

ćevo "Voće," Medovićeve "Moja domovina", Rašićin "Motiv iz primorskog gradića" itd.(Globus, 13.I.1995., str.49 i 50.)

10.

Zaključak. Teško da bismo mogli naći bolji primjer od osječke Hrvatske zemaljske banke kako se izvršila koncentracija privatnog kapitala Hrvatske u Zagrebu, i kako se onda, kroz sanaciju, u vremenu nakon krize, poslovanje Banke toliko reduciralo, da niti kroz priliv svježeg stranog kapitala nije mogla zadržati svoj raniji položaj. Ova je Banka ujedno i primjer kako su Židovi stvorili snažnu osnovicu za industrijski razvoj Osijeka, ali političke prilike nisu bile sklone da podrže i održe ovaj razvoj koji se pod silinom kriza i ratova, ali i uslijed državne politike Beograda, raspao. Žestoki je udar privatna industrijalizacija doživjela kada je vlada oko 1932. zaključila da zemlju treba preusmjeriti na jačanje agrara. Industrija Hrvatske se našla na udaru, mnoge, vrlo lijepe kreacije, su propale, a tvornice su promijenile i vlasnika i strukturu. Od ove velike osječke Banke održalo se do 1945. vrlo malo. Bila je jedna od najvećih, ali joj političke prilike nisu bile sklone i od nje jedva da je ostao po koji trag u tvorničkom sustavu ili urbanizmu Osijeka. Vodstvo Banke učinilo je sve što je bilo u njegovoj ovlasti da Banka ostane među prvima i najvećima, pa je uzela čak i jugoslavensko ime i preselila svoje sjedište u Zagreb, ali ipak ništa nije koristilo. U procesu sanacije Dušan Plavšić ju je reducirao, kao što je to učinio i s ostalim velikim nesrpskim bankama.

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SUMMARY

WHAT HAPPENED TO THE BIGGEST BANK IN OSIJEK AFTER 1918. CONTRIBUTION TO THE KNOWLEDGE OF CROATIAN COUNTRY BANK HISTORY FROM 1907 TO 1945.

This work describes the activity of not only the greatest bank in Osijek, but in Croatia in the first half of 20th century. Its history is very interesting, and developed through several stages.

Its founders were Jews Oskar Weismayer and Jakob Sorger, who organized the manufacture of tannin in Gunja in the end of the last century, as well as agricultural products processing. They were very efficient in capital gaining through their merchant shop in Osijek, which was actually a bank, situated in Krausz house at the corner of Kapucinska and Hegerova street. Although for some time they functioned as a branch of Khuen's Croatian-Slavonian country mortgage bank, they wanted to found a big bank house, so Weismayer had been acting in that context from 1889 to 1909.

In the meantime Weismayer used not only the capital of Jewish merchants from Osijek, but also of baron Karl Leopold Pfeifer to build a big steam-powered flour-mill "Union" in 1891. With transformation into joint-stock company, this flour-mill gained capital, and became the greatest export mill, which supplied Austria and Czech Republic with high quality flour.

Not being able to link themselves to Hungarian capital and Hungarian bank, because Khuen bank had already done that, Weismayer and Sorger, by arrangement with great "župan" of Virovitica district and later Ban Antun noble Mihanović, after their services to Czechs and Moravians, requesting from them capital for foundation of big factories. Czechs and Moravians gladly went down the Danube to the south, seeing there great economic interest in connections with their South-Slav brothers, and thus Živnostenska banka pro Čechy a Moravy began to invest its capital into founding of several big factories in Osijek, among which were the first Croatian-Slavonian joint-stock company for sugar industry (1905), Machine factory (1907), Osijek tannery, the first Slavonian joint-stock company for glass working.

In 1909. Under Ban Pavle Rauch the circumstances were favorable for Weismayer and Sorger merchant house to become a bank. It was done in 1909 under the name Croatian country bank, joint-stock company Osijek. Till 1912, when it adapted to Croatian-Serbian coalition which was strong, the bank had certain difficulties, among which was a great fire in 1911, which devastated the mill "Union". Understanding that the Mill was his greatest creation, Weismayer had a new mill built, with the insurance money

and the new capital, the capacity of which was 15 car-loads a day. Besides that, he also had another mill built in Barcz. Maybe for the same reason he open a branch of his Bank at 26 Jelačić square in Zagreb in 1912; and at the same time he opens emigrant office in 1 Baroševa street, trough which only was possible to travel directly from Rijeka to New York. In 1912, the bank opens its branch in Subotica, closing a branch in Ogulin, realizing it will not bring profit. At that time the Bank is dealing with all kinds of business, and in 1912 it takes over parceling and selling of great land-estate in Virovitica Schamburg-Lippe. In the same year it founds Osijek iron foundry, the head of which is a Czech Alois Pipel, who is managing this factory for many years. It could produce smaller agricultural engines and perform necessary agrarian work.

During the World War I Croatian country bank expands and opens a branch in Varaždin. It takes over liabilities and assets of Croatian national bank in Zagreb, thus getting the branches in Novi and Crikvenica, and directing Czech tourists toward Croatian coast, because Croatian country bank takes over sanatorium Novi in 1917, founds consortium for the purchase of the property next to the sea. It enlarges its business with wood, so the saw-mill in Okučani was the property of this Bank together with 5.000 acres of Pakrac forest. During the war it takes over the warehouse in Osijek, which was important on the merchant route Bosnia - Central Europe. This successful business leads to capital growth during the World War I. The joint-stock enlarges from 5 million to 100.000.000 crowns.

From 1918 to 1920 Croatian country bank opens a whole range of new factories, companies, because the capital inflows enormously through Živnostenska bank, where Austrian capital is hidden due to postwar inflation. Founding of new companies is not specialized for any particular economic branch. The heterogeneousness is characteristic of this bank's work. Among these companies we should emphasize the founding of hydro-power plant Zeleni vir in Skrad, for which Dušan Plavšić specially intervened. But, in 1919-1920, this Bank brought into Croatia 300.000.000 crowns from Austro-Hungarian bank. After being marked, these crowns were thrown into operation, and thus caused inflation of Croatian crown and invalidation to Serbian dinar. The Bank also converted its American department into Yugoslav bank, through which the money of American emigrants was sent into the country. Its capital became permanently established at 100.000.000 dinars, and the Banks opens into new branches, out of which, except the one in Belgrade (1919) and the one in Ljubljane (1919), all are on the route the Danube - Croatian seaside.

Dealing with crowns opened good connections to Croatian country bank with government circles in Belgrade, but at the same time caused criticism of businessmen in Osijek, who wanted to sue the Bank, but social democrats, ministerials opposed that. The bank answered to these attacks changing its name to Yugoslav bank joint-stock company in 1920, thus expressing support for new Yugoslav state, because it seemed useful to the bank leaders to be a

big bank in great Yugoslav area, no knowing what is going to happen. These intentions are also shown by founding of few companies in Serbia, or in favor of Serbia, which could do with at that time, after war devastation. It is a probable that a consequence of that was moving of the Bank head office into Zagreb in 1921, although there was a dilemma whether to move it to Belgrade. Sorger not agreeing with that moving, leaves the Bank, and with Dušan Plavšić, general manager of Zagreb branch, who suggested the moving, considering that the goal of the Bank was to concentrate Slavonian capital and then loose it among big Zagreb banks, that were condemned to catastrophe, also resigns and takes over the leading of a small bank, and then enters the government as an assistant of finance minister. Moving of the bank to Zagreb was a bad and unfounded decision, and even the leaders of the Bank were surprised, as the time of moving the new building in 25 Aleksandrova street was being built. The factories in Osijek became step-children due to the moving of the Bank, although Dragutin Vodička, manager in Osijek, was a prominent bank clerk.

Yugoslav bank in Zagreb goes thorough Yugoslav metamorphosis. The leadership is taken over by Edo Marković and Nikola Kostrenčić. Oskar Weismayer is still the president of the Bank, but his function is more honorable than working. New period request new people, and Weismayer could only help with his reputation. Some persons close to Belgrade court become members of the directorate, and famous names from Osijek disappear. The position of Czech bankers remains unchanged, the capital turning is favorable, dividends are excellent, and connections with Central Europe are good.

But, connections with America are bad. Under certain pressure the branch of Yugoslav bank in New York is closed, although existed from before the World War I, because business with emigrants is taken over by Post bank. But, Yugoslav bank has a travel agency in 33 Baroševa street (today Branimirova), Zagreb and organizes journeys to North and South America, having a lot of work.

The bank in Zagreb has its offices at the main square. It's a respectable institution, the share capital of which is in 1924 enlarged to 100.000.000 dinars. It is the last enlargement of this Bank's capital. But, it's not the time of great prosperity in private Croatian banking any more. The expense of a dinar makes export more difficult, the consumption in the country is lessened, a mill "Union" is in crisis, because Austria is oriented to other markets, and thus a mill deals with corn drying and paste making. Barcz mill also goes downhill, although subsided by Hungarian government. Nevertheless, we cannot talk about the crisis in Yugoslav bank in 1931. It's being in business is a constant.

Oskar Weismayer died in Bad Ischl in 1931, a few weeks before the crash of the First Croatian savings-bank in Zagreb. Luckily he did not live long enough to see his great Bank, found for the support of Slavonian industry, loses its significance, its capital is halved, and its importance is lessened. Dušan Plavšić, the son of secretary of Osijek Chamber of commerce, promoted himself a commissioner for reconstruction of Croatian private banks in Belgrade.

He, although a citizen of Osijek by origin, does not have any consideration for Yugoslav bank. Reconstruction has been performed, and a million shares were pre-numbered from 100 to 40 dinars. 250.000 shares of Živostenska Bank were depreciated, 500.000 new priority shares were issued, taken over by Živostenska Bank at the price of 40 dinars, and in that way Czech capital saved the Bank. Share capital now comes to 50.000.000 dinars. It is interesting that the Bank did not want to request moratorium for long time, and thus almost lost the whole share capital. The Bank was trying to keep the geographical continuity through seven remaining branches on the route the Danube basin - sea-side, and until the World War II these branches were in Novi Sad, Belgrade, Osijek, Ljubljana, Karlovac, Crikvenica and Sušak, connected to the head office in Zagreb (13 Jelačić square).

In 1941 Yugoslav bank takes its old name - Croatian country bank. By that time it almost bankrupted, proved with the fact that Dresden bank from Berlin had 53% of share capital. The Bank was trying to revive the old business, but the War prevented all major actions. In 1945 Nikola Kostrenčić, still at the head of the Bank, seeing what is going on, commits suicide, the Bank was confiscated and taken over by the Yugoslav National Bank.