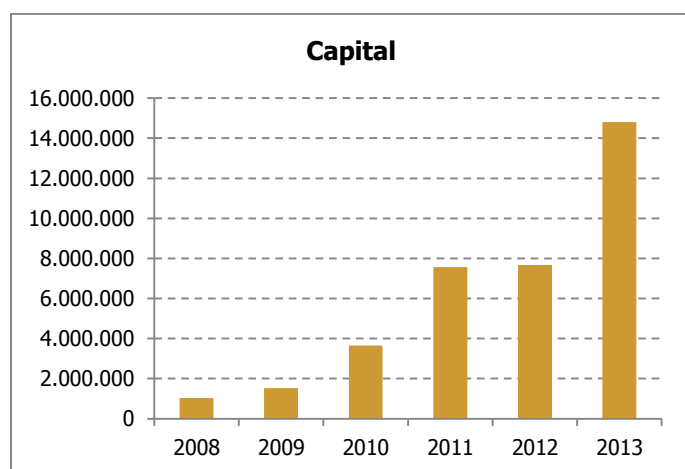
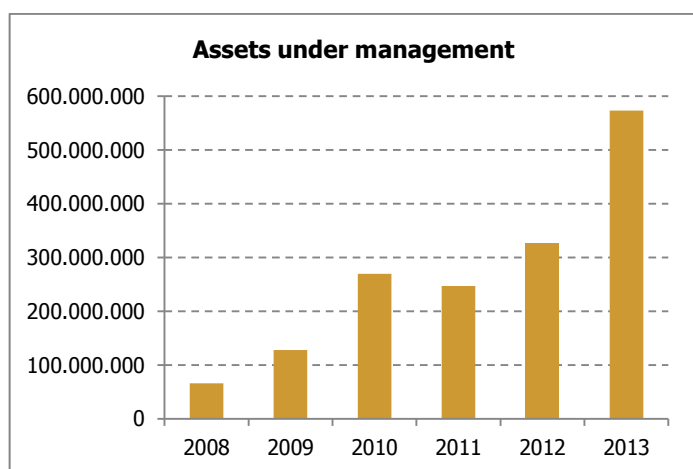
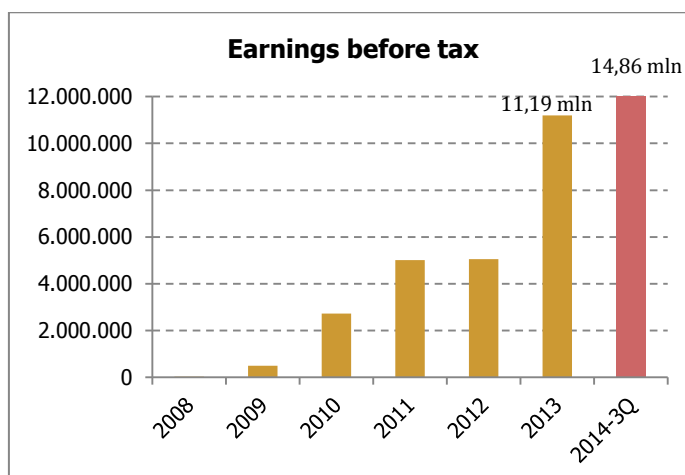
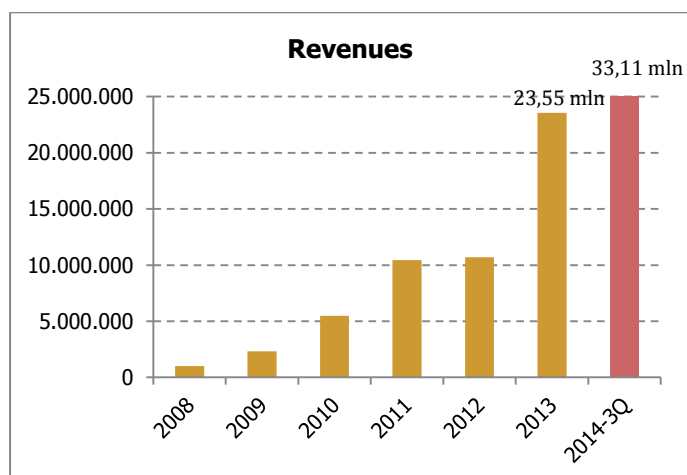


Agram invest Inc. - Financial Overview



Our performance in 2014

We delivered another 3 quarters of significant progress and strong results.

2014 3Q results show 84% in Revenue growth (33,11 million HRK) and 77% in Earnings growth (14,86 million HRK) compared to same period in 2013.

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

Contacts

Tihomir Antunović, President of the Management board, +385 1 554 5555, tihomir.antunovic@agram-invest.hr

Ivan Krivičić, Chief financial officer, +385 1 554 5552, ivan.krivicic@agram-invest.hr

Dragan Klarić, Head of Middle Office, +385 1 554 5561, dragan.klaric@agram-invest.hr

Back Office, +385 1 554 5557, backoffice@agram-invest.hr