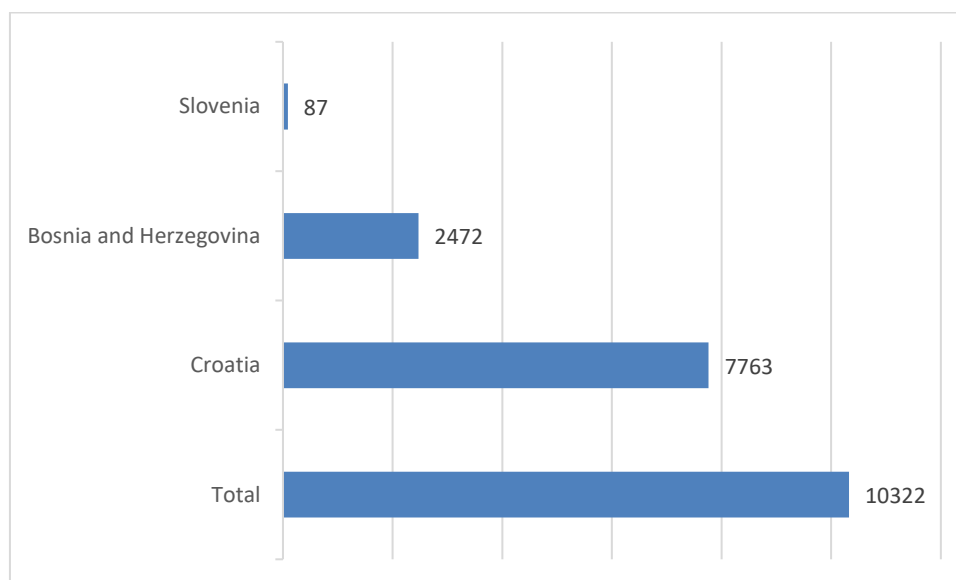


REPORT ON THE RESULTS OF THE SURVEY ON STOLEN AND DESTROYED PROPERTY OF DISPLACED AND DISPOSSESSED SERBS AND OTHER DAMAGED CITIZENS IN CROATIA, BOSNIA AND HERZEGOVINA AND SLOVENIA

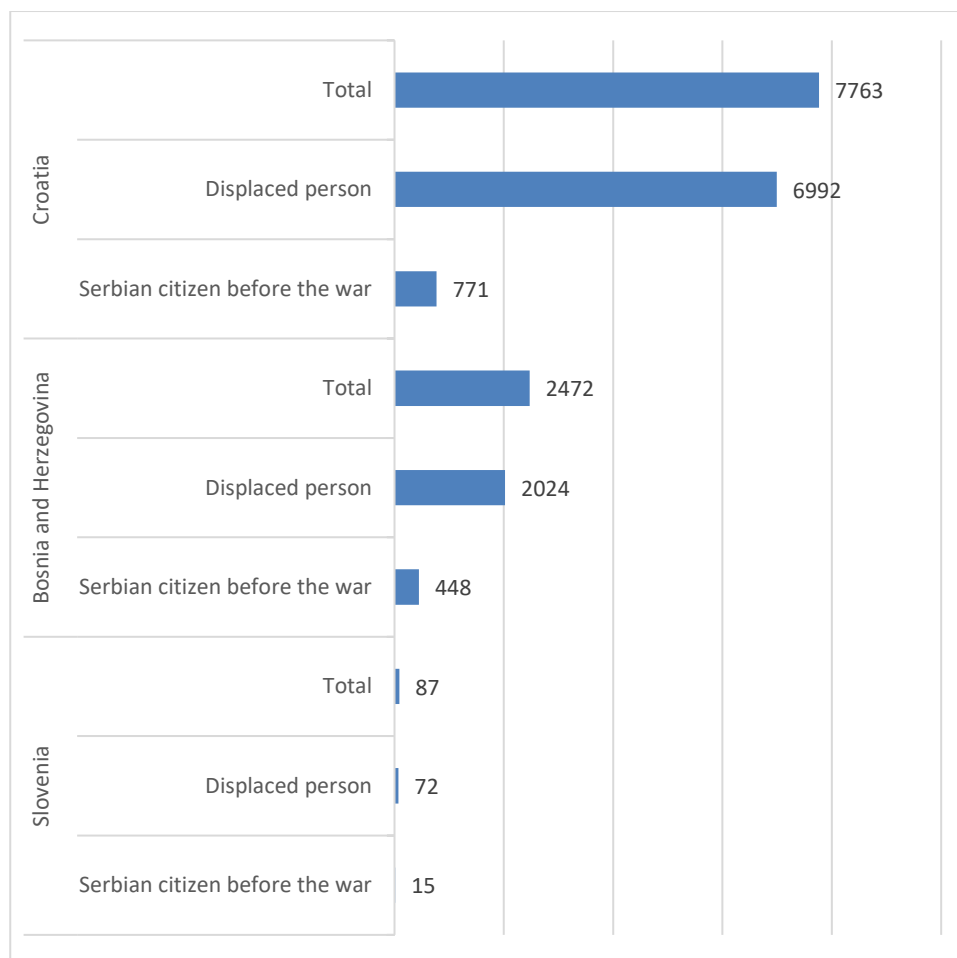
INTRODUCTION

This report presents the material loss of the displaced and dispossessed people from Bosnia and Herzegovina, Croatia and Slovenia, as well as of those who owned property on the territory of these countries, but their residence was in Serbia. The total of 10,322 families responded to the invitation to partake in this survey and the report refers to them.

Among 10,322 families who participated in this survey, at most 7,763 or three quarters (75.2%), declared material damage in Croatia. One quarter (23.9%), i.e. 2,472 declarations refer to the damage in Bosnia and Herzegovina, while 87 damage declarations refer to Slovenia which is less than 1%.



Not all citizens who suffered material damage lived on the territory of these countries. Among the total of 7,763 people who declared damage on the territory of the Republic of Croatia, 6,992 lived in Croatia, while 771 lived in Serbia. Material damage on the territory of Bosnia and Herzegovina was reported by 2,472 people, 2,024 out of whom lived in Bosnia and Herzegovina, while 448 lived in Serbia. In Slovenia lived 72 people among the total of 87 people who suffered material damage on the territory of that republic while the remaining 15 people lived in Serbia.



The vast majority of 10,322 families that participated in this survey were forced to leave their homes and today live predominantly in Serbia (9,312 families or 90.2%). Today, only 600 families live on the territory of Croatia, Bosnia and Herzegovina, and Slovenia, which is only 5.8% of those who once lived and owned property in those republics. In various countries throughout Europe and world now live 351 families, while 59 families now live in the countries created on the territory of remaining former Yugoslav states (Macedonia and Montenegro).

The main goal of this report is to familiarize the foreign and domestic public with the extensiveness of material damage suffered by the Serbian families and people who owned property on the territories of mentioned republics, after the dissolution of Yugoslavia.

Material damage implies stolen, destroyed, damaged and inadequately exchanged or sold property which has not been compensated, as well as denied years of working service, foreign-exchange or Dinar savings, unsettled pensions, movable property, land, etc.

Only the data about property damage of people who responded to the invitation of the Union of Regional Serbs are presented in this report. The report refers exclusively to the property of 10,322 families who have reported loss of property and does not represent the overall loss suffered by Serbian families who owned property on the territory of the three abovementioned former Yugoslav states.

The questions in this survey were answered by individuals, but the relevant unit is a household. The data were given by respondents of three different categories: bearers of households, members of households and property inheritors.

It is important to emphasize once more that people cited overall material loss, that is immovable and movable property, as well as financial losses. When it comes to immovable property, some respondents have lost only one, and others several facilities, hence the number of stolen or destroyed facilities is bigger than the number of people who participated in the survey.

The report contains data about immovable and movable property, unsettled pensions, equities and denied years of service. Specific parts of the report refer to inadequate exchange or inadequate reconstruction or inadequate sale of real estate, as well as to data about judicial proceedings concerning the abovementioned property.

The structure of this report follows the structure of the Sixth provisional report on the property of displaced and dispossessed people from the Republic of Croatia, and comparisons between the two were made where possible. That report was compiled in 2001, based on the data collected in 1996 from 68,076 people expelled from the territory of the Republic of Croatia and declarations from 237 people who owned property on the territory of that republic before the war.

Unlike the abovementioned provisional report, this report refers to the assets of the displaced and dispossessed people from the territories of Bosnia and Herzegovina, Slovenia, and Croatia, hence the data are presented for each of those states individually.

Each part of this report referring to three former Yugoslav states contains concrete data about material damage presented in six categories which are further divided into the following subcategories: immovable property; movable property; financial losses and denied previous working service; inadequate exchange, restoration and sale of the property.

The structure of the report

Each part of this report referring to three former Yugoslav states contains concrete data about material damage presented in six categories which are further divided into the following subcategories.

1. Immovable property

- Housing/ business facilities (houses, apartments, summer houses, business facilities and workshops)
- Supporting facilities (back buildings, barns, pigsties, haylofts, draw-wells, other buildings – garages, old wooden houses, corn lofts, warehouses, basements)
- land (plough-land, fields, pastures, crofts, reeds and ponds, plantations-orchards, vineyards, forests and other kinds of land)

2. Movable property

- Vehicles (cars, motorcycles, trucks, boats, omnibus and minibuses and other vehicles)
- agricultural machinery (tractors, combine harvesters, attachable machinery – plows, harrows, tractor trailers, farm discs, sewers, diggers, pulverizers, etc; other agricultural machinery – motorcultivators, rotary cultivators, cisterns, etc.)

3. Financial loss and denied years of service

- lost foreign exchange and securities
- Unsettled pensions and denied previous working experience

4. Inadequate exchange, reparation and sale of the property

Report for Croatia (p. 5 to 42)

Report for Bosnia and Herzegovina (p. 43 to 78)

Report for Slovenia (p. 79. to 88)

The author of the report

Vladimir Vuletić, PhD

Professor at the Faculty of Philosophy, University of Belgrade

CROATIA

As stated in the introductory part, the majority of people reported material damage on the territory of the Republic of Croatia. Here are the data about total reported damage according to the proposed categories and subcategories.

IMMOVABLE PROPERTY

Immovable property is classified under three subcategories:

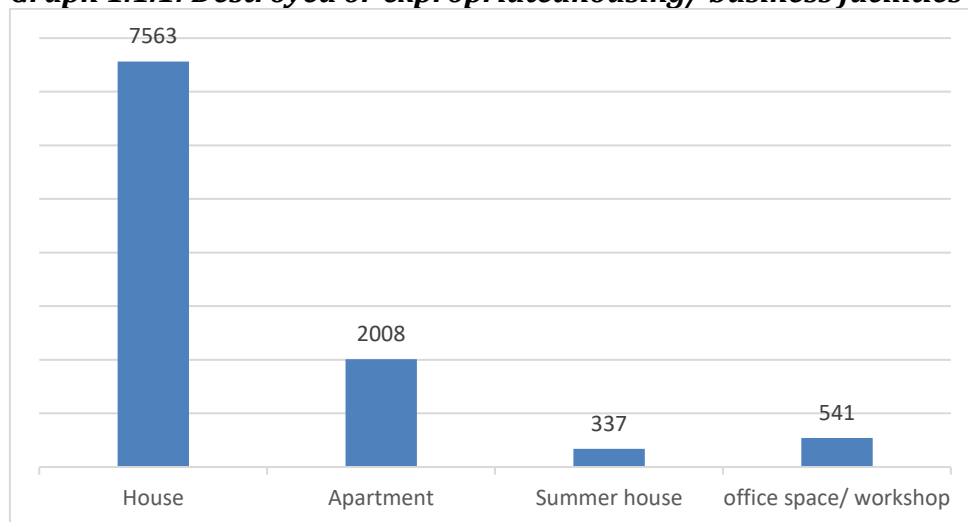
- Housing/business facilities
- supporting facilities and
- Land.

The data about total number, floor space, average floor space and the current condition of the property are stated for each of these subcategories.

1.1. Buildings – housing/ business facilities (houses, apartments, summer houses, business facilities and workshops)

As shown in **graph 1.1.1** the Serbs in Croatia mostly lost their houses. The total reported damage in this survey was the damage of 7,562 houses and 2,008 apartments.¹

Graph 1.1.1: Destroyed or expropriated housing/ business facilities



For easy reference business facilities, catering establishments and workshops are grouped in one category and the total of 541 of those buildings were destroyed or expropriated.

Apart from that, 337 summer houses were stolen or destroyed. Overall, people who participated in this survey have reported material damage of 10,448 buildings on the territory of the Republic of Croatia, out of which 7,562 houses, 2,008 apartments, 337 summer houses and 541 workshops and business facilities.

¹Significantly greater number of destroyed/expropriated houses than any other facilities is no surprise since most of the Serbs expelled in the 1995 used to live in villages or smaller towns, with dominant individual style of building. The property reported by the people who lived on the territory of the Republic of Serbia was also, in most cases, located in rural areas since the facilities at hand were family heritage or buildings intended for use as summer houses.

The same number can be reached when the people who reported the loss of one or more objects are considered (**table 1.1.1**).

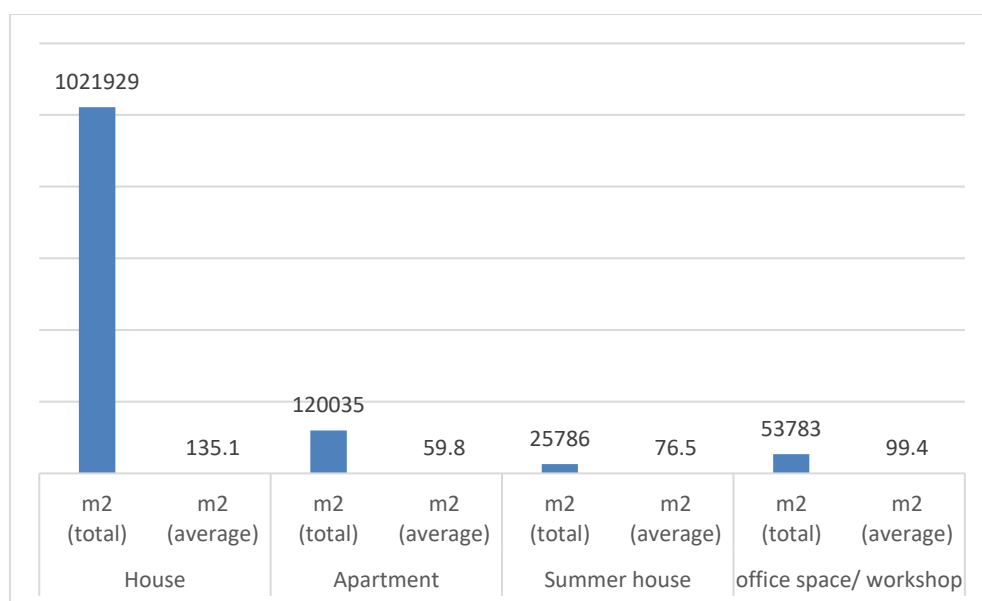
Table 1.1.1: The number of people as per the number of lost buildings²³

Number of lost buildings	Number of people	Total number of buildings
One	4,958	4,958
Two	2,003	4,006
Three	348	1,044
Four	84	336
Five	16	80
Six	4	24
Total	7,409	10,448

According to the number of square metres, the entire floor space of destroyed housing and business facilities – as shown in **graph 1.1.2** – amounts to more than one million two hundred thousand (1,221,533) square metres.

²³Term of reference *lost buildings* implies the total of stolen, destroyed, damaged and in extortion inadequately exchanged or sold buildings

Graph 1.1.2: Housing and business facilities–total and average floor size

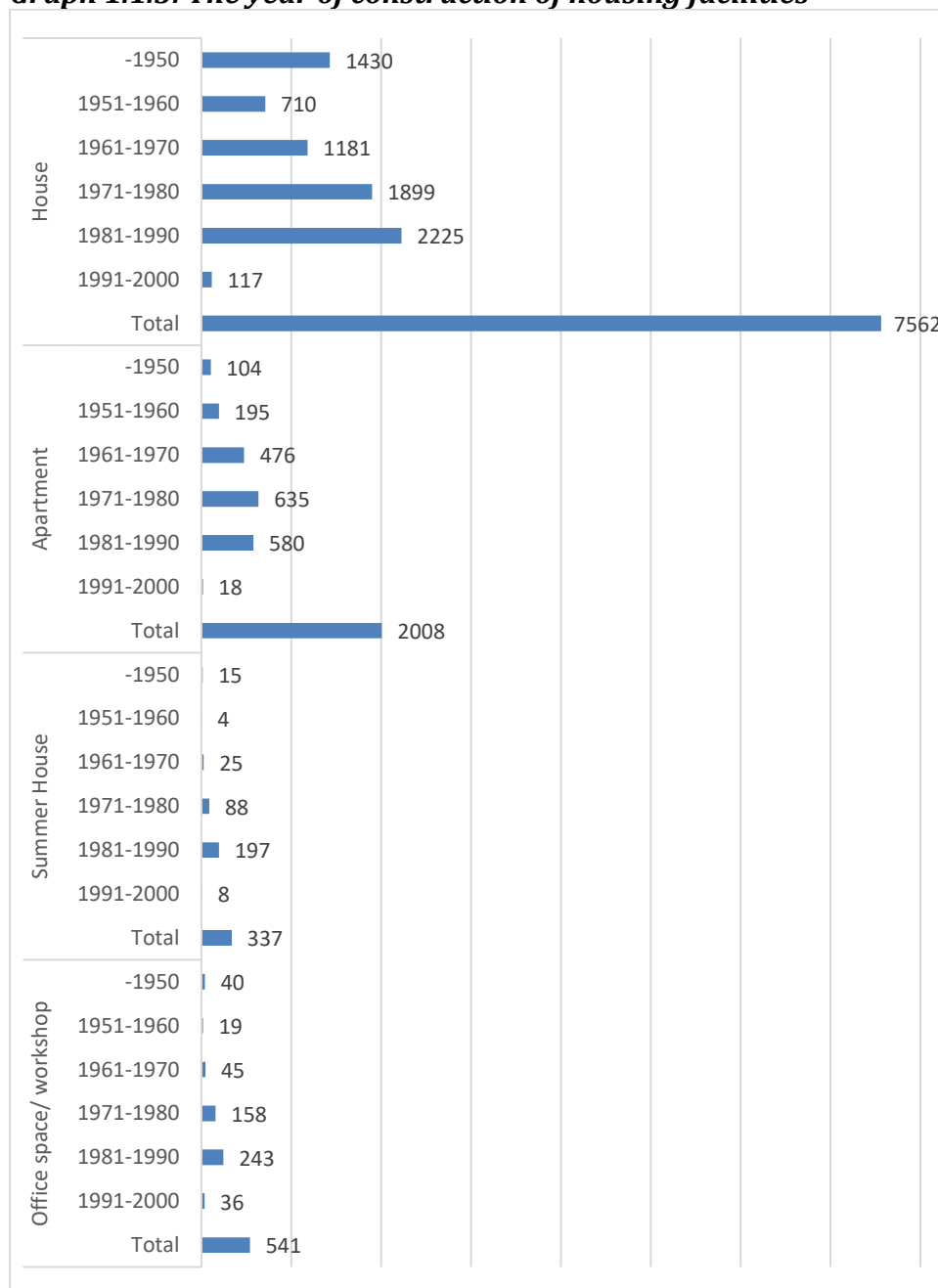


According to the individual losses, this means that the average floor space of the lost house was 135.1 square metres; of the apartment about 60 square metres; of the business facility/ workshop 99.4 square metres and of summer house 76.5 square metres.

The structure of the destroyed housing and business facilities according to age, i.e. the year of construction (**graph 1.1.3**) shows that, at the time of destruction or dispossession, more than a half of all houses (56.1%) and almost two thirds of apartments (61.4%) were not older than 20 years. Therefore, the housing facilities at hand were relatively new, built after the year 1971, and had high market and usage value³. Summer houses, as a product of relatively new style of living, had even more favorable age structure with every ninth house having been younger than nine years. Similarly, every eighth (80.8%) business facility and workshop belonged to the category of relatively new buildings. The same conclusion can be reached if taken from another perspective. Every fifth house (18.9%) and every twentieth apartment (5.2%) were older than 40 years at the time of destruction/dispossession.

³ The fact that most buildings were new is understandable since after the decades of infrastructural investments, during the period from 1970 to 1990, the country encouraged personal consumption of the population and housing construction and even those who did not get apartments from the companies they worked for had the opportunity to use relatively favorable loans and surplus money to build houses, summer houses and various buildings.

Graph 1.1.3: The year of construction of housing facilities

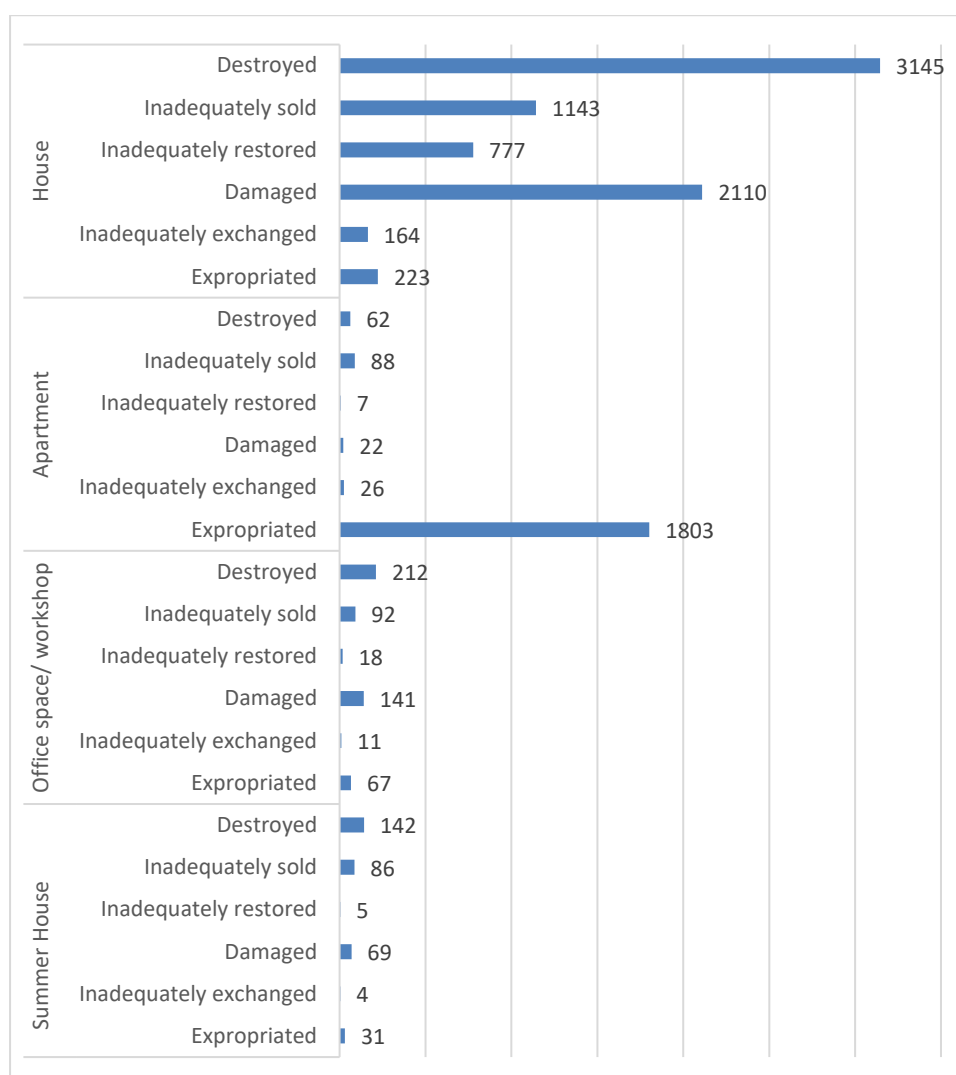


Previous analysis did not show the type of damage of immovable property and it is important to emphasize the existing differences in degree of damage, i.e. the way in which these buildings were lost.

As it is shown in **graph 1.1.4** the majority, or almost two thirds (69.5%) of Serbian houses in Croatia were completely or partially destroyed, which stems from the fact that the main war actions of Croatian army in the days and weeks after the expulsion of Serb population, took place in the rural regions with predominantly individual housing units. The same could be said for the summer houses and business facilities that belonged to Serbs who lived outside large cities or in Serbia. The same graph illustrates that 62.6% of summer houses and similar percentage (65.3%) of business facilities were partially or completely destroyed.

Contrary to this, apartments were mostly, i.e. in nine out of ten cases (89.8%), expropriated. These results were expected since the apartments at hand mostly belonged to Serbs who used to live in cities they were expelled from and their apartments were expropriated or, in cases of extreme need, inadequately sold or exchanged (5.7%). Dispossession of apartments was facilitated by the fact that the privatization of the so called public apartments had not been completed by the beginning of the war, therefore the expelled Serbs lost their tenancy rights, i.e. the rights to occupy or buy off the apartments they had been living in until then, which is merely another name for dispossession.

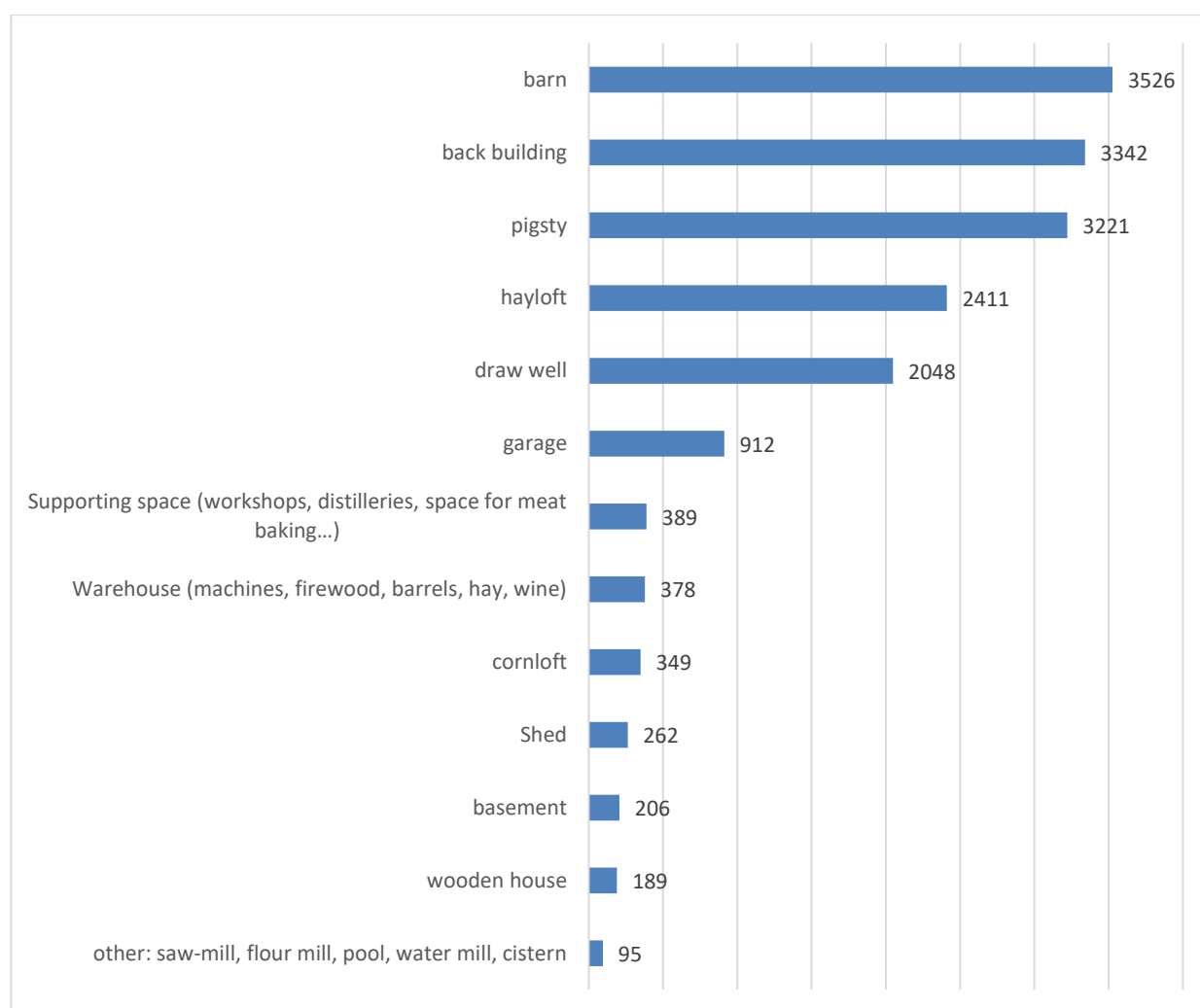
Graph 1.1.4: The condition of housing objects



1.2. Supporting facilities

Graph 1.2.1 presents the total number of destroyed/expropriated supporting facilities. Those are 17,328 buildings or an average of 2.2 per household.

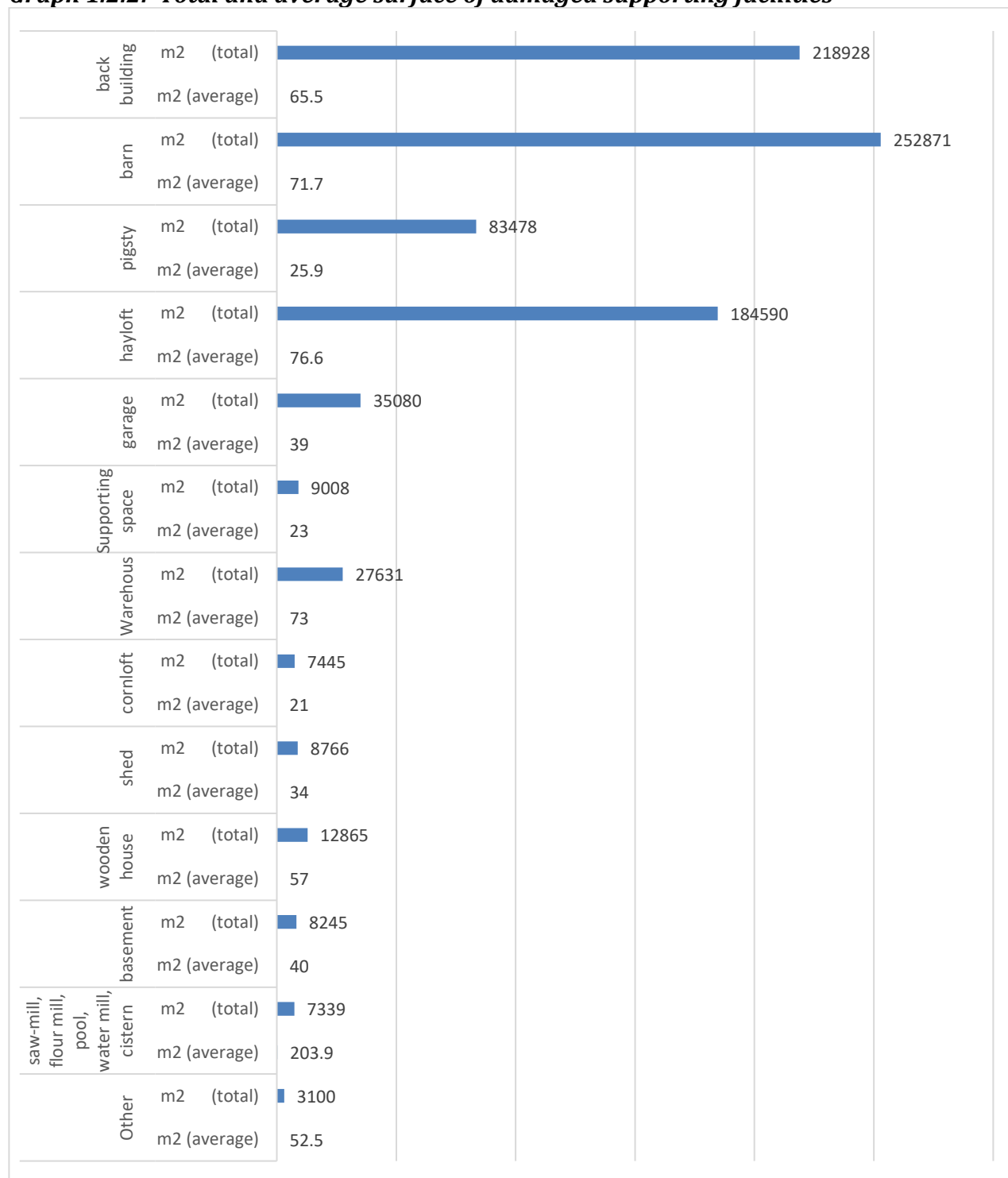
Graph 1.2.1: Number of destroyed/ expropriated supporting facilities



As illustrated in the graph, barns, back buildings, pigsties, haylofts and draw-wells suffered the greatest damage, which is in itself a testimony of systematic destruction of rural households in order to preclude any form of economic life.

Graph 1.2.2 proves that the total surface of destroyed/expropriated supporting facilities, except the draw-wells amounts to 852,006 square metres.

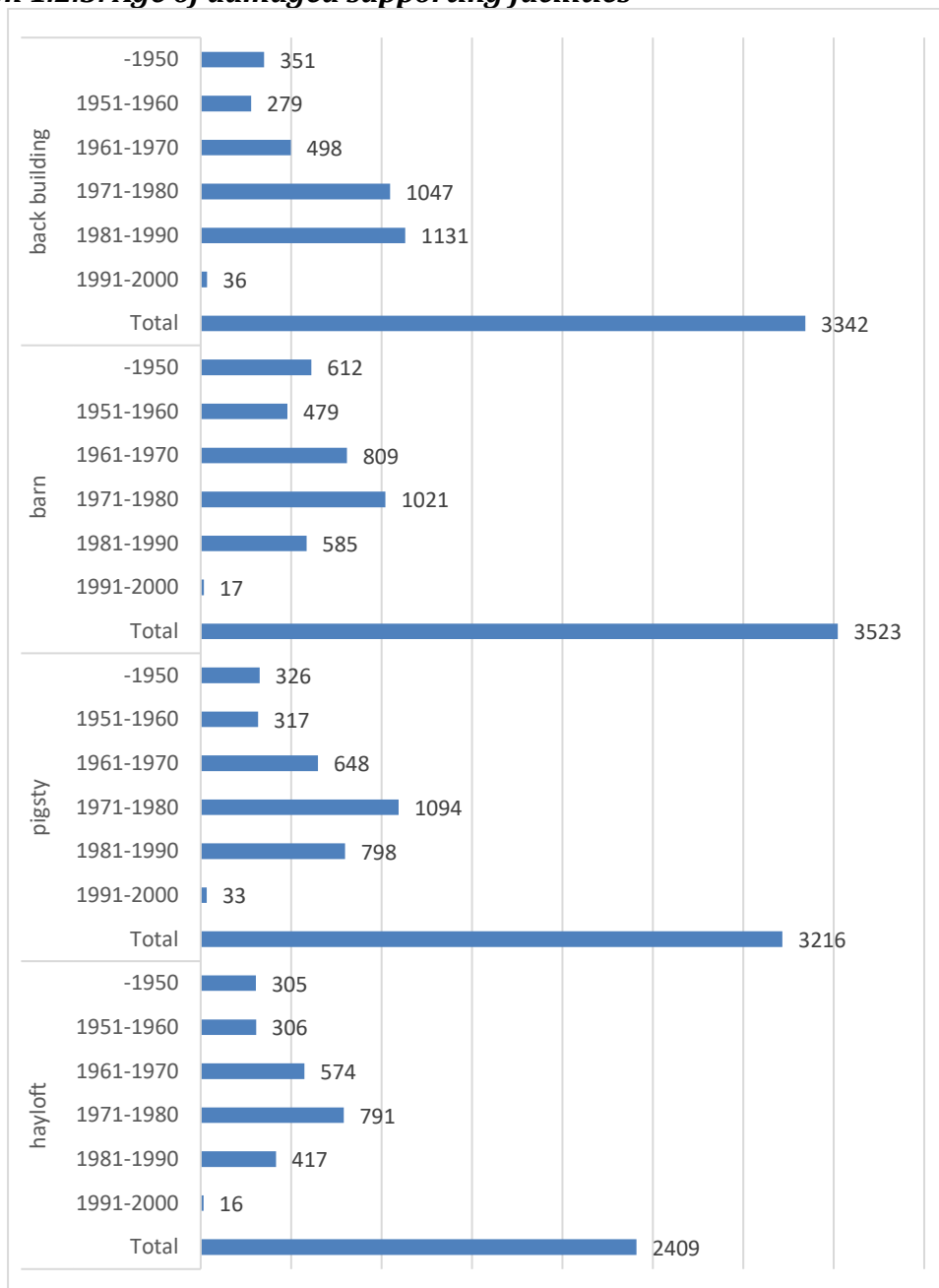
Graph 1.2.2: Total and average surface of damaged supporting facilities

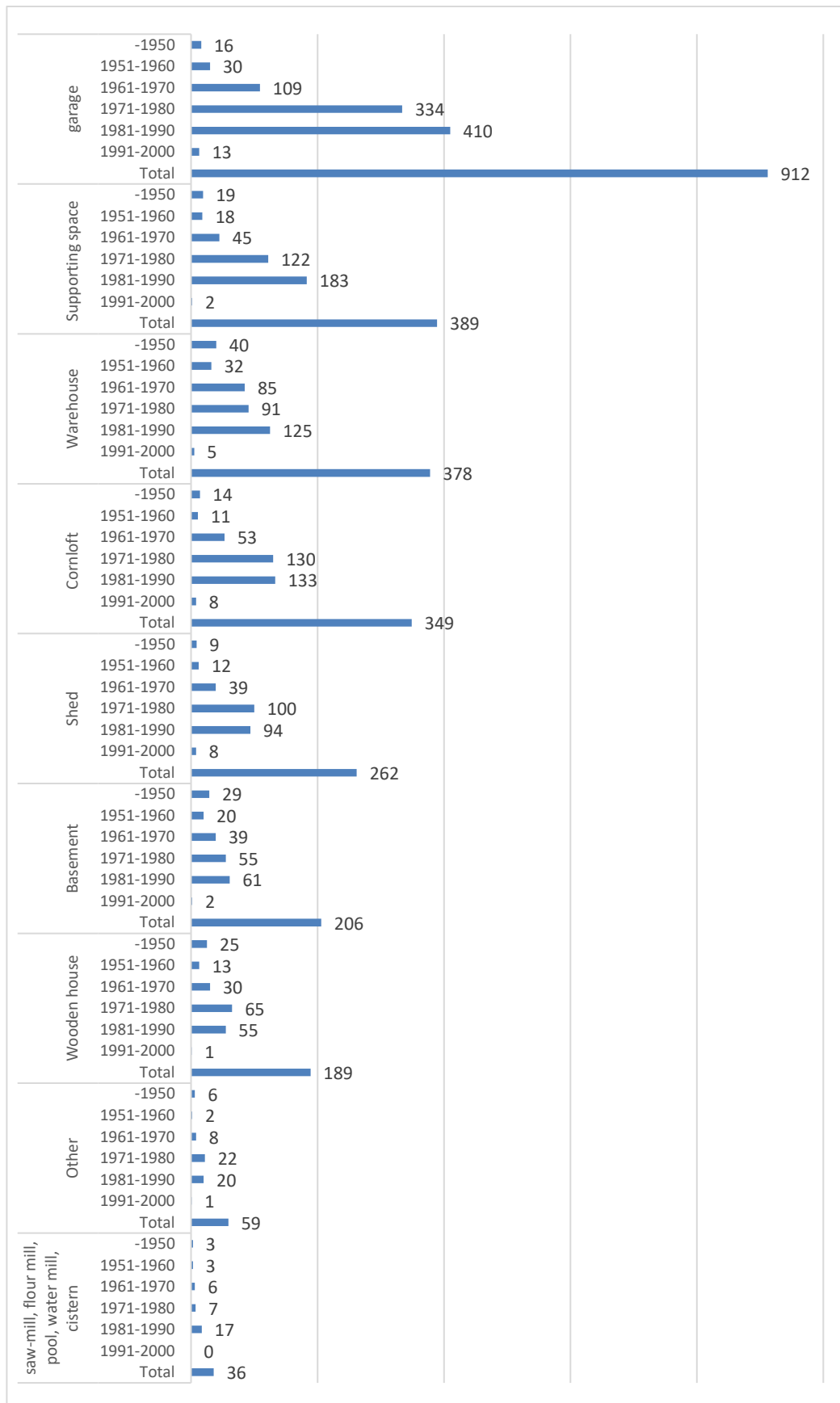


Barns, back buildings and haylofts are the facilities with the biggest floor space, therefore it is no wonder that three quarters, and i.e. 76.4% of the total surface refers to those facilities.

The following **graph 1.2.3** illustrates that these were also relatively new buildings, constructed mostly during the last two decades prior to the beginning of the war.

Graph 1.2.3: Age of damaged supporting facilities

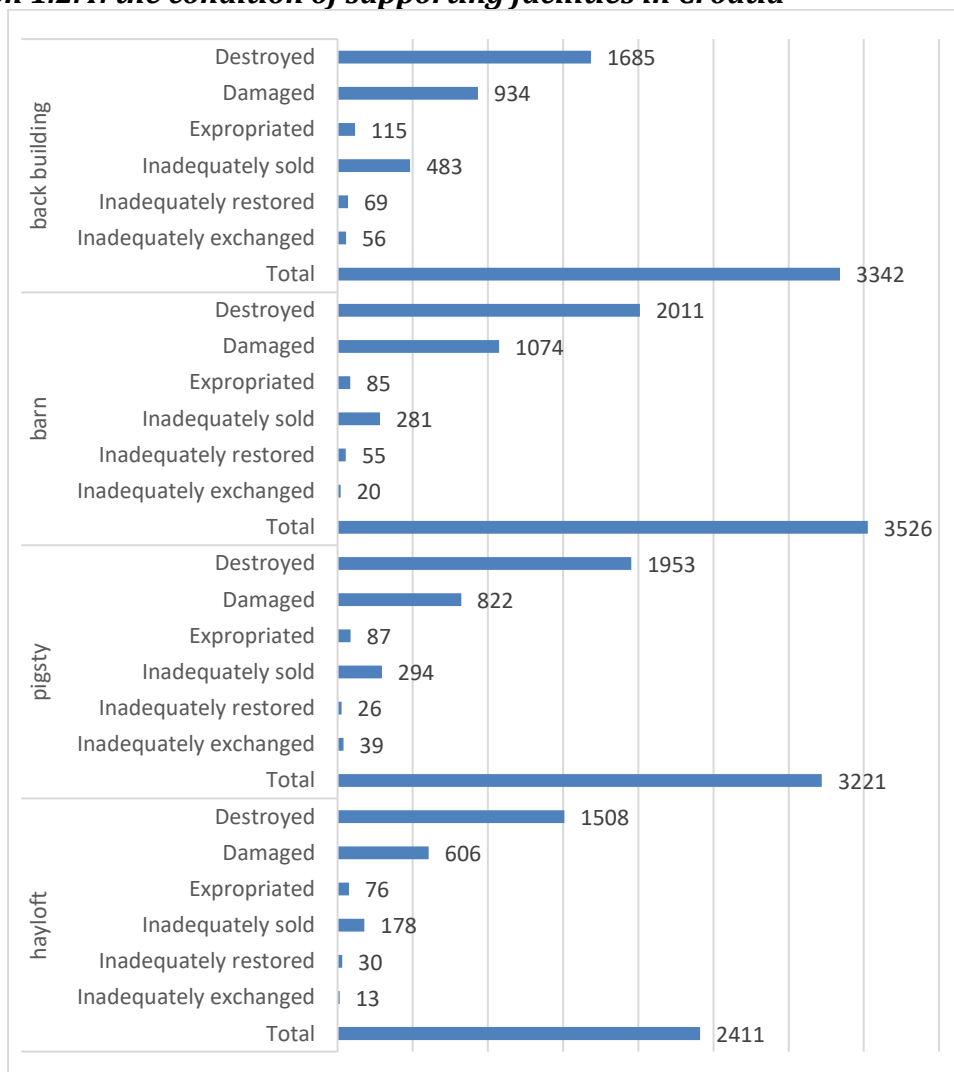


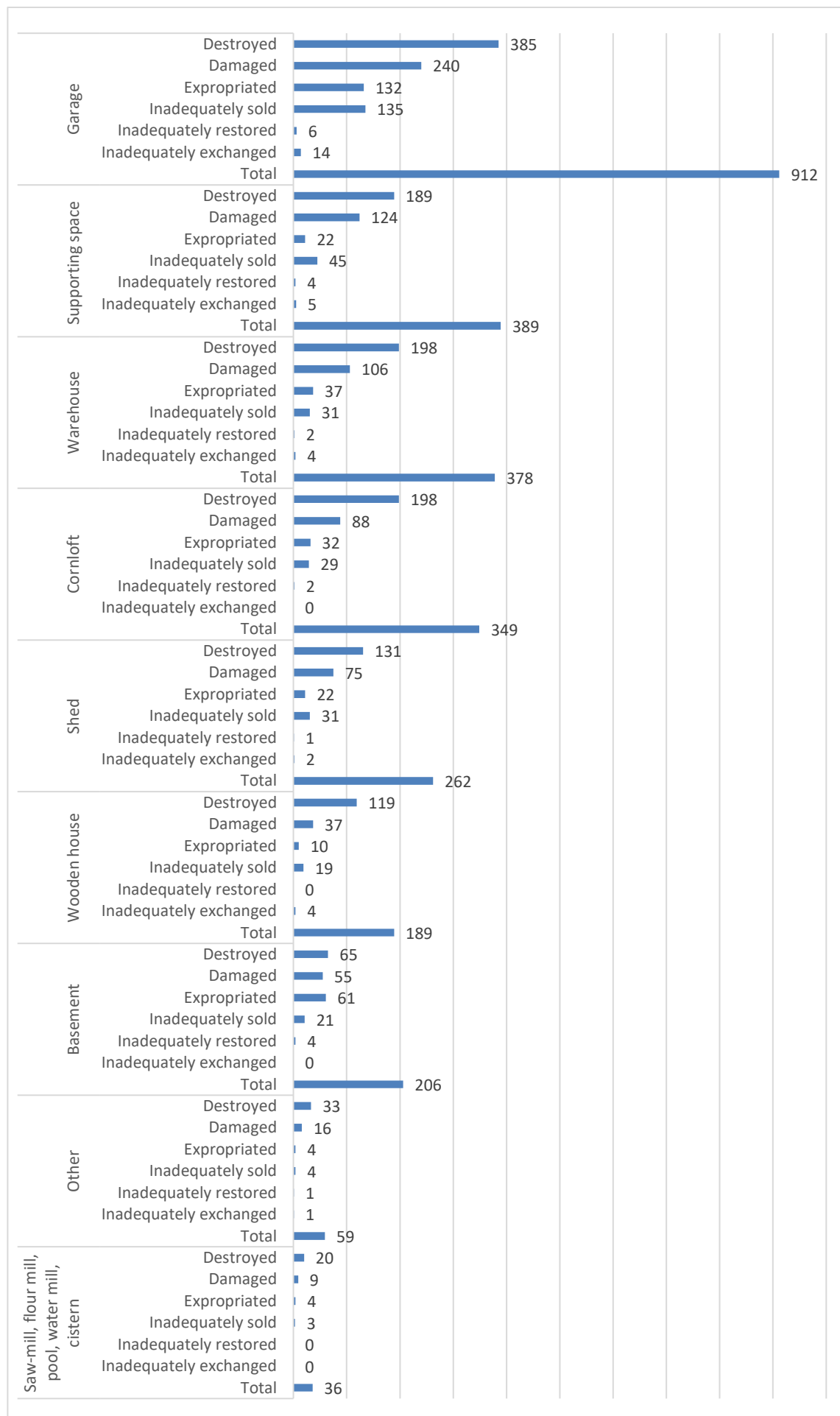


The newest built facilities on average are garages with every other or 46.6% having been built during the two decades prior to their destruction. This comes as no surprise since the agricultural households were motorized later than those in towns and cities; hence cars and the need for garages did not appear in the rural regions until the 1980s.

Similar to housing ones, the supporting facilities were mostly destroyed. **Graph 1.2.4** shows that more than three quarters of all supporting facilities were completely or partially destroyed. Individually taken, the graph refers to 87.5% barns; 86.1% pigsties; 87.6% haylofts and 78.3% back buildings and 72.9% of all other supporting facilities.

Graph 1.2.4: the condition of supporting facilities in Croatia

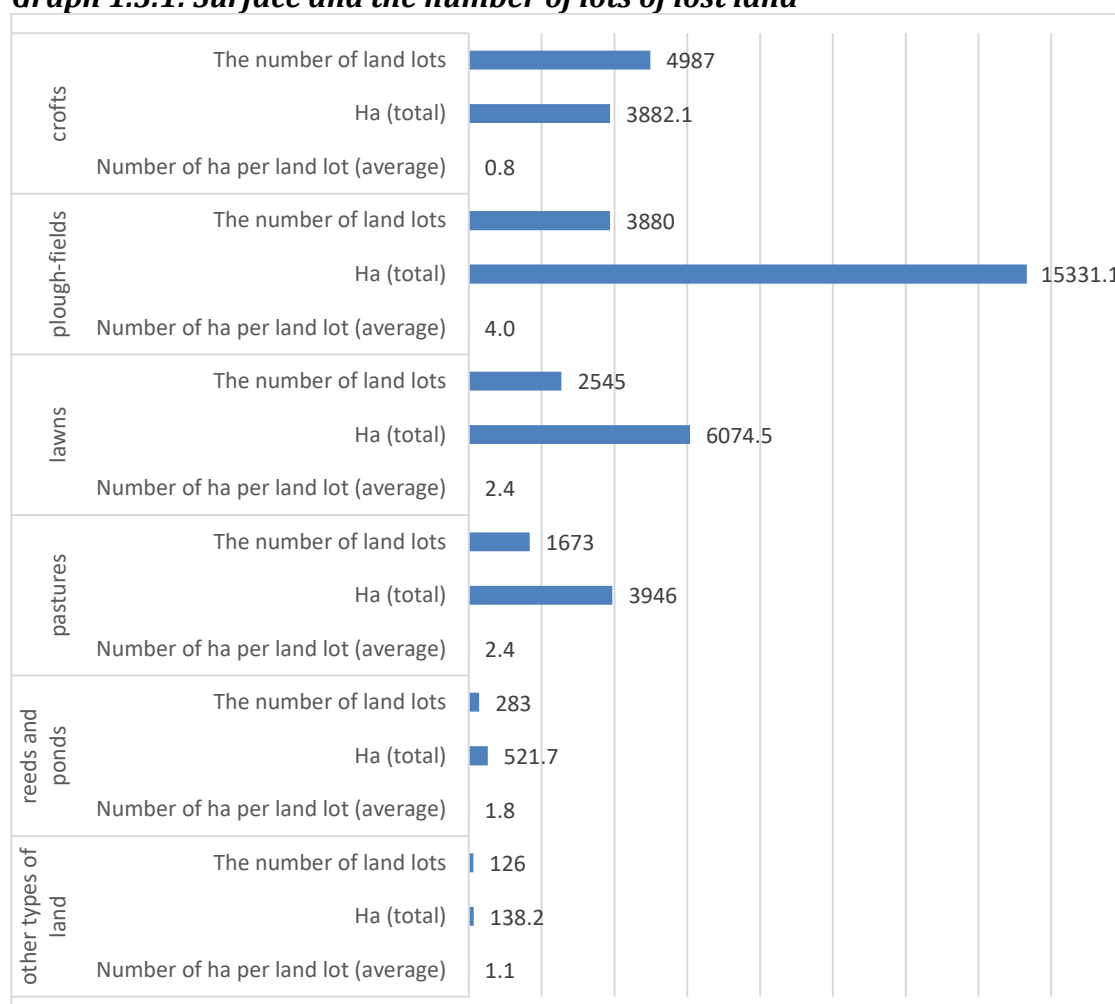




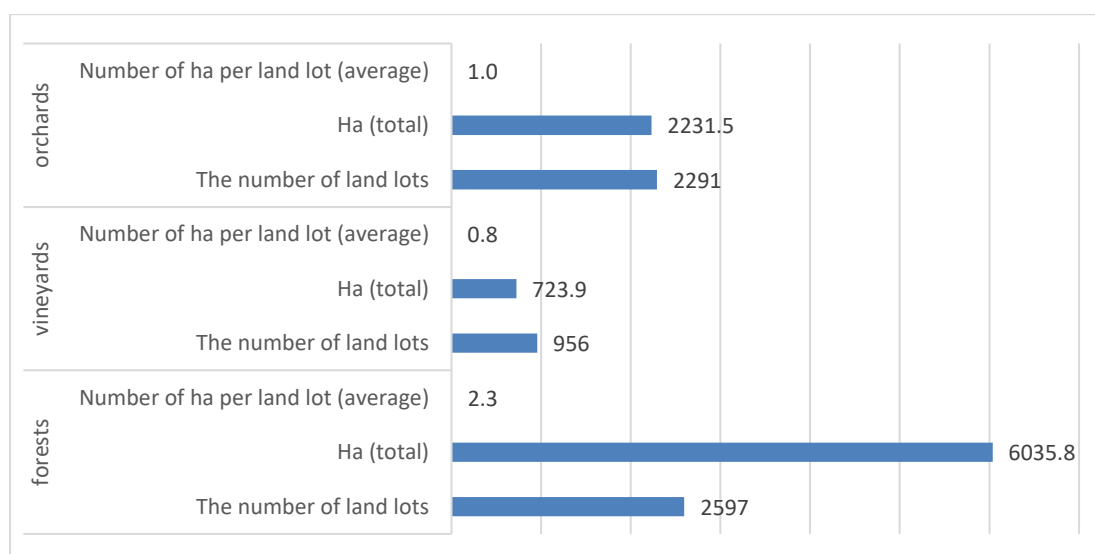
1.3. Land

Except lost buildings and facilities, Serbian people who lived in Croatia have lost large surfaces of land. **Graphs 1.3.1** and **1.3.2** give an overview of total reported surface of the lost land, classified according to different categories, as well as the total number of land lots and the average size of a land lot for each of the categories.

Graph 1.3.1: Surface and the number of lots of lost land



Graph 1.3.2: Surface and the number of lots of lost plantations

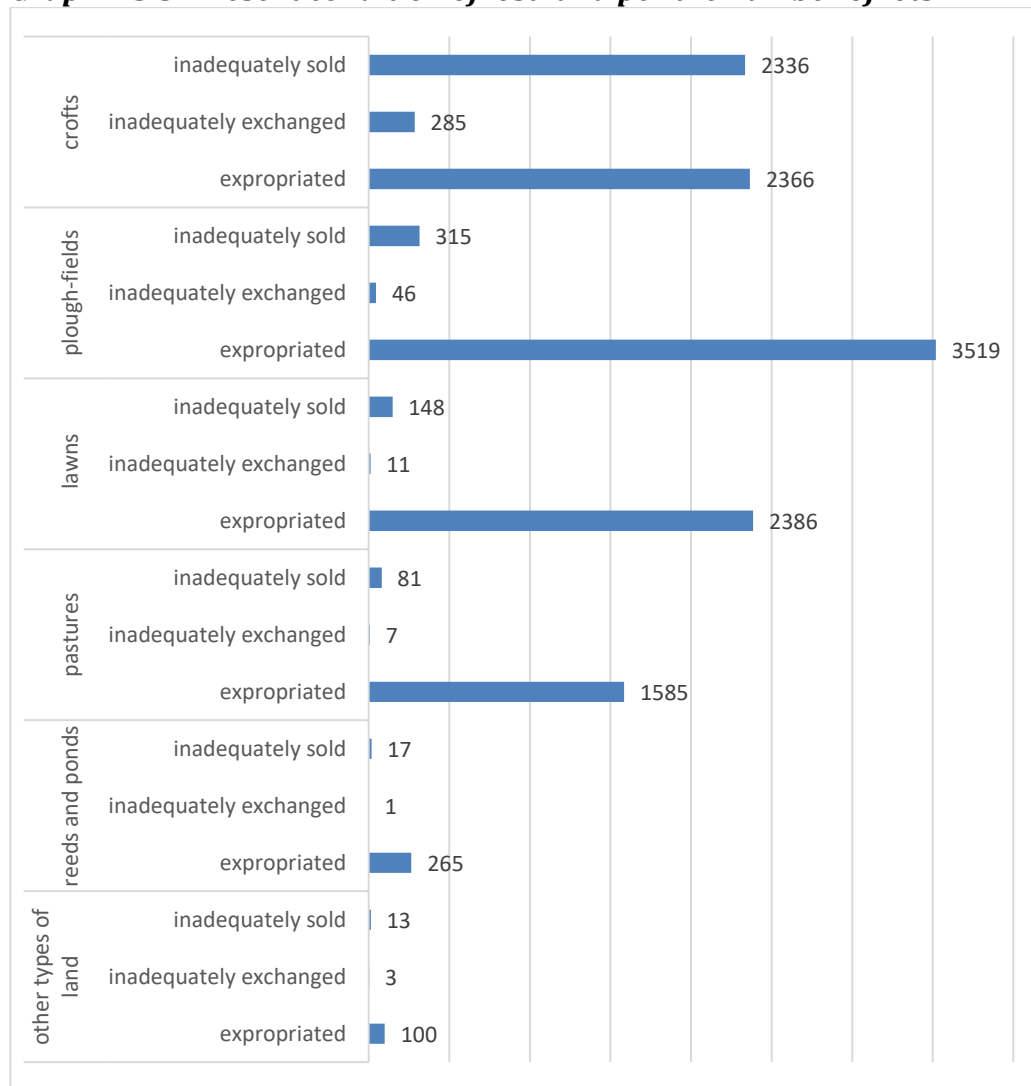


Total surface of lost land amounts to 298,937 hectares and, with addition of another 89,912 hectares of land with plantations of fruit, vine and forests, the total loss of land amounts to 388,849 hectares. More than a third of those lands are plough-fields (38.6%), while one quarter is fields, lawns and pastures. Forests make up 15.2%, orchards 15.2%, vineyards 7.9% and crofts 10.6% of the lost land. The remaining 2.2 % implies reeds, ponds and other uncultivable land.

The given structure corresponds with the type of agricultural activities the Serbian people in the Republic of Croatia were engaged in. It was composite agricultural production which comprised agriculture as well as cattle breeding, vegetable farming, often fruit farming and sometimes viticulture. Significant part of this production was used for personal needs while relatively small surplus of mostly milk and cattle was intended for market. This fact is supported by relatively minute average land property.

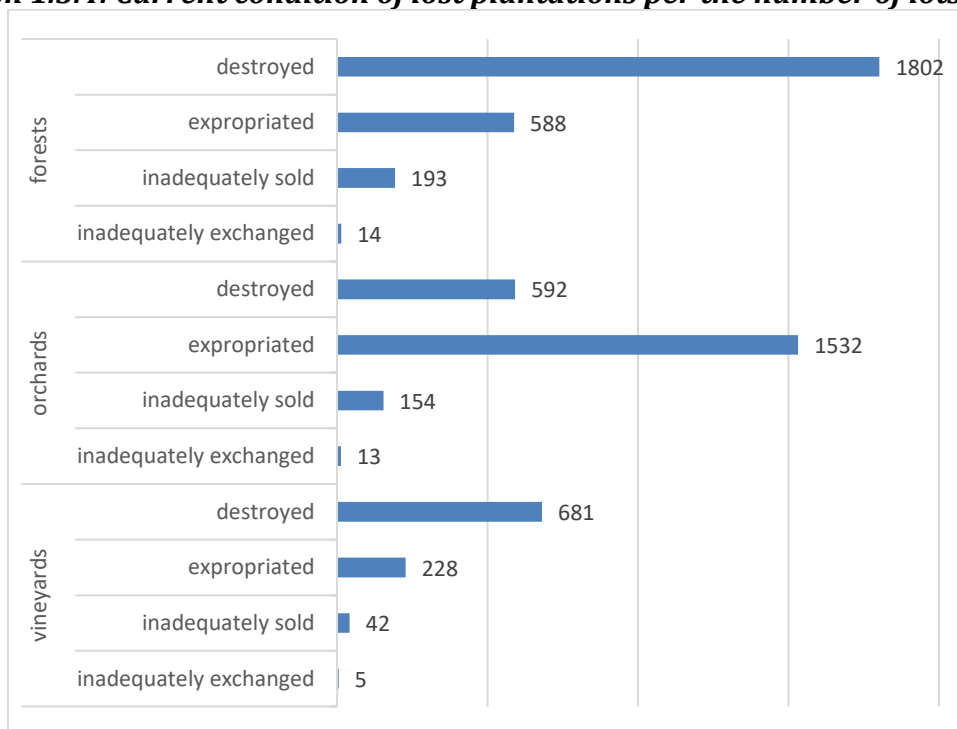
The condition of lost land, illustrated by the data in **graphs 1.3.3** and **1.3.4** supports the conclusion about systematic destruction, predominantly the destruction of fruit farms and vineyards which were destroyed in outstanding proportion compared to other lots.

Graph 1.3.3: Present condition of lost land per the number of lots



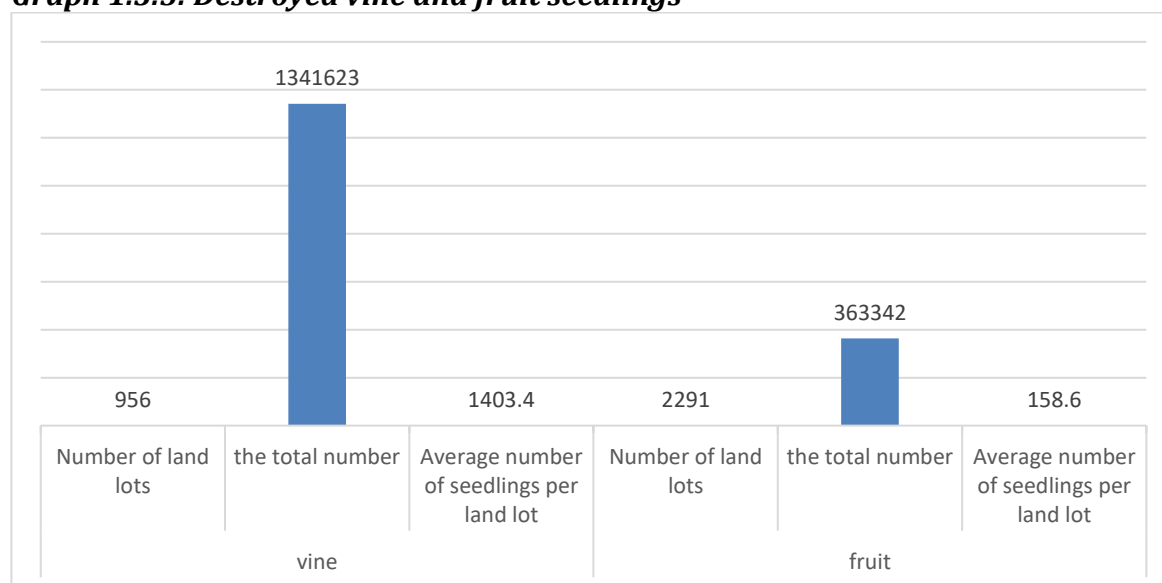
Graph 1.3.4 shows that more than two thirds of forests (70.2%) and similar percentage of vineyards (71.2%) were destroyed while plough-fields and pastures were mostly expropriated since it was impossible to destroy them physically. Former owners managed to inadequately sell or exchange less than 5% of land, which is a pitifully small percentage.

Graph 1.3.4: Current condition of lost plantations per the number of lots



Graph 1.3.5 illustrates that, according to the number of seedlings, the damage suffered by the owners exceeds a million and three hundred thousand (1,341,632) vine plants and hundred and fifty thousand (363,342) seedlings of various types of fruit.

Graph 1.3.5: Destroyed vine and fruit seedlings



MOVABLE PROPERTY

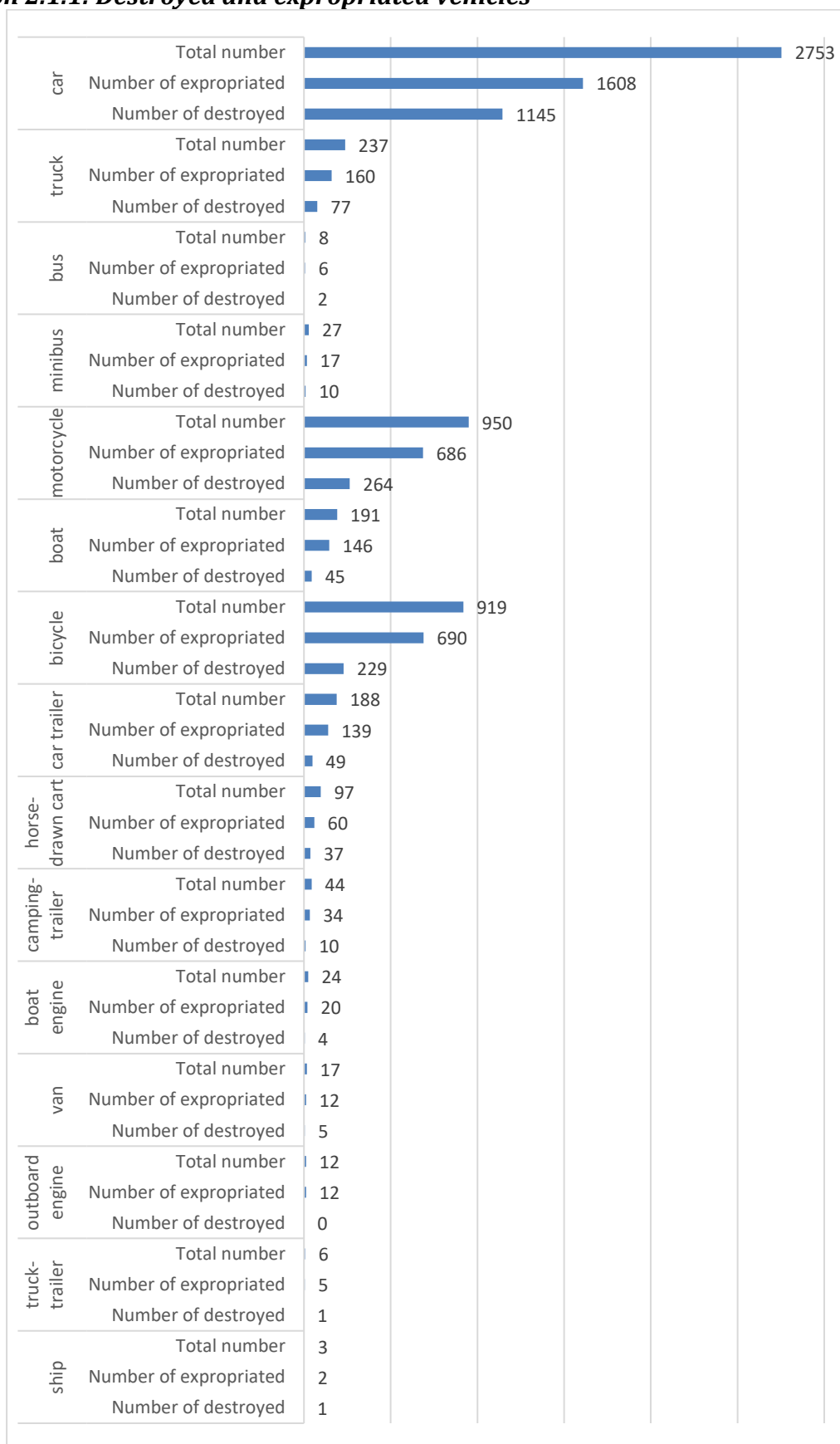
Movable property has been classified into several categories and subcategories. The survey demanded that people list the exact number of objects and the way they were lost. The cash value of the lost movable property has also been cited when/if possible.

Unfortunately, since the citizens have expressed the value in various currencies, some of the data are not entirely usable, and it is very difficult to precisely reconstruct the real value of those figures. For that reason the data whose value could not be precisely and reliably presented have been excluded from this report. However, even the data that have been presented with exactitude are testimony to the extension of material loss suffered by the refugees from Croatia.

2.1 Vehicles

As it was expected, the lost vehicles predominantly include cars and motorcycles which were the most abundant. It is very difficult to estimate their market value of that time and it can only be asserted that the citizens reported the loss of 2,753 cars and 950 motorcycles, 237 trucks of different bearing capacity, 191 boats, 8 buses and minibuses. In addition, another 1,312 vehicles of different types, mostly bicycles in number have been reported (**graph 2.1.1**).

Graph 2.1.1: Destroyed and expropriated vehicles

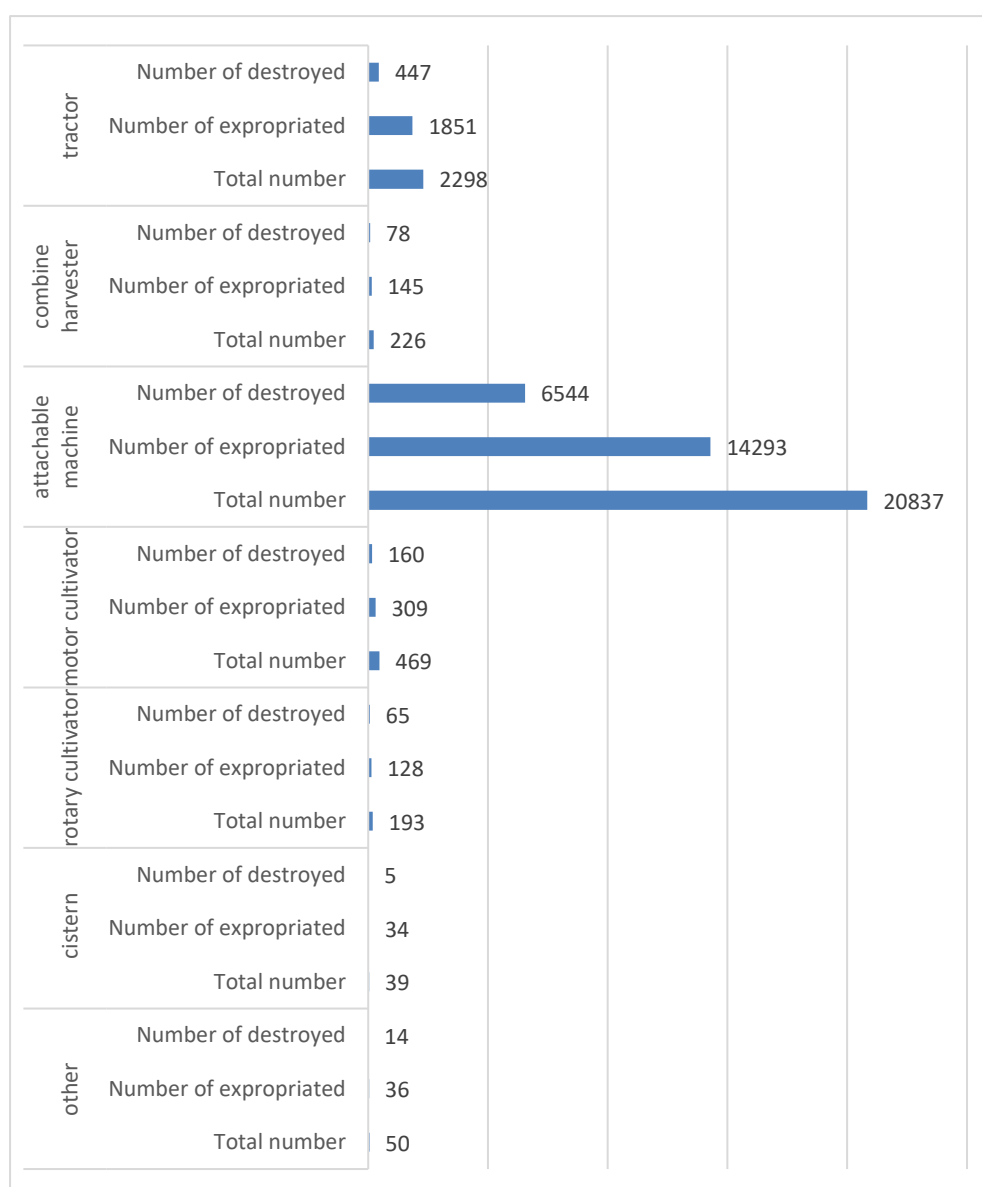


As it is shown in **graph 2.1.1**, the vehicles were, in most cases, expropriated. Depending on the type of vehicle, the proportion of expropriated to the damaged vehicles streams from 2:1 in case of cars to 4:1 in case of trailers while, with most types of vehicles, the proportion of the expropriated ones amounts to two thirds to one third of damaged vehicles.

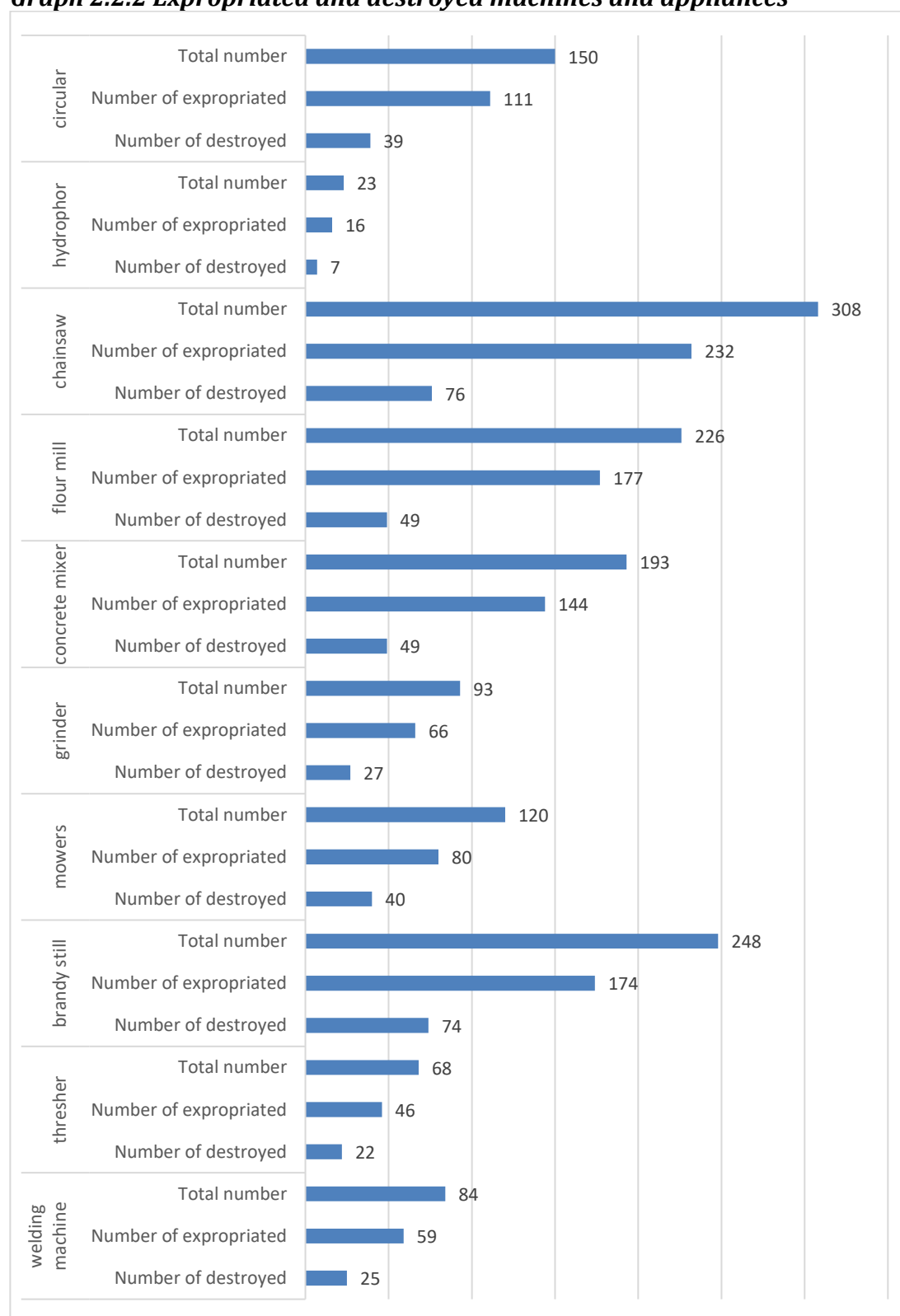
2.2 Agricultural machinery

Similar to the lost vehicles, the most valuable agricultural machines as well as other machines and devices were expropriated, while significantly smaller number were destroyed. The data shown in **graphs 2.2.1** and **2.2.2** testify that more than two thirds of machines were expropriated while one third was destroyed during war which resembles the abovementioned data about vehicles.

Graph 2.2.1: Expropriated and destroyed agricultural and other machines



Graph 2.2.2 Expropriated and destroyed machines and appliances



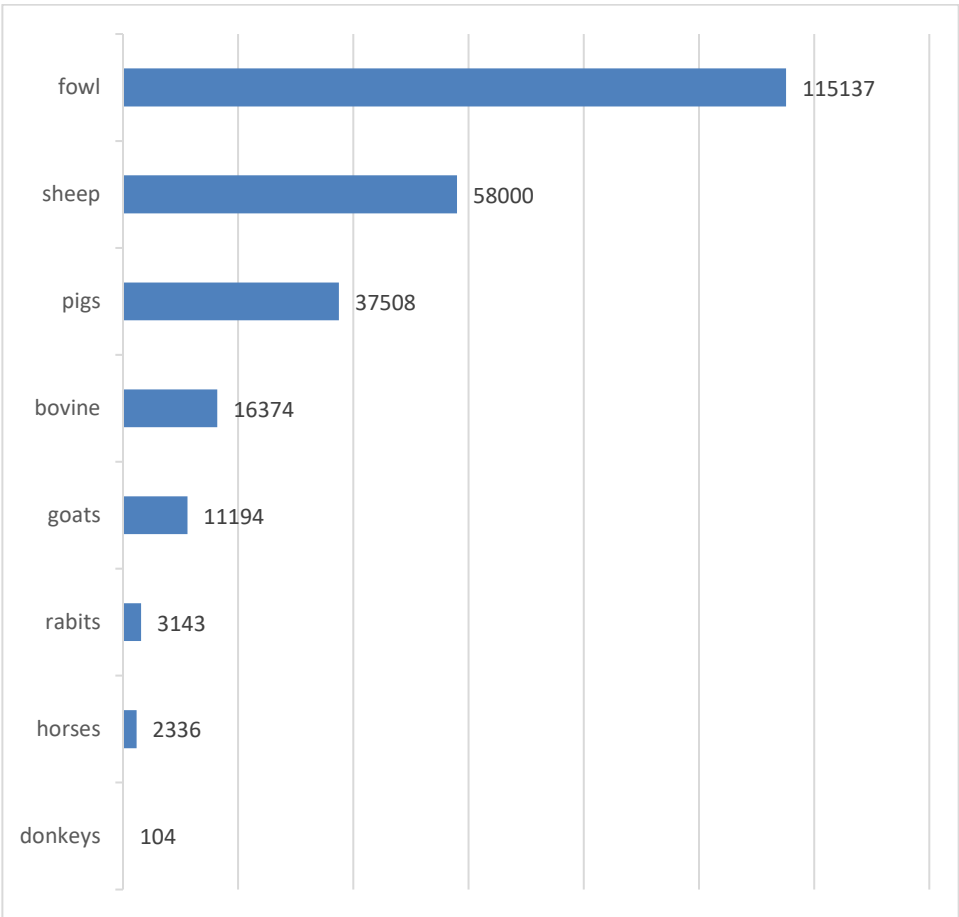
Individually taken, the biggest number of expropriated or destroyed machines were attachable machines – 20,837 items in total. This is understandable since, on the one hand, attachable machines were the most abundant in number, while on the other, they were inconvenient for transportation. Contrary to this, the relatively small number of the lost tractors – not more than 2,298, stems from the fact that many families have fled their homes on tractors which were their main means of transportation.

The category other machines comprises concrete mixers, brandy stills, flour mills, circulars, horse-drawn carts, drilling machines, grinders, hydrophores etc.- objects which had significant useful and market value, but that were neither convenient for transport nor were appreciable personal objects that refugees had left behind.

2.3. Cattle and other animals

Graph 2.3.1 shows that the refugees suffered grave martial damage through the loss of cattle. This record is comprehensible since during the Croatian military operations Flash and Storm was displaced mostly rural population that owned significant number of cattle head. Relatively small number of horses is the consequence of rapid mechanization, which, some twenty years prior to the war, replaced horses by tractors, even though a significant number of households still kept small-time cattle, pigs and bovine.

Graph 2.3.1: Lost Cattle



The given number of cattle head and lost cattle only partially reflects the overall losses which are presented in the Sixth provisional report on the property of displaced and dispossessed people from Croatia, issued in 2001 by the Commission for registration of property of displaced and dispossessed people from SFR Yugoslavia. This report, based on 68,313 claims, indicates that over a million cattle head were lost. Proportional to the smaller number of people who reported their loss, this number is significantly smaller in this report and it amounts to the total of 125,412 head of cattle, 16,125 hives and 118,385 head of other animals. However, what makes these reports comparable, as seen in the table 2.3.1, is the same proportional relation of lost animals. The differences are minor or, in most cases, nonexistent.

Table 2.3.1: parallel illustration of lost cattle in reference to the Sixth provisional report (%)

	<i>The Sixth provisional report 1996</i>	<i>Current report</i>
		2016
Horses	16,902 (1.6%)	2,336 (1.8%)
Cattle	104,564 (10.5%)	16,374 (13.1%)
Sheep	505,177 (50.2%)	58,000 (46.3%)
Pigs	270,619 (26.9%)	37,508 (29.9%)
Goats	108,603 (10.8%)	11,194 (8.9%)
total	1,005,865 (100%)	125,412 (100%)

According to the data from both reports, there was the highest number of lost sheep – about 48%, pigs – about 28%, goats – 10% and fewer than 2% of horses. The number of lost fowl (chickens, ducks and geese) and rabbits was not cited in the previous reports hence it was not possible to make comparisons.

2.4 Furniture and household appliances

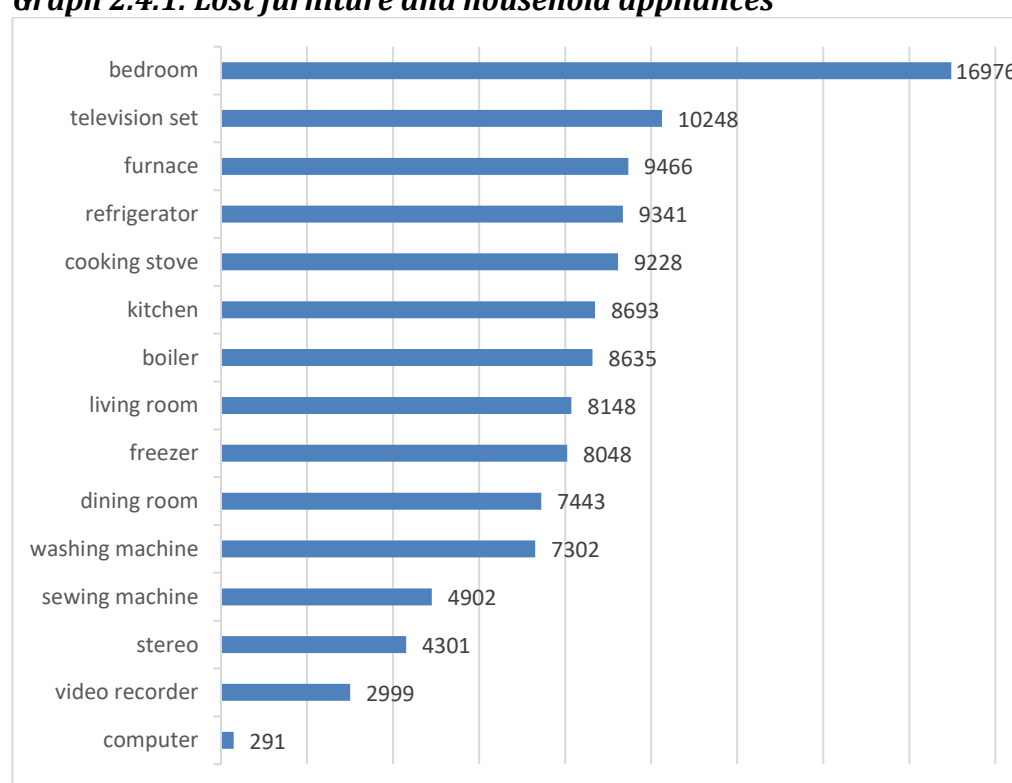
As with the lost cattle, the data from the two abovementioned reports provide similar results when it comes to the lost furniture and household appliances. Namely, even though there are differences in total numbers because of the significant differences in the number of citations, the consecution of the lost items has remained the same.

The data were classified into three categories for the sake of easy reference. The first one is compiled of suites of furniture, i.e. their pertaining furniture (bed rooms, living rooms, dining rooms and kitchens). The total number of the suites of furniture is 41,260. Having in mind that the total number of housing facilities (houses, apartments and summer houses) amounts to 10, 444, the average number of lost suites of furniture per housing unit is 4. That is the logical sum of bedroom, living room, dining room and kitchen which were commonly owned by every household.

The second category is compiled of basic technical items (cooking stove, furnace, television set, refrigerator, boiler, washing machine and freezer), which in total amounts to 62,268. When that number is divided by the total number of housing facilities, each household has lost 6 basic appliances on average, which is, also, understandable since each rural household did not own all of the abovementioned appliances.

The third category is compiled of luxurious technical items (computers, video recorders, music boxes, sewing machines) 12,493 were expropriated or destroyed. This means that, on average, each household has lost 1.2 luxurious appliances. It is very difficult to estimate the market value of these appliances, but due to the previously mentioned relatively small age of housing facilities, these appliances could not have been very old. This assumption is further supported by the fact that several years prior to the war a significant number of households in Yugoslavia had been buying new appliances which had become much more available due to market liberalization and economic reforms brought about several years prior to the dissolution of Yugoslavia and beginning of the war.

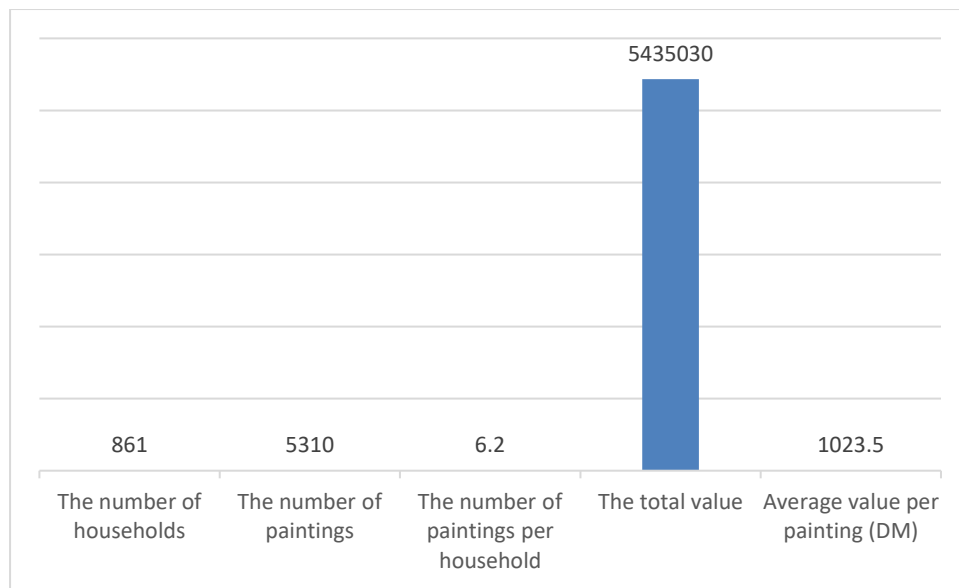
Graph 2.4.1: Lost furniture and household appliances



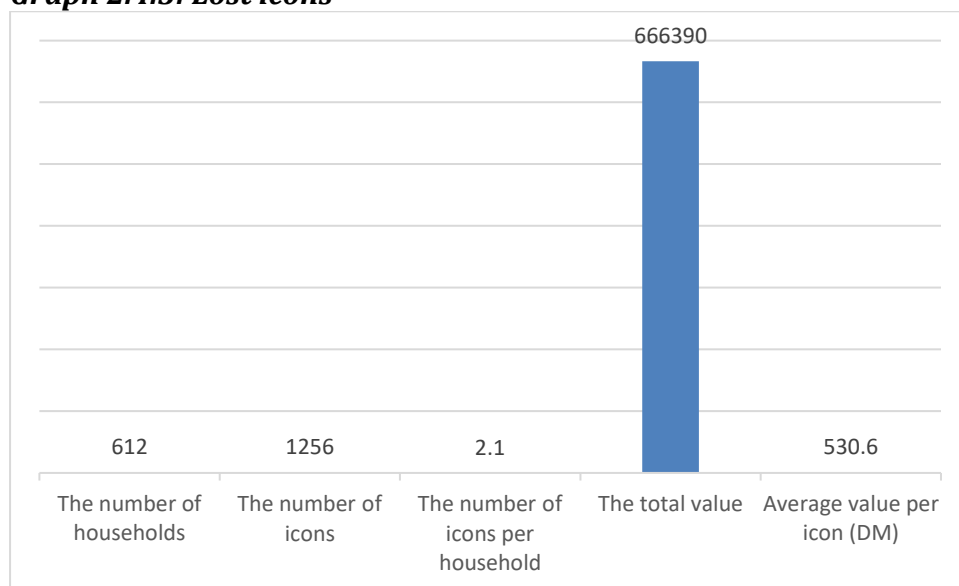
Except the lost furniture and household appliances, a significant number of families have reported the losses of art objects. **Graph 2.4.2** provides the number of artistic paintings and damaged families.

Each family that has reported the damage of this kind, has lost more than six artistic paintings or/and two icons. (**Graph 2.4.3**)

Graph 2.4.2: Lost artistic paintings



Graph 2.4.3: Lost icons



Unfortunately, there are no data about the value of these works of art but the very fact that these losses were reported by the citizens, testifies that their value was not negligible. According to the estimates of the damaged owners, the total value of the expropriated paintings amounts to 5,435,030, and that of icons to 666,390 Deutsch Marks.

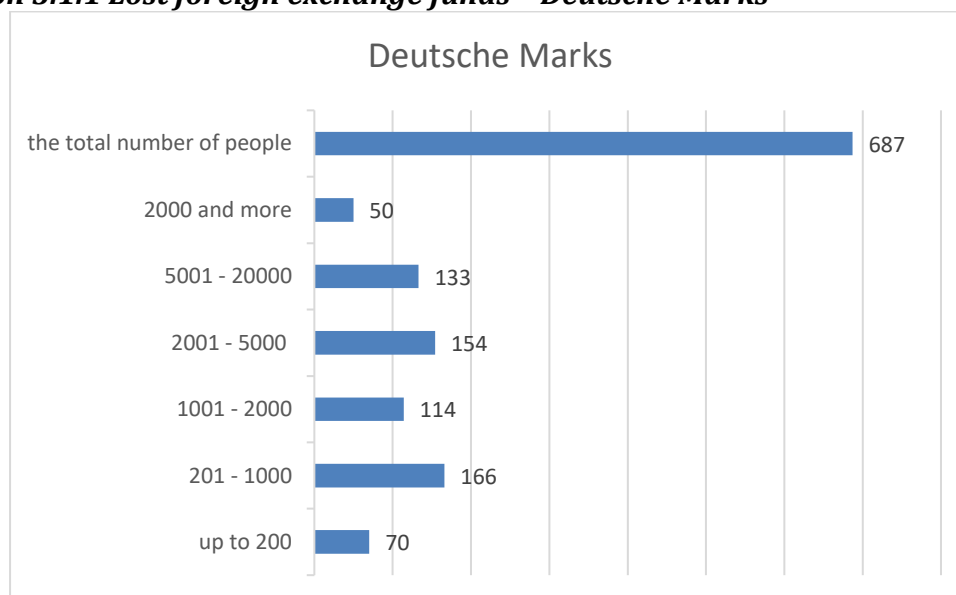
3. FINANCES

The overview of the reported lost finances includes: foreign exchange funds, Dinar funds, unpaid securities, unsettled equities and unsettled pension back pays.

3.1 Lost foreign exchange, dinars and securities

Foreign exchange funds were mostly kept in Deutsche Marks and American Dollars hence their total amount is presented in that way in **graphs 3.1.1** and **3.1.2**. Total number of people who reported the loss of Dollar deposits is 122 and there are many more of those who lost deposits in Marks – 687. This result was expected since many Serbs used to work or had family members who worked in Germany or other countries of Western Europe. The total amount of money lost by the people who took part in this survey amounts to 567,893 American Dollars and 4,682,395 Deutsche Marks. However, many citizens had deposits in other currencies, and the amount of that money is shown in **table 3.1.1**.

Graph 3.1.1 Lost foreign exchange funds – Deutsche Marks



Graph 3.1.2 Lost foreign exchange funds – USDollars

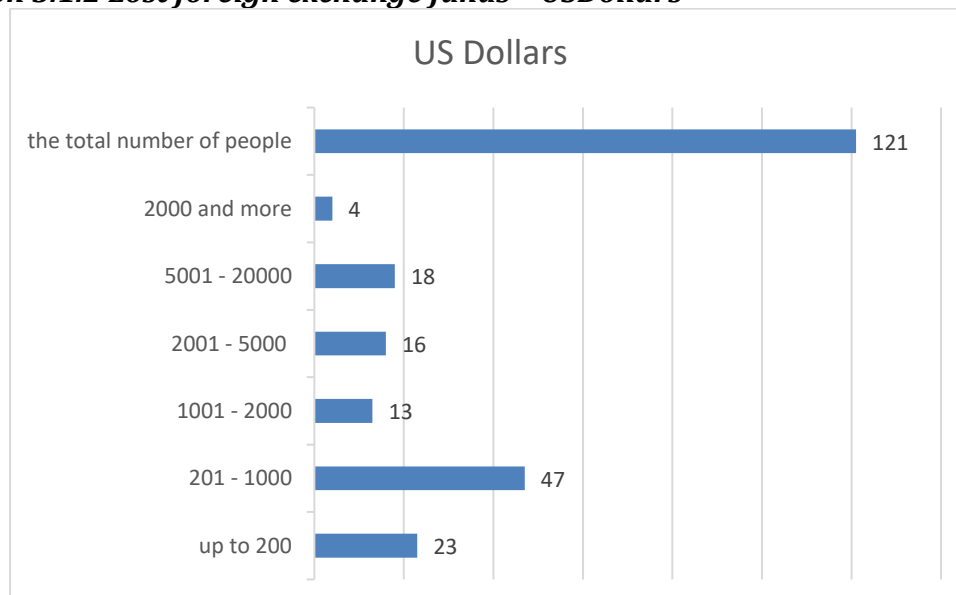


Table 3.1.1: Lost foreign exchange funds in other currencies

	Total amount	Number of people	Average per person
Australian Dollar	36,553	7	5,221.9
British Pound	81,688	12	6,807.3
Swiss Franc	408,544	58	7,043.9
French Franc	378,264	15	25,217.6
Italian Lira	3,966,942	11	360,631.1
Austrian Schilling	6,354,323	16	397,145.2

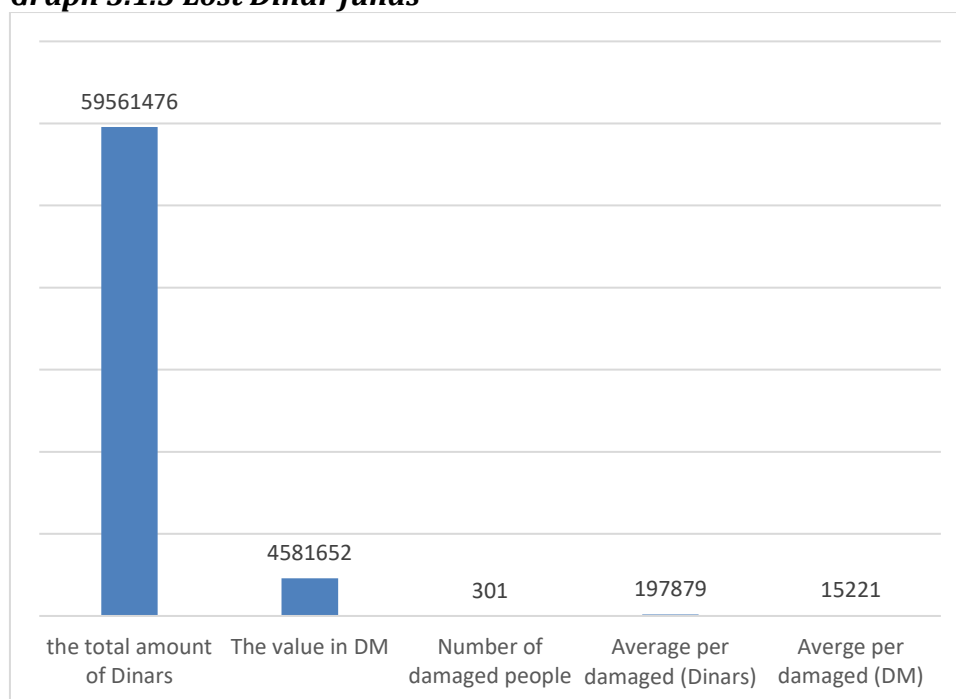
Table 3.1.2 the structure of lost foreign exchange deposits per banks

	Bank											
		The bank of Zagreb (Zagrebačkabanka)	Yugobank (Jugobanka)	The bank of Karlovac (Karlovačkabanka)	Commercial Bank (Komerčijalna)	The bank of Ljubljana (Ljubljanska)	Post Savings ' Bank(Poštanskaštedionica) a)	The Bank of Rijeka (Riječka)	The Bank of Sisak (Sisačka)	The Bank of Split (Splitska)	Other	Total
Deutsche Marks	The Number of damaged people	66	255	20	33	121	47	18	33	28	66	687
	Total amount	295680	2088622	19479	164435	775781	243800	73427	93903	82900	844368	4682395
American Dollars	Number of damaged people	10	72	4	1	14	5	1	1	6	7	121
	Total amount	29600	350562	4390	10000	115640	3326	2000	100	9644	42631	567893
Other	Number of damaged people	2	83	2	3	12	5	3	1	3	5	119
Total	The number of damaged people	78	410	26	37	147	57	22	35	37	78	927
% of damaged		8,4	44,2	2,8	4	15,9	6,1	2,4	3,8	4	8,4	100

Except per the currency, lost foreign exchanges are also presented per the banks they had been deposited into. **Table 3.1.3** shows that “Jugobanka” (44.2%) and the Bank of Ljubljana (15.95) had the most savings depositors whom they owed money to.

The total amount of lost Dinar funds (**graph 3.1.3**) is hard to estimate due to rampant inflation which devaluated Dinar at the beginning of the 1990s. For this reason the Dinar funds are here represented in the way they were cited in the reports of the citizens. However, if the beginning of the war, i.e. March 1991, is taken as the point of orientation, when the value of Deutsche Mark amounted to 13 Yugoslav dinars⁴, then it can be concluded that the total amount of 59,561,476 dinars changed into Marks amounts to 4,581,652 Deutsche Marks only for people that have taken part in this survey. Since the total material damage for the significantly greater number of people in the Sixth report had been estimated to two and a half billion of Deutsche Marks, it seems that it is necessary to employ special methodology and knowledge in the field of financial forensics to reach the approximately accurate figures about the total financial losses suffered by Serbian people in the Republic of Croatia.

Graph 3.1.3 Lost Dinar funds



⁴According to the data from the National Bank of Yugoslavia, the rate of Deutsche mark, by the end of the first three months of 1991, amounted to 9 dinars and from April to October of 1991, it amounted to 13 dinars for one Deutsche Mark.

Table 3.1.3: The structure of lost Dinarsavings per banks

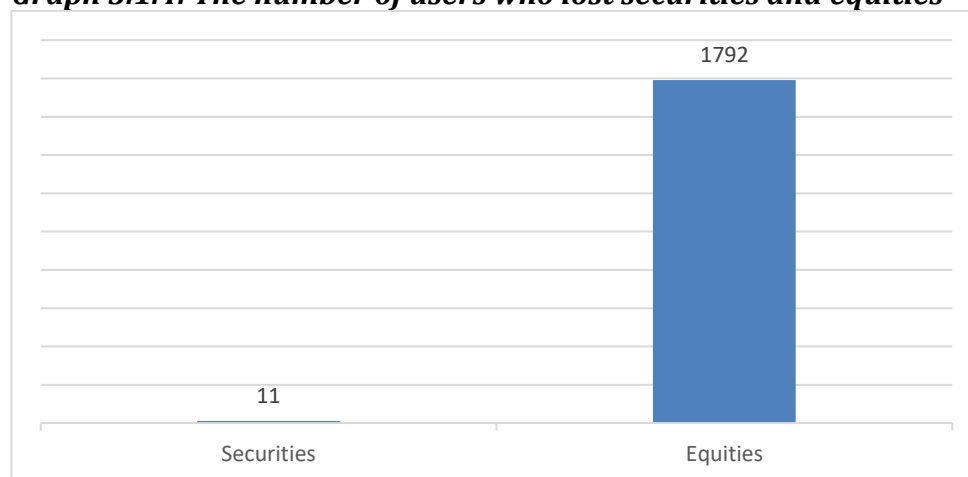
		The bank of Zagreb (Zagrebačka)	Yugobank (Jugobanka)	The Bank of Karlovac (Karlovačka)	Commercial Bank (Komerijalna)	The Bank of Ljubljana (Ljubljanska)	Post Savings Bank (PoštanskaŠtedionica)	Economic Bank (Privredna)	The Bank of Rijeka (Riječka)	The Bank of Sisak (Sisačka)	The Bank of Split (Splitska)	Other	Total
Dinars	Number of damaged people	33	53	17	20	30	19	37	6	32	26	28	301
	Total amounf of Dinars	00 445 40	12 106 946	46 224 86	45 483 97	00 617 66	63 481 52	21 460 92	00 171 30	00 586 67	69 644 58	20 769 78	76 595 614
	% Damaged people	11, 0	17,6	5,6	6,6	10, 0	6,3	12, 3	2,0	10, 6	8,6	9,3	100, 0

% of the total amount	7,5	18,0	3,8	8,1	10, 4	8,1	7,7	2,9	9,8	10, 8	12, 9	100, 0
--------------------------	-----	------	-----	-----	----------	-----	-----	-----	-----	----------	----------	-----------

Table 3.1.3 presents the structure of lost Dinar funds per banks which those funds were deposited into. Similar to the case with foreign exchange funds, Yugobank (*Jugobanka*) had the biggest number of depositors (1,765) and proportionally the most deposits (18%).

As it has been previously stated, it is very difficult to recalculate the losses expressed in Dinar counter value. For similar reasons, as well as because of inexactness in citing the lost funds in the name of unsettled securities, unsettled equities and unsettled pension back pays, **graph 3.1.4** shows only the number of damaged people, without the amount which could not be precisely estimated.

Graph 3.1.4: The number of users who lost securities and equities

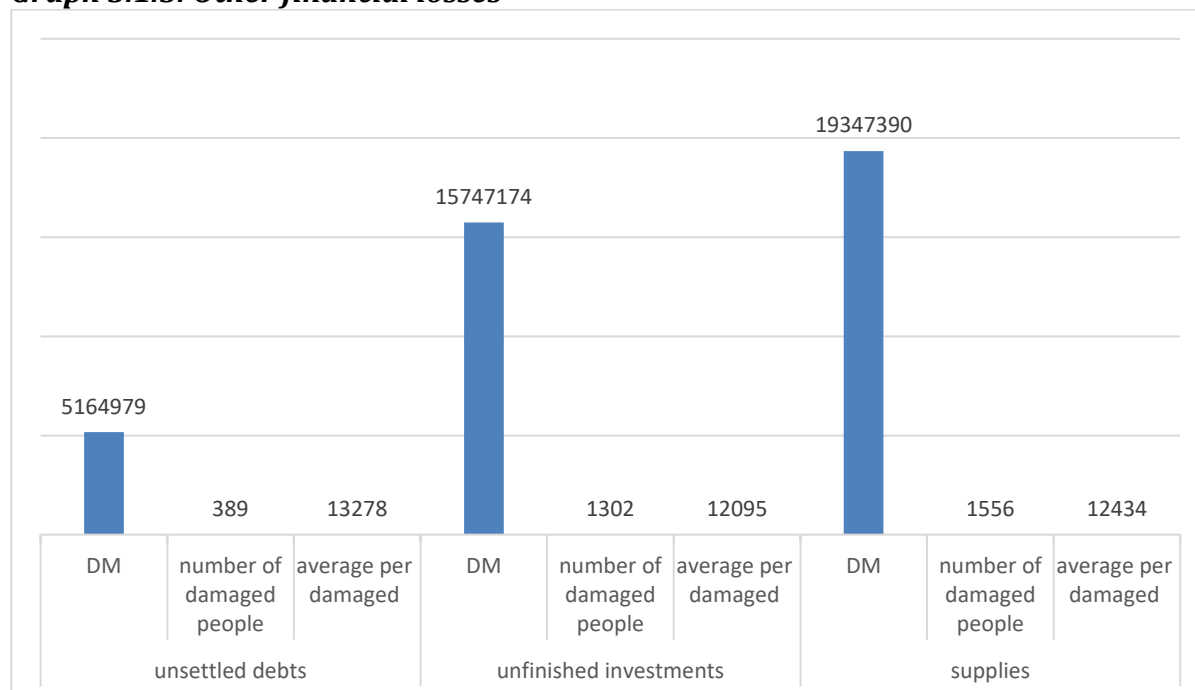


However, it remains recorded that almost two thousand people lost and suffered damage by the loss of equities and securities.

Other financial losses were considerably easier to estimate since the respondents cited their value in Deutsche Marks (**graph 3.1.5**).

The most significant form of such losses is the supplies of lost goods, unfinished investments and unsettled debts.

Graph 3.1.5: Other financial losses

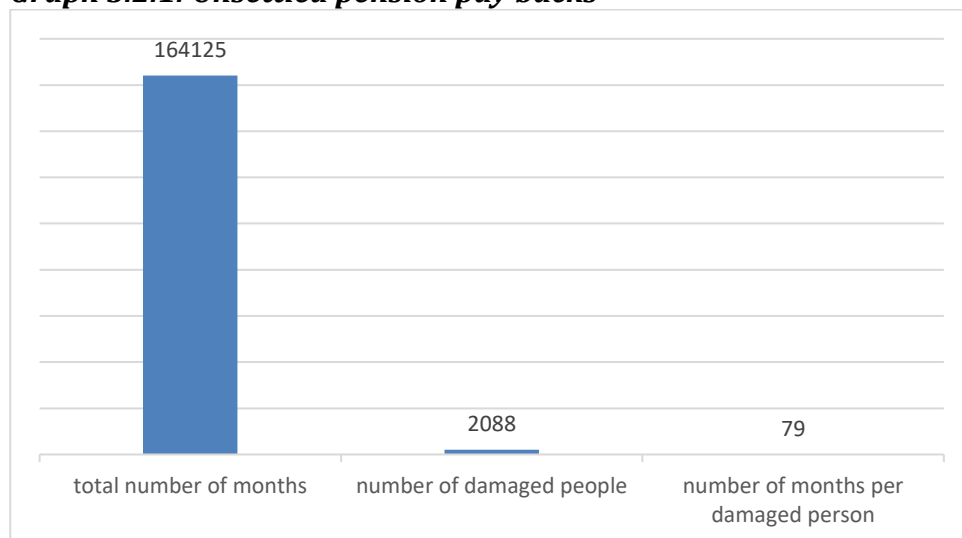


Various unsettled debts with the total amount of 5,164,979 DM were reported by 389 people. The losses of materials, equipment and damage suffered as a consequence of unfinished construction works were reported by 1,302 people. According to these data, the total loss amounts to 15,747,174 DM. Losses of supplies of various market goods, agricultural and other products were reported by 1,556 people and these amount to almost 20 million (19,347,390 DM) which together amounts to over 40 million DM or 12,399 DM per single report.

3.2 Unsettled pensions and denied years of service

Unsettled pensions and denied years of working service of people who lived on the territory of the Republic of Croatia, represent a significant problem and material loss. **Graph 3.2.1** shows the number of people who reported unsettled pensions; hereafter the number of months in which they did not receive their pensions and the average number of pensions per person which amounts to 79. In other words, the Republic of Croatia owes almost seven (6, 9) years' pensions on average to each person.

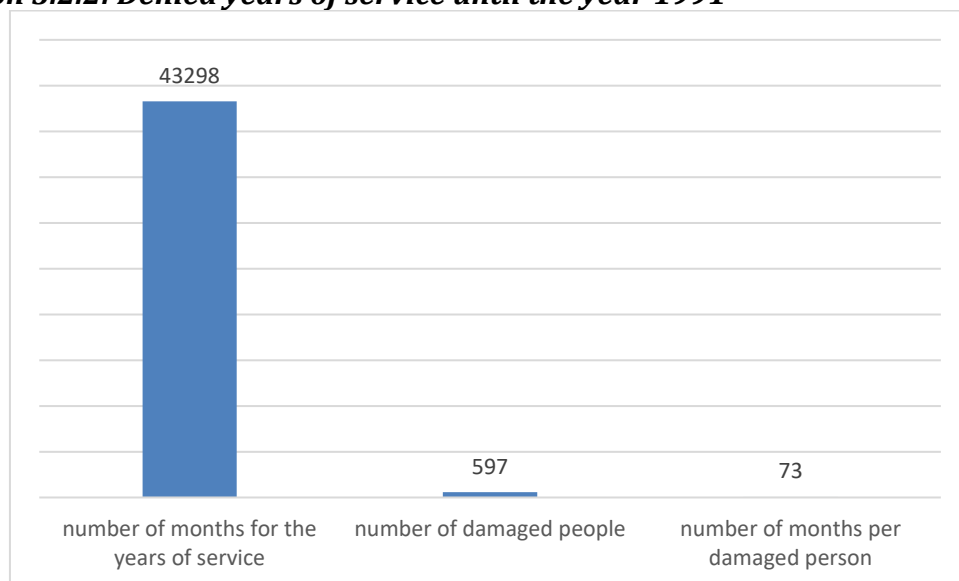
Graph 3.2.1: Unsettled pension pay backs



These data show that the Republic of Croatia owes the total of 164,125 pensions to the citizens of Serbian nationality who have reported the damage on that basis. Having in mind that the average pension in the Republic of Croatia is approximately 350 Euros, it can be concluded that only the people who have reported the damage on the basis of pensions have been damaged for approximately 57 millionEuros.

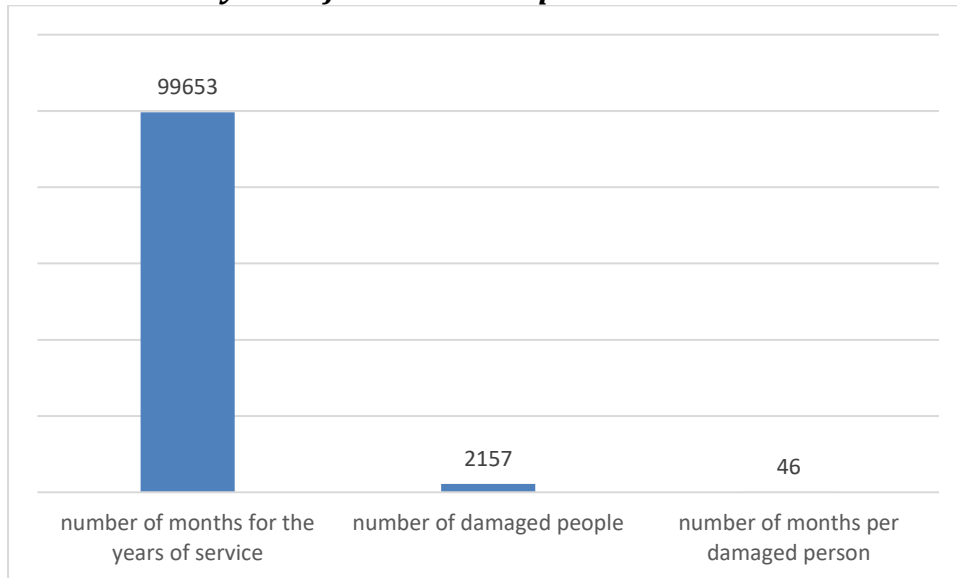
It is important to emphasize that substantial losses are related to the denied years of service which directly affects the retirement age and therefore the losses of pensions. This type of damage related to the period prior to the beginning of the war (**graph 3.2.2**) was reported by 597 people, and the number of lost months on average amounts to more than six years.

Graph 3.2.2: Denied years of service until the year 1991



Since the Republic of Croatia did not recognize the Republic of Serbian Krajina, we should also consider the denied years of service in the period between 1991 and 1995. Total number of reports for this four-year period amounts to 2,157, which makes up 99,653 months of denied years of service (**graph 3.2.3**).

Graph 3.2.3: Denied years of service in the period between 1991 and 1995



4. EXCHANGE AND RESTORATION OF THE PROPERTY

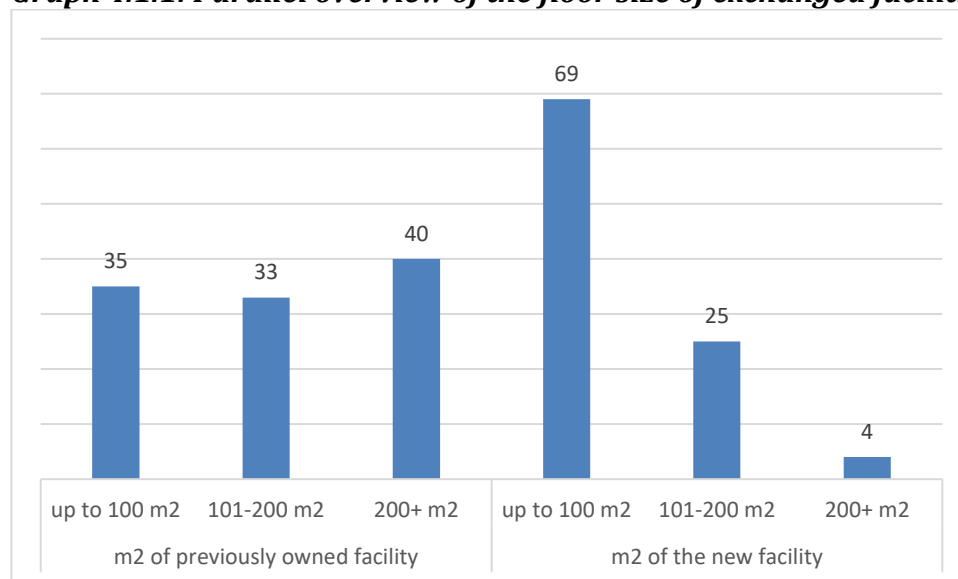
The effects on inadequate exchange and restoration of property represent a distinct sort of damage. Namely, certain number of people exchanged their property in Croatia for the property of Croats who used to live in Serbia and who wanted to move to Croatia. Also, a certain number of people who decided to return to Croatia after the war had ended were given assets from the international organizations or the Republic of Croatia for restoration of their destroyed or damaged housing facilities. Those people were asked to describe the way in which the exchange or restoration had been conducted, i. e. to name the type of interchanged facilities, as well as to cite the number of square metres of both facilities and the reason for exchange. Similarly, they were asked to cite the floor surface of the house before the destruction and the number of square metres of the restored houses. The damaged people also gave their testimonies about unanswered applications for restoration.

4.1. Inadequate exchange

Graph 4.1.1 provides parallel data about the total floor space of the exchanged facilities. These data show that the total of 108 people entered the process of exchange. Forty of them offered to exchange facilities bigger than 200 square metres, thirty-three offered facilities of the size between 100 and 200 square metres and 35 people offered facilities of less than 100 square metres in size.

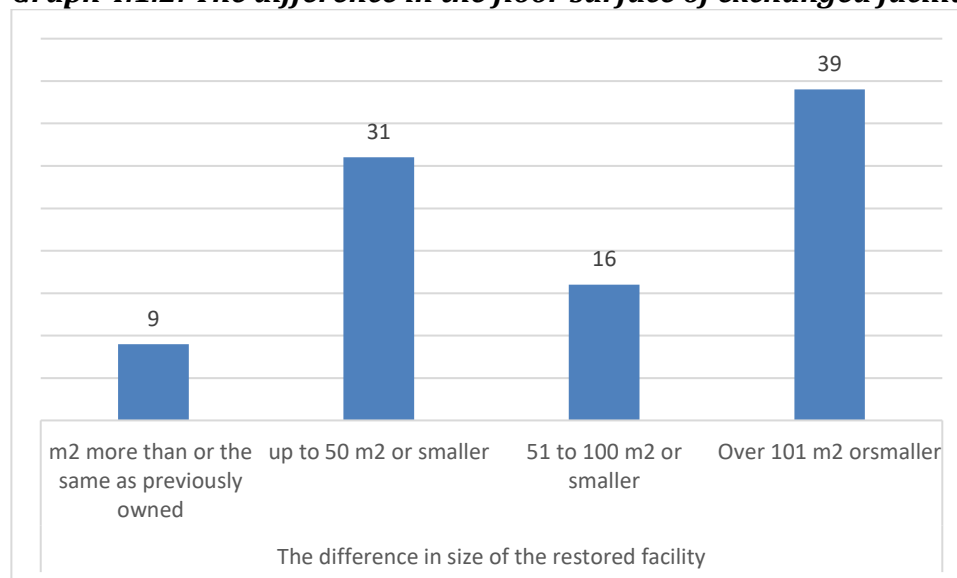
Upon the exchange, among 40 people who changed facilities bigger than 200 square metres only 4 got the facility of the similar size in return. Among thirty-three people who changed the space of the size between 100 and 200 square metres, only twenty-five got the facility of the similar size in return. Most of them got the facilities smaller than 100 square metres in size.

Graph 4.1.1: Parallel overview of the floor size of exchanged facilities



This disproportion is even more prominent in **graph 4.1.2** which shows that in 95 cases of exchange, nine out of ten exchanges were done at the expense of the people who left the Republic of Croatia. Only 9 people exchanged their houses for the houses of the same or bigger size, while remaining people suffered some extent of damage. Those who owned big housing facilities suffered the most extensive damage, in this respect.

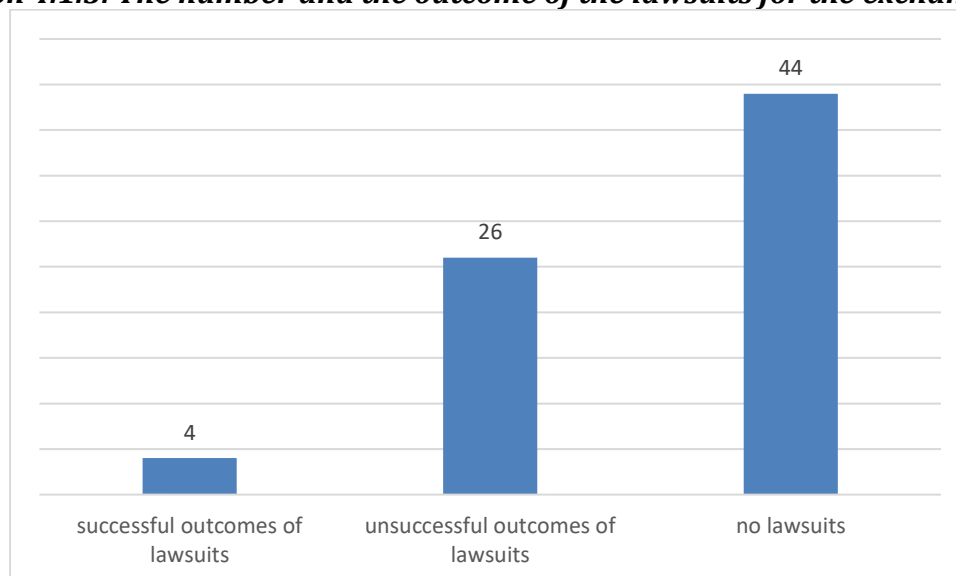
Graph 4.1.2: The difference in the floor surface of exchanged facilities



The two graphs which illustrate the exchange of facilities are one of many in the sequence of evidence that Serbs were forced to flee the Republic of Croatia. The displaced Serbs, as well as the other people who owned property in the Republic of Croatia, have lost on average 94.2 square metres per individual. The Republic of Croatia does not comply with the G annex of the Vienna Convention on Succession under the name of “Private property and acquired rights” which states that all purchase and exchange contracts signed at the time of the war under pressure or threats would be proclaimed invalid.

Such unequal relations of exchange raise the questions whether the citizens have tried to retrospectively adjudicate the inadequate exchange through legal action and what the outcome of such potential actions was. It is evident by the obtained data shown in **graph 4.1.3** that 74 people filed a lawsuit for the revision of the exchange. In 59.5% cases the legal proceedings were not even brought in the court. When it comes to 30 initiated legal proceedings, merely four were finalized in favor of the people who had initiated them, which is no more than every twentieth legal proceeding.

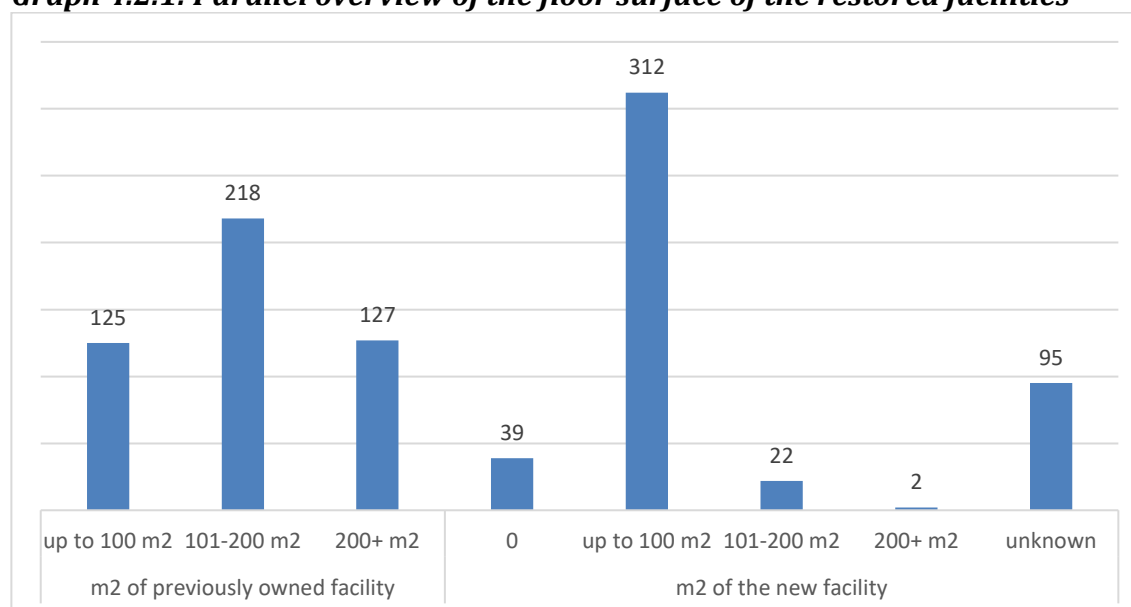
Graph 4.1.3: The number and the outcome of the lawsuits for the exchange revision



4.2 Restoration

This part of the report presents the data about the damage suffered by inadequate restoration of damaged and destroyed facilities. **Graph 4.2.1** lists the data about the floor surface of the facilities before the destruction or damage, i.e. after the restoration. The graph shows that 470 people applied for the restoration of damaged facilities.

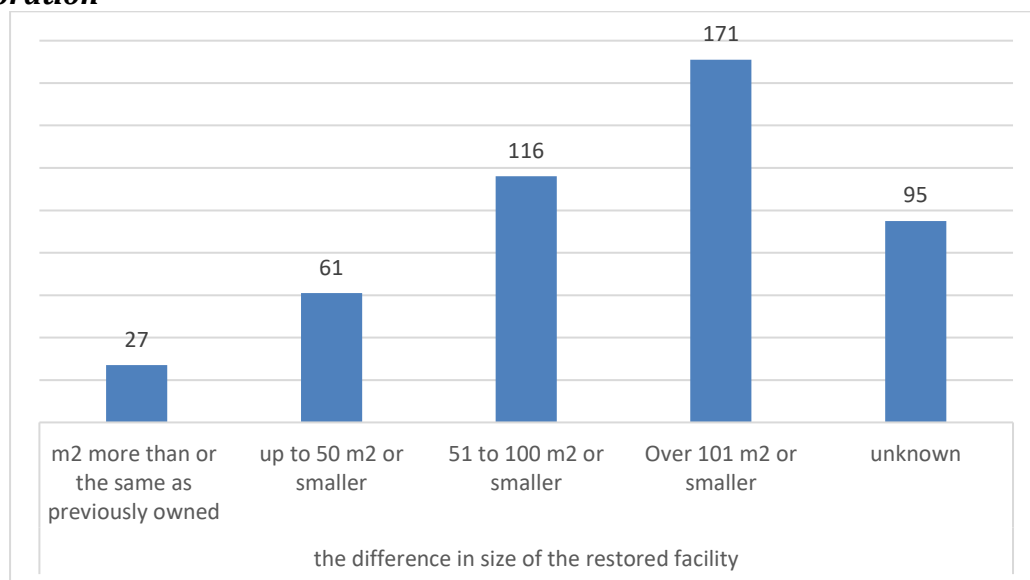
Graph 4.2.1: Parallel overview of the floor surface of the restored facilities



Every seventh (14.3%) appeal has been denied. The adequate restoration has been done only in 2 out of 127 cases of people who owned facilities bigger than 200 square metres in size. The most respondents owned facilities of the floor surface between 100 and 200 square metres. However, among 218 of them, only 23, i.e. every tenth person got the restored facility of the same size.

Graph 4.2.2 shows that merely 27 people, i.e. 4.6% of those who had entered the process of restoration, got the objects of the same or bigger floor surface than the one they had owned before the restoration. The vast majority (78%) got the smaller facility after restoration. The abovementioned reduction was drastic for 192 people who were denied more than 100 square metres after the restoration.

Graph 4.2.2: The difference in the floor surface of the facilities before and after the restoration



According to the graph, it is obvious that each person whose application for restoration had been approved lost 121.1 square metres on average.

CONCLUSION

It is exceedingly difficult to fully grasp the total material damage suffered by the people of Serbian nationality who were forced to flee the territory of the Republic of Croatia, or who owned property on the territory of the Republic of Croatia but did not live there. The assessment of the mentioned Sixth provisional report published in 2001 cited the damage amounts to 2, 766, 45,666,673 Deutsche Marks or over a billion and three hundred and eighty-three million Euros. The obtained data supports the existence of significant comparability in proportions, hence, even without the approximations, it can be said that the data from the Sixth provisional report are valid base for the assessment of the damage⁵.

The first significant conclusion drawn from this report is that the destruction of the immovable property of Serbs in Croatia has been done systematically and that the damage on the buildings was made after the Croatian military operations “Hurricane”, “Swath”, “Papuk” in Western Slavonia during the autumn of 1991, “The Miljevci Plateau” in 1992, Maslenica and Medačkidžep 1993 and “Flash” and “Storm” in 1995. The destruction of Serbian immovable property has also taken place in the cities where

⁵This survey engaged 7,019 people who owned property on the territory of the Republic of Croatia. Less than a half (44%) also took part in the survey which the Sixth provisional report was based on.

there were no war actions, by mining Serbian houses and workshops. This is the fact which proves that the destruction of the facilities was done with the aim to hinder the return of the displaced Serbian people. The expropriation of the movable property was done for the same reasons. Having this in mind, it can be said that the displacement of Serbs in the period between 1991 and 1995 was followed by systematic plunder of the movable property that had been left behind in Croatia.

Another significant conclusion which stems from this report is the need to establish the estimation methodology in order to overcome the abovementioned issues. The total material losses of displaced Serbs and other damaged citizens are, despite the lack of precise calculations of their market value, very severe. The data obtained from this survey require caution since the total losses and damage are difficult to estimate due to inflation and the nonexistent estimation methodology which, together prevent reaching the precise conclusions.

References

Kokotović, V. and Filipović, M. *Izbegliceu Srbiji – nakon dvadeset godina*. SANU, 2012.

Sixth Provisional Report. Commission for registration of property of displaced and dispossessed people, 2001.

Bogdanović, Lj. *Srbi u Hrvatskoj – fragmenti o zločinu, plački i etničkom čišćenju*. "Pečat" Weekly Magazine, available at <http://www.pecat.co.rs/2011/02/srbi-u-hrvatskoj-fragmenti-o-zlocinu-pljacki-i-etnickom-ciscenju/>, accessed September 9, 2017.

BOSNIA AND HERZEGOVINA

As it has been already stated in the introduction, the material damage on the territory of the Republic of Bosnia and Herzegovina has been reported by 2,472 people. The data given here, as well as in the case of Croatia, refer to the total reported damage classified into categories and subcategories.

1. IMMOVABLE PROPERTY

Immovable property is classified into three subcategories:

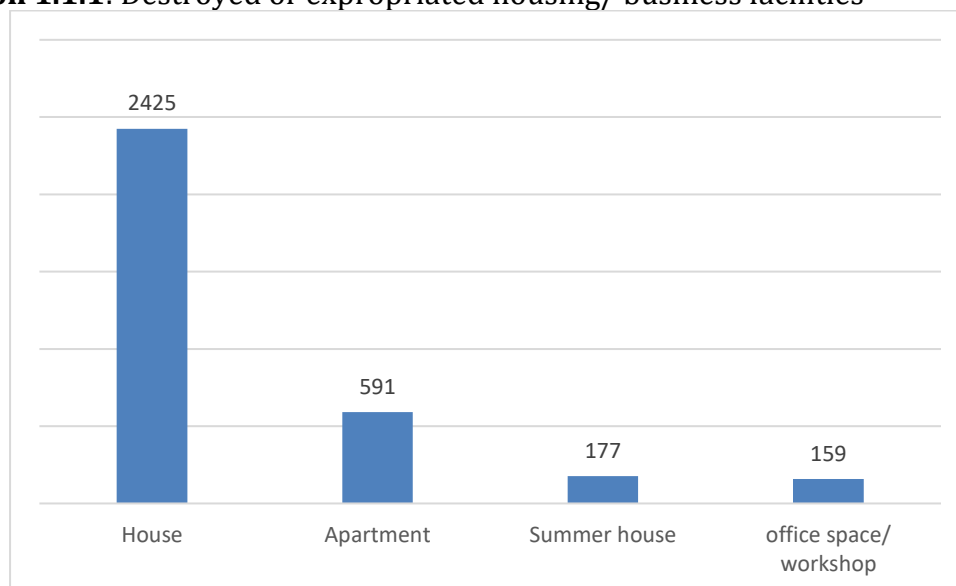
- Housing/business facilities
- Supporting facilities and
- Land

The data about the total number, floor surface, and average floor surface and current condition of the property are given for each of these subcategories.

1.1. Building facilities – housing/business facilities (houses, apartments, summer houses, office space and workshops)

The Serbs in Bosnia and Herzegovina mostly lost their houses (**graph 1.1.1**). The damage of 2,425 houses and 592 apartments has been reported in this survey.

Graph 1.1.1: Destroyed or expropriated housing/ business facilities



Additionally, 177 summer houses and 159 of office spaces and catering establishments and workshops have been destroyed or expropriated. On the whole, the people who have participated in this survey, reported material damage of 3,352 facilities in total, 2,425 houses, 591 apartments, 177 summer houses, 159 workshops and office spaces.

The same number is reached judging by the number of people who reported the loss of one or more facilities (**table 1.1.1**).

Table 1.1.1: The number of people per the number⁶ of lost facilities

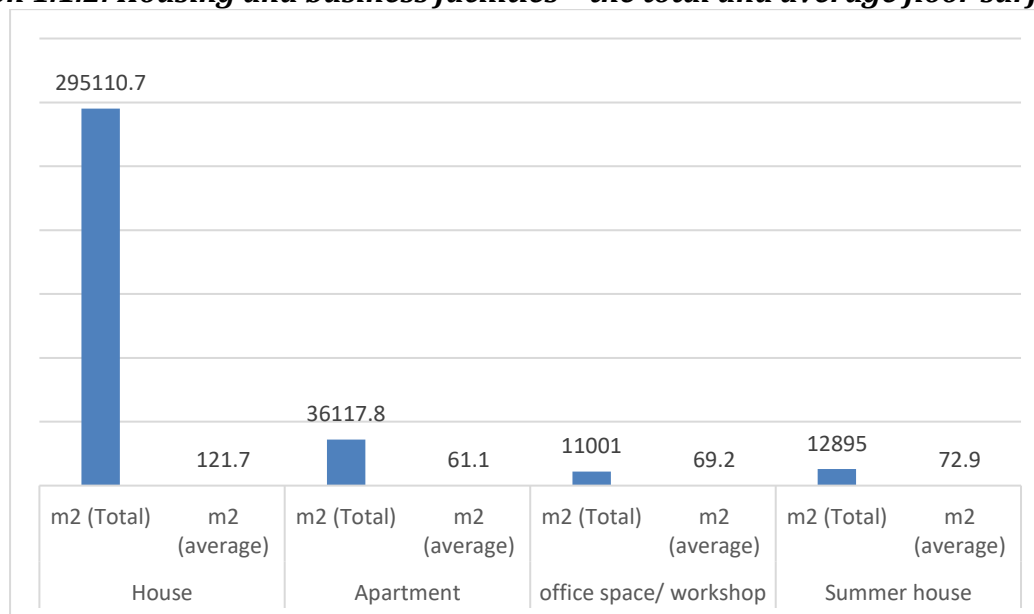
Number of lost facilities	Number of people	Total number of facilities
One	1,639	1,639
Two	657	1,314
Three	99	297
Four	16	64
Five	4	20
Six	3	18
Without reported damage	52	0
Total	2,470	3,352

When the number of square metres of destroyed housing and business facilities is taken into consideration, **graph 1.1.2** shows that the floor surface size amounts to almost three hundred thousand (295,110.7) square metres.

Substantially less material damage suffered by Serbian people in Bosnia and Herzegovina as compared to the damage suffered in Croatia, despite the longer period of war is the consequence of the fact that the damage was made mostly in the areas which were on the combat lines or were attached to the Federation of Bosnia and Herzegovina after the Dayton Agreement. Serbs suffered less material damage in the areas which were controlled by the the Republic of Serbian Krajina and which were subsequently attached to the RepublikaSrpska.

⁶Entry *lost objects* implies the total of: expropriated, destroyed and inadequately exchanged or sold facilities.

Graph 1.1.2: Housing and business facilities – the total and average floor surface



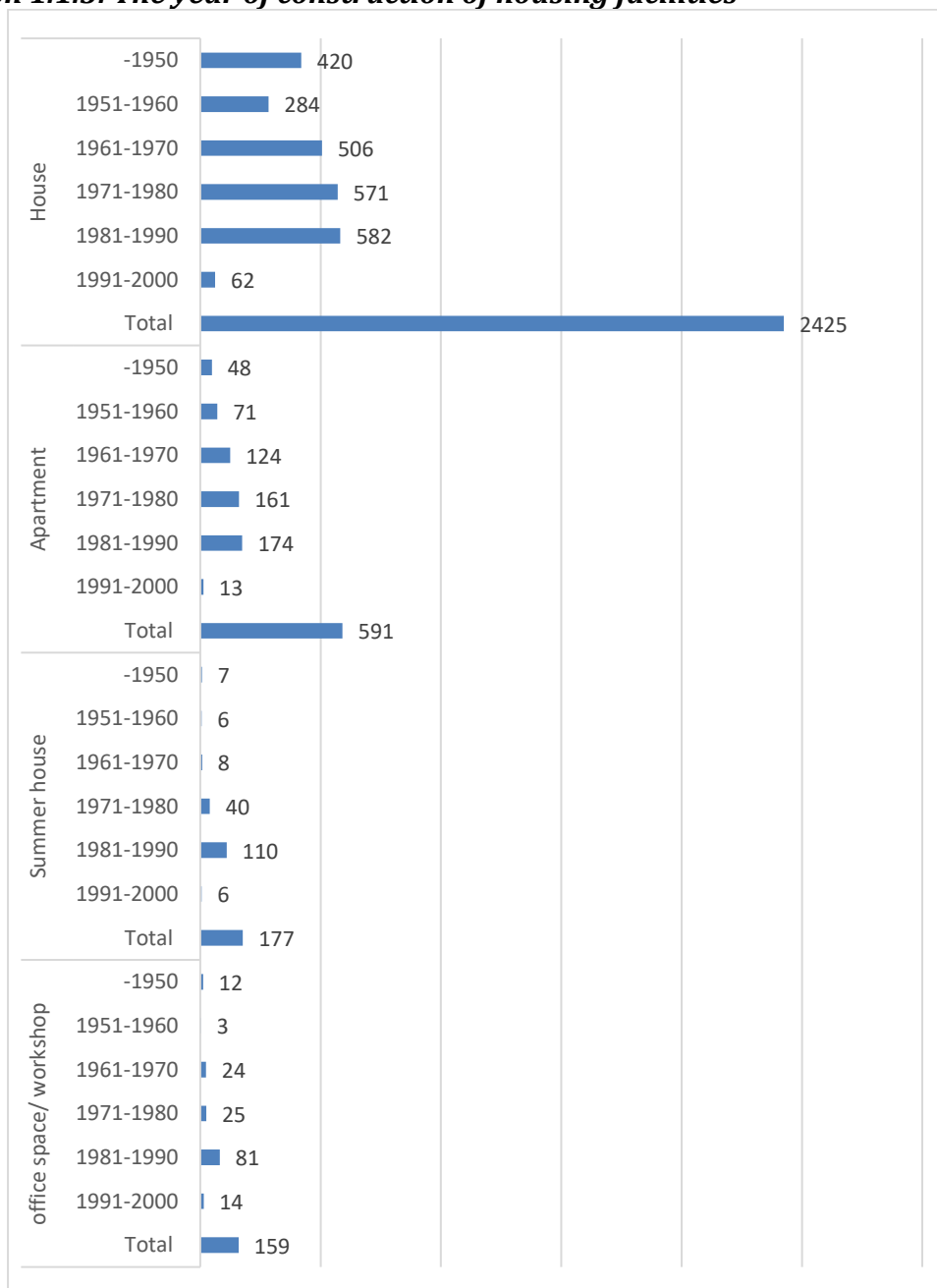
Overview of the individual losses shows that the average floor surface of the lost house was 121.7 square metres; of the lost apartment – 61 square metres; 70 square metres of the lost business space/workshop and 72.9 square metres of summer cottages⁷.

The structure of destroyed housing and business facilities according to their age i.e. year of construction is presented in **graph 1.1.3**. The graph illustrates that, at the time of destruction or expropriation, one half of all houses (50.1%) and many more apartments (58.9%) were not older than 25 years. The damaged facilities were, therefore relatively new, built after the year 1971 and had high utility and market value. Summer houses, the product of relatively novel style of living, had even more favorable age structure with every ninth (88.1%) having been younger than 25 years. Similarly, three quarters (75.5%) of workshops and office spaces belonged to the category of relatively new buildings. Similar conclusion is reached if the age structure of the facilities is considered from another perspective.

Merely every fifth house (17.3%) and less than ten percent of apartments (8.1%) were older than 45 years at the time of destruction/expropriation.

⁷Given data show that the average floor surface of the houses, summer houses and business facilities owned by Serbs in B&H was smaller in size than that of similar facilities in Croatia, which could be explained by lower degree of economic development in B&H. At the same time, the average floor surface of the apartments in B&H was bigger than in Croatia. The reason for this is that Serbs in B&H mostly lost apartments in big cities such as Sarajevo, Zenica, Tuzla etc. which had bigger structure and floor surface than the apartments in small towns which were distinctive for the territory of the Republic of Serbian Krajina.

Graph 1.1.3: The year of construction of housing facilities

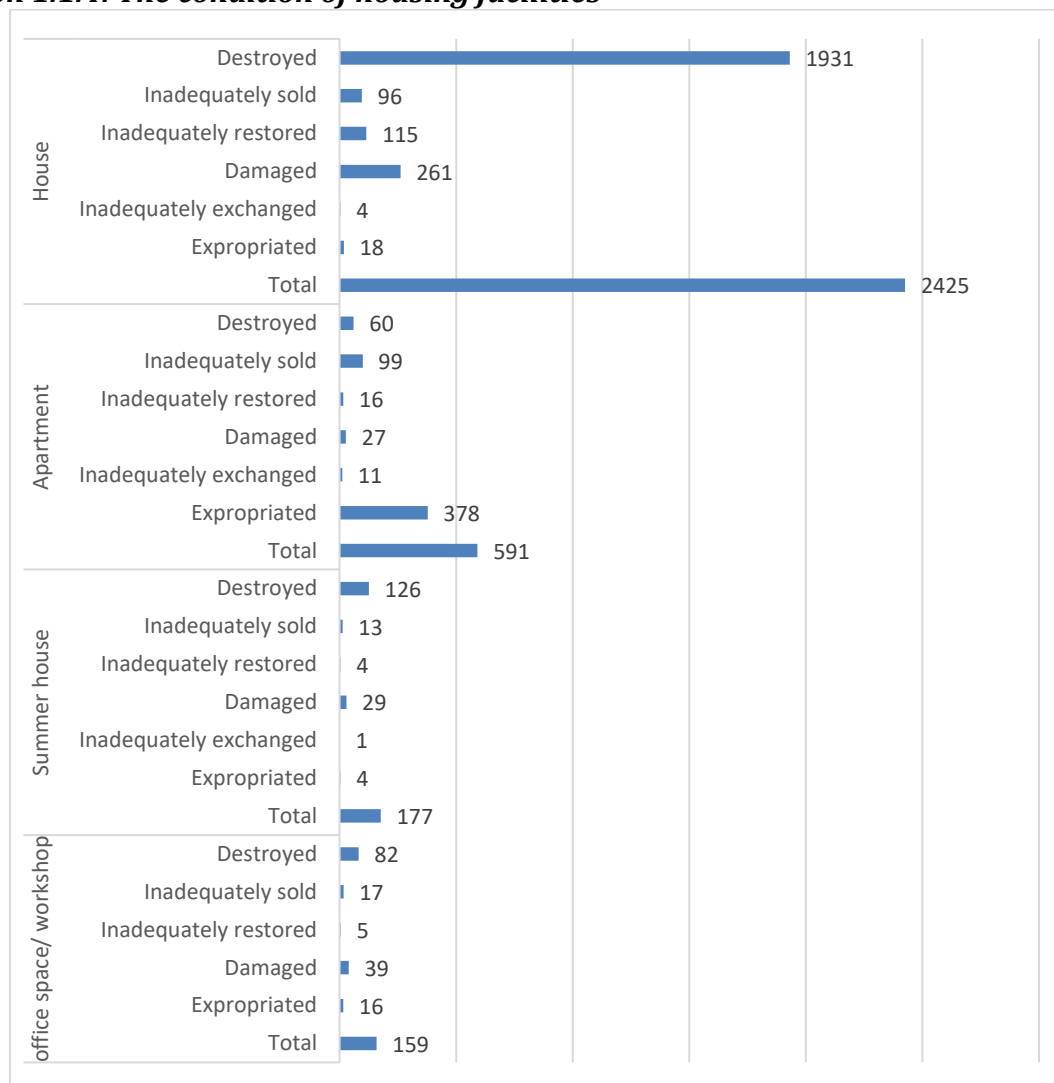


The type of damage on immovable property illustrated in the **graph 1.1.4** leads to conclusion that the greatest number of Serbian houses in Bosnia and Herzegovina – eight out of ten (79.6%), were completely destroyed. Additionally, every tenth house (10.8%) was damaged⁸, which means that in more than 90% of cases, Serbian houses were the target of armed actions and shelling. This reflects the ruthlessness of war conflict and the fact that armed actions took place on the territory predominantly populated by Serbian people. Virtually identical situation refers to the summer houses which were mostly located outside of cities and which were mostly owned by Serbian people who used to live in big cities or in Serbia. The same graph shows that 87.6% of summer houses were completely destroyed or damaged. When it comes to business facilities, they were less often destroyed (74.8%) since a number of them were located in the cities which Serbian people were displaced from; hence those facilities were expropriated or inadequately sold.

The apartments, in contrast, were mostly expropriated (64%). This finding was expected since those apartments mostly belonged to Serbs who used to live in the cities on the territory of The Federation of Bosnia and Herzegovina. After Serbian people had been expelled from the cities they used to live in, their apartments were expropriated or, in the case of extreme need inadequately sold or exchanged (10%). Expropriation of apartments, was, the same as in Croatia, aided by the fact that the privatization of the so-called social apartments had not yet been conducted at that time, hence the expelled Serbs have simply lost the right of tenure, i.e. the right to use or buy off the apartments they had been living in until then, which is just another name for extortion.

⁸ It is important to emphasize that this refers only to facilities which were damaged and have not yet been restored. The second category presents the destroyed or damaged facilities which were later inadequately restored.

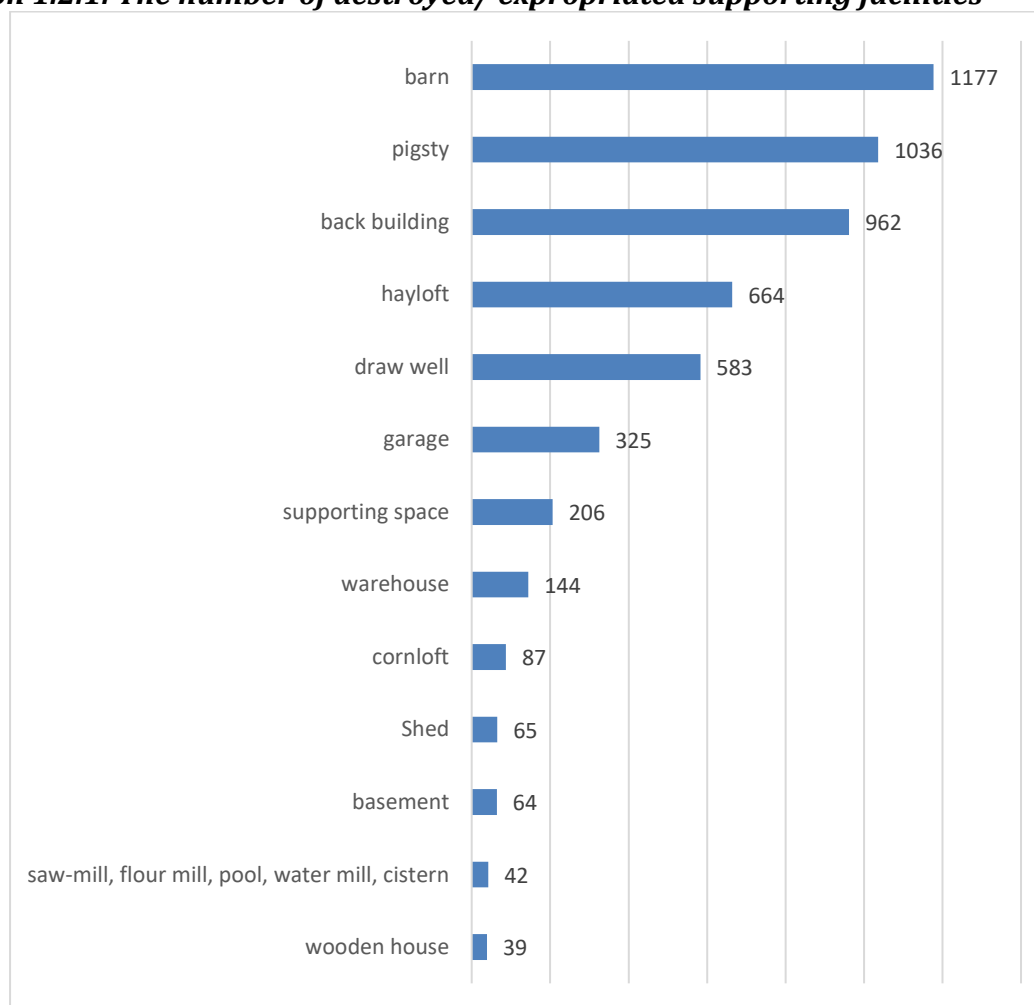
Graph 1.1.4: The condition of housing facilities



1.2. Supporting facilities

Graph 1.2.1 presents the total number of destroyed/expropriated supporting facilities, precisely 5,394 facilities, or 2.18 per household on average.

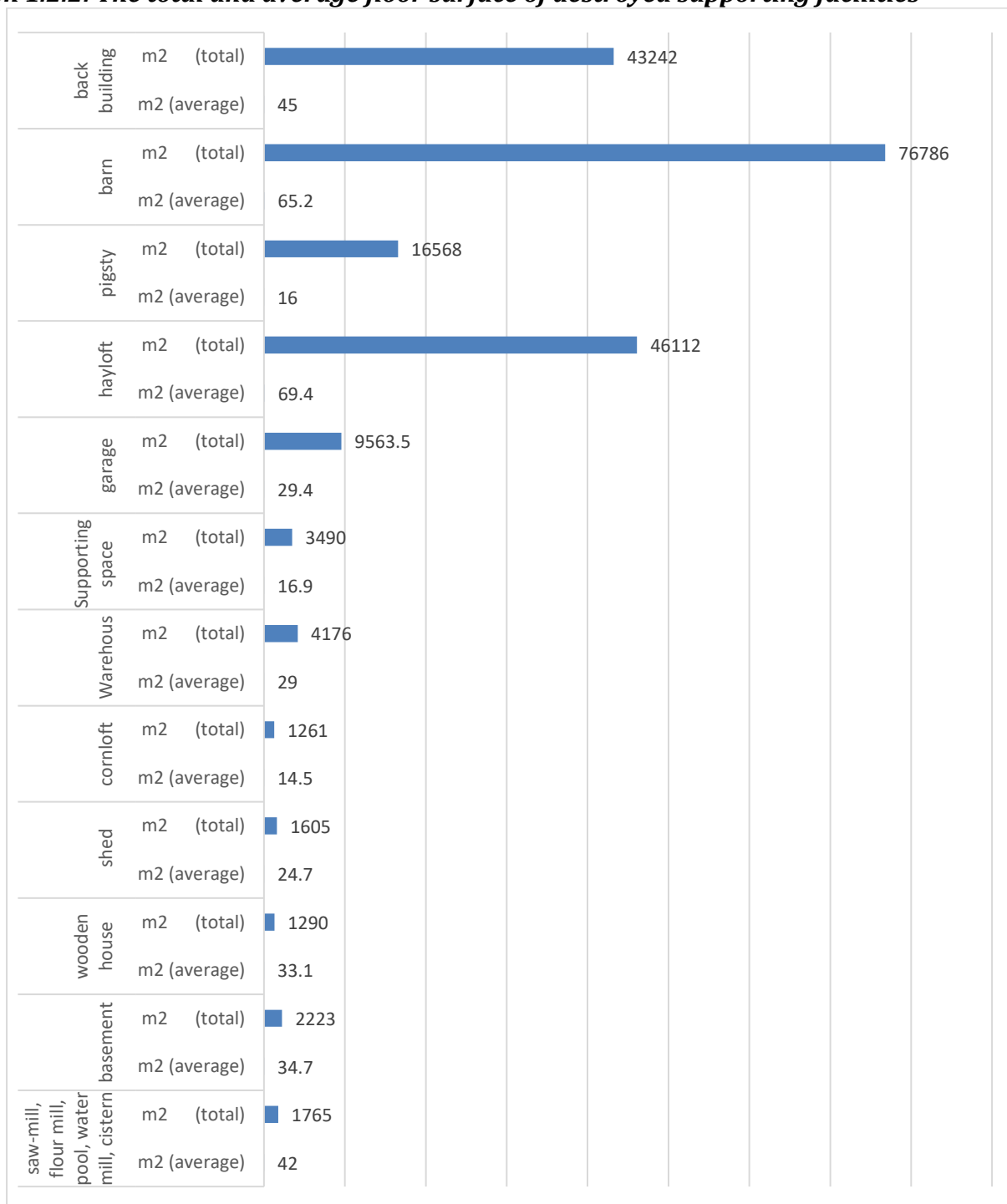
Graph 1.2.1: The number of destroyed/ expropriated supporting facilities



As shown in the graph, barns, pigsties, back buildings, haylofts and draw wells suffered the greatest damage, which, as in the case of Croatia, reflects the systematic destruction of rural households in order to hinder any kind of economic life in future.

The total floor surface of destroyed/expropriated supporting facilities, excluding draw wells amounts to 208,081.5 square metres(**graph 1.2.2**).

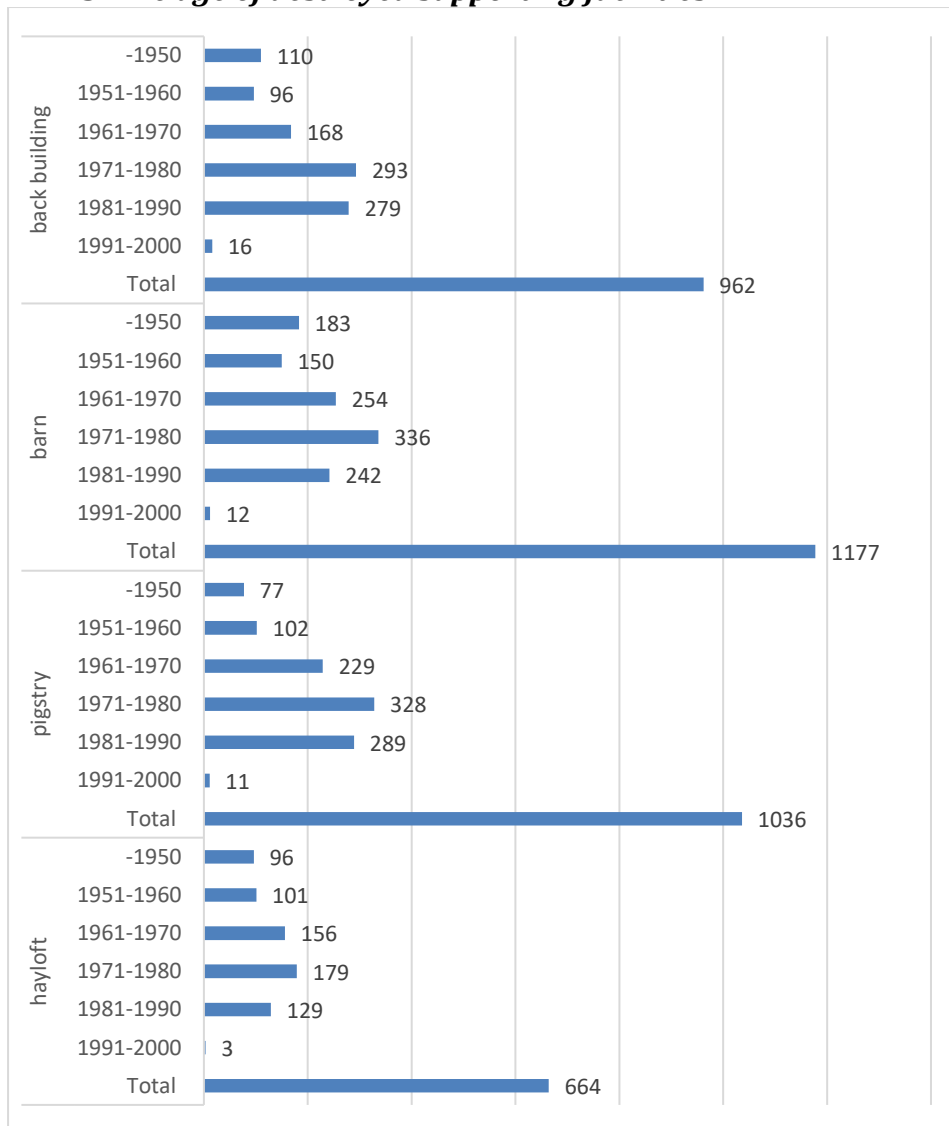
Graph 1.2.2: The total and average floor surface of destroyed supporting facilities

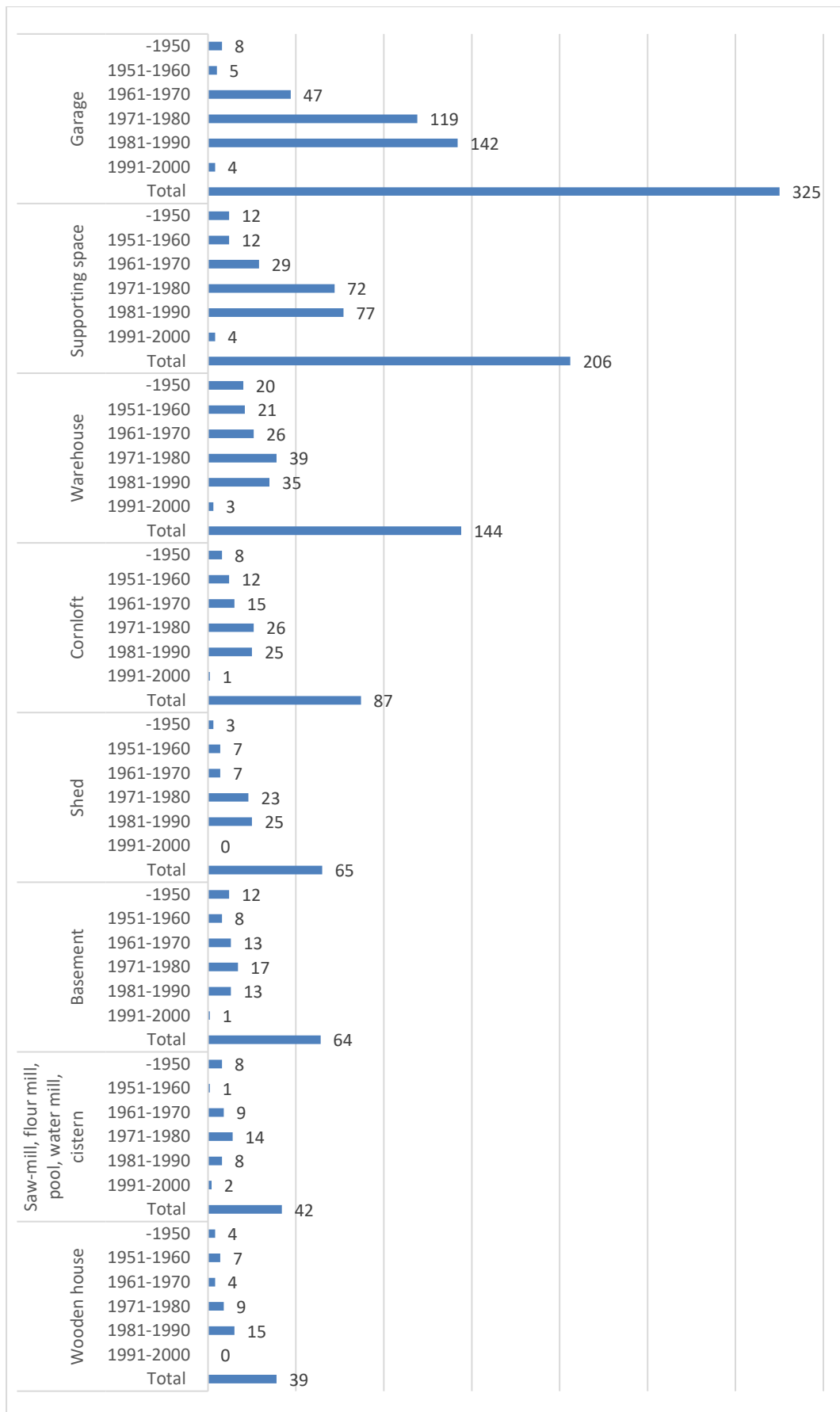


Barns, back buildings and haylofts are the facilities with the biggest surface therefore it is no surprise that more than three fourths, i.e. 79.8% of the total surface refers to those facilities.

Graph 1.2.3 shows that those were relatively new facilities, built mostly during the last two decades prior to the war.

Graph 1.2.3: The age of destroyed supporting facilities



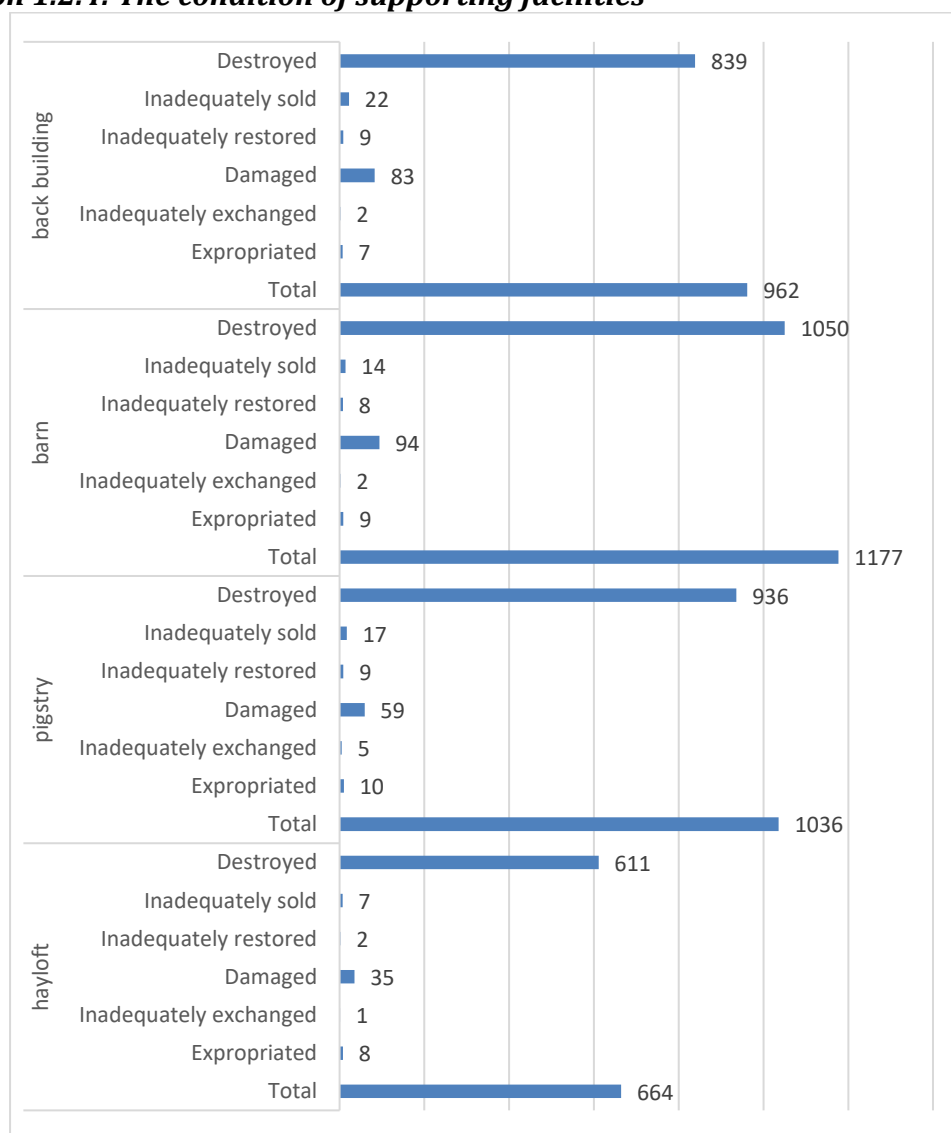


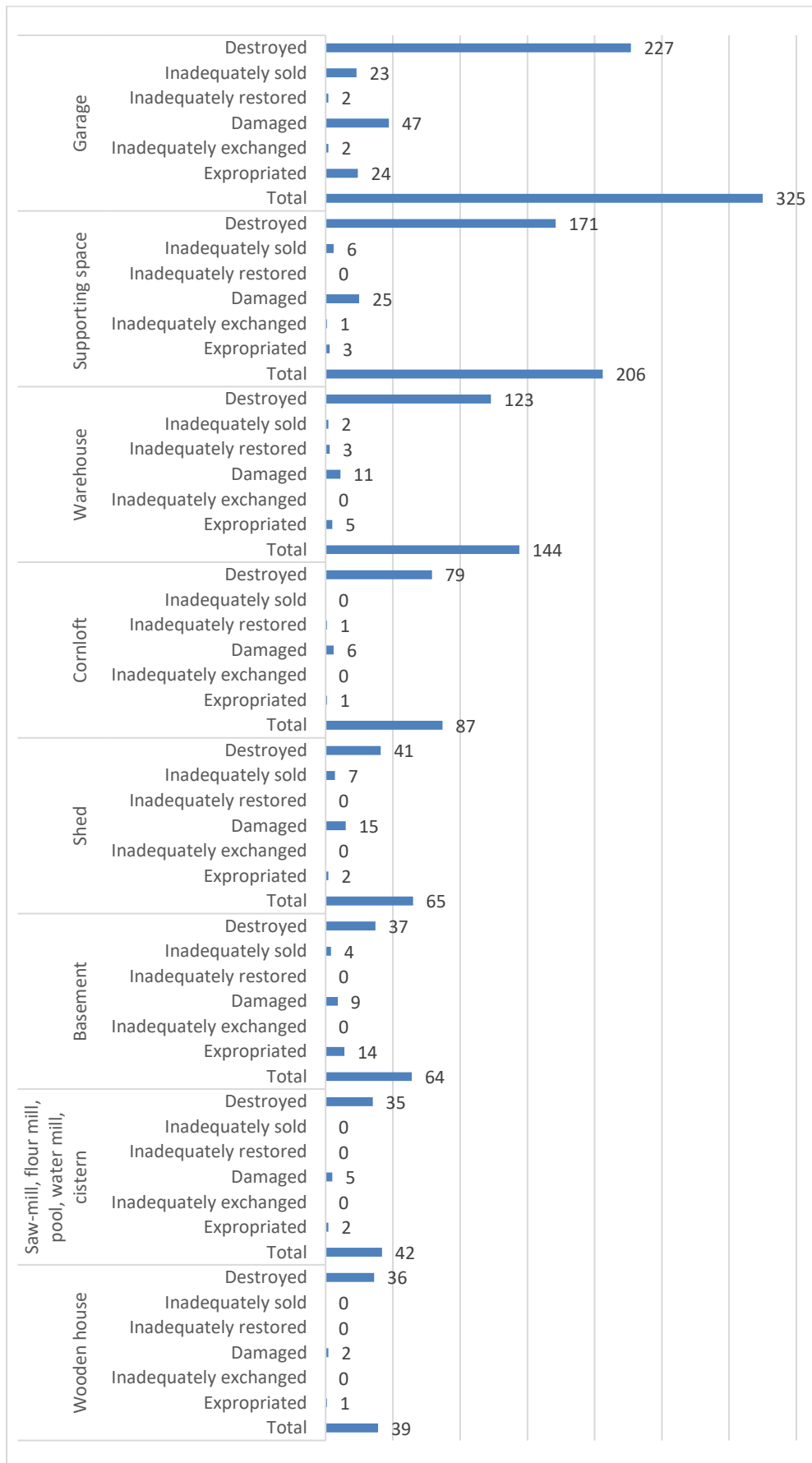
In relation to age, the newest facilities on average were garages 43.7% of which were built within the decade before their destruction. It is no surprise, since the rural households had been automobilized later than urban households, therefore cars and the need for garages arrived in rural areas only in the 1980s.

The oldest facilities are barns and haylofts which were owned by every rural household since its founding.

Finally, it is necessary to emphasize that supporting facilities were, in most cases completely destroyed or damaged. **Graph 1.2.4** shows that, individually taken, destroyed and damaged supporting facilities amount to 97.2% barns; 96% pigsties; 97.3% haylofts; 95.8% of back buildings; 95.1% secondary rooms; 93% of warehouses; 95.2% of other buildings; 97.7% of corn lofts; 97.4% of wooden houses; 86.2% of barns; 84.3% of garages; 71.9% of basements.

Graph 1.2.4: The condition of supporting facilities

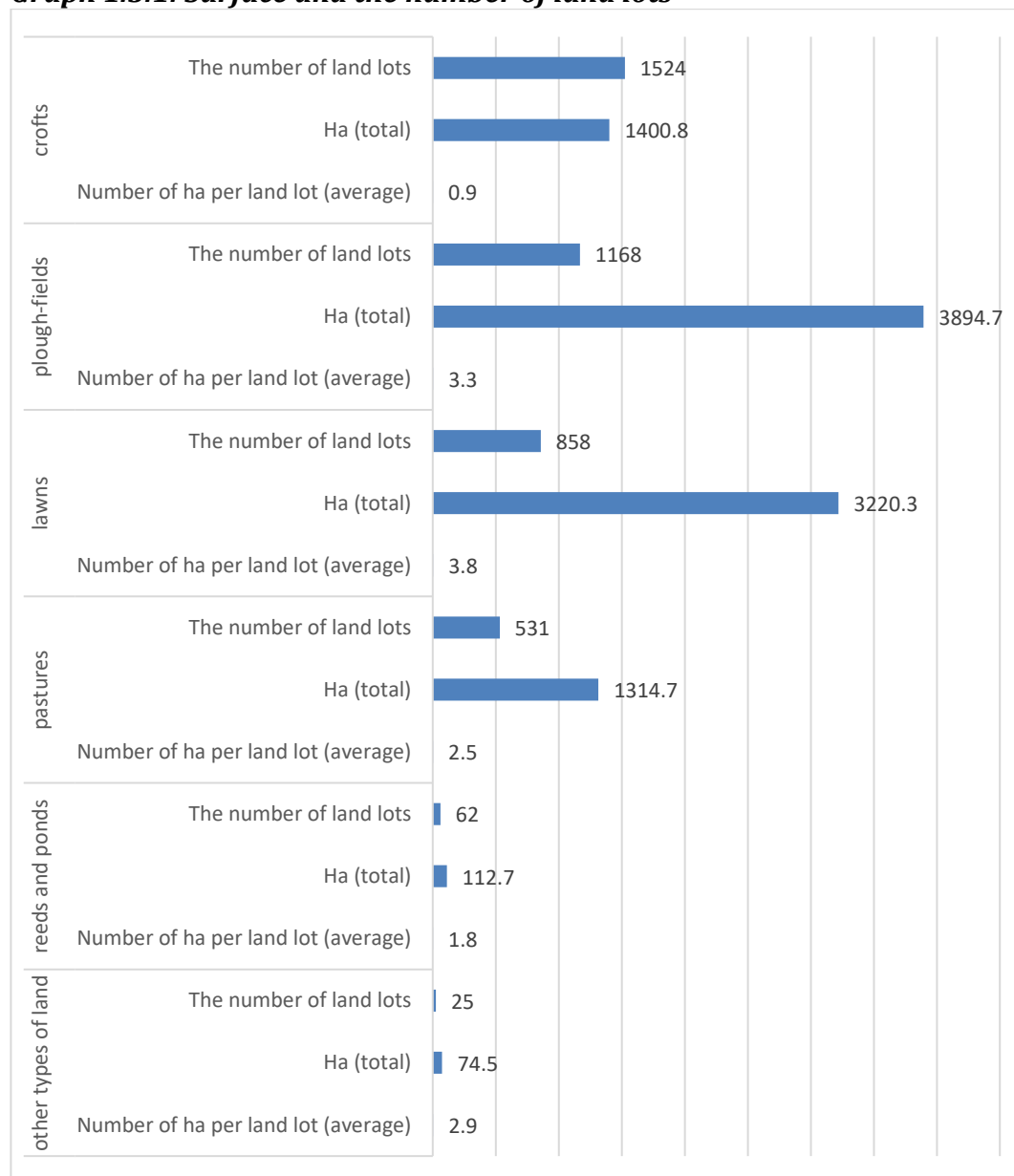




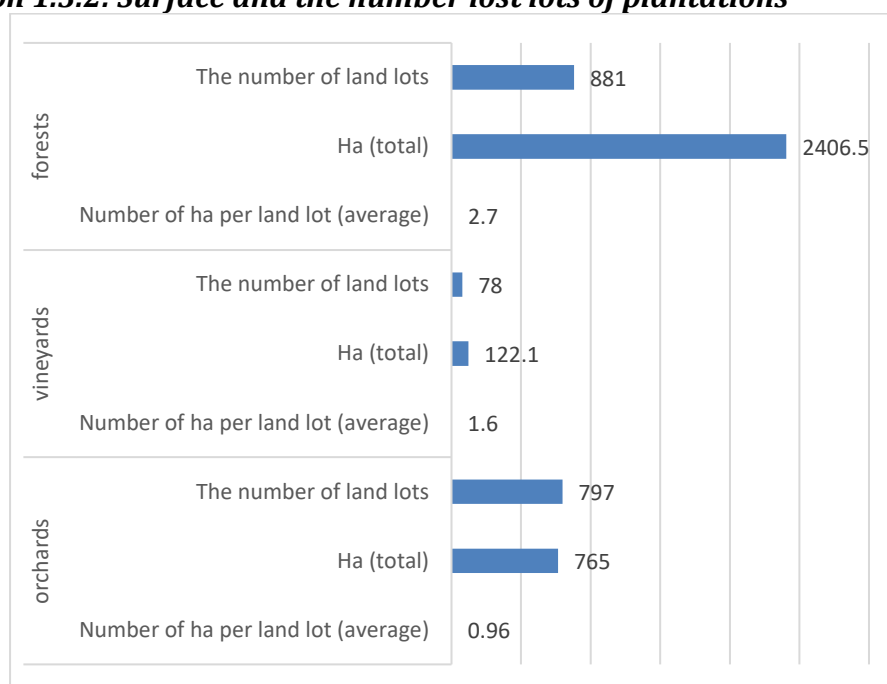
1.3. Land

Except the lost construction buildings, Serbs who used to live in Bosnia and Herzegovina have lost great surfaces of land. **Graphs 1.3.1** and **1.3.2** provide the overview of the reported surface of the lost land classified according to different categories, as well as the number of land lots and the average size of a land lot for each of the given categories.

Graph 1.3.1: Surface and the number of land lots



Graph 1.3.2: Surface and the number lost lots of plantations

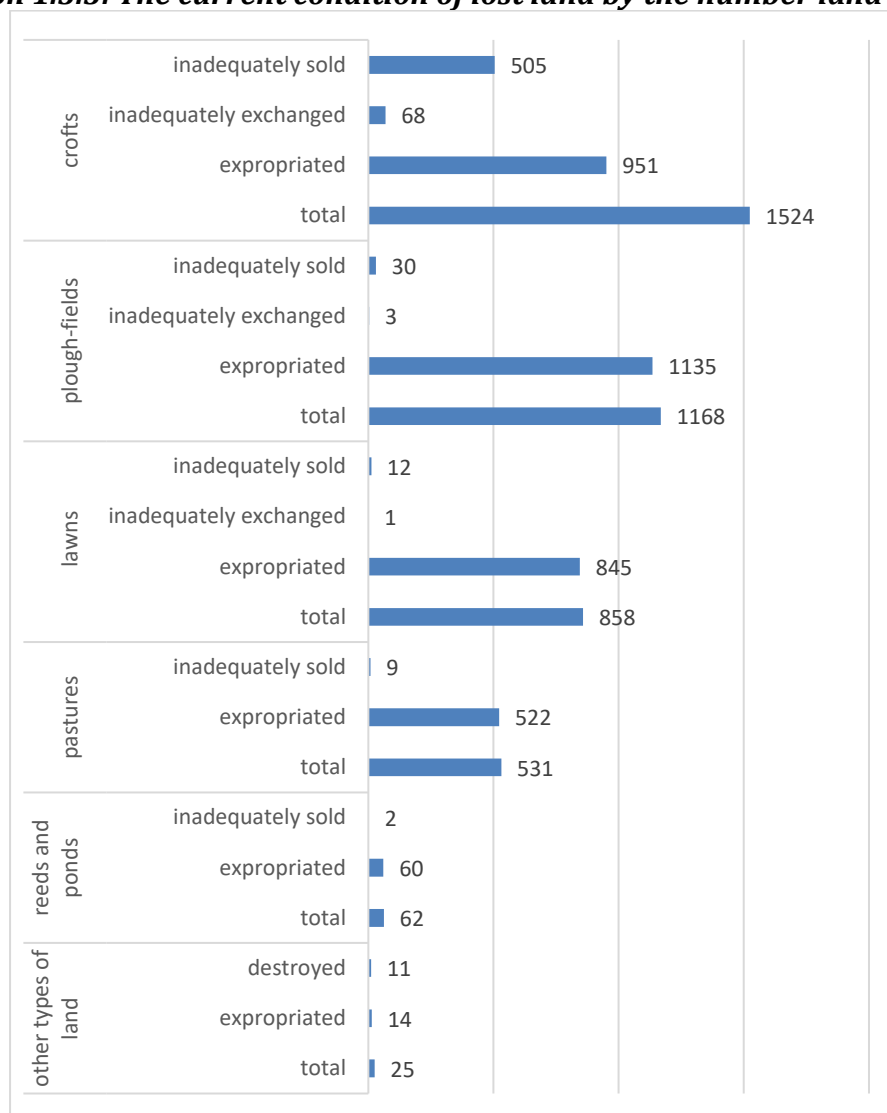


The total surface of the lost land amounts to 87,177 hectares, and with addition of further 32,936 hectares of fruit plantations, vineyards and forests, the total loss of land amounts 120,113 hectares. One third (32.4%) of the mention land are plough-fields, and 37.7% are fields and pastures. Land covered with forests comprises 20%, fruit plantations and vineyards 7.4% and gardens 11.7% of the lost land. Additionally, there are 1.6% of third-rate land such as reeds, ponds and other land unsuitable for cultivation.

The given structure corresponds with the type of agricultural activities the Serbian people Bosnia and Herzegovina were engaged in. It was, as well as in Croatia, composite agricultural production which comprised agriculture as well as cattle breeding, vegetable farming, often fruit farming and sometimes viticulture. The Significant part of this production was used for personal needs while relatively small surplus of mostly milk and cattle was intended for market. This fact is supported by relatively minute average land property.

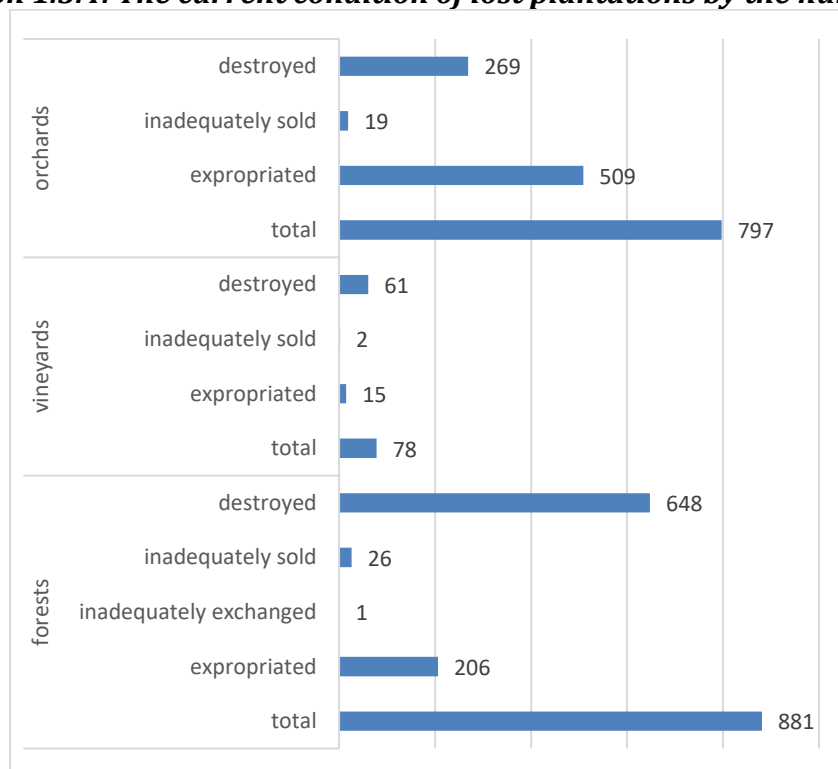
The condition of the lost land and the data presented in **graphs 1.3.3** and **1.3.4** corroborates the conclusion about the systematic destruction of everything than could be destroyed, predominantly forests, fruit plantations and vineyards which were destroyed in a significantly greater measure in contrast to other land lots.

Graph 1.3.3: The current condition of lost land by the number land lots



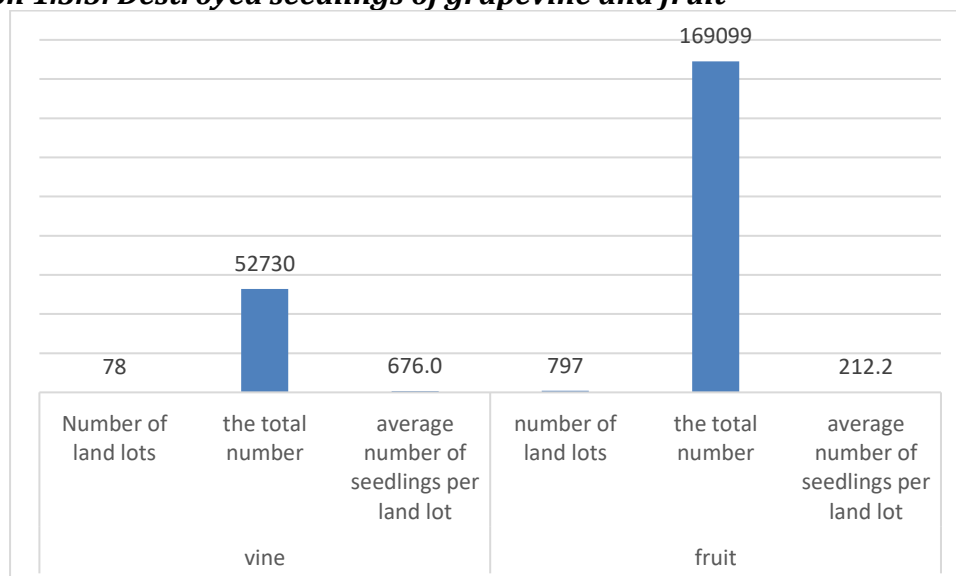
Graph 1.3.4 shows that almost three fourths (73.6%) of forests and more than three fourths of vineyards (78.2%) destroyed, while the other kinds of land were mostly expropriated, since it was not possible to physically destroy them. Former owners managed to inadequately sell (33.1%) or exchange (4.5%) only considerable percentage of crofts.

Graph 1.3.4: The current condition of lost plantations by the number of lots



According to the number of seedlings; Serbian people were damaged in various ways by 52,730 grapevines and 169,099 seedlings of various fruit which is illustrated in **graph 1.3.5**.

Graph 1.3.5: Destroyed seedlings of grapevine and fruit



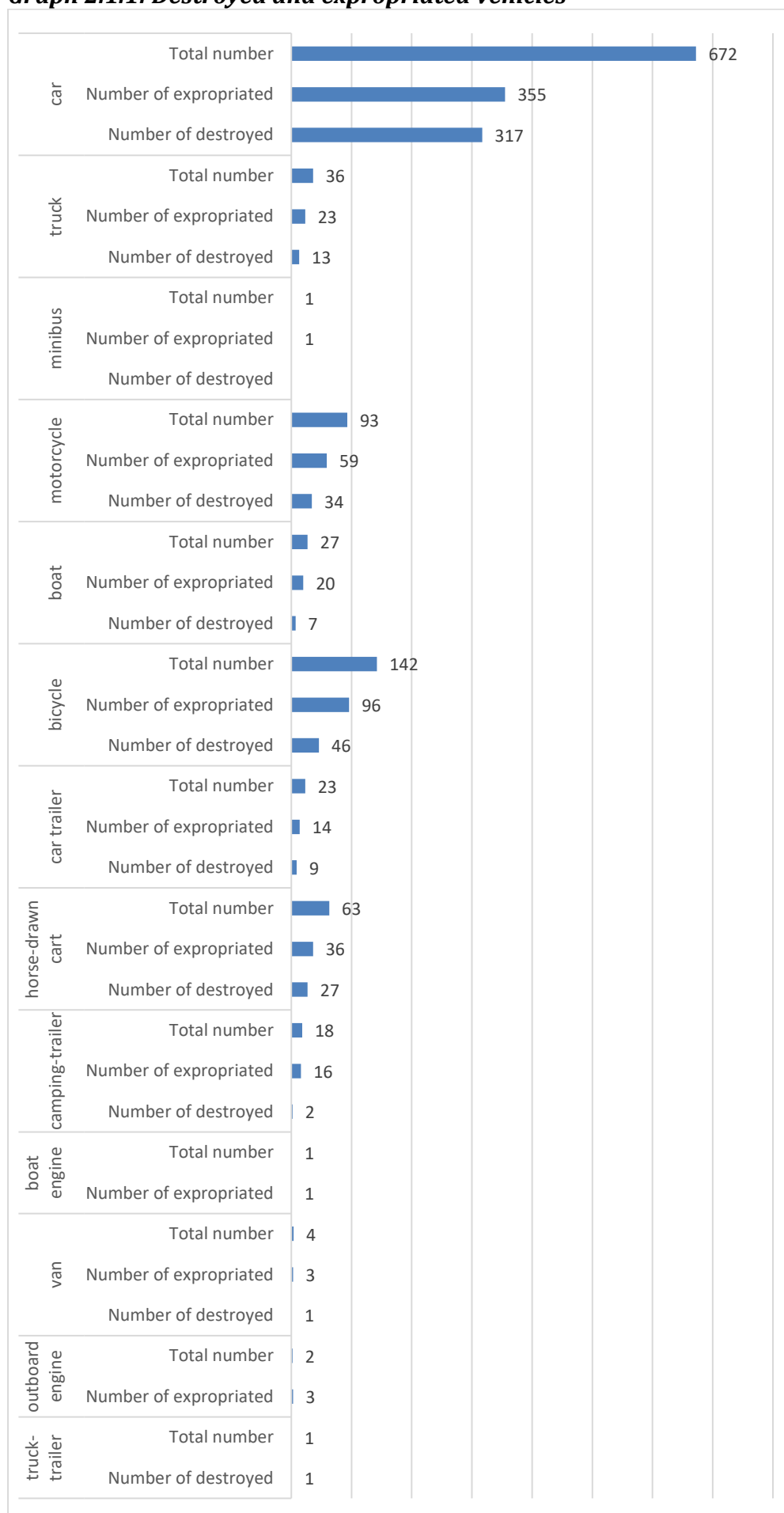
2. MOVABLE PROPERTY

Movable property is classified into several categories and subcategories. The people who took part in this survey were asked to name the exact number of objects and the way they lost them, and when possible, the value of the lost movable property. Unfortunately some of the data obtained are not entirely applicable since the value has been expressed in different currencies hence it is very difficult to precisely reconstruct the exact value of those figures. Therefore, we have decided to exclude the data which could not be precisely and authentically presented from the report. However, even the data which were precisely presented give testimony to the extent of material losses suffered by the refugees from Bosnia and Herzegovina.

2.1 Vehicles

As it was expected, the lost vehicles were predominantly cars and motorcycles which were the most abundant. It is very difficult to estimate their market value of that time and it can only be asserted that the citizens reported the loss of 2753 cars and 950 motorcycles, 237 trucks of different bearing capacity, 191 boats, 8 buses and 27 minibuses. In addition, another 1312 kinds of vehicles, mostly bicycles in number have been reported **(graph 2.1.1)**.

Graph 2.1.1: Destroyed and expropriated vehicles



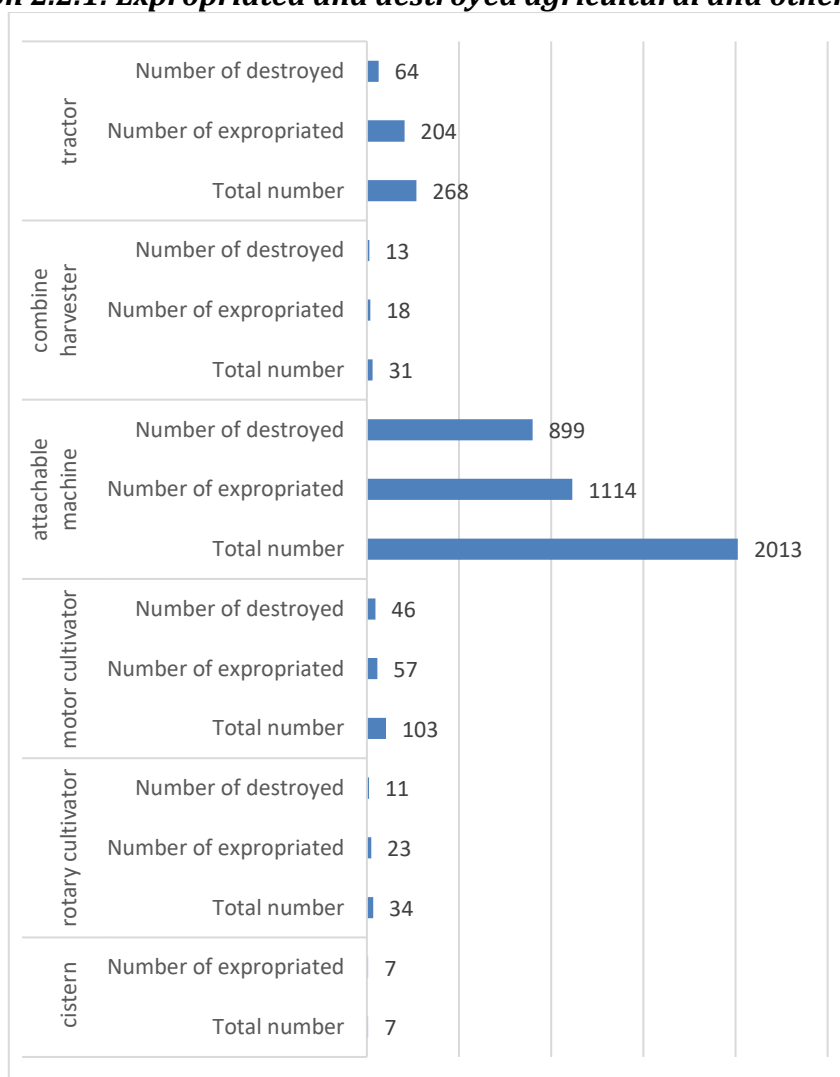
As shown in **graph 2.1.1**, the vehicles were mostly expropriated. Of course, the greatest number of destroyed and expropriated vehicles were cars, since they were the most abundant.

Unlike Croatia, the difference in the number of expropriated and destroyed cars was not so significant in Bosnia and Herzegovina, predominantly since the war actions in Bosnia and Herzegovina were more intense over the longer period of time hence the number of destroyed cars was proportionally greater.

2.2. Agricultural machinery

Similar to the lost vehicles, the most valuable agricultural machines as well as other machines and devices were expropriated. The data shown in **graphs 2.2.1** and **2.2.2** testify that the most drastic example is the expropriation of tractors since two thirds of tractors were expropriated, while one third was destroyed during the war actions. Expropriation also prevails in the case of other machines and tools, but the difference in relation to the damage done by destruction is not that significant as in the case of Croatia, where the expropriation happened right after the exodus of Serbian people, which has not been recorded as such in Bosnia and Herzegovina.

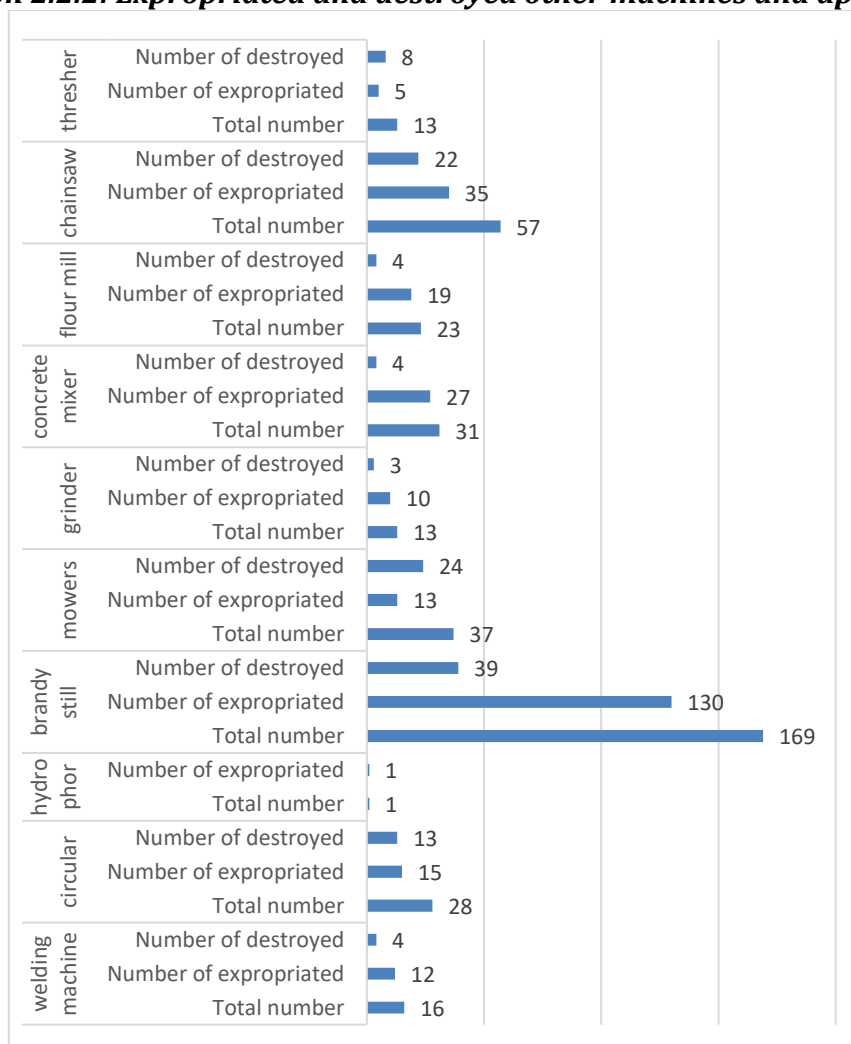
Graph 2.2.1: Expropriated and destroyed agricultural and other machinery



Individually taken, the biggest number – 2013, of expropriated or destroyed machines refers to attachable machines.

On the other hand, **graph 2.2.2** clearly illustrated that the structure of expropriated and destroyed machines and appliances matches the structure of agricultural activities Serbs in Bosnia and Herzegovina were engaged in. Relatively significant number of brandy stills is no surprise, since brandy making, mostly for one's own needs, in the regions rich in plums, was common activity in almost every household. Also the proportionally significant number of chainsaws is no surprise since Serbs on the territory of present day Federation lived mostly in the regions rich in forests. Contrary to this, relatively small number of corn-crowning machines and mowers, or the lack of threshers is also understandable since the configuration of the terrain only partially allows crop husbandry therefore the need for this kind of machines did not exist.

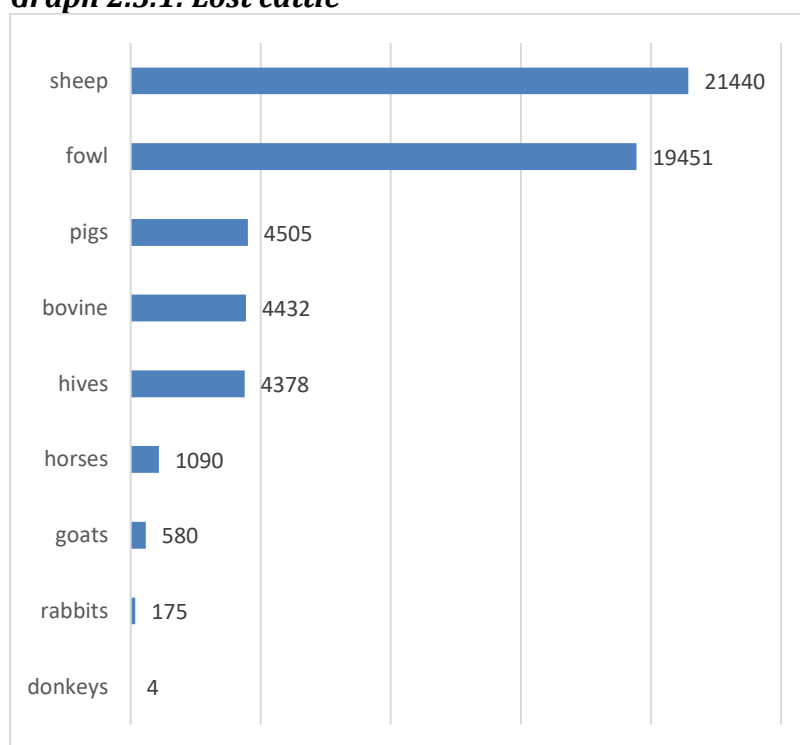
Graph 2.2.2: Expropriated and destroyed other machines and appliances



2.3. Cattle and other animals

Graph 2.3.1 shows that the significant material damage was suffered by the loss of cattle. The biggest number of lost animals was sheep – over 20.000 head and almost the same number of animals when it comes to fowl. The total number of cattle suggests that almost 4,500 head of cattle and about a thousand horses have disappeared.

Graph 2.3.1: Lost cattle



The given number of head of cattle only partially represents the total losses, since the survey represents only the damage reported by the participants of the survey while the number of people who have suffered damage is significantly greater.

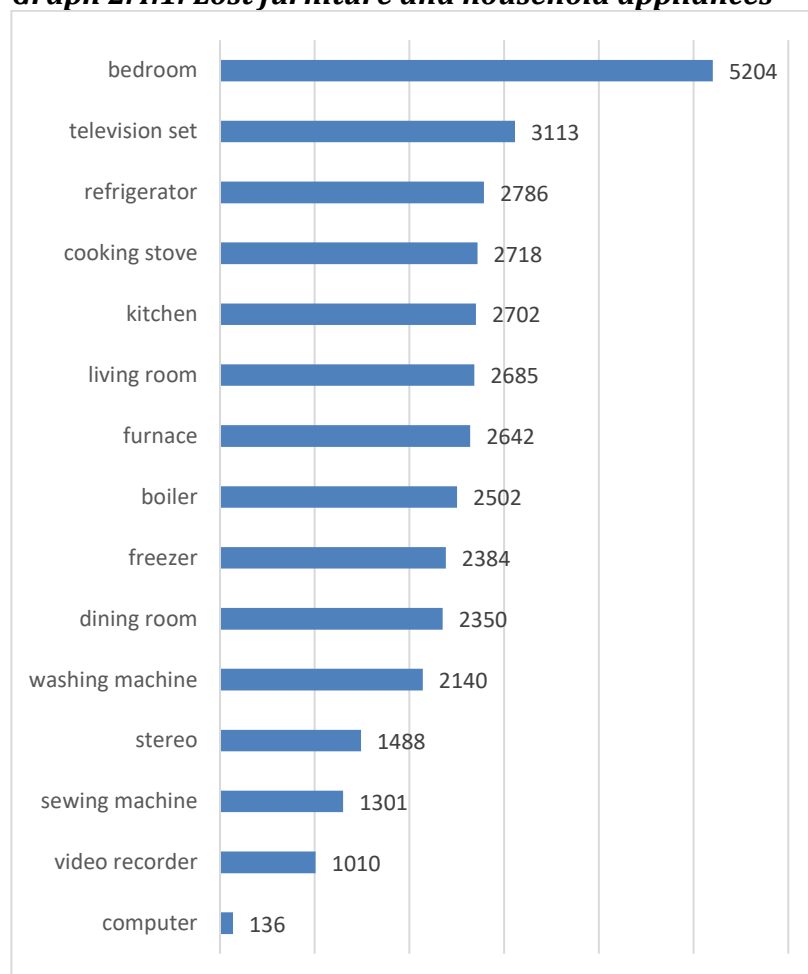
2.4. Furniture and household appliances

The data were classified into three categories for easy reference. The first one is compiled of suites of furniture, i.e. their pertaining furniture (bed rooms, living rooms, dining rooms and kitchens). The total number of these suites of furniture is 12,941. Having in mind that the total number of housing facilities (houses, apartments and summer houses) amounts to 3,193, the average number of lost suites of furniture per housing unit is 4.05. That is the logical sum of bedroom, living room, dining room and kitchen which were commonly owned by every household.

The second category is compiled of basic technical items (cooking stove, furnace, television set, refrigerator, boiler, washing machine and freezer), which in total amounts to 18,485. When that number is divided by the total number of housing facilities, each household has lost 5.8 basic appliances on average, which is, also, understandable since each rural household did not own all of the abovementioned appliances.

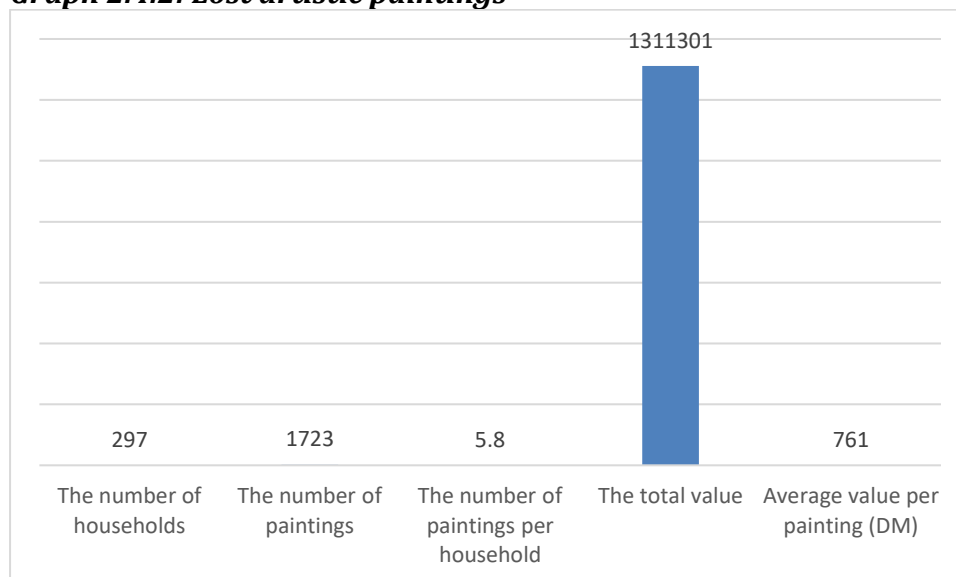
The third category is compiled of luxurious technical items (computers, video recorders, music boxes, sewing machines) 3,935 were expropriated or destroyed. This means that, on average, each household has lost 1.23 luxurious appliances. It is very difficult to estimate the market value of these appliances, but due to the previously mentioned relatively small age of housing facilities, these appliances couldn't have been very old. This assumption is further supported by the fact that several years prior to the war a significant number of households in Yugoslavia had been buying new appliances which had become much more available due to market liberalization and economic reforms brought about several years prior to the dissolution of Yugoslavia and beginning of the war.

Graph 2.4.1: Lost furniture and household appliances

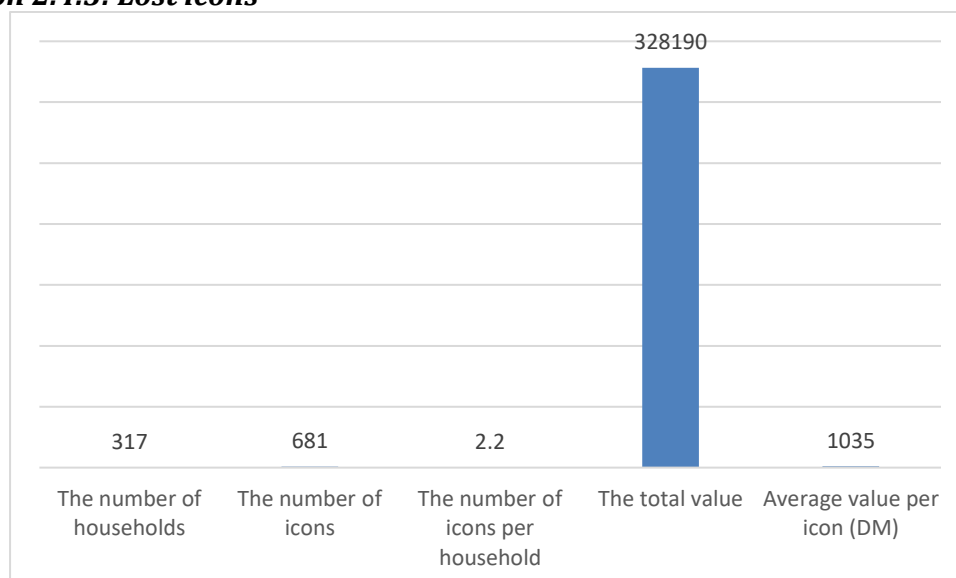


Except the lost furniture and household appliances, a significant number of families have reported the losses of art objects. **Graph 2.4.2** provides the number of artistic paintings and damaged families. Each family that has reported the damage of this kind, has lost more than six artistic paintings or/and two icons. (**Graph 2.4.3**).

Graph 2.4.2: Lost artistic paintings



Graph 2.4.3: Lost icons



Unfortunately, there are no data about the value of these works of art but the very fact that these losses were reported by the citizens testifies that their value was not negligible. According to the estimates of the damaged owners the total value of the expropriated paintings amounts to 1,311,301, and that of icons 328,190 of Deutsch Marks which amounts to 650 and 170 thousand Euros respectively, or the total loss of 820 thousand of present day Euros.

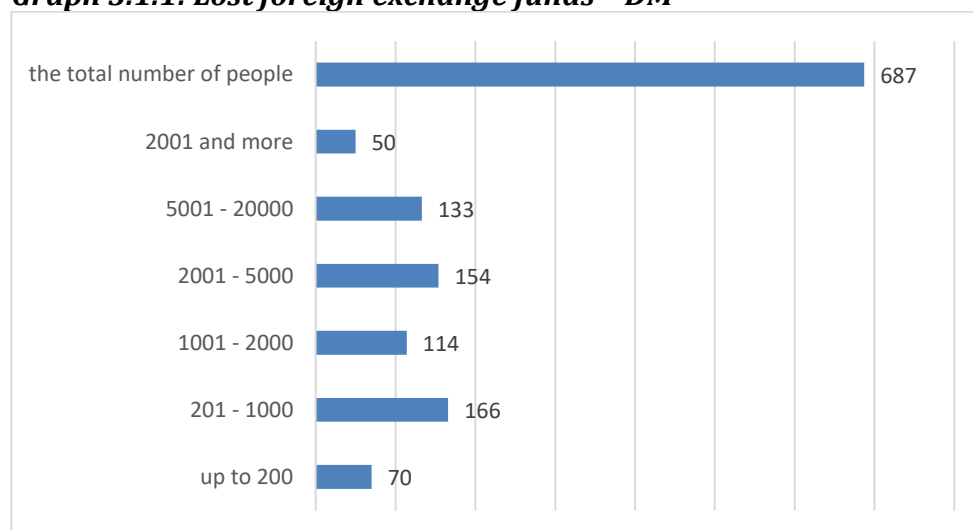
3. FINANCES

The overview of the reported finances comprises: foreign exchange funds, Dinar funds, unpaired securities, unsettled equities and unsettled pension back pays.

3.1 Lost foreign exchange, dinars and securities

Foreign exchange funds were mostly kept in Deutsche Marks and American dollars hence their total amount is presented in that way in **graphs 3.1.1** and **3.1.2**. The total number of people who reported the loss of Dollar deposits is 54 and there is much more of those who lost deposits in Marks – 250. This result was expected since many Serbs used to work or had family members who worked in Germany or other countries of Western Europe. The total amount of money lost by the people who took part in this survey, amounts to 1,971,121 Deutsche Marks and 235,422 American Dollars. However, many citizens had deposits in other currencies, and the amount of that money is shown in the **table 3.1.1**.

Graph 3.1.1: Lost foreign exchange funds – DM



Graph 3.1.2: Lost foreign exchange funds – US dollars

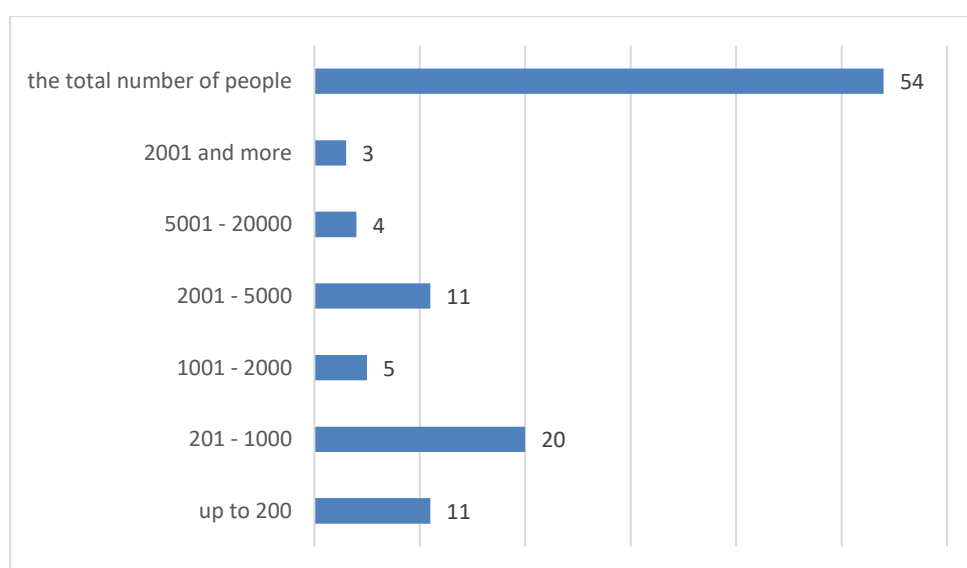


Table 3.1.1: Lost foreign exchange funds in other currencies

	Total amount	Number of people	Average per person
British Pound	3519	3	1173
Swiss Franc	11744	16	734
French Franc	6103	4	1526
Austrian Schilling	23950	5	4790

Except according per currency, lost foreign exchange funds are also presented per the banks they had been deposited into. **Table 3.1.2** shows that The Economic Bank os Sarajevo (*Privrednabanka Sarajevo*) (30.2%) Yugobank(*Jugobanka*) (30%) and the Bank of Sarajevo(*Sarajeskabanka*) (18.2%) had deposited more than three quarters of the total foreign exchange saving deposits which have not been withdrawn by the owners to this day.

Table 3.1.2: The structure of lost foreign exchange deposits per banks

	Bank	Investbank (Investbanka)	Jugobank (Jugobanka)	Sarajevo (Sarajevskabankna)	Ljubljana (Ljubljanskabankna)	Sarajevo (Sarajevskabankna)	Other	Total
Deutsche Marks	Number of damaged people	5	54	33	35	68	55	250
	Total amount	92165	593016	357950	117655	595773	214562	1971121
American dollars	Number of damaged people	2	11	1	11	24	5	54
	Total amount	1295	79553	100	38711	108063	7700	235422
Rest	Number of damaged people	1	5	3	7	9	3	28
Total	Number of damaged people	8	70	37	53	101	63	332
% of the damaged people		2.4	21.1	11.1	16.0	30.4	19.0	100.0

The total amount of lost Dinar funds (**graph 3.1.3**) is also hard to estimate due to rampant inflation which devaluated Dinar at the beginning of 1990s. For this reason the Dinar funds are here represented in the way they were cited in the reports of the citizens. However, if the beginning of the war, i.e. March of 1991 is taken as the point of orientation, when the value of Deutsche mark amounted 13 Yugoslav dinars⁹, then the total amount of 27,344,605 dinars turned into Marks amounts to 2,103,431 Deutsche Marks only for the people who have reported having had this kind of damage. It that way they were damaged for 241,987 of dinars or 18,614 Marks.

Graph 3.1.3: Lost Dinar funds

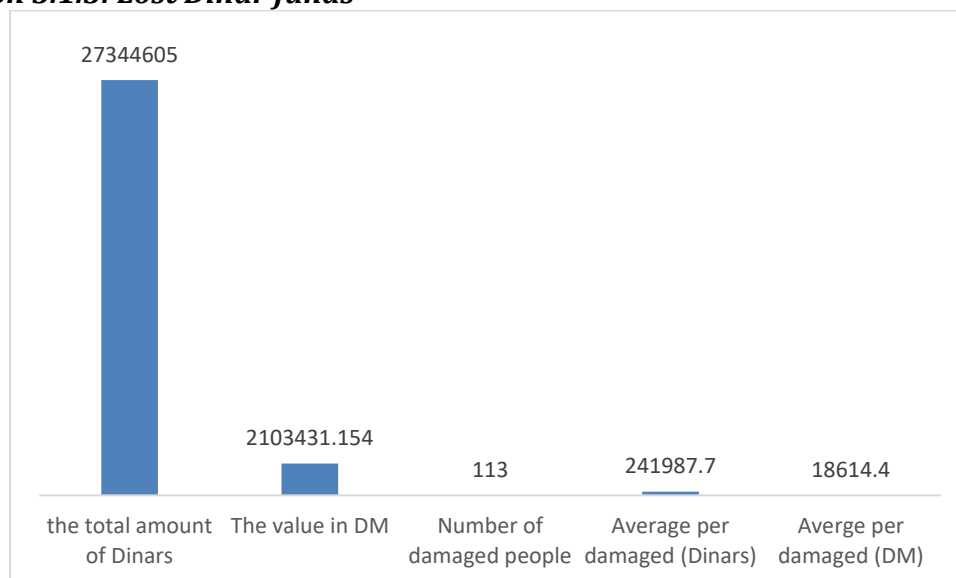


Table 3.1.3 shows the structure of lost Dinar funds by the banks these funds were deposited into. Similar to the case of foreign exchange funds, The Economic Bank of Sarajevo (*Privrednabanka Sarajevo*) (54.6%) and the Bank of Sarajevo (*Sarajevskabanka*) (12.6%) precede in the proportions of Dinar savings. Two thirds of total Dinar saving deposits was left confined in two abovementioned banks.

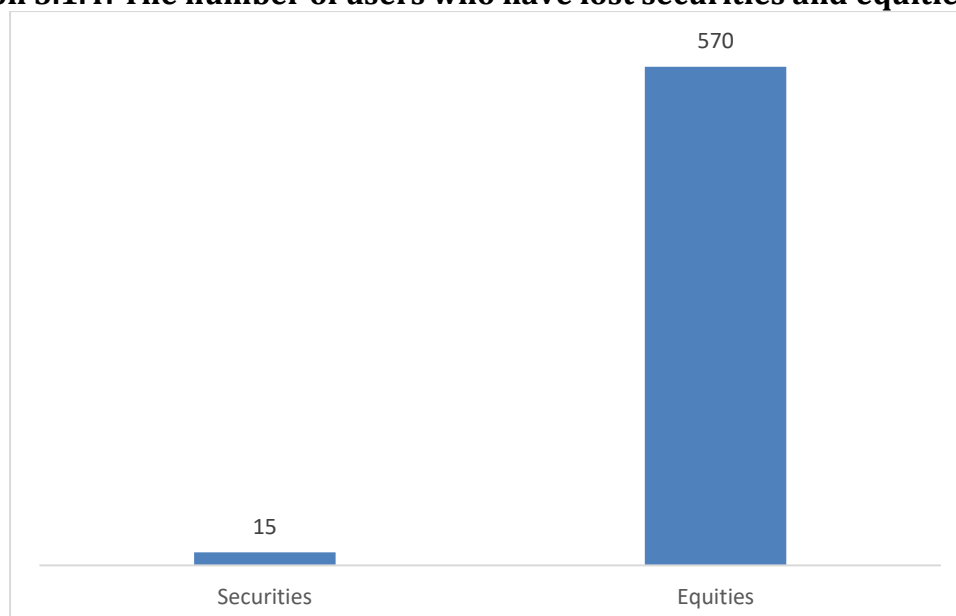
⁹According to the data of the National Bank of Yugoslavia, the rate of Deutsche mark in the first three months of 1991. amounted to 9 dinars, and since April to October of that same year the rate was 13 dinars per one Deutsche mark

Table 3.1.3: The structure of lost Dinar savings per banks

Bank	Invest bank (Invest banka)	Yugobank (Jugobanka)	The Bank of Sarajevo (Sarajevska)	The Bank of Ljubljana (Ljubljanska)	Economic Bank of Zagreb (Privredna Banka Zagreb)	Other	Total
Number of damaged people	2	17	12	2	57	23	113
The total amount	30000	1610314	3445000	12550	14917546	7329195	27344605
% of damaged people	1.8	15.0	10.6	1.8	50.4	20.4	100.0
% of the total amount	0.1	5.9	12.6	0.0	54.6	26.8	100.0

As it has been already stated it is very difficult to estimate the losses expressed in Dinarcounter value. For similar reasons as well as for inexactness in the way of presenting the lost funds in respect of unsettled securities and equities, **graph 3.1.4** shows only the number of damaged people without the amount which could not be precisely determined.

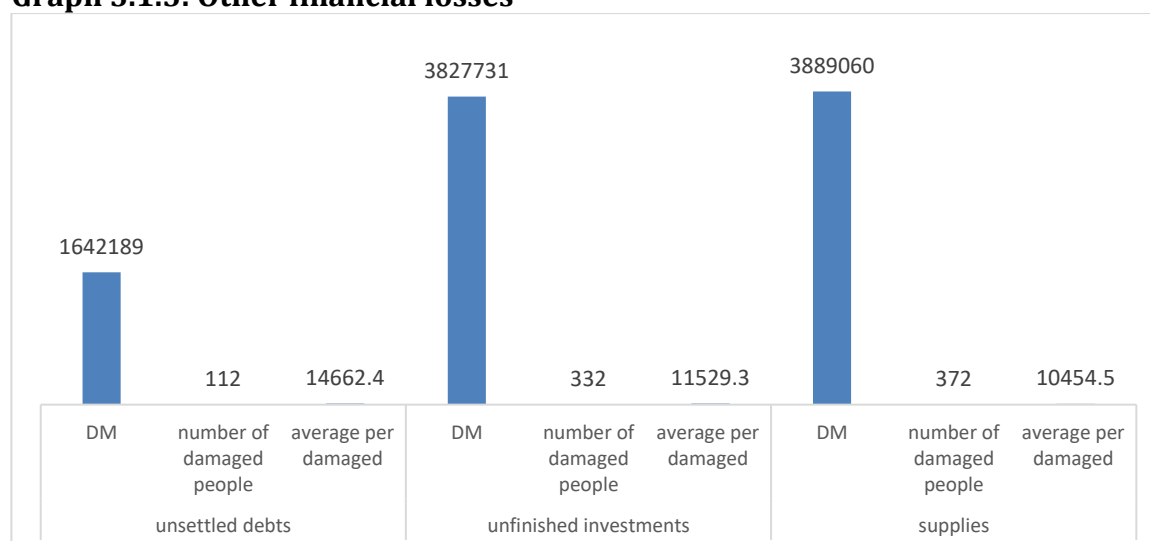
Graph 3.1.4: The number of users who have lost securities and equities



Despite this, it has been recorded that 570 participants in the survey reported the loss of equities, while 15 people lost securities.

In addition to the abovementioned damage, the damage made by unsettled debts, unfinished investments and ruined supplies of goods should also be considered. These types of damage are classified in category *Other financial losses* and illustrated in **graph 3.1.5**.

Graph 3.1.5: Other financial losses

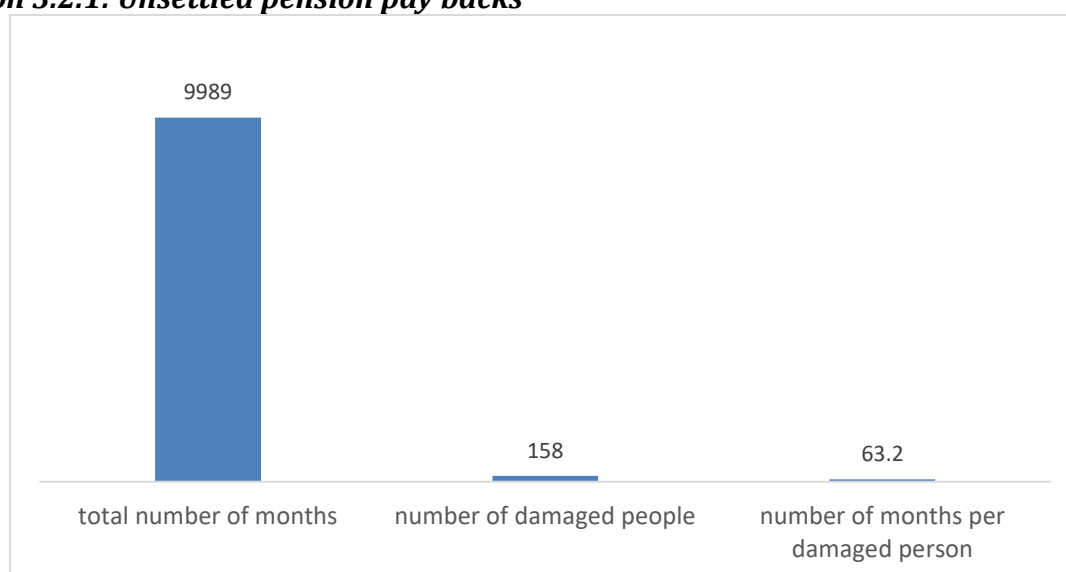


The total amount of unsettled debts suffered by 112 people who have reported this kind of damage amounts to over a million and six thousand Marks. The total damage caused by unfinished investments amounts to over three million and eight hundred thousand Marks, and when that amount is divided by 332 people who have reported that kind of damage, it amounts eleven thousand and five hundred Marks per person on average. Slightly smaller average damage of about ten thousand and five hundred Marks was caused by ruined supplies of goods, but since the number of people who have reported this kind of damage is the greatest, proportionally significant damage has been made in this way and amounts to almost four million of Marks. In total, this kind of damage amounts to almost nine and a half millions of Marks (9,359,980).

3.2 Unsettled pensions and denied years of service

Unsettled pensions and denied years of working service of people who lived on the territory of the Republic of Bosnia and Herzegovina, represent a significant problem and material loss. **Graph 3.2.1** shows the number of people who have reported unsettled pensions; hereafter the number of months in which they did not receive their pensions and the average number of pensions per person which amounts to more than 63. In other words, the Republic of Bosnia and Herzegovina owes slightly more than five seven (5.3) years' pensions on average to every person.

Graph 3.2.1: Unsettled pension pay backs

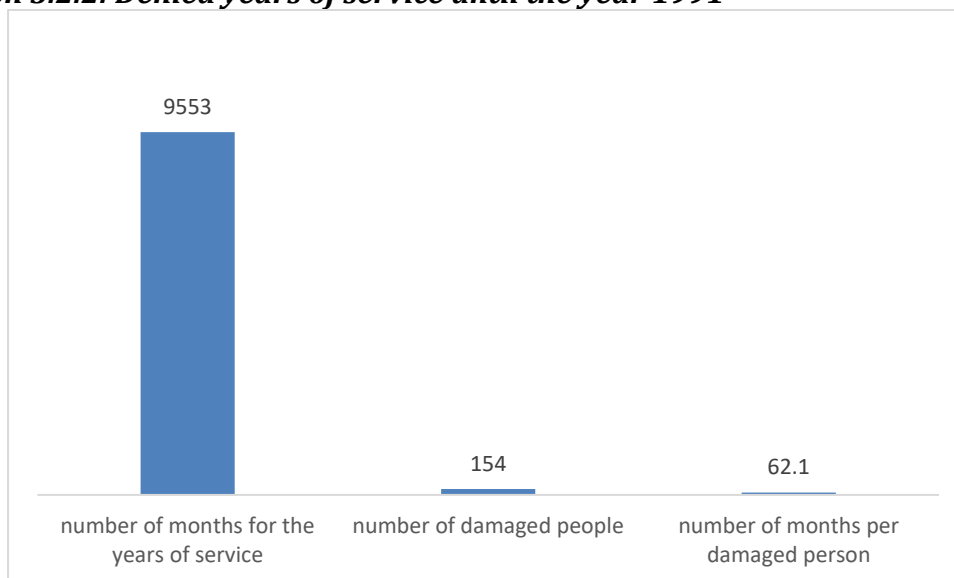


These data show that the Republic of Bosnia and Herzegovina owes the total of 9,989 pensions to the citizens of Serbian nationality who have reported the damage on that basis. Having in mind that the average pension in the Federation is approximately 360 convertible Marks or 180 Euros, it can be concluded that only the people who have reported the damage on the basis of pensions have been damaged for almost two millions (1,798,020) of Euros.

It is important to emphasize that substantial loss related to the denied years of service directly affects the retirement age and therefore the losses of pensions. This type of damage related to period prior to the beginning of the war (graph 3.2.2) was reported by

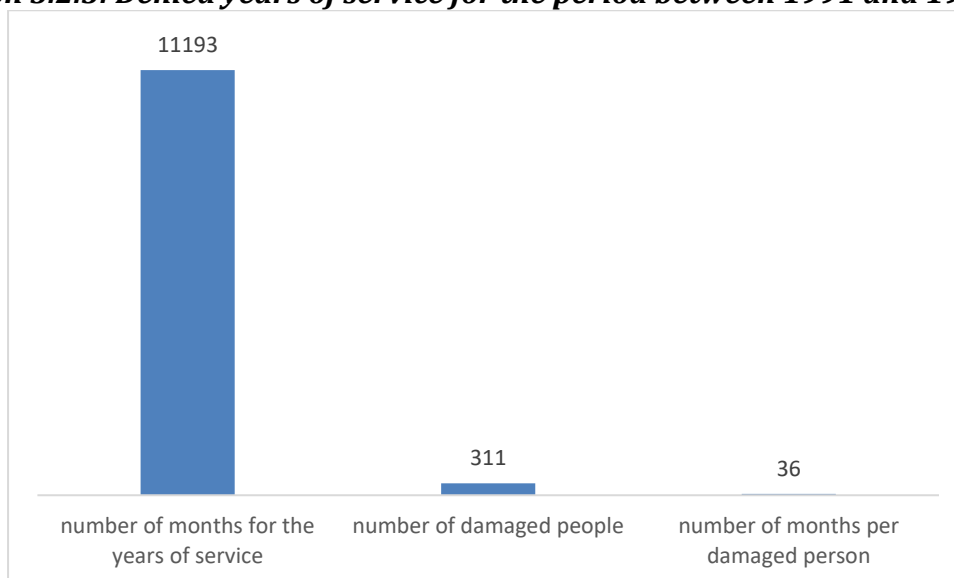
154 people, and the number of lost months on average amounts to more than five years (62 months).

Graph 3.2.2: Denied years of service until the year 1991



Additionally, 311 people have reported denied years of service during the period of civil war between 1992 and 1995. The total number of months of unsettled salaries is 11.193 or an average of 36 months per person, on average, i.e. three years. **(Graph 3.2.3)**

Graph 3.2.3: Denied years of service for the period between 1991 and 1995



4. EXCHANGE AND RESTORATION OF PROPERTY

The effects of inadequate exchange and restoration of property represent a distinct sort of damage. Namely, certain number of people exchanged their property in Bosnia and Herzegovina for the property in Serbia or Republika Srpska. Also, a certain number of people who have decided to return to Federation after the war had ended were given assets from the international organizations for the restoration of their destroyed or damaged housing facilities. Those people were asked to describe the way in which the exchange or restoration had been conducted i. e. to name the type of interchanged facilities, as well as to cite the number of square metres of both facilities and the reason for exchange. Similarly, they were asked to state the number of square metres of the house before the destruction and the number of square metres of the restored houses. The damaged people also gave their testimonies about unanswered applications for restoration.

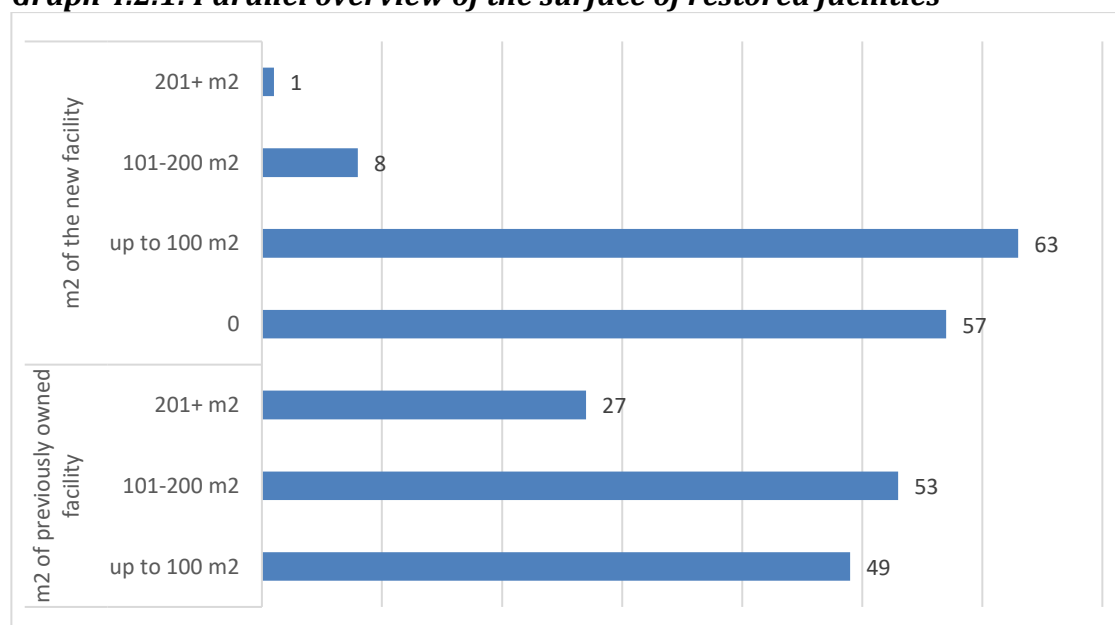
4.1. Inadequate exchange

Unlike the Republic of Croatia, with a significantly greater number of cases of exchange, only three people from Bosnia and Herzegovina have reported having the experience of exchange. In each of these cases the people were damaged by inadequate exchange. On average, they got 64 square metres less than their original property. Only one person had later unsuccessfully tried to redeem the damage through legal proceeding

4.2. Restoration

This part of the report presents the data about the damage suffered by inadequate restoration of damaged and destroyed facilities. **Graph 4.2.1** lists the data about the floor surface of the facilities before the destruction or damage, i.e. after the restoration. The graph shows that 129 people applied for the restoration of damaged facilities.

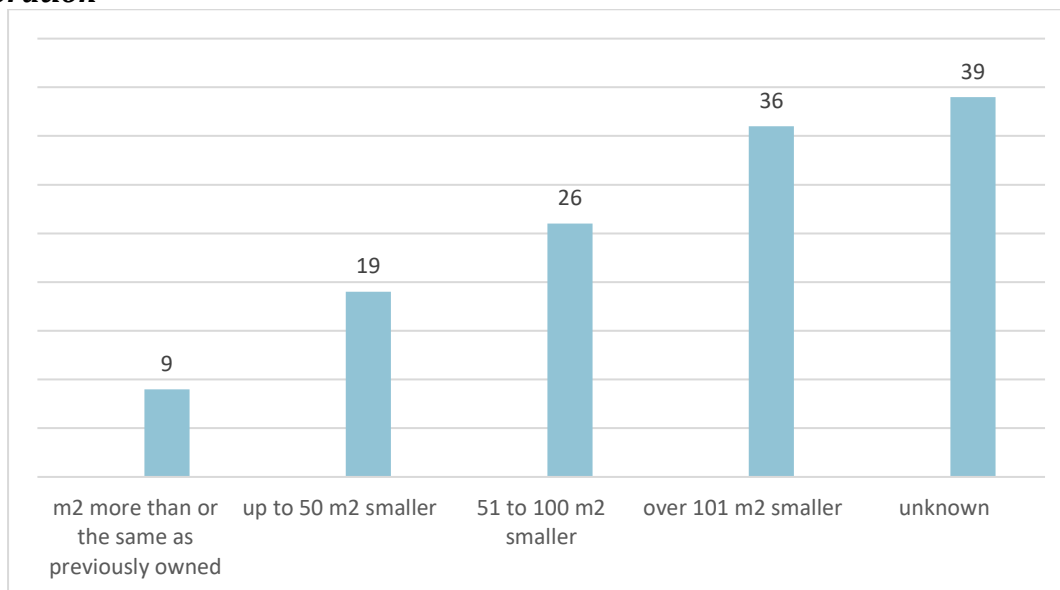
Graph 4.2.1: Parallel overview of the surface of restored facilities



The restoration applications of 57 people (44.2%) were denied. Only one out of 27 people who owned facilities bigger than 200 square metres gained adequate restoration. The vast majority of people used to own facilities in size between 100 and 200 square metres. However, among the total of 53 people who had their facilities restored, only 8 people or 15% got the facility of the similar size to the one they had owned before the war.

Graph 4.2.2 shows that merely 9 people, i.e. 7% of those who entered this process, gained the restored facility of the same or similar size. The majority of them (63%) gained smaller facilities with 36 people being denied more than 100 square metres.

Graph 4.2.2: The difference in floor surface of the facilities before and after the restoration



In other words, the primary function of the restoration process was accommodation of damaged people rather than fair compensation for the inflicted damage.

CONCLUSION

Similar to the situation in Croatia, both the people who lived on the territory of Bosnia and Herzegovina and those who only owned property there have suffered great damage which is difficult to perceive, especially the damage made in the region of the Federation of B&H.

However the same as with Croatia, the data show significant comparability in proportions, therefore the same conclusion can be reached about the damage made on the territory of B&H, predominantly on the territory of Federation of Bosnia and Herzegovina.

The first significant conclusion which arose from this report is that the destruction of immovable property of the Serbs in Bosnia and Herzegovina was systematic and that the damage of the facilities was incurred after the military operations of Croatian and Bosniak forces. The destruction of immovable property of the Serbs also happened in the dozens of cities on the territory of Federation of Bosnia and Herzegovina and less in the Republika Srpska by mining the Serbian houses and stores. That very fact testifies that the main goal of the destruction of facilities was to hinder the return of the expelled Serbs. Unlike immovable property which was systematically destroyed the movable property was expropriated. In other words, the systematic plunder of movable property which was left behind, took place in the Federation of B&H after the exodus of Serbian people between 1992 and 1995.

Another significant conclusion which stems from this report is the need to establish the estimation methodology in order to overcome the abovementioned issues. The total material losses of displaced Serbs and other damaged citizens are, despite the lack of precise calculations of their market value, very severe. The data obtained from this survey require caution since the total losses and damage are difficult to estimate due to inflation and the nonexistent estimation methodology which, together prevent the reaching precise conclusions.

SLOVENIA

Since the report refers to all the people who have reported material damage on the territory of former Yugoslav republics, the report includes the data about 87 people who owned property on the territory of the Republic of Slovenia and haven't managed to compensate it to this day. The incomparably smaller number as compared to damaged people in Croatia and B&H is no surprise, since these are mostly people who do not originate from Slovenia but had rather worked there before the war, mostly as military personnel. Similar to the cases of Croatian and Bosnia and Herzegovina the structure of the report is identical, except for the significantly smaller number categories of material damage due to smaller number of people and their way of life.

1. IMMOVABLE PROPERTY

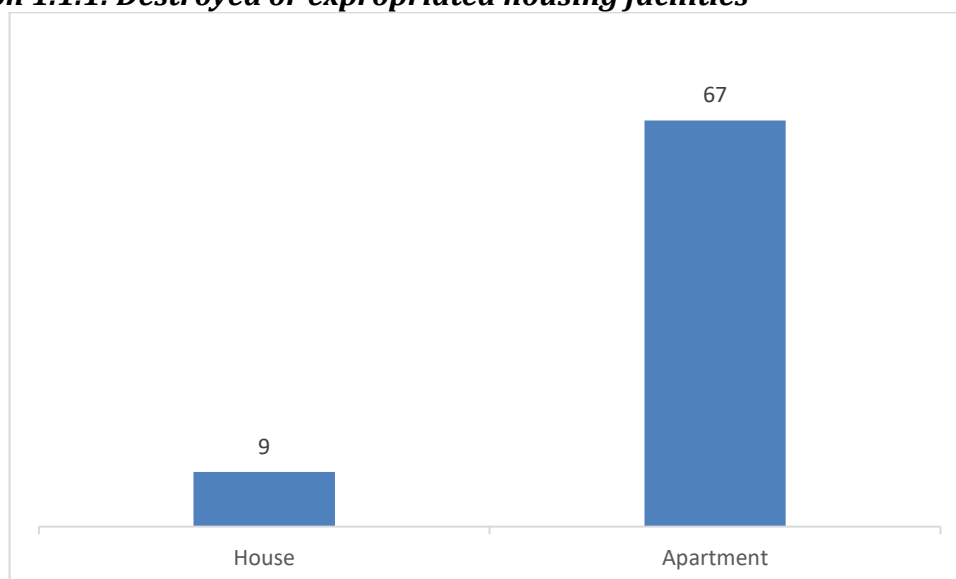
Immovable property is, due to abovementioned reasons, classified into two subcategories

- Housing facilities and
- Land.

1.1 Construction facilities – housing (houses, apartments)

Graph 1.1.1 shows that Serbs in Slovenia suffered most of material damage by the loss of apartments and houses. The damage of total 9 houses and 67 apartments has been reported in this survey.

Graph 1.1.1: Destroyed or expropriated housing facilities



The same number is reached when the number of people who reported the loss of one or more facilities is considered. **(Table 1.1.1)**

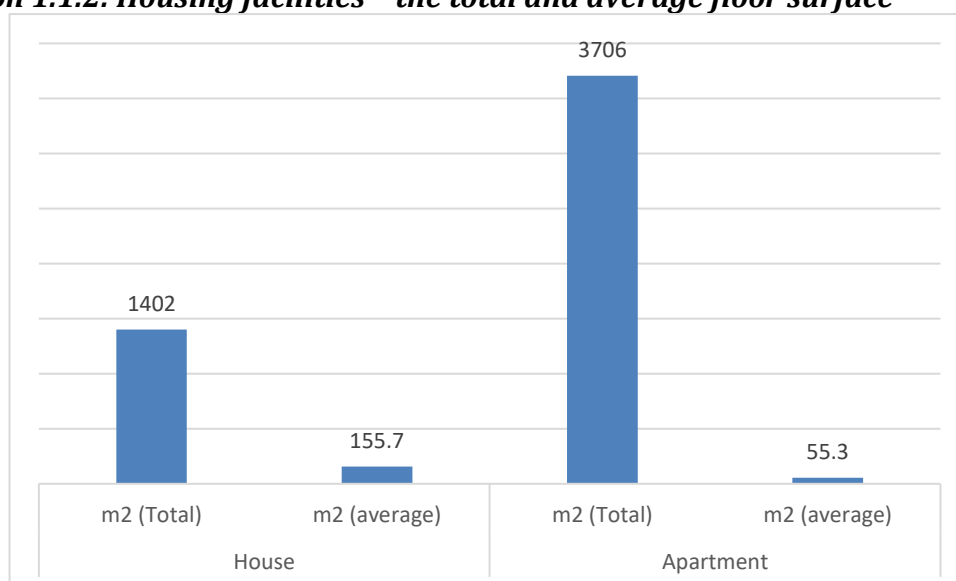
Table 1.1.1: The number of people by the number of lost facilities

The number of lost facilities	The number of people	The total number of objects
One	74	74
Two	2	4
Total	76	78

As illustrated by the data in **table 1.1.1** and **graph 1.1.1**, the Serbs in Slovenia mostly owned only one housing facility which they lived in, while only in two cases they owned another apartment or house beside the basic housing facility.

If the floor surface of these facilities is considered – as seen on **graph 1.1.2** – amounts to a little over five thousand (5,108) square metres.

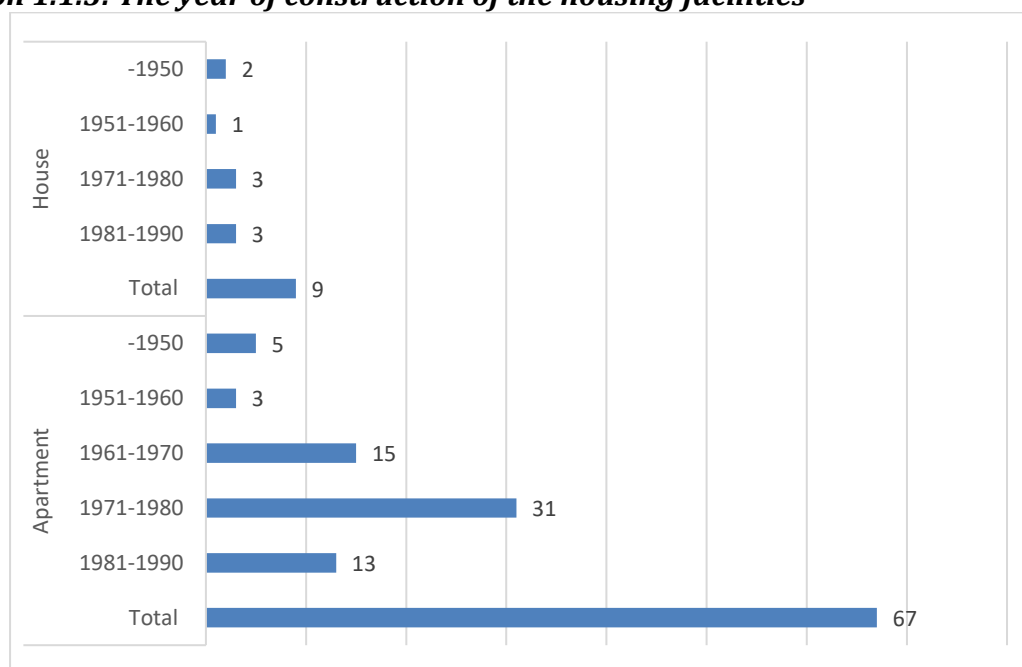
Graph 1.1.2: Housing facilities – the total and average floor surface



Expectedly, the average floor surface of the house is significantly bigger (155.7 square metres) in relation to the average surface of the apartments which amounted to 55.3 square metres.

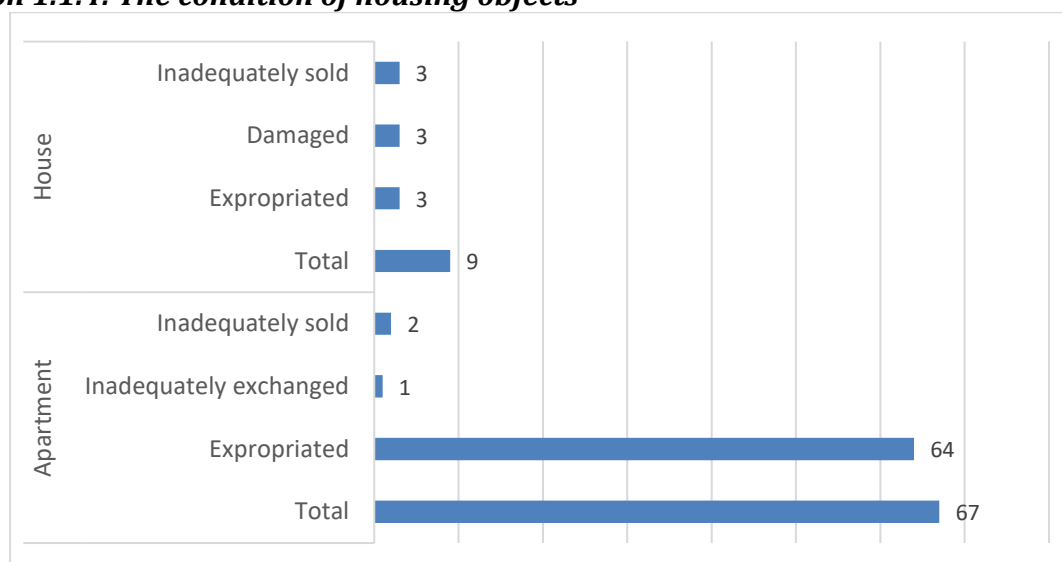
Graph 1.1.3 shows that those were apartments and houses of different age. The majority of apartments were built in the period of two to three decades prior to the war, while the age structure of the houses is relatively equable.

Graph 1.1.3: The year of construction of the housing facilities



Expectedly, the damage was caused mostly by expropriation i.e. their owners were denied the right to pay them off in a way that was possible for other citizens of Slovenia. 64 out of 67 apartments were confiscated in that way. When it comes to houses, their former owners were damaged in equal measure by dispossession (three cases); destruction (three cases) and inadequate sale (three cases) (graph 1.1.4).

Graph 1.1.4: The condition of housing objects



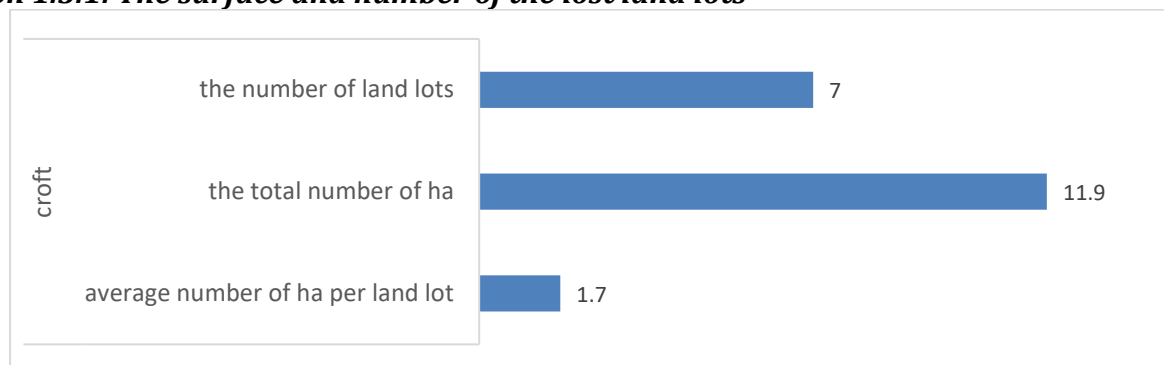
1.2. Supporting objects

None of the people who took part in the survey did not report damage of supporting facilities, since they didn't own such facilities.

1.3. Land

The most of Serbian people who have suffered material damage did not own land – except crofts.

Graph 1.3.1: The surface and number of the lost land lots



The average size of the crofts was 1.7 hectares which undoubtedly presents substantial damage (**graph 1.3.1**). On the whole, however, the total damage amounts to 11.9 hectares which is negligible in comparison to the land that Serbian people lost in various ways in Croatia and Bosnia and Herzegovina.

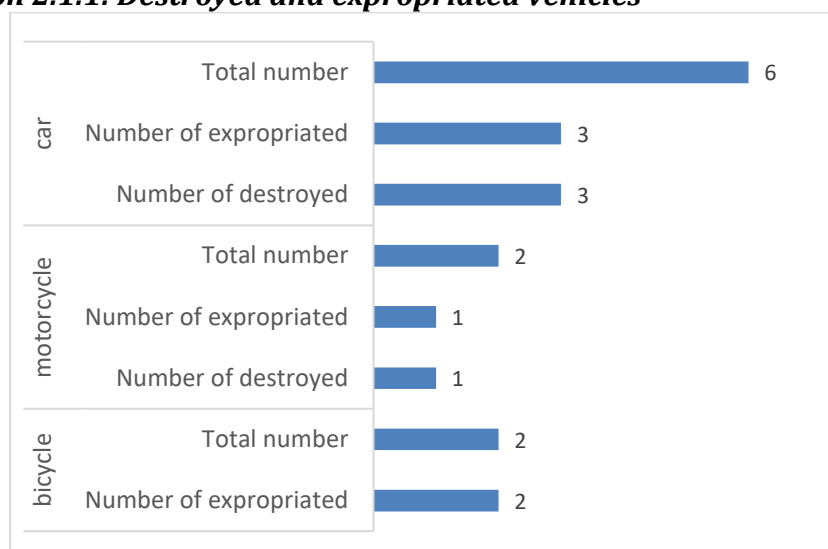
2. MOVABLE PROPERTY

Movable property is classified into several categories and subcategories. The participants in the survey were asked to state the exact number of objects and the way in which they were lost, and even the monetary value of the lost property, where possible.

2.1. Vehicles

Most of the lost vehicles, expectedly, were those used by the people who used to live in the cities – cars, motorcycles and bicycles. Also, since the Serbs have left Slovenia mostly using their own vehicles the total number presented in **graph 2.1.1** is not very big, i.e. it amounts to 6 cars, 2 motorcycles and 2 bicycles.

Graph 2.1.1: Destroyed and expropriated vehicles



2.2. Agricultural machinery

The participants of this survey did not report agricultural machinery.

2.3. Cattle and other animals

The participants of this survey did not report cattle and other animals.

2.4. Furniture and household appliances

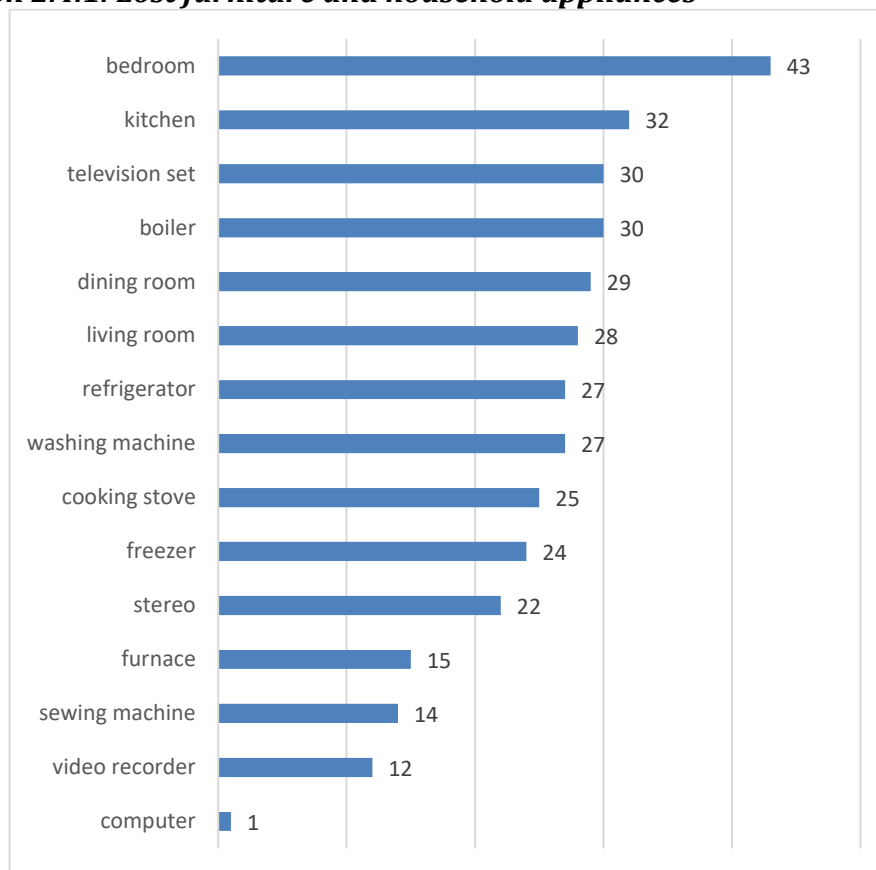
Except the loss of housing facilities, Serbian people displaced from Slovenia, have suffered the greatest damage by the loss of household furniture and appliances.

For easier reference, as in the already mentioned cases, these data were classified into three categories. The data were classified into three categories for the sake of easy reference. The first one is compiled of suites of furniture, i.e. their pertaining furniture (bed rooms, living rooms, dining rooms and kitchens). The total number of these suites of furniture is 128. Having in mind that the total number of housing facilities (houses, apartments and summer houses) amounts to 76, the average number of lost suites of furniture per housing unit is 1.7 which means that citizens managed to take parts of furniture with them. It is no surprise since the Serbs left Slovenia after the short ten-day war which wasn't complete as the war in Croatia and Bosnia and Herzegovina.

The second category is compiled of basic technical items (cooking stove, furnace, television set, refrigerator, boiler, washing machine and freezer), which in total amounts to 178. When that number is divided by the total number of housing facilities, each household has lost 2.3 basic appliances on average, which further supports the previous conclusion that the citizens have managed to take the significant part of household items with them.

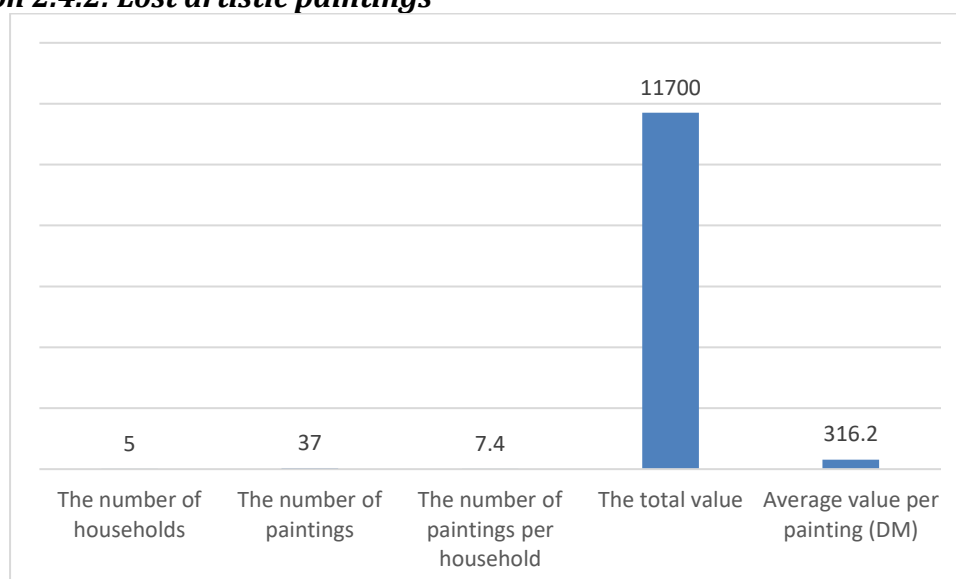
The third category is compiled of luxurious technical items (computers, video recorders, music boxes, sewing machines) which amount to 49 items on average, this means that each household has lost less than 1 luxurious (0.6) for the previously stated reasons.

Graph 2.4.1: Lost furniture and household appliances



Except the lost furniture and household appliances, a significant number of families have reported the losses of art objects. **Graph 2.4.2** states the number of artistic paintings. It can be observed that this kind of damage was suffered by 5 households. Those were the households which did not manage to save their household items and the total damage amounts to 11,700 Marks or 315 Marks per painting. Each family that has reported the damage of this kind has lost more than seven artistic paintings.

Graph 2.4.2: Lost artistic paintings



Contrary to the abovementioned cases, only one case of the loss of one icon has been reported. Apart from the previously stated assumption that people from Slovenia managed to save part of their property, it is important to bear in mind that the majority of displaced people were military personnel who did not use to own icons.

3. FINANCES

The overview of the lost financial funds includes: foreign exchange funds and unsettled years of service.

3.1 Lost foreign exchange

Ten people have reported different amounts expressed in Deutsche Marks amounting to 52,000 Marks(**graph 3.1.1** and **table 3.1.1**).

Graph 3.1.1: Lost foreign exchange funds – DM

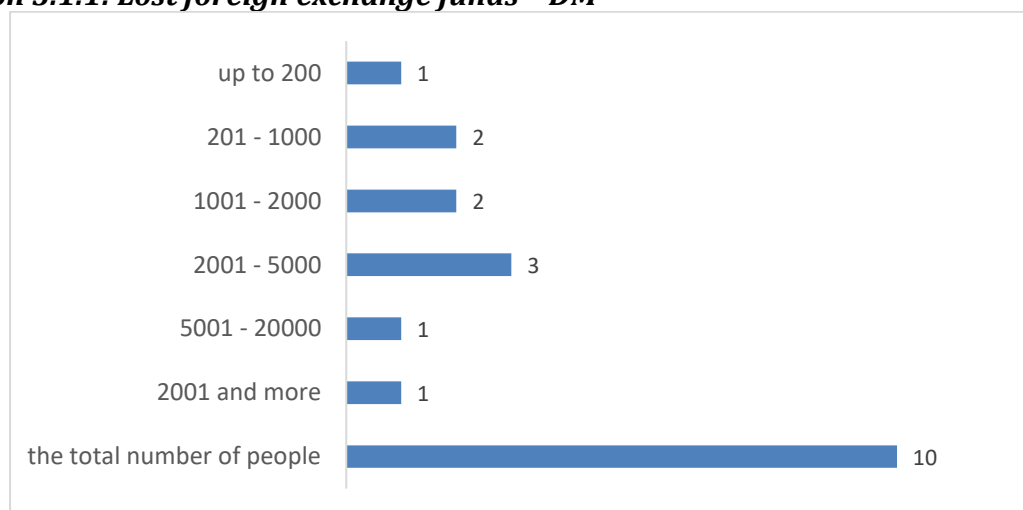


Table 3.1.2: The structure of lost foreign exchange deposits per banks

	Bank	The Bank of Ljubljana (Ljubljanska)	Other	Total
Deutsche Marks	The number of damaged people	8	2	10
	The total amount	28035	23898	51933
Total	The number of damaged people	8	2	10

	% of damaged people	80	20	100

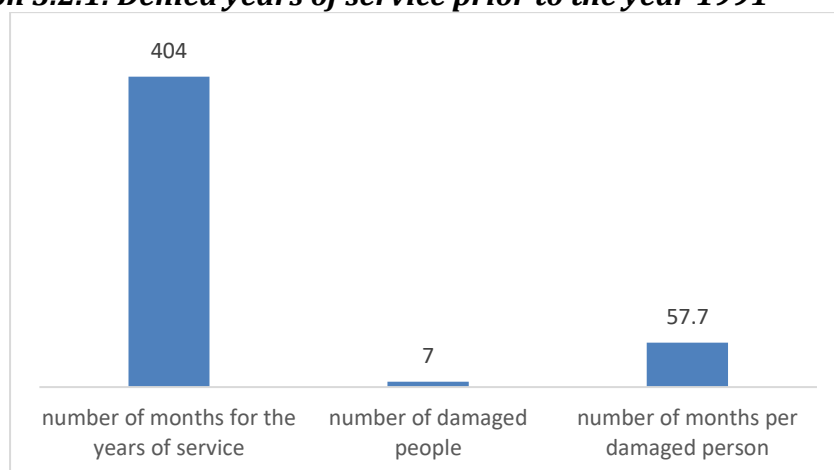
Except the losses in Deutsche Marks, which were for various reasons left in the banks, there were no other direct financial losses. In reference to that, there were neither unsettled pensions in Slovenia.

However, a certain number of citizens have reported indirect losses in the form of denied years of service.

3.2 Unsettled pensions and denied years of service

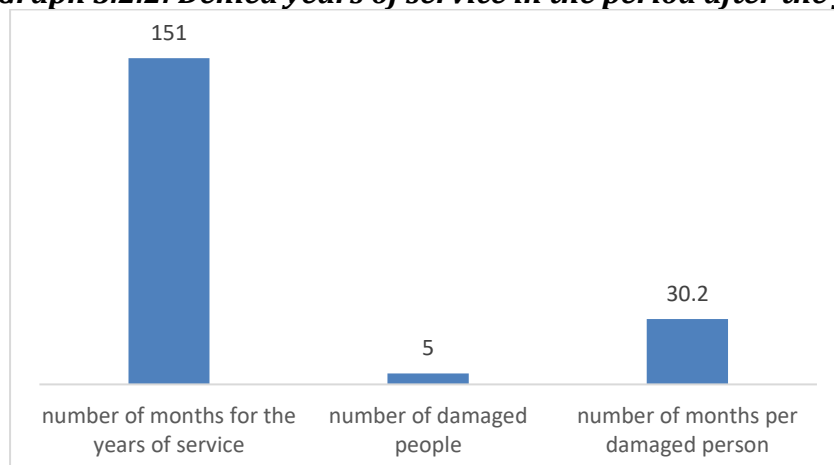
Graph 3.2.2 shows the structure of denied years of service for the period prior to the year 1991.

Graph 3.2.1: Denied years of service prior to the year 1991



Seven citizens have reported the total number of 404 months of denied years of service, i.e. almost five years per person. With five additional cases of denied years of service after the year 1991 with the total number of 150 months, the total figure of over 550 months of denied years of service is reached. Considering the fact that the average salary in Slovenia amounts to over 1,000 Euros, the damage amounts to roughly 600 thousand Euros.

The Graph 3.2.2: Denied years of service in the period after the year 1991



4. EXCHANGE AND RESTORATION OF THE PROPERTY

None of the participants in this survey has reported the experience of inadequate exchange or restoration of the property.

CONCLUSION

The total material losses suffered by the Serbian people on the territory of the Republic of Slovenia are incomparably smaller than those on the territory of Croatia and Bosnia and Herzegovina. Relatively small number of Serbs, mostly members of armed forces of SFRY, used to live in Slovenia and did not own significant material property except the right of tenure in the apartments they used to live in. Except the loss of possibility to, unlike other citizens, pay off the apartment for the privileged prices, a certain number of citizens of Serbian nationality has lost a part of movable property.

A smaller number of citizens have reported damage which refers to denied years of service and unsettled foreign exchange funds.

**The author of the report
Vladimir Vuletić, PhD
Professor at the Faculty of Philosophy, University of Belgrade**