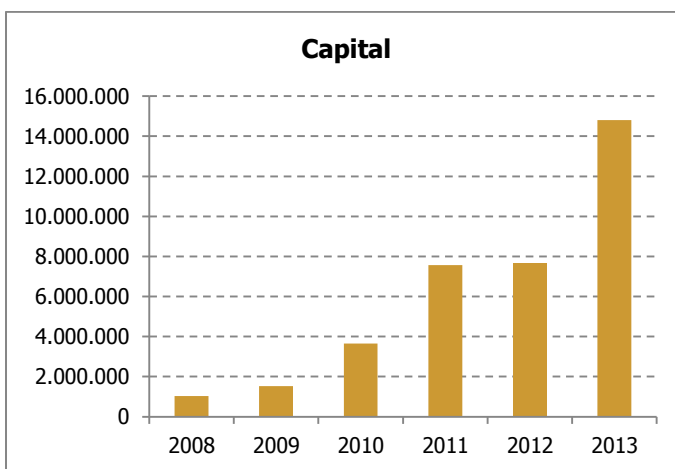
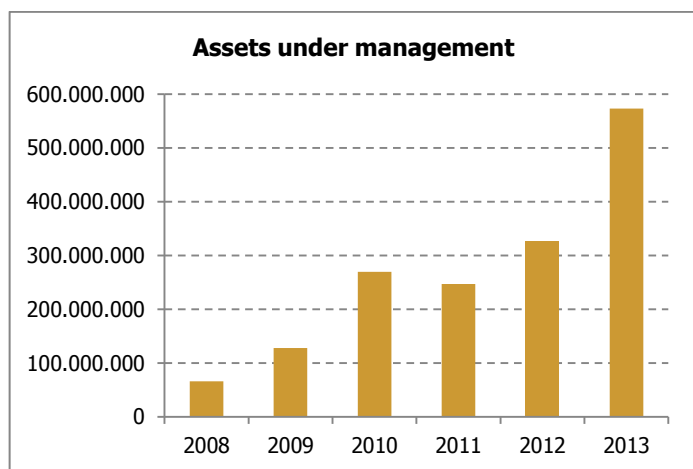
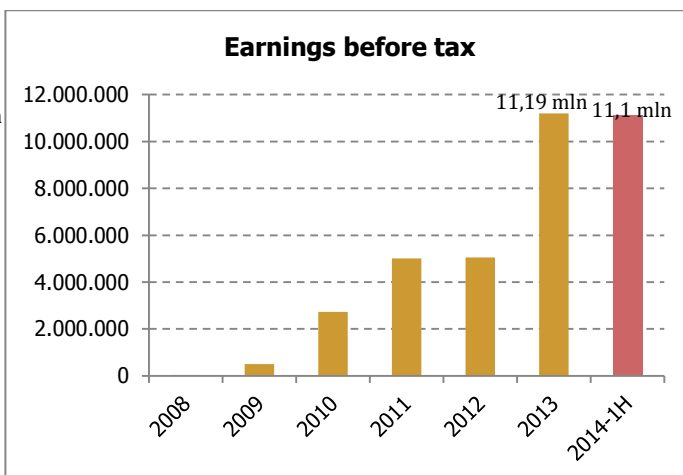
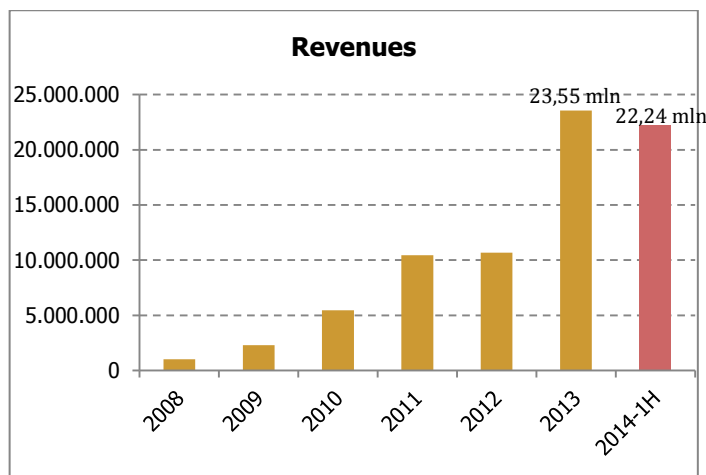


Agram invest Inc. - Financial Overview



Our performance in 2014

We delivered another half year of significant progress and strong results.

2014 half years results show 186% in Revenue growth (22,24 million HRK) and 268% in Earnings growth (11,10 million HRK) compared to 2013 half years results.

Our performance in 2013

ROA	1,95%
ROE	61,04%
Gross profit margin	43,17%
Net profit margin	34,54%
Capital turnover	1,77

Operational highlights 2013

- Reported revenue growth of 120% YoY (23,5 million HRK)
- Earnings before taxes growth of 122% YoY (11,2 million HRK)
- Total assets under our management rose 75% YOY (to 573,5 million HRK)
- Annual turnover at the company's bank account – 1,5 billion HRK

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