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Rezime

Posle I svetskog rata prva novčanica novoosnovane Narodne banke Srba, Hrvata i Slovenaca, od 10 dinara, izrađena je u Američkoj kompaniji za banknote (*American Banknote Company*) iz Njujorka. Izrađeno je ukupno 50 miliona komada ovih novčanica u 50 serija po milion komada. Plaćeno je 750.000 dolara što je tada iznosilo 33.750.000 dinara. Novčanica nosi datum 1. novembar 1920, a puštena je u opticaj 5. avgusta 1922. godine. Povlačenje iz opticaja započelo je jula 1932. godine. Svojstvo zakonskog sredstva plaćanja izgubila je 18. jula 1935. godine. Numizmatičari su je nazvali Amerikanka zbog njenog izgleda jer je urađena po ugledu na dolar u plavoj boji sa više nijansi.

Ključne reči: 10 dinara; Narodna banka Srba, Hrvata i Slovenaca; Američka kompanija za banknote; Njujork; Amerikanka; opticaj.

JEL: E42, N14

10 dinara, 1920., avers

10 dinars, 1920, obverse

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Summary

After the First World War, the first banknote of the newly established National Bank of Serbs, Croats and Slovenes, the 10-dinar banknote, was made by the American Banknote Company in New York. A total of 50 million pieces of these banknotes were made in 50 series of one million pieces. They cost 750,000 dollars, which at that time amounted to 33,750,000 dinars. The banknote is dated 1 November 1920, and it was released on 5 August 1922. The withdrawal from circulation began in July 1932. It lost its status of a legal tender on 18 July 1935. The numismatists named it the American because of its appearance, since it was modelled after the dollar, featuring several shades of blue.

Keywords: 10-dinar banknote; National Bank of the Kingdom of Serbs, Croats and Slovenes; American Banknote Company; New York; the American; circulation

JEL: E42, N14

10 dinara, 1920., revers

10 dinars, 1920, reverse

U prve dve godine po završetku I svetskog rata obnova Srbije u novoosnovanoj Kraljevini Srba, Hrvata i Slovenaca još nije bila u punom zamahu i potreba za gotovim novcem podmirivala se postojećim zalihama novčanica kod Narodne banke. U izveštaju Narodne banke za 1920. godinu dat je podatak da je u opticaju bilo oko 682,9 miliona dinara u novčanicama Privilegovane narodne banke Kraljevine Srbije i 2.661,2 miliona u dinarsko-krunskim novčanicama, što ukupno iznosi 3.344,1 miliona. U trezorima Narodne banke i depou Ministarstva finansija bilo je oko 829,7 miliona dinara u novčanicama Privilegovane narodne banke Srbije i 4.184,7 miliona dinarsko-krunskih novčanica, što ukupno daje sumu od 1.670,3 miliona. Na osnovu ovih podataka dolazi se do sume raspoloživih zaliha od 5.014,4 miliona dinara uključujući dinarsko-krunske novčanice.

Narodna banka Kraljevine Srba, Hrvata i Slovenaca osnovana je 1. februara 1920. godine i već prvih dana poslovanja počela je sa pripremama za izradu sopstvenih novčanica koje bi omogućile povlačenje iz optica dinarsko-krunskih novčanica i podmirile očekivan porast potreba za novcem.

Prva novčanica Narodne banke Kraljevine SHS bila je od 10 dinara i među numizmatičarima je poznata kao Amerikanka. Naime, štampana je u Američkoj kompaniji za banknote (*American Banknote Company*) iz Njujorka i jedina je novčanica Narodne banke koja je štampana izvan Evrope. Izbor kompanije usledio je nakon preporuke francuske centralne banke koja tada, zbog zauzetosti svojih kapaciteta, nije mogla da prihvati izradu ove novčanice.

Američka kompanija za banknote uz ponudu šalje i idejno rešenje na osnovu kojeg Narodna banka pismom od 23. decembra 1920. naručuje izradu 50 miliona komada novčanica koje će imati 50 serija od po milion komada. Uz narudžbenicu upućen je i zahtev da se izvrše određene korekcije idejnog rešenja.

Svaka serija koštala je 15.000 dolara tako da je za 50 serija ukupno plaćeno 750.000 dolara, što je u dinarima iznosilo 33.750.000 dinara (1 dolar = 45 dinara). U ovaj iznos nisu bili uključeni troškovi transporta, osiguranja i slično. Sve troškove koji su se odnosili na izradu ove novčanice platila je država. Isporuka je obavljena kroz pet pošiljki brodom od Njujorka do Avra i železnicom do Beograda, u periodu od 27. decembra 1921. do 8. marta 1922. godine. Amerikanka, izrađena u karakterističnom dolarskom stilu, prepoznatljiva je još i po jakoj plavoj boji u nijansama i po debljem papiru. Crtež bez ivice je na licu novčanice veličine 142x81mm, a na naličju 135x80mm. Na licu i naličju ispod crteža odštampan je naziv američke štamparije. Ova novčanica nema vodeni žig i na njoj se ne nalaze imena autora crteža i gravera klišea. Ocenu kvaliteta novčanice dalo je 1926. godine Banknotno odeljenje Narodne banke u jednom svom referatu. Ističe se da je novčanica odlično izrađena i da ju je zbog toga teško falsifikovati, te da je hartija vrlo jaka, ali da gubi svoju čvrstinu posle kratke upotrebe.

In the first two years after the end of the First World War, the reconstruction of Serbia within the newly founded Kingdom of Serbs, Croats and Slovenes was not yet in full swing, and the need for ready cash was settled with the existing stock of banknotes at the National Bank. The report of the National Bank for 1920 states that there were around 682.9 million dinars in circulation in the banknotes of the Privileged National Bank of the Kingdom of Serbia and 2,661.2 million in dinar-crown banknotes, totalling to 3,344.1 million. In the treasuries of the National Bank and the depot of the Ministry of Finance, there were about 829.7 million dinars in the banknotes of the Privileged National Bank of Serbia and 4.184,7 million in dinar-crown banknotes, which amounted to the total of 1,670.3 million. Based on these data, the available stocks amounted to 5,014.4 million dinars, including dinar-crown banknotes.

The National Bank of the Kingdom of Serbs, Croats and Slovenes was founded on 1 February 1920, and in the first days of its operation, it started the preparations for making its own banknotes, which would allow for the dinar-crown banknotes to be withdrawn from circulation and would settle the expected increase in the need for money.

The first banknote of the National Bank of the Kingdom of SCS was the 10-dinar banknote, known among the numismatists as the American. Namely, it was printed by the American Banknote Company in New York and is the only banknote of the National Bank printed outside Europe. The choice of the company followed the recommendation of the French central bank, which at that time, due to the occupancy of its capacities, could not accept the task of printing this banknote.

The American Banknote Company, together with its offer, sent the preliminary design on the basis of which the National Bank, via letter dated 23 December 1920, ordered 50 million pieces of banknotes, made in 50 series of one million pieces. A request was also made to make certain changes in the design.

Each series cost 15,000 dollars, so that for 50 series, a total of 750,000 dollars was paid, which in dinars amounted to 33,750,000 dinars (1 dollar = 45 dinars). This amount did not include the costs of transport, insurance, etc. All costs related to the making of this banknote were paid by the state. Delivery was made by five ships from New York to Le Havre and then via railway to Belgrade, and the process lasted from 27 December 1921 to 8 March 1922. The American, made in the characteristic dollar style, is also recognisable by its vivid shades of blue and the thick paper. The size of the drawing without borders on the obverse side of the banknote is 142x81mm, and on the reverse 135x80mm. The name of the American Banknote Company was printed on the obverse and reverse sides, below the drawings. This banknote does not have a watermark and does not include the names of the author of the drawings or the engravers. The assessment of the quality of the banknote was given in 1926 by the Banknote Department of the National Bank, in one of its reports. It pointed out that the banknote was well made and that it was, therefore, hard to counterfeit, that the paper was very strong, but prone to losing its firmness after a short use.

Na licu novčanice na levoj strani je prikazan čovek koji pokreće ogroman točak kao simbol napretka, a iznad točka naslikane su boginje radinosti i nauke i Merkur kao simbol trgovine. U donjem delu lica novčanice nalazi se datum 1. novembar 1920. i potpisi člana uprave, Marka Stojanovića, i guvernera, Đorđa Vajferta. Oznaka nominalne vrednosti ima više. Po sredini piše krupno 10 i slovima deset, a ispod i iznad cifre, latinicom i ćirilicom, napisano je: DINARA. U gornjem desnom i donjem levom delu lica novčanice crvenom bojom data je oznaka serije sa jednim ili dva slova ćirilice i broj novčanice sa šestocifrenim ili sedmocifrenim brojem.

Na naličju novčanice predstavljena su četiri planinska vrha: Kožuh, Veternik, Dobro Polje i Kajmakčalan, simboli proslavljenih srpskih bitaka u I svetskom ratu. Preko gornjeg dela rama nalazi se tekst: NARODNA BANKA na srpskom, odnosno hrvatskom i slovenačkom: Kraljevine Srba, Hrvata i Slovenaca. Preko donjeg dela rama napisano je: "plaća donosiocu DESET DINARA u metalnoj zakonskoj moneti". Na levoj strani rama je cifra 10, a na desnoj grb Kraljevine SHS.

Novčanica je puštena u opticaj 5. avgusta 1922, a njenom povlačenju pristupilo se jula 1932. godine i ono je trajalo tri godine. Zakonsko sredstvo plaćanja ova desetodinarka je prestala da bude 18. jula 1935. godine. Zbog hartije od koje je izrađena ova novčanica, koja je posle kratke upotrebe gubila čvrstinu, povlačena je iz optica za zbog oštećenja. Postoji podatak da je od 5. avgusta 1922. do 19. februara 1926. godine Narodna banka iz optica povukla i spalila 293.511 komada ove novčanice pored otkupljenih oštećenih novčanica u vrednosti od oko 185,4 hiljada dinara.

Ozbiljnih falsifikata ove desetice nije bilo što je nesporno rezultat njene kvalitetne izrade. Banknotno odeljenje Narodne banke u svom godišnjem izveštaju daje podatak da su otkriveni primerci falsifikata: 1 komad 1926. godine u Beloj Crkvi i 3 komada 1930. godine u Kosovskoj Mitrovici. Ovi falsifikati su, kaže se takođe u ovom izveštaju, rađeni ručno, nevešto i grubo.

The obverse of the banknote shows, on the left side, a man moving a huge wheel as a symbol of progress, and above the wheel are the images of the goddesses of work and science and Mercury as a symbol of trade. In the lower part of the banknote stands the date 1 November 1920 and the signatures of the management member, Marko Stojanović, and the Governor, Georg Weifert. It features several signifiers of its nominal value. In the middle there is a large number 10 and the word ten, DINARS being written in Latin and Cyrillic alphabets both above and below the number. In the upper right and lower left part of the obverse, the mark of the series is given in red, with one or two letters of the Cyrillic alphabet and the number of the banknote with a six-digit or seven-digit number.

The reverse of the banknotes shows four mountain peaks: Kožuh, Veternik, Dobro Polje and Kajmakčalan, the symbols of celebrated Serbian battles in the First World War. Across the upper part of the frame there is the text: THE NATIONAL BANK in Serbian, i.e. Croatian and Slovenian: of the the Kingdom of Serbs, Croats and Slovenes. Across the lower part of the frame it is written: "It pays to the holder TEN DINARS in metal legal tender". On the left side of the frame is the figure 10, and on the right the coat of arms of the Kingdom of SCS.

The banknote was released into circulation on 5 August 1922, and its withdrawal started in July 1932 and lasted for three years. This 10-dinar banknote ceased to be the legal tender as of 18 July 1935. Due to the paper from which this banknote was made, which was prone to losing its firmness after a short use, it was being withdrawn from circulation due to damage. It is known that from 5 August 1922 to 19 February 1926, the National Bank withdrew from circulation and burned 293,511 pieces of this banknote, in addition to the purchased damaged banknotes worth about 185.4 thousand dinars.

There were no serious forgeries of this 10-dinar banknote, which is undoubtedly the result of its quality production. The Banknote Department of the National Bank, in its annual report, provides information that the following counterfeits were discovered: 1 piece in 1926 in Bela Crkva and 3 pieces in 1930 in Kosovska Mitrovica. This report also says that these forgeries were made manually, crudely and roughly.

Obnova zemlje i krediti

Godine 1920. zajmovi bančini su pokazali znatan porast. To se vidi iz ovih podataka: na kraju 1919. godine Banka je potraživala po eskontu 40,2 miliona i po lombardu 4,3 miliona ili ukupno 44,5 miliona dinara, a već 31. decembra 1920. godine njena potraživanja po tim zajmovima su dostigla iznos od 266,9 miliona dinara, što je za 222,4 miliona više. Od ovog poslednjeg iznosa najveći deo je predstavljalo povećanje meničnih zajmova, za 202,5 miliona, dok su lombardni zajmovi pokazali povećanje samo za 19,9 miliona dinara. Te godine sav privredni život sastojao se u intenzivnoj obnovi zemlje, pa su tom radu i krediti Narodne banke bili u najvećoj meri namenjeni. Izvoz je u 1920. godini jedva dostigao 1.300 miliona, dok je uvoz iznosio 3.457 miliona dinara.

Međutim, tražnja za novcem osetila se u većoj meri tek 1921. godine. Sredinom jula te godine menični zajmovi su bili pali na iznos od 173,7 miliona, ali već od avgusta su počeli naglo da rastu, tako da su u drugoj polovini novembra dostigli sumu od 633,7 miliona, da bi se na kraju godine sveli na 557,7 miliona dinara. Menični i lombardni zajmovi iznosili su krajem 1921. godine 597,9 miliona dinara, tj. za 238,5 miliona dinara ili za skoro 100% više od iznosa u 1920. godini.

U toku 1922. godine povećanje zajmova išlo je još bržim tempom nego ranije. U aprilu te godine menični zajmovi su dostigli iznos od blizu 900 miliona dinara, ili za 300 miliona više nego na kraju 1921. godine.

(Narodna banka 1884-1934)

Revitalising the Land and Loans

In 1920, the Bank's loans showed a significant increase. This is evident from these data: at the end of 1919, the Bank paid 40.2 million for the discount and 4.3 million for the lombard, i.e. a total of 44.5 million dinars, and on 31 December 1920 its claims under these loans amounted to 266.9 million dinars, which is by 222.4 million more. Of the latter amount, the largest part was the increase in bills of exchange, by 202.5 million, while lombard loans showed an increase by only 19.9 million dinars. That year, the overall economic activities were focused on the intensive revitalisation of the country, and this is what the loans of the National Bank were mostly intended for. Exports in 1920 hardly reached 1,300 million, while imports amounted to 3,457 million dinars.

However, the demand for money was not prominently felt until 1921. In mid-July that year, mortgage loans decreased to the amount of 173.7 million, but as of August they started to grow rapidly, so that in the second half of November they reached a total of 633.7 million, only to decrease back to 557.7 million dinars at the end of the year. Bills of exchange and lombard loans amounted to 597.9 million dinars at the end of 1921, which is by 238.5 million dinars, i.e. by almost 100% more than in 1920.

In 1922, the increase in loans accelerated even more. In April that year, the bills of exchange loans amounted to nearly 900 million dinars, which is by 300 million more than at the end of 1921.

(The National Bank 1884-1934)

Vrednost dinara

Rao Od primirja 11. novembra 1918. pa do polovine decembra 1919. godine dinar je iznosio najviše 8,50 a najniže 3,50 švajcarskih franaka. Na niski kurs dinara uticalo je više činjenica, na prvom mestu politička neizvesnost u tom periodu i pojava dinarskih suma koje su Švajcarci kupili za vreme rata i odmah posle rata nudili na prodaju. Osim toga, zbog ogromnog uvoza najrazličitijih roba na dinarsko područje postojala je velika ponuda dinara iz zemlje, kao i zbog relativno visokog kursa jugoslovenske krune na Beogradskoj berzi, jer je sa krunskog područja bilo uvezeno mnogo robe u ratom i neprijateljskom okupacijom iscrpljeno dinarsko područje. U ovom periodu tražnja agrarnih proizvoda je u srednjoj Evropi bila ogromna, te je iz tog razloga, a naročito usled velike tražnje naših proizvoda iz Austrije i Poljske, dinarski prosečni mesečni kurs skočio na 23 švajcarska franka u junu 1920. godine. Ovaj nagli skok bio je kratkog veka i nova tendencija pada dinarskog kursa, pojačana inflacijom u zemlji, produžiće se sve do januara 1923. godine.

The Value of the Dinar

From the truce on 11 November 1918 to mid-December 1919, the dinar was at the most 8.50 and at the lowest 3.50 Swiss francs. The low exchange rate of the dinar was influenced by several factors, firstly the political uncertainty in that period and the appearance of the dinar amounts bought by the Swiss during the war and offered for sale immediately after the war. In addition, due to the huge import of various goods into the dinar territory, there was a large supply of the dinar in the country, as well as due to the relatively high exchange rate of the Yugoslav crown on the Belgrade Stock Exchange, since a lot of the goods were imported from the crown area into the dinar region devastated by the war and hostile occupation. In this period, the demand for agrarian products in Central Europe was huge, and for this reason, and especially as a result of the high demand for our products in Austria and Poland, the dinar's average monthly exchange rate jumped to 23 Swiss francs in June 1920. This sudden jump was short-lived, and a new trend of the dinar depreciation, fuelled by the inflation in the country, continued until January 1923.

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