

iz prošlosti

JADRANSKO PODUNAVSKA BANKA

Jadransko - Podunavska Banka, sa sedištem u Beogradu, osnovana je 11. maja 1924. godine, ulaskom Podunavsko - Trgovačkog akcionarskog društva u Jadransku Banku a.d. Naime, odluku o osnivanju nove banke doneli su akcionari Jadranske Banke a.d. u Beogradu i Podunavsko - Trgovačkog akcionarskog društva u Beogradu, na svojim redovnim godišnjim skupštinama istog majskeg dana.

U Pravilima ove banke, koje je odobrilo Ministarstvo Trgovine i Industrije a potpisao ministar dr. H. Krizman, ističe se da su: sva pokretna i nepokretna imovina, pasiva, kao i sva prava i obaveze Podunavskog Trgovačkog akcionarskog društva prešle na Jadransko - Podunavsku Banku.

Banka je osnovana sa ciljem da "prima na priplod kapitala i da organizovanim kreditom potpomaže privredu". Osim toga, preduzećima bilo koje vrste i društvenog oblika vodila je poslove i za njih izdavala i prodavala deonice. Davala je otvorene i menične zajmove, diskontovala menična i sva druga potraživanja, primala i isplaćivala kamate, dividende i unovčavala potraživanja na račun trećih. Primala je hartije od vrednosti, valute i sve druge predmete na čuvanje i rukovanje. Otvarala je i primala novac na uložne knjižice i tekuće račune a korisnik je mogao da koristi čekove ili svojim sredstvima raspolaže drugačije. Obavljala je i sve druge bankarske, komisijske i zajmovne poslove, naročito trgovanje na berzi.

from the past

JADRANSKO PODUNAVSKA BANKA

Jadransko - Podunavska banka, Belgrade-based, was established on May 11th, 1924, by the merger of Podunavsko - Trgovačko akcionarsko društvo and Jadranska banka a.d. Namely, the decision on the establishment of the new bank was brought by the shareholders of Jadranska banka a. d Belgrade and the shareholders of Podunavsko - Trgovačko akcionarsko društvo Belgrade, at their regular annual assembly sessions, on the mentioned day in May.

The Rules and Regulations of this bank, approved by the Ministry of Trade and Industry, and signed by the minister H. Krizman, PhD, stipulate that all movable and immovable assets, liabilities, as well as all other rights and obligations of Podunavsko - Trgovačko akcionarsko društvo are transferred to Jadransko - Podunavska banka.

The bank was established with an aim to “accept capital for accruals and support the economy with the organized loans”. Apart from this, Jadransko - Podunavska banka conducted business for enterprises of any kind and social form, issuing and selling shares on their behalf. It extended open and bill of exchange-based loans, discounted bills of exchange receivables and all other kinds of receivables, accepted and paid out interests, dividends, and cashed out the receivables in respect of the third parties. It also accepted securities, currencies, and other items for safeguarding and handling. It opened deposit booklets and current accounts, and the clients were able to use cheques or to dispose



Organi banke bili su: Glavna skupština, Upravni odbor i Nadzorni odbor. Banka je bila pod državnim nadzorom u smislu postojećih zakona i drugih propisa.

Očigledno je da su za Jadransko - Podunavsku banku bili hipotekarni poslovi novi i veoma interesantni jer se u Pravilima iz 1924. godine ceo jedan pozamašan dodatak odnosi na hipotekarne zajmove. "Banka dozvoljava posednicima nepokretnosti zemljišta i tvornica hipotekarne zajmove na duže i kraće rokove uz povratak glavnice ujedanput, u obrocima ili u godišnjim otplatama (anuitetima). Zajmovi se dozvoljavaju po dogovoru između zajmoprimaca i banke ili u gotovom novcu ili u založnicama."

Jadransko-Podunavska Banka izdavala je založnice, odnosno isprave kojima je osiguravala vlasnicima ukamaćenje i isplatu glavnice, pod uslovima navedenim u založnici. Kamate su se plaćale polugodišnje, putem naplate kupona.

Banka je izdavala i zadužnice koje su glasile na donosioca i koje su se mogle prepisati na ime. Izdavale su se na određene povratne rokove koji nisu smeli da budu kraći od pet niti duži od dvadeset godina. Isplaćivale su se po nominalnoj vrednosti a ako je zajamčen povratak sa određenom premijom onda je to bilo po otkazu ili pri izvlačenju.

Na početku svoga rada, nova banka imala je u Beogradu poslovne zgrade u Kralja Milana 43 i Knez Mihajla 12. Očekivalo se skoro preseljenje u novu palatu koja se gradila na uglu Kralja Milana i Miloša Velikog. Filijale banke bile su u sledećim mestima Kraljevine Srba, Hrvata i Slovenaca: Bled, Cavtat, Celje, Herceg Novi, Zagreb, Sarajevo, Jelsa, Korčula, Kotor, Kranj, Dubrovnik, Metković, Prevalje, Split, Šibenik, Ljubljana i Maribor. Afilacije banke bile su u Osijeku - Slavonska Agrarna Štedionica i u Murskoj Suboti - Murska Subota Hranilnica.

U severnoj Americi poslove za ovu banku obavljala je u Njujorku Frank Sakser State Bank a u južnoj Americi Banqo Yugoslavo de Chile u mestima: Valparaiso, Antofogasta i Punta Arenas.

Prva godišnja Skupština, nakon osnivačke sednice, bila je u prvim danima juna 1925. godine, u svečanoj sali svoje nove zgrade, kako izveštava "Privredni pregled" od 7. juna 1925.

with their funds in another manner. Jadransko - Podunavska banka also conducted all other banking, commission and lending operations, especially stock exchange trading.

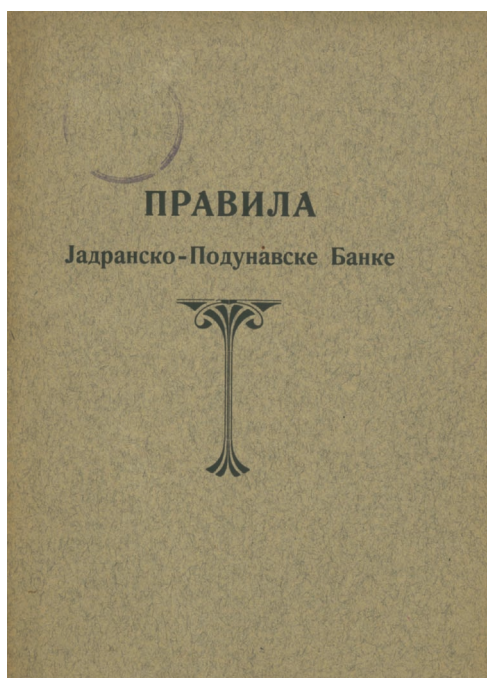
The bank's bodies were: General Assembly, Board of Directors and Supervisory Board. The bank was under the state supervision in respect of keeping with the existing laws and other regulations.

Obviously, Jadransko - Podunavska banka found the mortgage operations innovative and profoundly interesting, since in 1924 Regulations a whole appendix of considerable length relates to mortgage loans. "The bank extends mortgage loans, both long-term and short-term, to the owners of real-estate, land and factories, with the lump-sum repayment of principal, repayment in installments, or on annual basis (in annuities). The loans are extended on the basis of agreement between the borrowers and the bank, either in cash or in mortgage bonds."

Jadransko - Podunavska banka issued mortgage bonds, that is documents which ensured the interest rates and the payment of principal to the owners, according to the conditions stated in the mortgage bond. The interest was paid semi-annually, through the payment of coupons.

The bank also issued the bearer debentures which could be converted to the name. These were issued with the specified repayment periods that could not be shorter than 5 or longer than 20 years. They were paid out at the nominal value, and in the case of guaranteed repayment with a certain premium attached, they were paid out upon cancellation or by way of drawing.

At the beginning of its operation, the new bank had its business premises in Belgrade, in 43 Kralja Milana Street and 12 Knez Mihajlova Street. It was expected to move soon to the new palace that was being built at the corner of Kralja Milana and Miloša Velikog Streets. The bank had its branch offices in the following towns in the Kingdom of Serbs, Croats and Slovenes: Bled, Cavtat, Celje, Herceg Novi, Zagreb, Sarajevo, Jelsa, Korčula, Kotor, Kranj, Dubrovnik, Metković, Prevalje, Split, Šibenik, Ljubljana and Maribor. The affiliations were in Osjek - Slavonska Agrarna Štedionica, and in



Pravila Jadransko - Podunavske banke
Book of Rules of Jadransko - Podunavska banka



Zgrada Jadransko - Podunavske banke
Beograd
Building of Jadransko - Podunavska banka
Belgrade



Unutrašnjost zgrade Jadransko - Podunavske
banke Beograd
Interior of the building of Jadransko -
Podunavska banka Belgrade



Stevan Karamata (1864 - 1940), prvi glavni direktor Jadransko - Podunavske banke Beograd

Stevan Karamata (1864 - 1940), the first Managing Director of Jadransko - Podunavska banka Belgrade

godine. Sednicu Skupštine otvorio je Vladimir Matijević, predsednik Upravnog odbora Banke. Tom prilikom je naglasio da je banka fuzijom "postigla opšte nacionalno i privredno veliki uspeh, a s tim u vezi očuvan je interes i ugled našeg domaćeg bankarstva, naročito interes ulagača. Bivša Jadranska Banka istrgnuta je obilatom pomoći iz vrtloga, pa je obnovljena i dopunjena stavljena na sigurnu osnovu, koja odgovara današnjim stabilnim prilikama".

U toj prvoj godini energičnim radom rukovodstva i zaposlenih Jadransko - Podunavske banke dovedeni su u sklad rashodi sa prihodima. O tome Vladimir Matijević kaže: "Sa pohvalama valja istaći postupak Uprave Banke koja je takoreći na hiruški način smelo izvela amputaciju svih nezdravih delova bivše Jadranske Banke. Uskraćivanjem isplate dividende stavljen je zavod na potpuno sigurne noge i može se sa sigurnošću naglasiti da je Jadransko - Podunavska banka danas jedna od naših najjačih i najsigurnijih zavoda i da ide u susret zavidnoj budućnosti što će neminovno povoljno uticati na jačanje našeg privrednog života uopšte".

Na ovom skupu govorio je i glavni direktor Banke Stevan Karamata (1864-1940) koji je na ovu dužnost postavljen od konstituisanja Jadransko - Podunavske banke. Pre toga bio je deoničar Srpske banke i jedno vreme direktor njene filijale u Budimpešti. On je tom prilikom konstatovao da je Banka angažovana kod više prvoklasnih industrijskih i trgovačkih preduzeća.

Pripremila Svetlana Pantelić

Medju prvih 29 banaka koje su bile osnivači Udruženja banaka u Beogradu bilo je i Podunavsko Trgovačko akcionarsko društvo. Ova banka je imala i svog predstavnika na prvoj osnivačkoj Skupštini Udruženja banaka, održanoj u Sali Prometne banke, 4. decembra 1921. godine. Tom prilikom za člana Upravnog odbora Udruženja izabran je Milivoje Šićarević, predstavnik Podunavsko - Trgovačkog akcionarskog društva.

U toku 1921. godine Jadranska Banka je prenela svoje glavno sedište u Beograd. Tako se već u Izveštaju Upravnog Odbora Udruženja banaka za period od 1. decembra 1921. do 30. aprila 1922. godine i ova banka pojavljuje kao članica Udruženja banaka iz Beograd. U ovom periodu bilo je 86 novčanih zavoda, 32 iz Beograda a 54 iz unutrašnjosti, koji su bili članovi Udruženja banaka.

Murska Subota - Murska Subota Hranilnica.

In North America the operations on behalf of this bank were performed by Frank Saxer State Bank in New York, and in South America by Banqo Yugoslavo de Chile in Valparaiso, Antofagasta and Punta Arenas.

The first annual Assembly session, after the founding session, was held in the first days of June 1925, in the conference room in the bank's new building, according to the report of the Privredni pregled magazine from June 7th, 1925. The opening address at the Assembly session was delivered by Vladimir Matijevic, President of the Bank's Board of Directors. On this occasion, he emphasized that by this merger the bank "achieved a great success in general, national and economic terms, and that in relation to that, the interest and reputation of our domestic banking, especially the interest of investors, were saved. The former Jadranska banka was saved from the whirlpool by extensive help, then, renewed and amended, placed on the safe foundations, appropriate for the stable conditions that we have today".

In this first year, by the energetic efforts of the management and the employees of Jadransko - Podunavska banka, expenditures were brought into equilibrium with revenues. In respect of this, Vladimir Matijevic says: "We have to warmly applaud the action of the Bank's Management which, so to speak, surgically and boldly amputated all the unsound parts of Jadranska banka. By the denial of dividends pay-outs, the institution was completely stabilized, and we can, with all certainty, claim that Jadransko - Podunavska banka today represents one of our strongest and safest institutions, heading towards the bright and enviable future, which will inevitably facilitate the consolidation of our economy in general".

Stevan Karamata (1864-1940), Managing Director of the Bank, who performed this duty since the establishment of Jadransko - Podunavska banka, also gave a speech at this session. Prior to his appointment as a Managing Director, he was a shareholder in Srpska banka, and, for a while, Director of one of its branch offices in Budapest. On this occasion, he stated that the Bank assisted several first-class industrial and commercial enterprises.

Redacted by Svetlana Pantelic



Podunavsko - Trgovačko akcionarsko društvo was among the first 29 banks which founded the Association of Banks in Belgrade. This bank also had its representative at the first founding Assembly session of the Association of Banks, held in the conference room of Prometna banka, on December 4th, 1921. On this occasion, Milivoje Sicarevic, President of the Podunavsko - Trgovačko akcionarsko društvo, was elected a member of the Association's Board of Directors.

In the course of 1921, Jadranska banka moved its head office to Belgrade. Thus, already in the Report of the Association of Banks' Board of Directors for the period from December 1st, 1921 to April 30th, 1922, this bank, too, appears as a member of the Association of Banks in Belgrade. In this period, there were 86 monetary institutions, members of the Association of Banks - 32 from Belgrade, and 54 from the interior of the country.