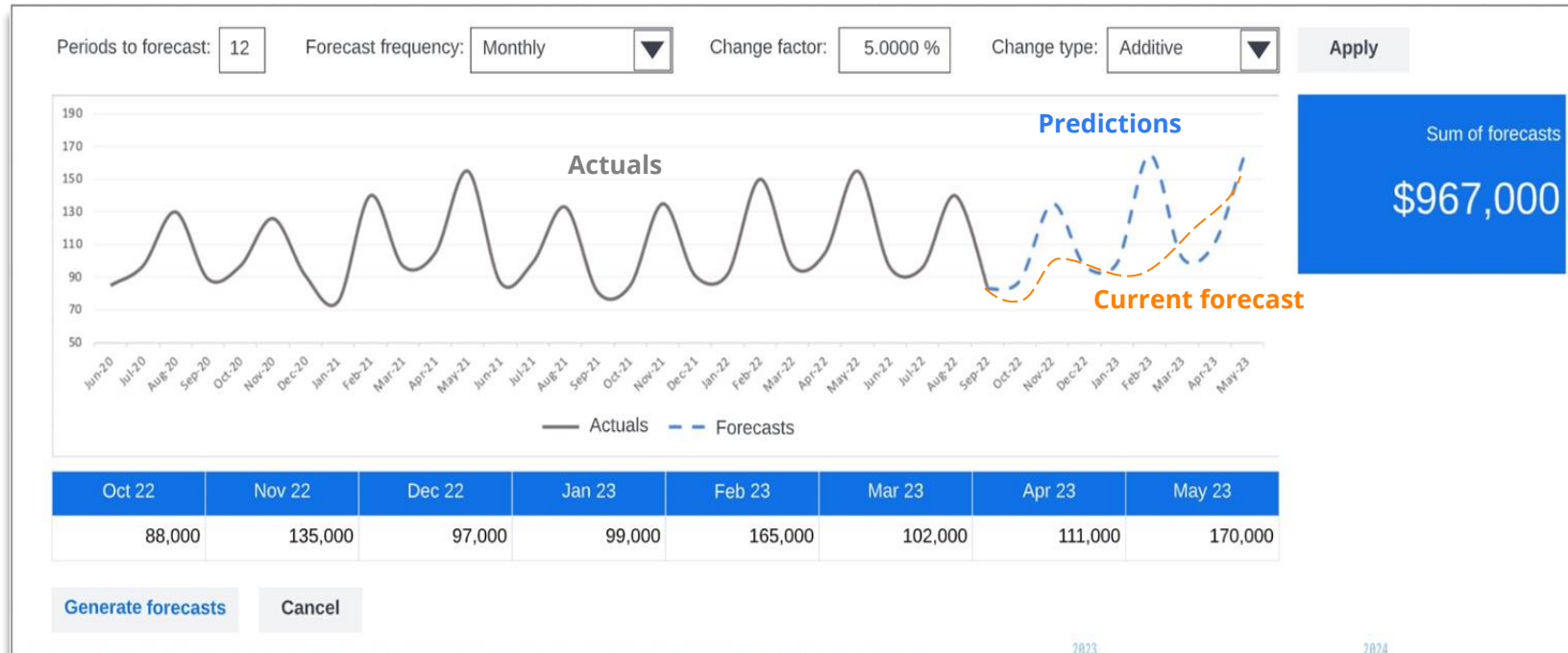
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AI (Intelligenza Artificiale) per le Previsioni finanziarie



APIs, BI, IA... i drivers tecnologici dell'Instant Liquidity



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TREASURY & FINANCE FORUM DAY
15 September 2023



Group Highlights

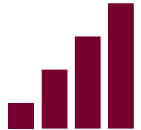
Youth Olympic Games Center, Nanjing (China)

Cementir at a glance

Revenue
1.72 Bn€
+26.7% vs. 2021



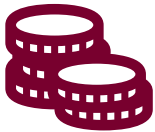
EBITDA
335 M€
+7.8% vs. 2021




Employees
3,085




15.6% ROCE



BBB-
Rated by S&P
Stable Outlook




13.1 M tons



Cement Capacity

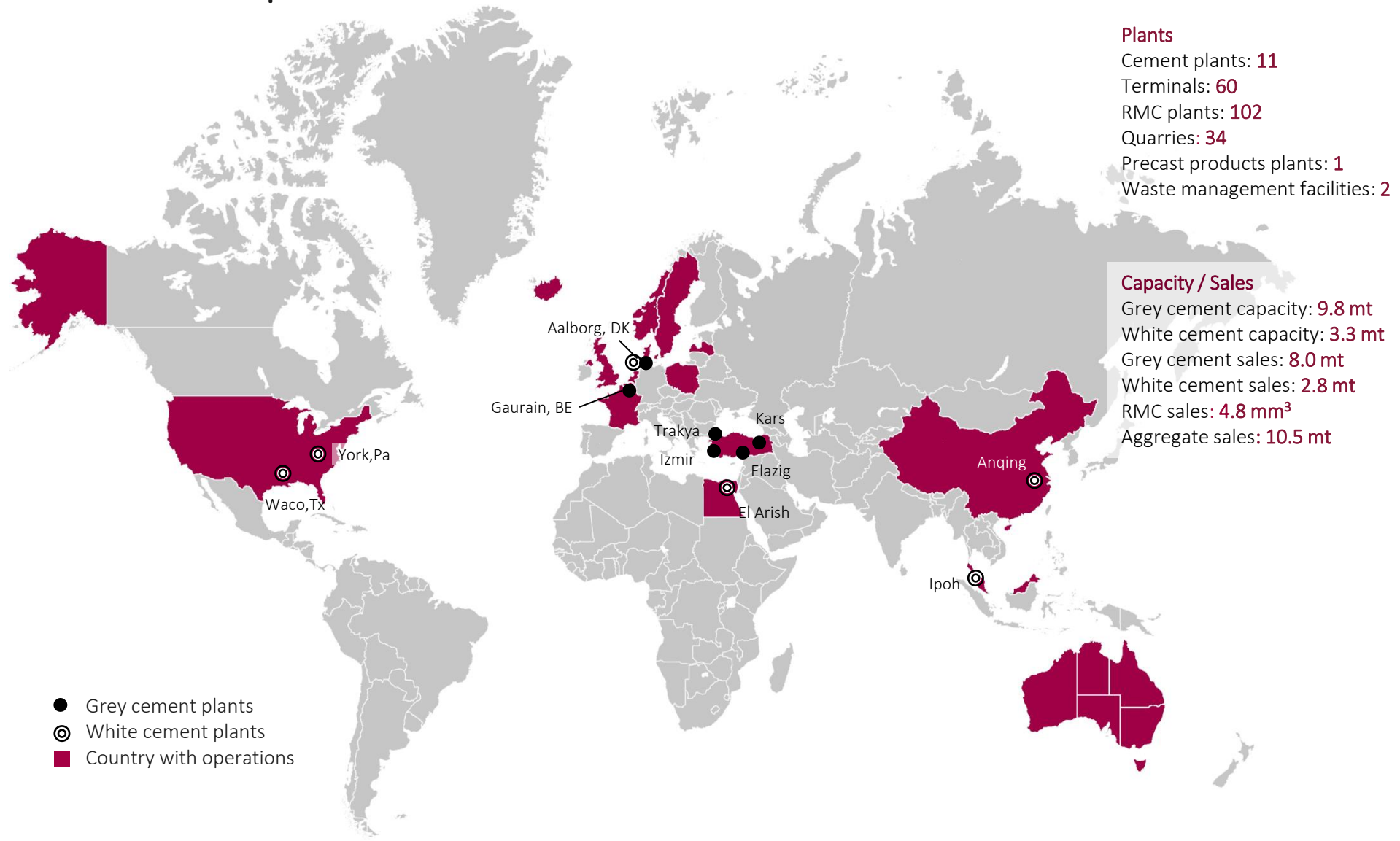
20% share*
White Cement
globally



Data as of December 31st, 2022

* Excluding «off-white» and lower quality Asian products

Industrial footprint



Data as of December 31st, 2022

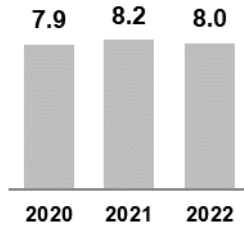
Business segments



GREY CEMENT



Volumes sold (mt)



2022 Figures

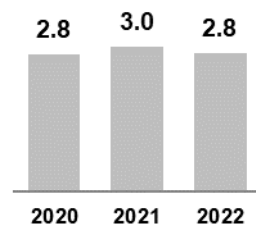
REVENUE = 1,137 M€
EBITDA = 267 M€
EBITDA margin = 24%



WHITE CEMENT



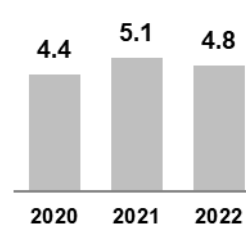
Volumes sold (mt)



READY-MIXED CONCRETE



Volumes sold (mm³)



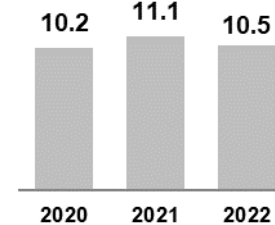
REVENUE = 530 M€
EBITDA = 51 M€
EBITDA margin = 10%



AGGREGATES



Volumes sold (mt)



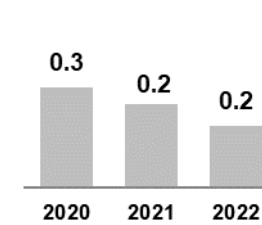
REVENUE = 105 M€
EBITDA = 35 M€
EBITDA margin = 33%



CONCRETE PRODUCTS / WASTE



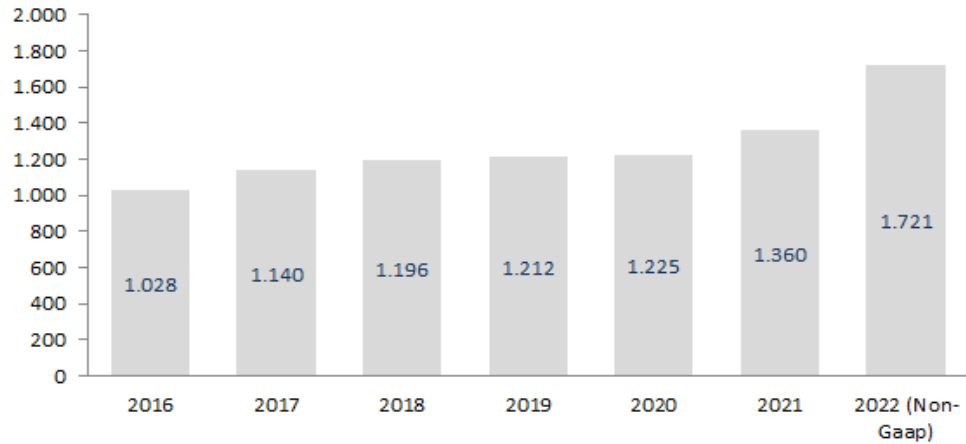
Waste processed (mt)



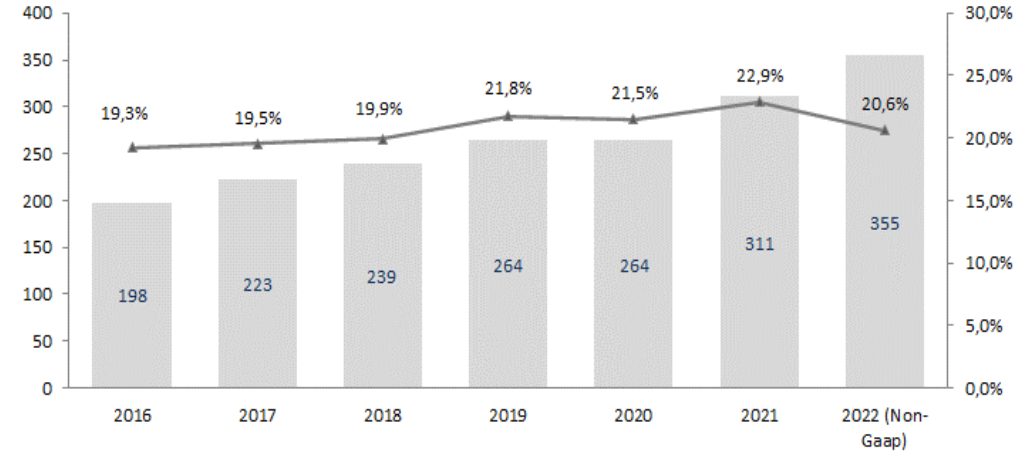
REVENUE = 10 M€
EBITDA = -0.9 M€

Key Figures Trend

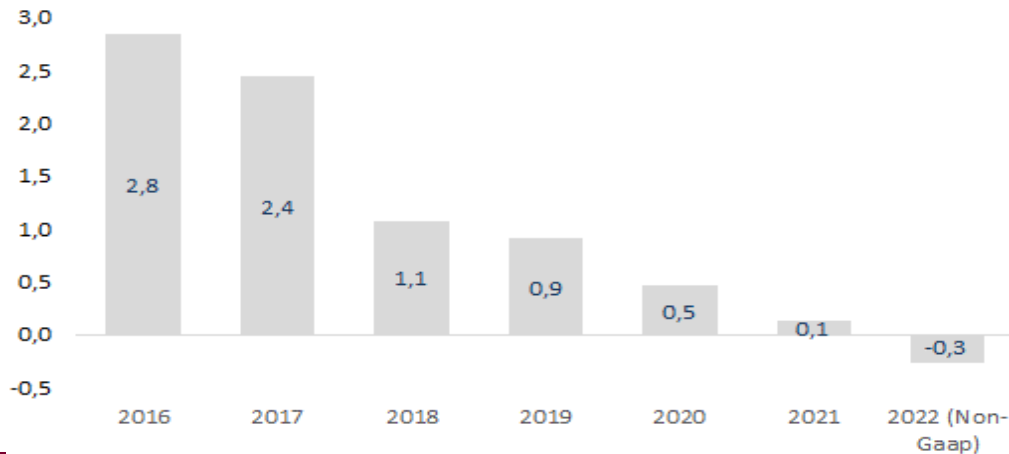
Revenues from sales and services (€M)



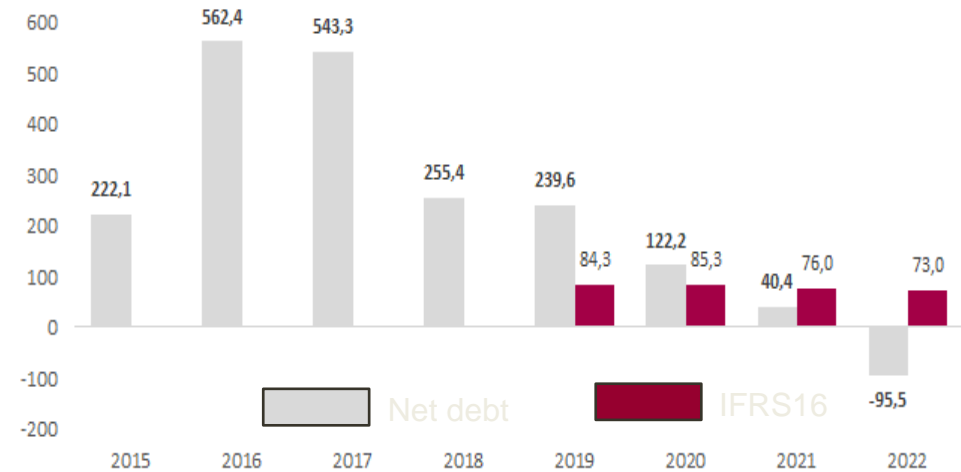
Ebitda (M€) and Ebitda margin %



Net Debt / Ebitda

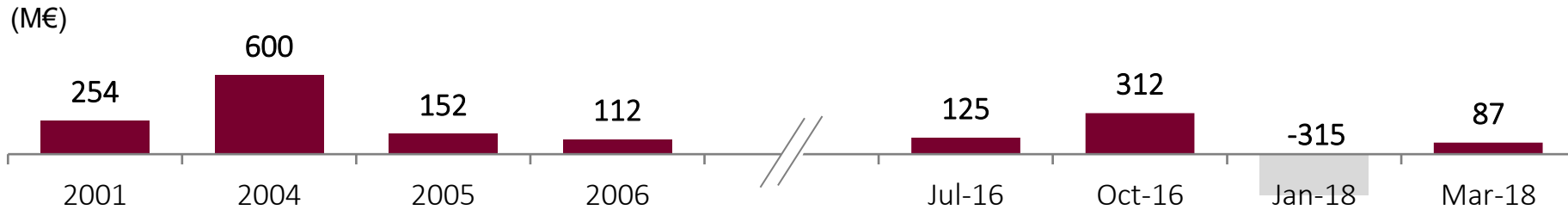


Net Debt (€M)



M&A track record

Since 2001 over EUR 1.7 billion invested with no recourse to shareholder equity



2001 - Cimentas AS and Cimbeton AS

Entered the Turkish cement market with 2 plants

2004 - Aalborg Portland A/S and Unicon A/S

Transforming deal:

- **Product diversification** (new products: white cement and aggregates and strong position in ready-mix)
- **Geographical presence** (new countries: Denmark, Norway, Sweden, Egypt, Malaysia, China, US)

2005

Edirne plant in Türkiye

Vianini Pipe Inc. in US (Concrete products)

2006

Elazig plant in Türkiye

Jul. 2016 - Sacci

Cement and ready-mix in Italy

Oct 2016 - Compagnie des Ciments Belges

- Cement, aggregates and ready-mix in Belgium
- Ready-mix in France

Jan. 2018 – Sale of all assets and activities in Italy

Disposal of cement and RMC businesses
Cash in of 315 M€ in January 2018

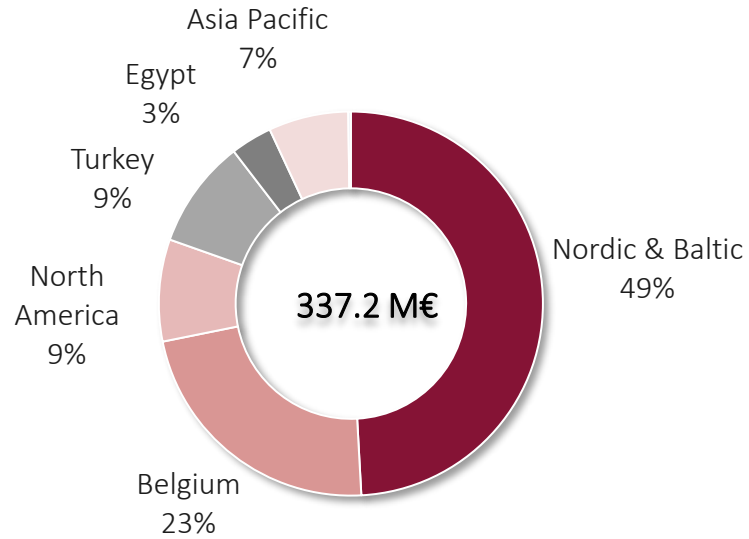
Mar. 2018 – Acquisition of 38.75% stake in Lehigh White Cement Company

Majority stake of 63.25%. Largest player in the U.S. white cement market

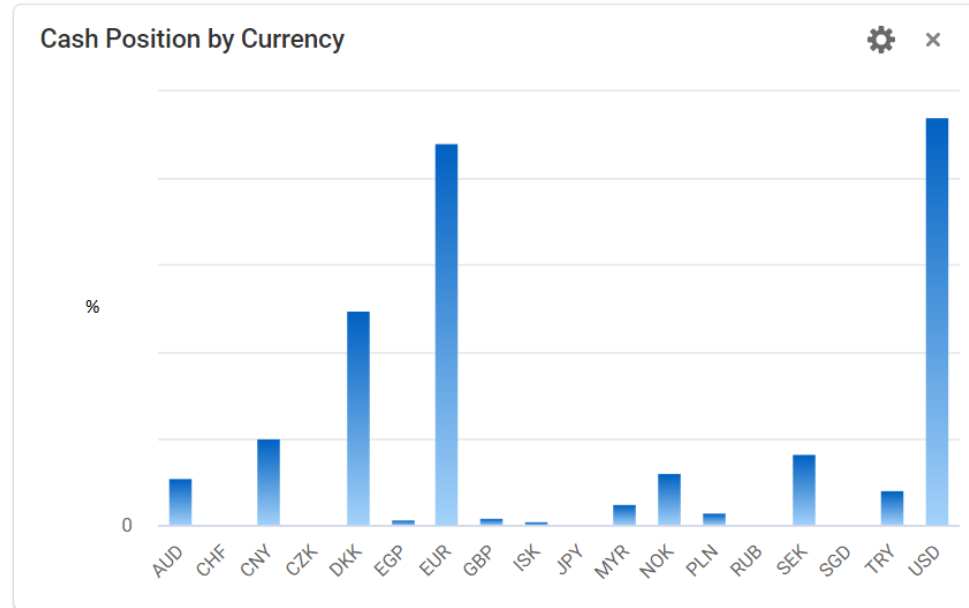
From being a 100% domestic player, Cementir today has operations in 18 countries

EBITDA and FX exposure end of 2022

2022 EBITDA breakdown



81% of Ebitda from mature markets
(Currencies: EUR, USD, DKK, NOK, SEK)



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2023 Financial Calendar:

8 February	Preliminary 2022 Results and Industrial Plan 2023-2025 update
9 March	Full year 2022 Results
20 April	AGM
9 May	First Quarter Results
27 July	First Half Results
6 November	Nine Months Results

Stock listing information:

Euronext Milan market, Euronext STAR Milan segment

Ticker: CEMI.IM (Reuters)

Ticker: CEM.IM (Bloomberg)

Registered Office:

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