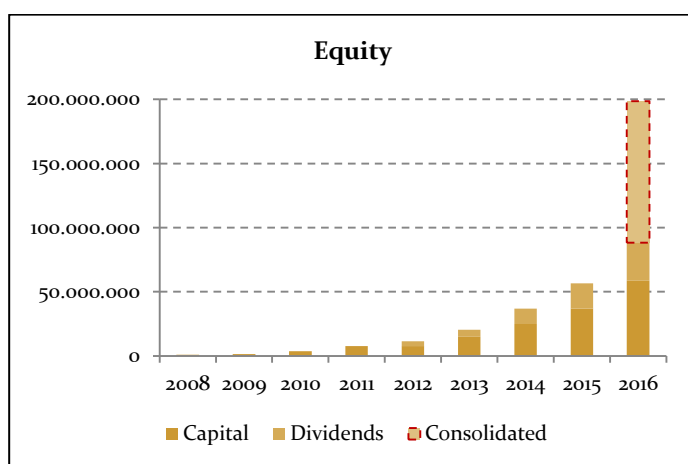
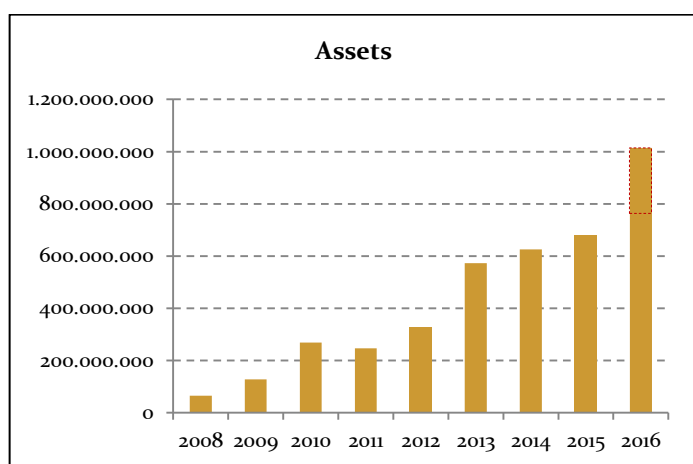
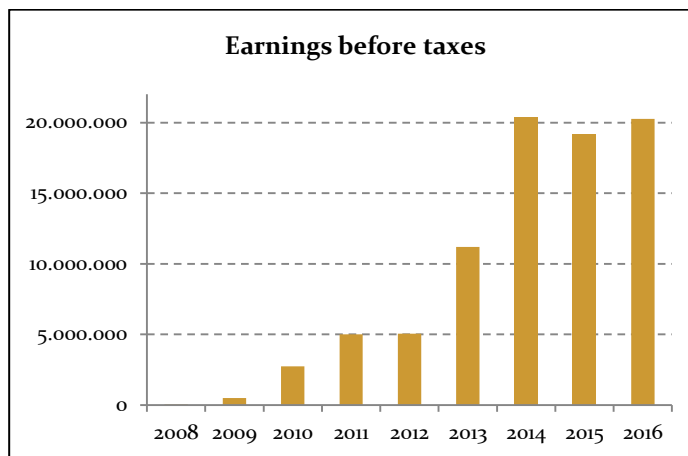
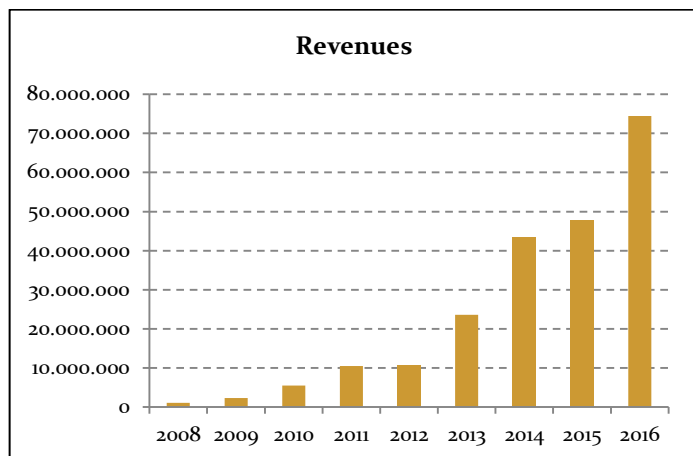


## Agram invest Inc. – 2016 Financial Overview



### Operational highlights 2016

- Revenues in 2016 are significantly stronger YoY (up 56% to 74,5 million HRK)
- Earnings before taxes are slightly higher YoY, but roughly at the same high level (20,25 million HRK)
- Total assets rose by roughly 50% YoY (to 1,014 billion HRK)
- Total equity topped 200 million HRK
- Annual turnover at the company's bank account – 3,4 billion HRK

### Our performance in 2016

We delivered another year of significant progress and strong results.

<b>ROA</b>	2,31%
<b>ROE</b>	33,27%
<b>Gross profit margin</b>	31,59%
<b>Net profit margin</b>	27,20%

### Operational highlights 2015

- Reported revenue growth of 10% YoY (47,7 million HRK)
- Earnings before taxes are slightly lower YoY, but roughly at the same high level (19,15 million HRK)
- Total assets rose 9% YoY (to 681 million HRK)
- Annual turnover at the company's bank account – 4,6 billion HRK

### Operational highlights 2014

- Reported revenue growth of 85% YoY (43,52 million HRK)
- Earnings before taxes growth of 82% YoY (20,4 million HRK)
- Total assets under our management rose 9% YOY (to 625,7 million HRK)
- Annual turnover at the company's bank account – 3,1 billion HRK

### Contacts

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