



# 2023. FINANCIAL MARKET CONFERENCE

# ROAD TO INVESTMENTS

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## BIOGRAPHY



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Emil Mihalina PhD, CFO of insurance conglomerate AGRAM Group EEIG, founder of Agram invest and former President of Agram bank. Finance practitioner obtaining 20 years of experience gained through senior roles in various financial services firms leveraged with academic background. Author & board member of both listed and unlisted companies. Key experience and qualifications involve fields of risk management, credit markets, investment management including fixed income, equity, real estate and M&A. Significant experience in commercial banking, asset allocation, M&A, regulatory compliance, valuations and assessments.

