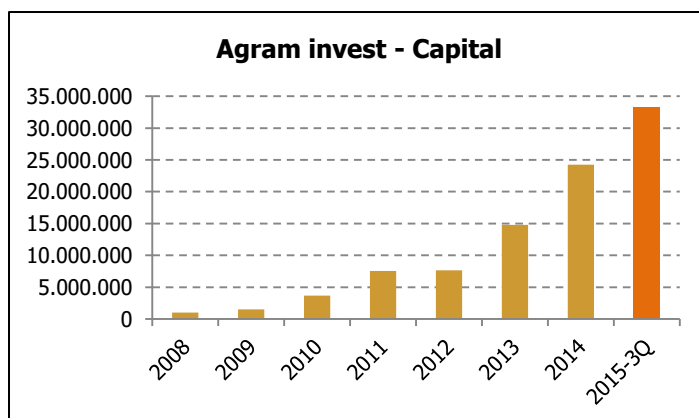
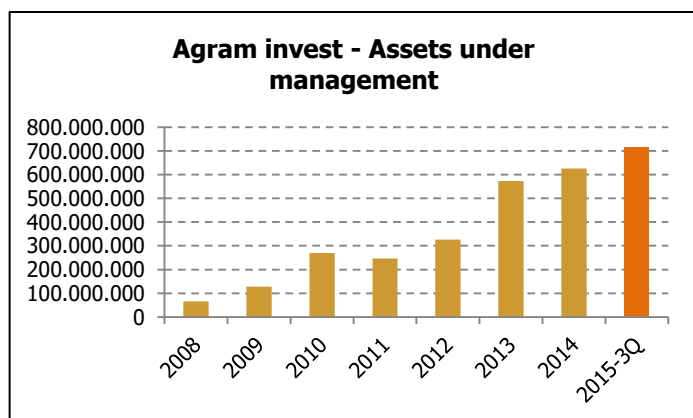
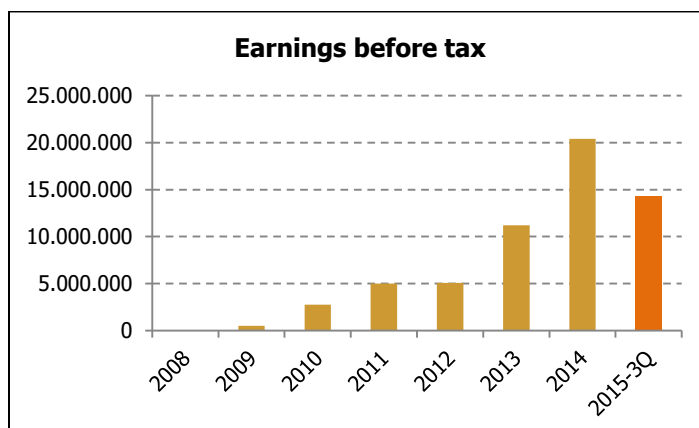
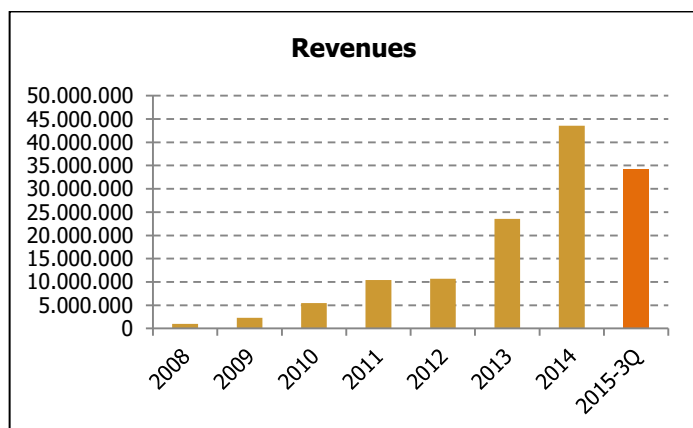


Agram invest Inc. - Financial Overview



Operational highlights 3Q-2015

- Revenues in 2015 are slightly stronger YoY (on 3rd quarter already at 80% of last years)
- Earnings before taxes are also are slightly stronger YoY
- Total assets under our management rose 14% YTD (to 713,6 million HRK)

Our performance in 2014

We delivered 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

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