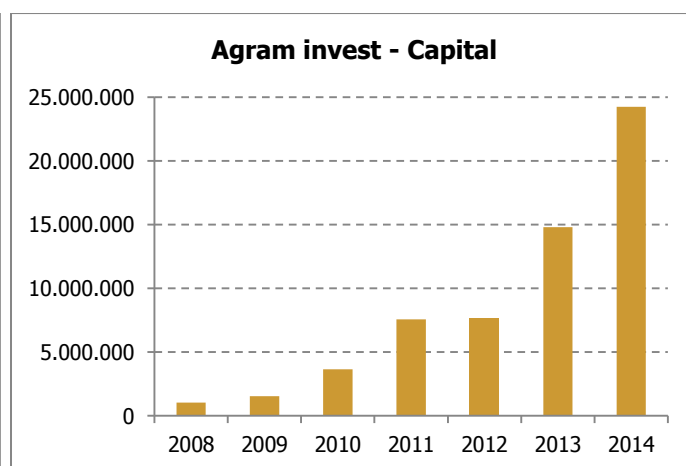
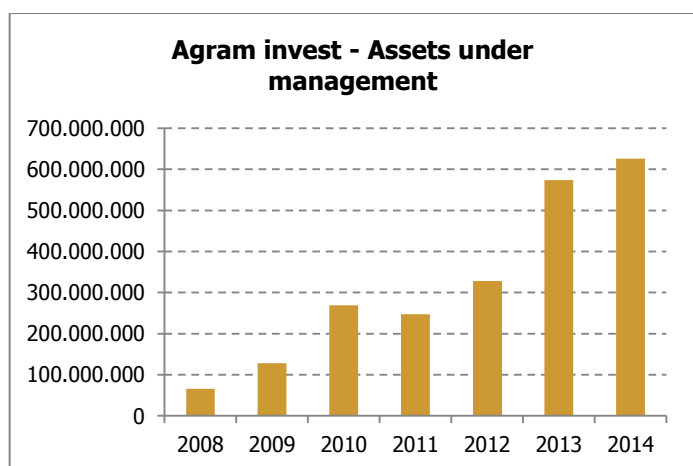
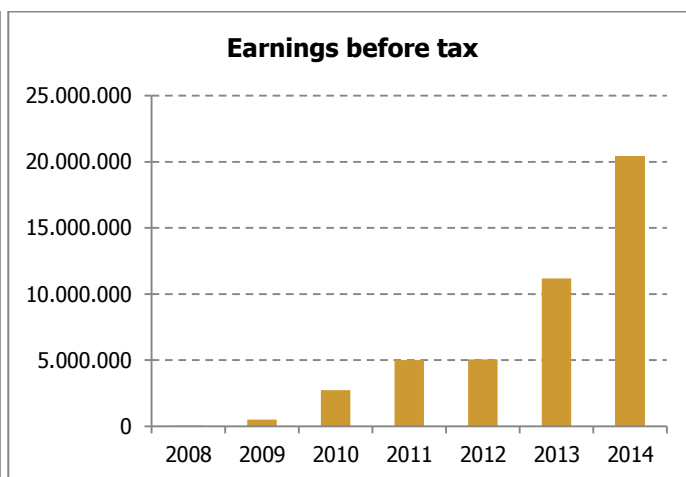
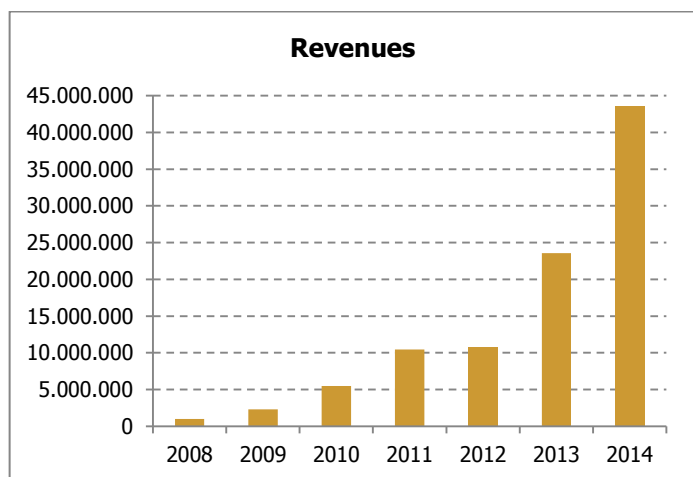


Agram invest Inc. - Financial Overview



Our performance in 2014

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

ROA	3,06%
ROE	67,28%
Gross profit margin	57,27%
Net profit margin	46,89%

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

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