



THE CITY OF LOZNICA



Community profile



Loznica, March 2010.

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1 Introduction

Community profile contains data and facts that are quantifiable, clear and objectively identified.

The current data basis of the Office for Local Economic Development, Statistics Bureau and similar researches conducted for different purposes served as source of data referred to in the Profile.

The items of information are presented in the form of tables, charts and short texts.

The community profile is prepared with the aim towards informing prospective foreign and domestic investors about the current situation and the conditions in the community



Table 1. Basic information about the municipality and the district (area and population), 2002

| | Area (km ²) | Share in total area (%) | | | Number of population* | Share in total population (%) | | | Population density (inhabitants / km ²) |
|--------------|-------------------------|-------------------------|----------|--------|-----------------------|-------------------------------|----------|--------|---|
| | | Municipality | District | Serbia | | Municipality | District | Serbia | |
| Urban zone | 3,06 | 0,57 | 0,28 | | 26.203 | 30,32 | 28,79 | 0.26 | 6.766 |
| Rural zone | 608,54 | 99.43 | 27,65 | | 60.210 | 69,68 | 25,23 | 0.89 | 90 |
| Municipality | 612 | 100 | 18,75 | 0.69 | 86.413 | 100 | 26,22 | 1,15 | 141 |
| District | 3.264 | / | 100 | 3,69 | 329.625 | / | 100 | 4,4 | 97 |
| Serbia | 88.361 | / | / | 100 | 7.498.000 | / | / | 100 | 96 |

* Data from Census 2002.

2 Background information

2.1 Location (geography)

The city of Loznica is situated in Western Serbia, near the border with Bosnia and Herzegovina. The city involves 54 places, out of which Loznica and Banja Koviljaca qualify as urban. With the area of 612 km² the city accounts for 0,5% of the territory of the Republic of Serbia. According to 2002 census, the number of population in the Municipality was 86.413, i.e. 1, 2% of the overall population in Serbia. On average, the number of residents per square kilometre is 141, meaning that the population density is much higher than average figure in Serbia, which amounts to 97 residents/km².



The territory of the Loznica city belongs to low heights climate (from 200m-500 m), more exactly, it fits into typical regional climate that comes as a result of the territory being sheltered from cold north and eastern winds by mountains and their branches. The natural position of Loznica brings about mild climate, with a high number of the hottest days in the country and low temperature oscillations. The plains are to be found only between the city and the river Drina and in the valley of the river Jadar. The river Stira flows through Loznica, its river-beds are covered by blocks.



SI.1 Location of the city of Loznica

Loznica has good geographic-traffic network position. Main traffic lines Belgrade-Sabac-Loznica-Tuzla-Sarajevo and Bijeljina-Loznica-Mali Zvornik-Ljubovija-Bajina Bašta-Užice and onwards to the Montenegrin coastal line go through Loznica. The road Loznica-Osečina-Valjevo-Lajkovac provides access to Ibar highway. Railroad Sabac-Zvornik passes through Loznica as well.



Sl. 2 Loznica municipality map

Loznica is natural, economic, traffic and cultural centre of this part of Podrinje. It played very important role in history, as border city of the Principality of Serbia, extending towards the Bosnian pashadom, when it used to be regional place, and even later, as seat of the Jadar region, afterwards the seat of Loznica Region.



Significant natural resources of the Loznica municipality are forestry fund, arable agricultural land, deposits of metals and non-metals, two spas (Banja Koviljača and Banja Badanja) with potential for development of health tourism. Banja Koviljača and Banja Badanja enjoy the status of special hospital for rehabilitation and significant municipal tourist destinations. The strongest impetus for economic development of the Loznica municipality comes from agriculture, trade, construction industry, food processing industry and tourism.

2.2 General information

Table 2. Basic information about neighborhoods and cadastral municipalities, 2006

| | Municipality | District |
|---|--------------|----------|
| Number of neighborhoods | 54 | 212 |
| Number of urban neighborhoods | 2 | 5 |
| Number of non-urban neighborhoods | 52 | 207 |
| Number of cadastral municipalities | 54 | 212 |
| Average area of cadastral municipality (km ²) | | |

Table 3. Information about neighborhoods (type, number of population, area) 2002,

| No. | Neighborhood | Type of neighborhood (urban/other) | Number of population | Share in total population of the municipality (%) | Area (km ²) |
|-----|-------------------|------------------------------------|----------------------|---|-------------------------|
| 1 | Loznica | urban | 19.863 | 22,99 | 9,53 |
| 2 | Banja Koviljača | urban | 6.340 | 7,34 | 9,07 |
| 3 | Baščeluci | other | 980 | 1,13 | 3,19 |
| 4 | Bradić | other | 841 | 0,97 | 11,36 |
| 5 | Brezjak | other | 241 | 0,28 | 7,11 |
| 6 | Brnjac | other | 631 | 0,73 | 7,07 |
| 7 | Veliko Selo | other | 466 | 0,54 | 8,81 |
| 8 | Voćnjak | other | 1.204 | 1,39 | 5,62 |
| 9 | Gornja Badanja | other | 598 | 0,69 | 14,44 |
| 10 | Gornja Borina | other | 188 | 0,22 | 17,81 |
| 11 | Gornja Koviljača | other | 585 | 0,66 | 10,10 |
| 12 | Gornja Sipulja | other | 250 | 0,29 | 11,58 |
| 13 | Gornje Nedeljice | other | 699 | 0,81 | 4,49 |
| 14 | Gornji Dobrić | other | 728 | 0,84 | 8,73 |
| 15 | Grnčara | other | 654 | 0,76 | 7,21 |
| 16 | Donja Badanja | other | 510 | 0,59 | 11,41 |
| 17 | Donja Sipulja | other | 244 | 0,28 | 12,90 |
| 18 | Donje Nedeljice | other | 566 | 0,65 | 3,02 |
| 19 | Donji Dobrić | other | 1.438 | 1,66 | 19,02 |
| 20 | Draginac | other | 324 | 0,37 | 0,13 |
| 21 | Zajača | other | 693 | 0,80 | 12,30 |
| 22 | Jadranska Lešnica | other | 2.088 | 2,42 | 26,73 |
| 23 | Jarebice | other | 1.324 | 1,53 | 20,97 |
| 24 | Jelav | other | 679 | 0,79 | 7,98 |
| 25 | Joševa | other | 1.123 | 1,30 | 19,83 |
| 26 | Jugovići | other | 168 | 0,19 | 3,77 |
| 27 | Kamenica | other | 189 | 0,22 | 6,62 |
| 28 | Klupci | other | 7.297 | 8,44 | 4,93 |
| 29 | Kozjak | other | 1.102 | 1,28 | 8,91 |
| 30 | Korenita | other | 2.680 | 3,10 | 41,59 |
| 31 | Krajišnici | other | 1.048 | 1,21 | 4,10 |
| 32 | Lešnica | other | 4.731 | 5,47 | 28,44 |
| 33 | Lipnica | other | 974 | 1,13 | 7,12 |
| 34 | Linički Šor | other | 2.673 | 3,09 | 15,66 |
| 35 | Lozničko Polje | other | 7.922 | 9,17 | 12,02 |
| 36 | Milina | other | 228 | 0,26 | 16,60 |
| 37 | Novo Selo | other | 1.404 | 1,62 | 10,83 |
| 38 | Paskovac | other | 687 | 0,80 | 11,79 |
| 39 | Ploča | other | 945 | 1,09 | 0,96 |
| 40 | Pomijača | other | 201 | 0,23 | 6,11 |
| 41 | Ribarice | other | 407 | 0,47 | 7,76 |
| 42 | Runjani | other | 2.525 | 2,92 | 14,68 |
| 43 | Simino Brdo | other | 244 | 0,28 | 4,97 |

| | | | | | |
|----|------------|-------|-------|------|-------|
| 44 | Slatina | other | 214 | 0,25 | 5.69 |
| 45 | Straža | other | 1.018 | 1,18 | 5.49 |
| 46 | Stupnica | other | 941 | 1,09 | 11.88 |
| 47 | Tekeriš | other | 370 | 0,43 | 10.30 |
| 48 | Trbosilje | other | 352 | 0,41 | 15.90 |
| 49 | Trbušnica | other | 1.061 | 1,23 | 16.11 |
| 50 | Tršić | other | 1.263 | 1,46 | 11.63 |
| 51 | Filipovići | other | 177 | 0,20 | 3.46 |
| 52 | Cikote | other | 1.173 | 1,36 | 20.56 |
| 53 | Čokešina | other | 881 | 1,02 | 24.31 |
| 54 | Šurice | other | 281 | 0,33 | 3.30 |

Table 4. List of neighborhoods and related cadastral municipalities

| No. | Neighborhood | Cadastral municipality |
|-----|-------------------|------------------------|
| 1 | Loznica | Loznica |
| 2 | Banja Koviljača | Banja Koviljača |
| 3 | Baščeluci | Baščeluci |
| 4 | Bradić | Bradić |
| 5 | Brezjak | Brezjak |
| 6 | Brnjac | Brnjac |
| 7 | Veliko Selo | Veliko Selo |
| 8 | Voćnjak | Voćnjak |
| 9 | Gornja Badanja | Gornja Badanja |
| 10 | Gornja Borina | Gornja Borina |
| 11 | Gornja Koviljača | Gornja Koviljača |
| 12 | Gornja Sipulja | Gornja Sipulja |
| 13 | Gornje Nedeljice | Gornje Nedeljice |
| 14 | Gornji Dobrić | Gornji Dobrić |
| 15 | Grnčara | Grnčara |
| 16 | Donja Badanja | Donja Badanja |
| 17 | Donja Sipulja | Donja Sipulja |
| 18 | Donje Nedeljice | Donje Nedeljice |
| 19 | Donji Dobrić | Donji Dobrić |
| 20 | Draginac | Draginac |
| 21 | Zajača | Zajača |
| 22 | Jadranska Lešnica | Jadranska Lešnica |
| 23 | Jarebice | Jarebice |
| 24 | Jelav | Jelav |
| 25 | Joševa | Joševa |
| 26 | Jugovići | Jugovići |
| 27 | Kamenica | Kamenica |
| 28 | Klupci | Klupci |
| 29 | Kozjak | Kozjak |
| 30 | Korenita | Korenita |
| 31 | Krajišnici | Krajišnici |
| 32 | Lešnica | Lešnica |
| 33 | Lipnica | Lipnica |
| 34 | Linički Šor | Linički Šor |
| 35 | Lozničko Polje | Lozničko Polje |
| 36 | Milina | Milina |
| 37 | Novo Selo | Novo Selo |
| 38 | Paskovac | Paskovac |
| 39 | Ploča | Ploča |
| 40 | Pomijača | Pomijača |
| 41 | Ribarice | Ribarice |
| 42 | Runjani | Runjani |
| 43 | Simino Brdo | Simino Brdo |

| | | |
|----|------------|------------|
| 44 | Slatina | Slatina |
| 45 | Straža | Straža |
| 46 | Stupnica | Stupnica |
| 47 | Tekeriš | Tekeriš |
| 48 | Trbosilje | Trbosilje |
| 49 | Trbušnica | Trbušnica |
| 50 | Tršić | Tršić |
| 51 | Filipovići | Filipovići |
| 52 | Cikote | Cikote |
| 53 | Čokešina | Čokešina |
| 54 | Šurice | Šurice |

Table 5. List of local communities (MZ)

| No. | Local communities | Neighborhood of local community (MZ) | No. of population | Share of total city population (%) |
|-----|-------------------------|--------------------------------------|-------------------|------------------------------------|
| 1 | Banja Koviljača | Banja Koviljača | 6.340 | 7,34 |
| 2 | Bašćeluci | Bašćeluci | 980 | 1,13 |
| 3 | Bradić | Bradić | 841 | 0,97 |
| 4 | Brezjak | Brezjak | 241 | 0,28 |
| 5 | Brnjac | Brnjac | 631 | 0,73 |
| 6 | Veliko Selo | Veliko Selo | 466 | 0,54 |
| 7 | Voćnjak | Voćnjak | 1.204 | 1,39 |
| 8 | Gornja Badanja | Gornja Badanja | 598 | 0,69 |
| 9 | Gornji Dobrić | Gornji Dobrić | 728 | 0,84 |
| 10 | Gornja Koviljača | Gornja Koviljača | 585 | 0,66 |
| 11 | Gornja Sipulja | Gornja Sipulja | 244 | 0,28 |
| 12 | Gornja Borina | Gornja Borina | 188 | 0,22 |
| 13 | Georgije Jakšić Loznica | Loznica | | |
| 14 | Filip Kljajić | Loznica | | |
| 15 | Centar | Loznica | | |
| 16 | Crnogora | Loznica | | |
| 17 | Gradilište | Loznica | | |
| | | Total neighborhood of Loznica | 19.863 | 22,99 |
| 18 | Grnčara | Grnčara | 654 | 0,76 |
| 19 | Donja Badanja | Donja Badanja | 510 | 0,59 |
| 20 | Donje Nedeljice | Donje Nedeljice | 566 | 0,65 |
| 21 | Donji Dobrić | Donji Dobrić | 1.438 | 1,66 |
| 22 | Draginac | Draginac | 324 | 0,37 |
| 23 | Zajača | Zajača | 693 | 0,80 |
| 24 | Jadranska Lešnica | Jadranska Lešnica | 2.088 | 2,42 |
| 25 | Jarebice | Jarebice | 1.324 | 1,53 |
| 26 | Jelav | Jelav | 679 | 0,79 |
| 27 | Joševa | Joševa | 1.123 | 1,30 |
| 28 | Krivajica | Jugovići i Kamenica | 357 | 0,41 |
| 29 | Klupci | Klupci | 7.297 | 8,44 |
| 30 | Kozjak | Kozjak | 1.102 | 1,28 |
| 31 | Korenita | Korenita | 2.680 | 3,10 |
| 32 | Krajišnici | Krajišnici | 1.048 | 1,21 |
| 33 | Lešnica | Lešnica | 4.731 | 5,47 |
| 34 | Lipnica | Lipnica | 974 | 1,13 |
| 35 | Linički Šor | Linički Šor | 2.673 | 3,09 |
| 36 | Stepa Stepanović | Lozničko Polje | 7.922 | 9,17 |
| 37 | Milina | Milina | 228 | 0,26 |
| 38 | Novo Selo | Novo Selo | 1.404 | 1,62 |
| 39 | Paskovac | Paskovac | 687 | 0,80 |
| 40 | Ploča | Ploča | 945 | 1,09 |
| 41 | Pomijača | Pomijača | 201 | 0,23 |

| | | | | |
|----|-------------|-------------|-------|------|
| 42 | Ribarice | Ribarice | 407 | 0,47 |
| 43 | Runjani | Runjani | 2.525 | 2,92 |
| 44 | Simino Brdo | Simino Brdo | 244 | 0,28 |
| 45 | Slatina | Slatina | 214 | 0,25 |
| 46 | Straža | Straža | 1.018 | 1,18 |
| 47 | Stupnica | Stupnica | 941 | 1,09 |
| 48 | Tekeriš | Tekeriš | 370 | 0,43 |
| 49 | Trbosilje | Trbosilje | 352 | 0,41 |
| 50 | Trbušnica | Trbušnica | 1.061 | 1,23 |
| 51 | 4 Juli | Trbušnica | | |
| 51 | Tršić | Tršić | 1.263 | 1,46 |
| 52 | Filipovići | Filipovići | 177 | 0,20 |
| 53 | Cikote | Cikote | 1.173 | 1,36 |
| 54 | Čokešina | Čokešina | 881 | 1,02 |
| 55 | Šurice | Šurice | 281 | 0,33 |

2.3 Climate

Table 6. Climate indicators

| | Municipality |
|---|--------------|
| TEMPERATURE | |
| Average air temperature – January (°C) | -0,8 °C |
| Average air temperature – July (°C) | 20,8 °C |
| Average air temperature – per year (°C) | 10,9 °C |
| Average number of frosty days – per year | |
| Average number of days with tropical temperature – per year | |
| AIR HUMIDITY | |
| Average humidity of air – per year (%) | |
| SUNNY DAYS | |
| Average number of bright days – per year | |
| Average number of cloudy days – per year | |
| FALLS | |
| Average falls – per year (mm) | 68,3 mm |
| FALLS by TYPE | |
| Average number of snowy days – per year | |
| Average number of days with snow cover – per year | |
| Average number of foggy days – per year | |
| Average number of days with hale – per year | |

2.4 Local government (administration)

The city is granted status of the legal person. Its seat is located in Loznica, St. Karadjordjeva 2. The Mayor represents and acts on behalf of the city.

The organs of the city are : City Assembly, Mayor and City Council. Apart from the organs of the city, City administration is established with the aim toward carrying out jobs within the competence of the City.

Table 7. Structure of representatives in the municipal assembly, 2008

| | Number of representatives in the municipal assembly | Share in total number of representatives in the municipal assembly (%) |
|------------------|---|--|
| TOTAL | 51 | 100 |
| G17+ | 12 | 23,53 |
| DS | 6 | 11,76 |
| DSS | 4 | 7,84 |
| NS | 4 | 7,84 |
| LDP | 1 | 1,96 |
| SPS | 5 | 9,80 |
| SRS | 12 | 23,53 |
| SDP | 1 | 1,96 |
| SPO | 1 | 1,96 |
| Citizens' groups | 4 | 7,84 |
| Minority parties | | |
| Others | 1 | 1,96 |



The city one-stop shop is fully adjusted to the needs of residents. The department is designated for provision of administrative services to clients with maximum efficiency as well as minimal waste of time. The department has 11 information desks for admission of clients by the local administration officers. The department is equipped with computers and telephone lines so that residents can get all the required document promptly. The introduction of 96 system, which will enhance effective management of the local self-administration and enable investors to obtain all necessary permits within record deadline, is underway.



2.5 History, tradition and cultural heritage

In past years, the Jadar region, although small in size, had been a scene of major events of national, European and world relevance. The reason for this lies primarily in the fact that it is situated near the rivers Drina and Sava, which used to be border of states, kingdoms and civilizations.

The city of Loznica is an old settlement. It is thought that the city was set up on locality with remains of the Roman settlement AD Drinum.



Through history, the place is referred to several times: in King Milutin's charter from XIII century, in 1528 and 1548, as a village in Ticar region and later on, as Tisnica. The legend says that the name of the city is derived from the dominant phytogeographical feature of the terrain – wild vine plant, on which it grew up. The settlement of Loznica was established as city in 1834, a year after accession of the Principality of Serbia. Apart from the primary schools for boys that worked with interruptions from 1795, the city got primary school for upper grades for girls, although incomplete in 1871. Already in 1888 the city of Loznica had financial bureau, savings bank, court, hospital.

The railroad reached Loznica by the beginning of XX century. Industrial process started in Loznica by the beginning of 50-s of the XX century, by the erection of the Viskoza factory- industry of viscose products and pulp. The range and impact of the industrial production of Viskoza stepped up development of other economic areas (traffic, trade, construction, craftsman industry, banking, tourism, etc.)

Archaeological localities from the early neolith testify about the past times (Starčevačka culture, period 4500-3000 B.C.) and Roman period, Monasteries of Tronoša and Čokešina, The Church of Holy Virgin's shroud in Loznica, monuments on Gučevo and Tekeriš and ethno village Tršić



3 Natural resources

Table 8. Structure of land, 2006

| | Municipality (km ²) | Share in total area of the municipality (%) | Share of municipality in the same type land in the district (%) | District (km ²) | Share of the district in the same type land in Serbia (%) | Serbia (km ²) |
|-------------------|------------------------------------|---|--|--------------------------------|---|------------------------------|
| Total area | 612 | 100 | 18,75 | 3.264 | 0,69 | 88.361 |
| Agricultural land | 363 | 59,3 | 16,5 | 2.200 | 0,72 | 50.520 |
| Arable land | 290 | 47 | 16,48 | 1.760 | 0,88 | 32.987 |
| Forests | 167 | 27 | 21,97 | 760 | 0,84 | 19.845 |

3.1 RELIEF AND GEOLOGIC SUBSTRATE

In physical-geographical sense, the territory of the city falls under Lower Podrinje. Three morphologically distinct units are noticeable in its relief : mountain massifs towards northeast (Cer 687 m) and Iverak (426 m), the area of mountains around the river Drina towards southeast (Gučevo 779 m) and north part of Boranja (881m) and plain and hillside terrains between the two units (the valley of the river Drina with Jadar and Lesnica).



3.1.1. Alluvial valley of the river Drina

The right side of the alluvial valley of the river Drina belongs to Loznica municipality, from Gornja Koviljaca to north area from the Lesnica locality. The Drina valley , with minor river basins, occupies the area of 34,67 km². Its width ranges from 500 m at Koviljača, to 7 km downstream Loznica. Meridian direction of the river Drina, along this line, is caused by the fissure line, linked to thermal waters of Banja Koviljaca and Radaljska Banja.



3.1.2. Gučevo

Gučevo is the most west-extending part of the Podrinjsko-Valjevsko region mountains. It arises from the Drina valley, by steep slopes, interrupted by Drina waters, and extends toward southeast, towards Dinarski mountain region. The mountain range has arched form – upfold nose. The length of the mountain of Gucevo, from the river Drina to the Beli saddle (692 m), from which the mountain of Boranja starts, amounts to 15 km. The average width of the mountain range is 8-10 km.



Podrinje section of the mountain belongs to the Loznica municipality, after that the border follows the main crest, with the highest points of Crni vrh (779 m) and Kulište (700 m). Further on, the border involves the spring section of the Borinska river, cuts the spring branches of Korenita and leaves the majority of the grandioritic section of Boranja to Krupanj municipality. In extension, the border comes down to Jadar, i.e. cuts through Jadar.

3.2 CLIMATE CONDITIONS

Situated between the mountains of Cer and Iverak, on the north and northeast, mountain of Vlasic on east, Gucevo and Kostajnik and branches of Boranja, on the south, opened toward west and northwest, topography of Loznica city territory reminds of huge amphitheatre-giant horseshoe. Sheltered by the mountains and their branches from cold north and eastern winds, Loznica with its vicinity, forms special oasis of regional climate, by which it significantly differs from climates of the neighbouring regions.

Namely, the summers in Loznica are somewhat colder and winters warmer than in neighbouring cities. Opened towards west and northwest and thus exposed to primarily humid air currents, the city of Loznica has somewhat larger amounts of rainfall in comparison to neighbouring territories. That is why its flora is more exuberant, the water currents are larger and more stable, and water springs are more numerous and powerful.



The average annual temperature of the air in Loznica is 11.0°C, the actual lasting of the sunshine (effective insolation) on average annual level amounts to 2.041 hrs, the precipitation annual average level is 800-1000 mm, wind frequency is relatively low – 28.2%. Taken into consideration the previously mentioned indicators it can be said that climate of Loznica and its vicinity is very favourable.

3.3 WATER RESOURCES

In terms of water resources the city of Loznica certainly ranks among the best areas in Serbia. Its water resources are significant and versatile, consisting of surface water currents- rivers, underground waters, ordinary and thermal-mineral springs.

The river network of the city is composed by all water currents on its territory. Except for the Cokesina river (which springs on the northwest slopes of Cer and belongs directly to the Sava river basin) all other water currents are in the Drina river basin. The most important among them, after Drina, are: Jadar, Lesnica, Štira and Žeravija.

3.3. 1 The river Drina

The river Drina is the most important water current on the territory of the Loznica city. It flows along its western side, starting from the village of Gornja Koviljaca, to next to Skocica Island. On its way towards the river Save it flows through wide bottom of the former Panonian sea.

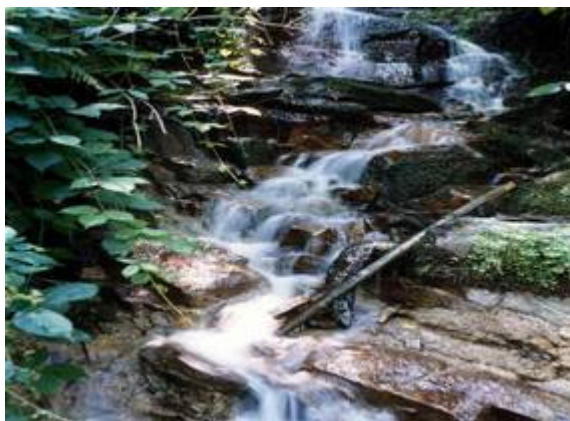
The Drina river basin is spacious – 19.570 km². Drina is made by joining of the rivers Piva and Tara near Šćepan Polja. Along its whole length of 345 km, until the confluence into the river Sava, near Bosanska Raca, the Drina river basin is very versatile in terms of geological composition, height above the sea level, hydrography, ore deposits, flora and fauna. This diversity sets the scene for complementary economy, and makes unique natural rarity.



Drina is right-side and the major tributary of the river Sava. It is unique in many aspects and provides possibilities for development of rare and very popular kinds of tourism. With its length of 345 km, Drina has over 150 km of “rafting routes”, over 170 km of kayak river lines (out of which 70 km on rapids/quick waters) and about 150 km of “reservoir lake” slow water surfaces, created for the needs of power plants.

3.3. 1 The river Jadar

The most important tributary of the river Drina in Loznica municipality is the river Jadar, after which the whole region was named. The lower part of the river basin belongs to Loznica. This is a river of Jadar valley which connects all three tectonic and morphological entities of the Loznica region by its hydro-geographical and valley network. The Jadar river basin covers the area of 896,2 km². The length of the river is 72,5 km, while the length of watershed is 173 km. Out of the overall river basin area 274,8 km² belongs to Loznica municipality or 30,7% of the river basin. Only lower left parts of the Jadar tributaries belong to Loznica community: Brezovica, Rakovica, Stupnica river and Korenita.



3.3.3 Underground waters and springs

Territory of the Loznica city is rich in large reserves of the underground waters. Their major section is focused in the so called ordinary or freatic outcrop in loose alluvial deposits of Drina, to less extent of Jadar and even Lesnica. This outcrop lies at 2-8 m depth. All underground waters move towards alluvial plain of the river Drina. That is why it alluvium valley is very rich collector of underground waters. It is possible to get 100 to 200 litres of water per second. From its kapraže . The waters are of good quality and present the most important source of the water supply for the population and industry of Loznica and settlements in municipality in general.



The strongest springs in the Loznica municipality are linked to fissures through which waters from higher debts , with spacious feeding areas break into surface. The strongest among them is such a spring near monastery Tronosa, with maximum yield of 5,5 l/s. It is capped into drinking fountain »Devet Jogovića«, with ten “pipes” from which strong jets of crystal clean cold water gush. The spring is real jewel and specific natural and cultural-historic monument. The water spring “Belog” is also worth mentioning, which springs from the peak of the same name.

3.3.5 Thermal springs

Springs of thermal-mineral waters add to the rich water resources and its variety in the Loznica municipality. The occurrence of the springs is linked to numerous fissure lines, as well as to earlier poor volcano activities.

The most important are the waters of Banja Koviljača, which come out in several springs; according to content of the dissolved chemical elements they are classified as alkaline –muriatic, ferrous, sulphurous. The most recent researches show that the Banja Koviljaca waters is HCO₃, ClNa, Ca, Mg tipa, overall mineralization, 1,41 g/l, temperature around 300C and hardness (pH) 6,6.



Banja Badanja is situated on the south slope of Iverak, in the area of the village of Donja Badanja, in the valley of the river Cernica. There are two springs in the spa: »Main spring« of sulphurous water and spring »Iron waters«. Water temperature is in the range e 15-180C, total mineralization 0,8 g/l, hardness 7,0, with significantly increased radioactivity.

Strong and permanent spring of mineral waters comes out on the fissure line between the villages of Joševa and Kamenica. Local dwellers call it »Banja« and attribute healing properties to it. The water springs on several places from granite layer, contains CO₂ and some ferrous elements.



3.3.5 Flora and fauna

Geological substrate of the city of Loznica is hugely diverse and steep slopes of the hills with different expositions allow for development of a high number of plant species. Substantial quantities of rainfall in Western Serbia, and especially the rivers Drina and Jadar as well as many rivers and streams make its climate less humid, due to evaporation, rendering it thus suitable for growth of various species.



The height zones are of relevance for the vegetation, as well as the geological substrate. We can therefore divide the species into plains, hills and mountains types.

The most important are: forest species of the plains: white willow, ashen willow, poplar, black alder, European ash, oak, etc.; forest species of the hillside and mountainside region: oak, white hornbeam, black hornbeam, black European ash, beech, locust tree, etc. Species of herbaceous plants are also present: various grasses, meadow plants (especially herbs, such as Klamath weed, centaury, yarrow, thyme, etc., and other agricultural species.



The rivers in the Loznica city fall among clear current waters. The waters of streams and small rivers that flow into the rivers of Lesnica and Jadar are particularly clean; the river Drina is also very quick and clean. For this reason this territory is considered well preserved in terms of varieties of fish species. Following kinds of fish can be caught in these rivers: catfish, hutchen, nose-carp, trout, carp, chub, barbell, grayling, pike, perch, etc.

Mammal species characteristic of other terrain of Serbia in hillside-mountain side range can be found within the Loznica municipality region. The most important for hunting are: rabbits, fox, dormouse, wolf, roe deer, wild boar, etc. There are no endemic species within the city territory.

Over fifty species of birds flow over the river Drina and its reservoirs or stay shortly in its vicinity. Following species are relevant for hunting grey partridge, chukar partridge, quail, mallard and pheasant.



4. Human resources

According to 2002 census, 86.413 people live in the municipality, or 1,2% of the overall population in Serbia. The average number of people per square meter is 141, rendering population density much higher than average figure in Serbia, which amount to 97 residents /km²



4.1 Population statistics (number of inhabitants and population growth)

Table 9. Comparative population statistics, census data

| | 1948 | 1953 | 1961 | 1971 | 1981 | 1991 | 2002 |
|---|---------|---------|---------|---------|---------|---------|---------|
| Number of population in the municipality* | 53.436 | 59.796 | 70.534 | 78.228 | 84.180 | 86.875 | 86.413 |
| Change of population number | / | 6.360 | 10.738 | 7694 | 5952 | 2695 | -462 |
| Population growth in the municipality (%) | / | 118 | 110,9 | 107,6 | 103,2 | 105,7 | 103,6 |
| Number of population in the district* | 270.053 | 293.169 | 311.916 | 324.427 | 338.247 | 339.644 | 346.894 |
| Population growth in the district (%) | / | 106,4 | 104,0 | 104,3 | 100,4 | 102,1 | 100,1 |
| Population growth in Serbia (%) | / | 108,4 | 107,9 | 107,3 | 101,2 | 100,9 | 99,0 |

* Number of population calculated by the previous methodology (used before census 1991)

Table 10. Estimated number of population in the period 2000-2006

| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|---|------|-----------|-----------|-----------|-----------|-----------|-----------|
| Number of population in the municipality | | 86.642 | 86.413 | 85.978 | 85.631 | 85.219 | 84.074 |
| Overall change of population number in the municipality | / | 330.887 | 329.116 | 327.161 | 325.118 | 322.703 | 320.029 |
| Population growth in the municipality (%) | / | 330.887 | 329.116 | 327.161 | 325.118 | 322.703 | 320.029 |
| Population growth in the district (%) | / | 7.503.433 | 7.500.031 | 7.480.591 | 7.463.157 | 7.440.769 | 7.411.569 |
| Population growth in Serbia (%) | / | 86.642 | 86.413 | 85.978 | 85.631 | 85.219 | 84.074 |

4.2 Population by type of neighborhood

Table 11. Structure of population by type of neighborhood, 2002

| | Municipality | | District | | Serbia | |
|------------------|--------------|-----------|----------|-----------|-----------|-----------|
| | Number | Share (%) | Number | Share (%) | Number | Share (%) |
| Urban population | 26.203 | 30,32 | 91.014 | 27,61 | 4.225.895 | 56,36 |
| Other population | 60.210 | 69,68 | 238.611 | 72,39 | 3.272.105 | 43,64 |
| Total population | 86.413 | 100 | 329.625 | 100 | 7.498.000 | 100 |

4.3 Population events

Table 12. Population events, 2006

| | Municipality | District | Serbia |
|-----------------------------------|--------------|----------|---------|
| Newborn | 716 | 2.756 | 68.102 |
| Newborn per 1000 of population | 8,5 | 8,7 | 9,2 |
| Deceased | 993 | 4.557 | 102.805 |
| Deceased per 1000 of population | 11,8 | 14,4 | 13,9 |
| Birth rate | -277 | -1.801 | -34.703 |
| Birth rate per 1000 of population | | | |

Table 13. Structure of female population above 15, by number of newborn children, 2002

| | Municipality | Share in female population above 15 in the municipality (%) |
|--------------------|--------------|---|
| Total | 36.886 | 100 |
| Did not give birth | 9.058 | 25,56 |
| Gave birth | 1 child | 13,98 |
| | 2 | 42,84 |
| | 3 | 12,16 |
| | 4 | 3,60 |
| | 5 and more | 2,87 |

4.4 Population by marital status

Table 14. Structure of population above 15 by marital status and age, 2002

| | Municipality | Share in total population of the municipality (%) |
|-------------------|--------------|---|
| Total | 72.020 | 100 |
| Single | 17.494 | 24.29 |
| Married | 44.762 | 62,15 |
| Divorced | 2.114 | 2,94 |
| Widows / widowers | 7.118 | 9,88 |
| Unknown | 532 | 0,74 |

4.5 Major age groups

Table 15. Structure of population by age and gender, 2002

| | | Municipality | Share in total population of the municipality (%) |
|------------------|-------|--------------|---|
| Total population | total | 86.413 | 100 |
| | male | 42.531 | 49,22 |
| | femal | 43.882 | 50,78 |
| 0-4 | total | 4.120 | 4.77 |
| | male | 2.125 | 2,46 |
| | femal | 1.995 | 2,31 |
| 5-9 | total | 4.754 | 5,50 |
| | male | 2.427 | 2,81 |
| | femal | 2.327 | 2,69 |
| 10-14 | total | 5.519 | 6,39 |
| | male | 2.845 | 3,29 |
| | femal | 2.674 | 3,09 |
| 15-19 | total | 6.518 | 7,54 |
| | male | 3.286 | 3,80 |
| | femal | 3.232 | 3,74 |
| 20-24 | total | 6.123 | 7,09 |
| | male | 3.161 | 3,66 |
| | femal | 2.962 | 3,43 |
| 25-29 | total | 6.012 | 6,96 |
| | male | 3.030 | 3,51 |
| | femal | 2.982 | 3,45 |
| 30-34 | total | 5.412 | 6,26 |
| | male | 2.763 | 3,20 |
| | femal | 2.649 | 3,07 |
| 35-39 | total | 5.791 | 6,70 |
| | male | 2.787 | 3,23 |
| | femal | 3.004 | 3,48 |
| 40-44 | total | 6.799 | 7,87 |
| | male | 3.405 | 3,94 |
| | femal | 3.394 | 3,93 |
| 45-49 | total | 7.368 | 8,53 |
| | male | 3.767 | 4,36 |
| | femal | 3.601 | 4,17 |
| 50-54 | total | 5.991 | 6,93 |
| | male | 3.012 | 3,49 |
| | femal | 2.979 | 3,45 |
| 55-59 | total | 4.130 | 4,78 |
| | male | 2.041 | 2,36 |
| | femal | 2.089 | 2,42 |
| 60-64 | total | 4.694 | 5,43 |
| | male | 2.178 | 2,52 |
| | femal | 2.516 | 2,91 |
| 65-69 | total | 5.168 | 5,98 |
| | male | 2.347 | 2,72 |
| | femal | 2.821 | 3,26 |
| 70-74 | total | 4.092 | 4,74 |
| | male | 1.830 | 2,12 |
| | femal | 2.262 | 2,62 |
| 75-79 | total | 2.136 | 2,47 |
| | male | 776 | 0,90 |
| | femal | 1.360 | 1,57 |
| 80-84 | total | 766 | 0,89 |

| | | | |
|-----------|-------|-----|------|
| | male | 274 | 0,32 |
| | femal | 492 | 0,57 |
| 85-89 | total | 124 | 0,14 |
| | male | 50 | 0,06 |
| | femal | 74 | 0,09 |
| 90-94 | total | 56 | 0,06 |
| | male | 15 | 0,02 |
| | femal | 41 | 0,05 |
| 95 i više | total | 8 | 0,01 |
| | male | 2 | 0,00 |
| | femal | 6 | 0,01 |
| nepoznato | total | 442 | 0,51 |
| | male | 410 | 0,47 |
| | femal | 432 | 0,50 |

Table 16. Structure of population according to basic categories, 2002

| | Municipality, 2002 | | Municipality, 2006 | |
|---------------------|----------------------|---|-----------------------|---|
| | Number of population | Share in total population of the municipality (%) | Number of population* | Share in total population of the municipality (%) |
| Preschool age 0-6 | 6.021 | 6,97 | 6.141 | 7,30 |
| School age 7-14 | 8.372 | 9,69 | 7.519 | 8,94 |
| Working age 15-64 | 58.838 | 68,09 | 57.436 | 68,32 |
| Population above 65 | 12.350 | 14,29 | | |
| Population above 18 | / | / | 67.277 | 80,02 |
| Fertile women 15-49 | 21.824 | 25,26 | 20.078 | 23,88 |
| Total | 86.413 | 100 | 84.074 | 100 |

* estimate by RSO

Table 17. Age indicators, 2006.

| | Municipality | District | Serbia |
|-----------------------------|--------------|----------|--------|
| Average age | 39,78 | 40,54 | 40,89 |
| Expected life time - male | 70,45 | 69,92 | 70,45 |
| Expected life time - female | 76,17 | 75,09 | 75,82 |
| Aging index* | 88,04 | 96,45 | 103,17 |

*

$$\text{Age index} = \frac{\text{Number o population aged 60 years or more}}{\text{Number o population aged up to 19 years inclusive}}$$

4.6 Gender structure of population

Table 18. Gender structure, 2002

| | Municipality | Structure of population in the municipality (%) | Structure of population in the district (%) | Structure of population u Serbia (%) |
|--------|--------------|---|---|--------------------------------------|
| Male | 86.413 | 49,22 | 49,45 | 48,63 |
| Female | 42.531 | 50,78 | 50,55 | 51,37 |
| Total | 43.882 | 100 | 100 | 100 |

4.7 Ethnic structure of population

Table 19. Ethnic/national structure of population, 2002

| | Municipality | | District | | Serbia | |
|--------------------|--------------|-------------------------------|----------|-------------------------------|-----------|-------------------------------|
| | Number | Share in total population (%) | Number | Share in total population (%) | Number | Share in total population (%) |
| Serbs | 83.729 | 96,86 | 317.658 | 96,37 | 6212.838 | 82,86 |
| Montenegrins | 118 | 0,14 | 419 | 0,13 | 69.049 | 0,92 |
| Yugoslavs | 210 | 0,24 | 872 | 0,26 | 80.721 | 1,08 |
| Albanians | 4 | 0,0046 | 15 | 0,005 | 61.647 | 0,82 |
| Bosniaks | 3 | 0,0035 | 131 | 0,04 | 136.087 | 1,81 |
| Bulgarians | 4 | 0,0046 | 19 | 0,01 | 20.497 | 0,27 |
| Bunjevci | 1 | 0,0012 | 6 | 0,0018 | 20.012 | 0,27 |
| Vlachs | 1 | 0,0012 | 1 | 0,0003 | 40.054 | 0,53 |
| Gorani | | | 42 | 0,01 | 4.581 | 0,06 |
| Hungarians | 20 | 0,02 | 97 | 0,03 | 293.299 | 3,91 |
| Macedonians | 45 | 0,05 | 152 | 0,05 | 25.847 | 0,34 |
| Muslims | 555 | 0,64 | 1.859 | 0,56 | 19.503 | 0,26 |
| Germans | 10 | 0,01 | 28 | 0,01 | 3.901 | 0,05 |
| Roma | 428 | 0,50 | 3.225 | 0,98 | 108.193 | 1,44 |
| Romanians | 7 | 0,01 | 54 | 0,02 | 34.576 | 0,46 |
| Russians | 28 | 0,03 | 89 | 0,03 | 2.588 | 0,03 |
| Ruthenians | 4 | 0,0046 | 12 | 0,004 | 15.905 | 0,21 |
| Slovaks | 6 | 0,01 | 26 | 0,01 | 59.021 | 0,79 |
| Slovenians | 19 | 0,02 | 69 | 0,02 | 5.104 | 0,07 |
| Ukrainians | 10 | 0,01 | 36 | 0,01 | 5.354 | 0,07 |
| Croats | 86 | 0,10 | 363 | 0,11 | 70.602 | 0,94 |
| Czechs | 5 | 0,01 | 16 | 0,005 | 2.211 | 0,03 |
| Others | 30 | 0,03 | 138 | 0,04 | 11.711 | 0,16 |
| Undecided | 511 | 0,59 | 1.551 | 0,47 | 107.732 | 1,44 |
| Regional belonging | 22 | 0,03 | 73 | 0,02 | 11.485 | 0,15 |
| Unknown | 557 | 0,64 | 2.664 | 0,81 | 75.483 | 1,01 |
| Total | 86.413 | 100 | 329.625 | 100 | 7.498.000 | 100 |

4.8 Religious structure of population

Table 20. Religious structure of population, 2002

| | Municipality | | District | | Serbia | |
|---|--------------|-------|----------|-------|-----------|--------|
| | Number | (%) | Number | (%) | Number | (%) |
| Muslims | 537 | 0,621 | 2.255 | 0,684 | 239.658 | 3,196 |
| Jews | 2 | 0,002 | 4 | 0,001 | 785 | 0,010 |
| Catholics | 139 | 0,161 | 566 | 0,172 | 410.976 | 5,481 |
| Orthodox | 83.811 | 96,99 | 318.911 | 96,75 | 6.371.584 | 84,98 |
| Protestants | 51 | 0,059 | 235 | 0,071 | 80.837 | 1,078 |
| Pro-oriental cults | 4 | 0,005 | 18 | 0,005 | 530 | 0,007 |
| Other religion | 47 | 0,054 | 169 | 0,051 | 18.768 | 0,250 |
| Believer, but is not a member of any religious confession | | | | | 473 | 0,006 |
| Undeclared | 848 | 0,981 | 2.797 | 0,849 | 197.031 | 2,628 |
| Is not a believer | 59 | 0,068 | 363 | 0,110 | 40.068 | 0,534 |
| Unknown | 915 | 1,059 | 4.307 | 1,307 | 137.291 | 1,8321 |
| Total | 46.413 | 100 | 329.625 | 100 | 7.498.000 | 100 |

4.9 Language structure of population

Table 21. Language structure of population, 2002.

| | Municipality | | District | | Serbia | |
|-----------------|--------------|-------|----------|-------|-----------|-------|
| | Number | (%) | Number | (%) | Number | (%) |
| Serbian | 85.622 | 99,08 | 324.492 | 98,44 | 6.620.699 | 83.3 |
| Albanian | 1 | 0,001 | 8 | 0,002 | 63.835 | 0,851 |
| Bosnian | 3 | 0,003 | 77 | 0,023 | 134.749 | 1,797 |
| Bulgarian | 3 | 0,003 | 13 | 0,004 | 16.459 | 0,22 |
| Vlachs | 1 | 0,001 | 2 | 0,001 | 54.818 | 0,731 |
| Hungarian | 15 | 0,017 | 70 | 0,021 | 286.508 | 3,821 |
| Macedonian | 33 | 0,038 | 108 | 0,033 | 14.355 | 0,191 |
| Roma | 103 | 0,119 | 1.741 | 0,528 | 82.242 | 1,097 |
| Romanian | 7 | 0,008 | 70 | 0,021 | 34.515 | 0,460 |
| Slovak | 6 | 0,007 | 21 | 0,006 | 57.498 | 0,767 |
| Croatian | 40 | 0,046 | 205 | 0,062 | 27.588 | 0,368 |
| Other languages | 87 | 0,101 | 295 | 0,089 | 40.858 | 0,545 |
| Unknown | 492 | 0,569 | 2.123 | 0,644 | 63.877 | 0,852 |
| Total | 86.413 | 100 | 329.625 | 100 | 7.498.000 | 100 |

4.10 Population by work-ability

4.10.1 Structure population by work-ability and gender

Table 22. Population by work-ability and gender, 2002

| | | Municipality | Share in total population of the municipality (%) | Share in total work-able population of the municipality (%) |
|-------------------------------|----------------|--------------|---|---|
| Total Population | | 86.413 | 100 | / |
| Active (work-able) population | Total | 40.634 | 47,023 | 100 |
| | male | 23.269 | 26,928 | 57,26 |
| | female | 17.365 | 20,095 | 42,74 |
| Employed active population | Total | 28.752 | 33,273 | 70,76 |
| | male | 17.395 | 20,130 | 42,81 |
| | female | 11.357 | 13,143 | 27,95 |
| With personal income | Total | 14.064 | 16,275 | / |
| | male | 7.174 | 8,302 | / |
| | female | 6.890 | 7,973 | / |
| Supported | Total | 31.502 | 36,455 | / |
| | male | 11.961 | 13,842 | / |
| | female | 19.541 | 22,613 | / |
| Working abroad (to 1 year) | Total | 213 | 0,246 | / |
| | working | 161 | 0,186 | / |
| | Family members | 52 | 0,060 | / |

4.10.2 Working population by profession and sector of work

Table 23. Structure of working population by profession and gender, 2002

| | | Total | Legislators, appointed officials, managers | Specialist workers | Technicians | Public servants | Service providers and shop workers | Farming, fishery and forestry | Craftsmen | Machine operators | Unskilled, simple jobs | Military officers | Unknown |
|--|---|--------|---|-----------------------|-------------|--------------------|---|--|-----------|----------------------|------------------------------|----------------------|---------|
| Total* | T | 28.062 | 658 | 1.623 | 4.836 | 1.308 | 3.144 | 5.678 | 3.577 | 3.473 | 2.588 | 117 | 1.060 |
| | M | 16.846 | 448 | 851 | 1.955 | 706 | 1.314 | 3.142 | 3.150 | 2.797 | 1.626 | 116 | 741 |
| | F | 11.216 | 210 | 772 | 2.881 | 602 | 1.830 | 2.536 | 427 | 676 | 962 | 1 | 319 |
| Agriculture, hunting and forestry | T | 6.326 | 9 | 58 | 140 | 51 | 48 | 5.646 | 60 | 123 | 186 | | 5 |
| | M | 3.602 | 9 | 38 | 66 | 23 | 21 | 3.117 | 57 | 119 | 147 | | 5 |
| | F | 2.724 | | 20 | 74 | 28 | 27 | 2.529 | 3 | 4 | 39 | | |
| Fishery | T | 5 | | | | 1 | 1 | 3 | | | | | |
| | M | 3 | | | | 1 | | 2 | | | | | |
| | F | 2 | | | | | 1 | 1 | | | | | |
| Mining industry | T | 210 | 1 | 10 | 27 | 13 | 6 | 1 | 33 | 94 | 10 | | 15 |
| | M | 183 | 1 | 7 | 19 | 6 | 4 | 1 | 32 | 91 | 8 | | 14 |
| | F | 27 | | 3 | 8 | 7 | 2 | | 1 | 3 | 2 | | 1 |
| Processing industry | T | 6.897 | 79 | 250 | 1.325 | 277 | 265 | 9 | 1.662 | 2.163 | 652 | | 215 |
| | M | 4.644 | 68 | 181 | 714 | 163 | 94 | 8 | 1.332 | 1.539 | 408 | | 157 |
| | F | 2.253 | 11 | 89 | 611 | 114 | 171 | 1 | 330 | 624 | 244 | | 58 |
| Energy | T | 730 | 1 | 50 | 192 | 53 | 4 | | 253 | 111 | 50 | | 16 |
| | M | 629 | 1 | 39 | 134 | 33 | 4 | | 250 | 109 | 45 | | 14 |
| | F | 101 | | 11 | 58 | 20 | | | 3 | 2 | 5 | | 2 |
| Construction | T | 1.766 | 22 | 40 | 166 | 68 | 27 | 2 | 803 | 135 | 498 | | 4 |
| | M | 1.582 | 20 | 31 | 75 | 42 | 18 | 1 | 793 | 132 | 466 | 1 | 3 |
| | F | 184 | 2 | 9 | 91 | 26 | 9 | 1 | 10 | 3 | 32 | 1 | 1 |
| Trade | T | 3.546 | 316 | 79 | 432 | 206 | 1.805 | 6 | 326 | 127 | 155 | | 94 |
| | M | 1.723 | 200 | 34 | 169 | 103 | 620 | 3 | 305 | 100 | 98 | | 71 |
| | F | 1.823 | 116 | 45 | 263 | 103 | 1.185 | 3 | 21 | 7 | 57 | | 23 |
| Hotels and restaurants | T | 744 | 43 | 6 | 47 | 36 | 396 | | 28 | 7 | 173 | | 8 |
| | M | 408 | 35 | 3 | 12 | 11 | 169 | | 13 | 7 | 81 | | 5 |
| | F | 336 | 8 | 3 | 35 | 25 | 227 | | 15 | | 92 | | 3 |
| Transport and communication | T | 1.207 | 51 | 21 | 182 | 168 | 54 | 1 | 103 | 494 | 92 | | 21 |
| | M | 1.000 | 50 | 14 | 77 | 137 | 44 | 1 | 98 | 490 | 69 | | 19 |
| | F | 207 | 1 | 7 | 105 | 51 | 10 | | 4 | 4 | 23 | | 2 |
| Financial activities | T | 219 | 6 | 37 | 106 | 40 | 3 | | 1 | 9 | 13 | | 4 |
| | M | 78 | 5 | 18 | 28 | 12 | 1 | | 1 | 8 | 4 | | 1 |
| | F | 141 | 1 | 19 | 78 | 28 | 2 | 1 | | 1 | 9 | | 3 |
| Real estate operations and other business related activities | T | 584 | 9 | 121 | 168 | 79 | 50 | 1 | 27 | 15 | 76 | | 18 |
| | M | 317 | 7 | 81 | 62 | 51 | 43 | | 25 | 10 | 25 | | 12 |
| | F | 247 | 2 | 40 | 106 | 28 | 7 | | 2 | 5 | 51 | | 6 |
| Public administration and defense | T | 862 | 23 | 150 | 222 | 95 | 209 | | 9 | 13 | 21 | 115 | 5 |
| | M | 567 | 16 | 80 | 111 | 21 | 202 | | 7 | 12 | 2 | 114 | 2 |
| | F | 295 | 7 | 70 | 111 | 74 | 7 | | 2 | 1 | 19 | 1 | 3 |
| Education | T | 1.161 | 10 | 395 | 527 | 25 | 35 | | 11 | 22 | 127 | 1 | 8 |
| | M | 397 | 7 | 147 | 169 | 7 | 7 | | 11 | 21 | 22 | 1 | 5 |
| | F | 764 | 3 | 248 | 358 | 18 | 28 | | | 1 | 105 | | 3 |
| Health care and social protection | T | 1.685 | 2 | 292 | 907 | 42 | 103 | | 49 | 39 | 244 | | 7 |
| | M | 385 | | 122 | 99 | 11 | 43 | | 41 | 36 | 32 | | 1 |
| | F | 1.300 | 2 | 170 | 808 | 31 | 60 | | 8 | 3 | 212 | | 6 |
| Other utility | T | 696 | 77 | 62 | 180 | 62 | 129 | 9 | 26 | 29 | 114 | | 8 |

| | | | | | | | | | | | | |
|--|---|-------|----|----|-----|----|----|---|-----|----|-----|-----|
| and public activities | M | 401 | 23 | 43 | 112 | 39 | 36 | 8 | 22 | 26 | 86 | 6 |
| | F | 295 | 54 | 19 | 68 | 23 | 93 | 1 | 4 | 3 | 28 | 2 |
| Private households-employers | T | 1 | | | | | 1 | | | | | |
| | M | | | | | | | | | | | |
| | F | 1 | | | | | 1 | | | | | |
| Exterritorial organizations and bodies | T | 1 | | | | | | | 1 | | | |
| | M | | | | | | | | | | | |
| | F | 1 | | | | | | | 1 | | | |
| | T | 1.442 | 9 | 52 | 215 | 72 | 8 | | 185 | 92 | 177 | 632 |
| Unknown | M | 999 | 6 | 33 | 108 | 46 | 8 | | 162 | 77 | 133 | 426 |
| | F | 443 | 3 | 19 | 107 | 26 | | | 23 | 15 | 44 | 206 |

*T – Total; M – male; F – female.

4.11 Educational structure of population

Table 24. Structure of population above 15 according to level of education, 2002

| | Municipality (Number) | | | Municipality (%) | | | |
|-------------------------|-----------------------|--------|--------|------------------|-------|--------|------|
| | Total | Male | Female | Total | Male | Female | |
| Total Population (>15) | 72.020 | 35.134 | 36.886 | 100 | 100 | 100 | |
| Unqualified | Total | 5.818 | 968 | 4.847 | 8,08 | 1,34 | 6,92 |
| | illiterate | 3.505 | 351 | 3.154 | 4,87 | 0,49 | 4,50 |
| 1-3 grades – elementary | Total | 1.708 | 529 | 1.179 | 2,37 | 0,73 | 1,68 |
| | illiterate | 25 | 7 | 18 | 0,03 | 0,01 | 0,03 |
| 4-7 grades – elementary | 9.298 | 4.347 | 4.951 | 12,91 | 6,04 | 7,07 | |
| Basic general high | 9.298 | 4.347 | 4.951 | 12,91 | 6,04 | 7,07 | |
| Full general high | 16.050 | 7.825 | 8.225 | 22,29 | 10,87 | 11,75 | |
| Basic higher | 32.388 | 17.715 | 14.673 | 44,97 | 24,60 | 20,96 | |
| Full higher | 2.780 | 1.438 | 1.342 | 3,86 | 2,00 | 1,92 | |
| Unknown | 2.654 | 1.524 | 1.130 | 3,69 | 2,12 | 1,61 | |
| Illiterate – Total | 1.326 | 787 | 539 | 1,84 | 1,09 | 0,77 | |



4.12 Families and household

4.12.1 Families

Table 25. Structure of families according to number of children, 2002

| | Municipality | Share in total families in the municipality (%) |
|--|--------------|---|
| Total families | 25.291 | 100 |
| Families without children | 7.285 | 28,80 |
| Families with children | 18.006 | 71,20 |
| Families with one child | 7.745 | 30,62 |
| Families with two children | 8.693 | 34,37 |
| Families with three children | 1.386 | 5,48 |
| Families with four children | 154 | 0,61 |
| Families with five and more children | 28 | 0,11 |
| Families with children below 25 | 14.267 | 56,41 |
| Children below 25 | 24.590 | / |
| Average number of children below 25 per family | 0,97 | / |

Table 26. Structure of families by type, 2002.

| | Municipality | Share in total families of the municipality (%) |
|------------------------------|--------------|---|
| Total families | 25.291 | 100 |
| Couples without children | 7.285 | 28,80 |
| Couples with children | 14.697 | 58,11 |
| Single mothers with children | 2.608 | 10,31 |
| Single fathers with children | 701 | 2,77 |

4.12.2 Households

Table 27. Structure of households according to number of members, 2002

| | | Number | Share in total households of the municipality (%) |
|-------------------------------------|-----------------|--------|---|
| Households in the municipality | Total | 22.272 | 100 |
| | With one member | 4.649 | 20,87 |
| | 2 | 6.178 | 27,74 |
| | 3 | 4.980 | 22,36 |
| | 4 | 6.552 | 29,42 |
| | 5 | 2.650 | 11,90 |
| | 6 | 1.634 | 7,34 |
| | 7 | 444 | 1,99 |
| | 8 | 106 | 0,48 |
| | 9 | 41 | 0,18 |
| | 10 and more | 38 | 0,17 |
| Average number of household members | Municipality | 3,15 | / |
| | District | 3,13 | / |
| | Serbia | 2,97 | / |

4.13 Migration of population

4.13.1 Moved in

Table 28. Moved in according to time periods

| | | Number | Share in total number of people who moved in (%) | Share in total number of people in municipality (%) |
|----------|--|--------|--|---|
| | Number of people in municipality | 86.413 | / | 100 |
| | Number of people who live in municipality from the beginning | 45.458 | / | 52,61 |
| Moved in | Total | 40.955 | 100 | 47,39 |
| | 1940 and before | 367 | 0,90 | 0,42 |
| | 1941-1945 | 402 | 0,98 | 7,08 |
| | 1946-1960 | 6.122 | 14,95 | 7,49 |
| | 1961-1970 | 6.475 | 15,81 | 6,71 |
| | 1971-1980 | 5.796 | 14,15 | 6,73 |
| | 1981-1990 | 5.818 | 14,21 | 13,29 |
| | 1991-2002 | 11.480 | 28,03 | 5,20 |
| | Unknown | 4.495 | 10,98 | |

Table 29. Structure of people who moved in according to the area of origin, 1940-2002

| | Municipality | Share in total number of people who moved in the municipality (%) |
|------------------|-------------------------------------|---|
| Moved in – Total | 40.955 | 100 |
| Moved in from | Serbia – Total | 77,72 |
| | Other place within the municipality | 48,36 |
| | Central Serbia | 26,41 |
| | Vojvodina | 2,58 |
| | Kosovo | 0,38 |
| | Montenegro | 0,42 |
| | Bosnia and Herzegovina | 16,67 |
| | Croatia | 3,02 |
| | Macedonia | 0,23 |
| | Slovenia | 0,33 |
| | Other countries | 0,75 |
| | Unknown | 0,87 |

4.13.2 Daily commuting

Table 30. Daily commuting according to the type, 2002

| | Municipality | Share in total number of people commuting (%) |
|---------------------------|---|---|
| Daily commuting – Total | 14.011 | 100 |
| Daily commuting to work | Total | 71,47 |
| | Other neighborhood in the same municipality | 65,30 |
| | Other municipality | 3,89 |
| | Other country | 1,36 |
| | Unknown | 0,93 |
| Daily commuting to school | Total | 28,53 |
| | Pupils | 26,17 |
| | Students | 2,36 |
| | Other neighborhood in the same municipality | 25,02 |
| | Other municipality | 2,83 |
| | Other country | 0,04 |
| | Unknown | 0,64 |

Table 31. Commuting to work – by sectors, 2002

| | Municipality | Share in total number of people commuting (%) |
|---------------------------------------|--------------|---|
| Total daily commuting | 10.014 | 100 |
| Agriculture, hunting and forestry | 325 | 3,25 |
| Fishery | 4 | 0,04 |
| Mining industry | 89 | 0,89 |
| Processing industry | 3.762 | 37,57 |
| Energy (electric energy, gas, water) | 348 | 3,48 |
| Construction | 777 | 7,76 |
| Vehicle sale and repair | 1.371 | 13,69 |
| Hotels and restaurants | 293 | 2,93 |
| Transport, storage and communications | 599 | 5,98 |
| Financial operations | 79 | 0,79 |

| | | |
|---|-----|------|
| Real-estate and other business activities | 225 | 2,25 |
| Public administration, defense and social | 429 | 4,28 |
| Education | 388 | 3,87 |
| Health care and social protection | 638 | 6,37 |
| Utilities and other public services | 279 | 2,79 |
| Private households – employers | | 0,00 |
| Exterritorial organizations and bodies | 1 | 0,01 |
| Unknown | 407 | 4,06 |

4

Table 31.1. Demographic structure

| | 1981 | 1991 | 2002 | 2003 | 2004 | 2005 | 2006 |
|------------------------|-------|------|------|-------|-------|-------|-------|
| Newly born | 1.273 | 987 | 949 | 967 | 938 | 1.267 | 1.191 |
| Deceased | 636 | 773 | 987 | 1.034 | 1.051 | 668 | 658 |
| Population growth rate | 637 | 269 | -38 | -67 | -113 | 599 | 533 |

The city of Loznica is one of the rare regions where the population number increased between the two censuses, 1991-2002. Taken into consideration relevant demographic indicators, it can be noted that both the total population number and number of people per specific areas make 1,1-1,2% in relation to relevant number at the level of Serbia.



5 Housing resources

5.1 Housing statistics

Table 32. Structure of housing units, 2007

| | | Municipality | Share in total number (%) |
|--------------------------------------|---------------|--------------|---------------------------|
| Number of housing units | Total | 27.272 | 100 |
| | Family houses | 21.716 | 79,63 |
| | Apartments | 5.511 | 20,37 |
| Number of residents in housing units | Total | 86.413 | 100 |
| | Family houses | 68.810 | 79,63 |
| | Apartments | 17.603 | 20,37 |

Table 33. Comparison of population according to different censuses

| | | 1971 | 1981 | 1991 | 2002 |
|--|--|--------|--------|--------|--------|
| Number of apartments in the municipality | | 20.058 | 23.352 | 25.716 | 27.272 |
| Municipality | Number of apartments per 100 residents | 25,65 | 27,77 | 29,63 | 31,56 |
| | Increase in number of apartments (%) | / | 116 | 110,12 | 108,58 |
| District | Number of apartments per 100 residents | 24,27 | 28,94 | 31,43 | 33,37 |
| | Increase in number of apartments (%) | / | 124,29 | 109,07 | 108,42 |
| Serbia | Number of apartments per 100 residents | 26,6 | 30,04 | 32,70 | 35,0 |
| | Increase in number of apartments (%) | / | 122,83 | 109 | 107,35 |

Table 34. Number and size of apartments, other occupied space, collective apartments and other type of living, 2002

| | Municipality | | District average | Serbian average |
|--|-------------------|-----------------------|------------------|-----------------|
| | Total number/size | Average per apartment | | |
| Number of apartments | 27.272 | / | / | / |
| Apartment size (m ²) | 1.884.010 | 69,08 | 62,86 | 66,04 |
| Number of residents in apartments | | | | |
| Number of other occupied space | | / | / | / |
| Other residential space size (m ²) | | | | |
| Number of people in other occupied space | | | | |
| Collective apartments | 6 | / | / | / |
| Area of the collective apartments | 9001 | 1515,17 | 499,82 | 684,02 |
| Number of people in the collective apartments | 443 | | | |

Table 35. Structure of collective apartments, 2002.

| | Municipality | District |
|---|--------------|----------|
| Total number of collective apartments | 6 | 16 |
| Barracks for workers | 1 | 2 |
| Hostel for single persons | | |
| Boarding schools for students and pupils | | |
| Home for children and young people with learning problems | | |
| Home for vulnerable children | 1 | 1 |
| Home for pensioners, old and vulnerable | | 2 |
| Home for veterans | | |
| Monastery beds | 2 | 7 |
| Other collective apartments | 2 | 4 |

Table 36. Structure of apartments according to type and utility infrastructure, 2002.

| | Municipality | Share in total apartments of the municipality (%) | Average apartment size (m ²) | | | |
|--------------------------------------|------------------------|---|--|----------|--------|--------|
| | | | Municipality | District | Serbia | |
| Apartments – Total | 29.328 | 100 | 64,44 | 62,85 | 65,89 | |
| Apartments owned by natural entities | 28.937 | 98,67 | 18,15 | 63,01 | 66,31 | |
| Type of apartment | studio | 416 | 1,42 | 34,75 | 17,64 | 18,16 |
| | One-room apartment | 5.973 | 20,37 | 57,32 | 34,01 | 33,77 |
| | Two-room apartment | 12.743 | 43,45 | 76,36 | 55,80 | 56,01 |
| | Three-room apartment | 6.201 | 21,14 | 102,80 | 73,49 | 73,69 |
| | Four-room apartment | 2.521 | 8,60 | 139,75 | 98,78 | 94,34 |
| | Five room and over | 1.472 | 5,02 | 67,66 | 138,49 | 135,95 |
| Connected to | Water network | 25.065 | 85,46 | 34,73 | 68,05 | 68,16 |
| | Electric power network | 29.049 | 99,05 | 70,91 | 63,11 | 66,24 |
| Equipped with | Bathroom | 21.457 | 73,16 | 71,04 | 70,77 | 70,26 |
| | Toilet | 20.431 | 69,66 | 64,42 | 70,84 | 70,10 |

Table 37. Structure of apartments according to age of construction, 2002

| | Municipality | Share in total apartments of the municipality (%) | Average apartment size (m ²) | | | |
|------------------------|---------------------|---|--|----------|--------|-------|
| | | | Municipality | District | Serbia | |
| Total apartments | 29.328 | 100 | 64,24 | 62,85 | 66,04 | |
| Newly built apartments | until 1918 | 286 | 0,01 | 47,10 | 62,82 | 60,12 |
| | 1919-1945 | 970 | 0,03 | 44,58 | 45,91 | 89,57 |
| | 1946-1960 | 4.312 | 0,15 | 48,63 | 47,04 | 55,49 |
| | 1961-1970 | 5.611 | 0,19 | 56,03 | 49,39 | 60,04 |
| | 1971-1975 | 3.110 | 0,11 | 64,81 | 54,97 | 68,13 |
| | 1976-1980 | 3.806 | 0,13 | 70,40 | 62,18 | 71,98 |
| | 1981-1985 | 3.263 | 0,11 | 76,28 | 67,95 | 75,78 |
| | 1986-1990 | 3.504 | 0,12 | 76,23 | 75,02 | 75,50 |
| | 1991-1995 | 1.522 | 0,05 | 76,71 | 76,31 | 78,07 |
| | 1996-2000 | 1.584 | 0,05 | 73,71 | 78,42 | 76,09 |
| | 2001 | 165 | 0,01 | 80,72 | 74,37 | 70,40 |
| | 1st quarter of 2002 | 55 | 0,0019 | 76,51 | 72,69 | 73,63 |

Table 38. Structure of occupied apartments according to number of households and members, 2002

| | Municipality | Share in total apartments of the municipality (%) |
|-----------------------------|-----------------------|---|
| Occupied apartments – Total | 25.622 | 100 |
| Apartments with | 1 household | 95,46 |
| | 2 households | 4,16 |
| | 3 and more households | 0,27 |
| | 1 person | 16,09 |
| | 2 | 21,33 |
| | 3 | 17,40 |
| | 4 | 23,51 |
| | 5 | 10,90 |
| | 6 | 7,33 |
| 7 and more | 3,44 | |

Table 39. Apartments according to level of utility infrastructure, 2007

| | Municipality (%) | District (%) | Serbia (%) |
|---|------------------|--------------|------------|
| % of apartments connected to power distribution network | 95 | / | / |
| % of apartments connected to public water line network | 95 | / | / |
| % of apartments connected to public sewerage | 36 | / | / |
| % of apartments connected to gas network | 0,01 | / | / |
| % of apartments connected to distant heating network | 12 | / | / |
| % of apartments connected to telephone line | / | / | / |

5.2 Housing construction

Table 40. New residential units by year of construction

| | 2001 | 2002 | 2005 | 2006 | 2007 | |
|---|-------------------------------------|--------|-------|-------|--------|----|
| Newly built residential units (individual residence) | total | 165 | 211 | 194 | 152 | 66 |
| | family houses | 77 | | | | |
| | share of family houses in total (%) | | | | | |
| Newly built residential units (collective residence) | total | 88 | | | | |
| | family houses | | | | | |
| | share of family houses in total (%) | | | | | |
| Average size of new residential units (m ²) | 80,72 | 102,31 | 91,72 | 83,71 | 108,49 | |

Table 41. Housing construction, 2006

| | Municipality | District | Serbia |
|---|--------------|----------|-----------|
| Number of apartments – Total | 123 | 717 | 46.214 |
| Finished apartments | 66 | 382 | 19.049 |
| Unfinished apartments | 63 | 335 | 27.195 |
| Average size of finished construction (m ²) | 5.967 | 30.622 | 1.323.073 |
| Number of unfinished construction per 1000 inhabitants | 0,8 | 1,2 | 2,6 |

Table 42. Value of constructed housing units, 2006

| | Municipality (€)* | Share in total value of all construction works (%) |
|--|-------------------|--|
| Value of completed construction works - Total | 23.078.061 | 100 |
| Apartment construction - Total | 22.542.545 | 97,68 |
| Private apartment construction | 1.677.387 | 7,27 |
| Other type of ownership – apartment construction | 20.865.158 | 90,41 |

* Medium exchange rate NBS in 2006

5.3 Market prices

Table 43. Market prices of housing, 2008

| Size of apartment | Location | Price (€/m ²)* |
|----------------------|----------|----------------------------|
| Studio apartment | center | 550-600 |
| | suburb | 550 |
| One room apartment | center | 500-600 |
| | suburb | 450 |
| Two room apartment | center | 500-550 |
| | suburb | 450 |
| Three room apartment | center | 500 |
| | suburb | 450 |
| Over three room | center | 370 |
| | suburb | 370 |
| Houses | center | 600-650 |
| | suburb | 450-500 |

Table 44. Prices of new apartments, first half 2008

| | Municipality | Beograd | Serbia (average) |
|--|--------------|---------|------------------|
| Average size of apartment (m ²) | 56 | 71 | 57 |
| Price of apartment (€/m ²) | 576 | 1762 | 1308 |
| Price of construction land (€/m ²) | 78 | 475 | 317 |
| Price of construction (€/m ²) | 374 | 1028 | 788 |
| Other costs (€/m ²) | 124 | 259 | 202 |



6 Economy

Economy structure

6.1 Economy structure by sectors

Table 45. Number of enterprises by sectors and size, 2008

| | Number of enterprises | | | | Share in total number of enterprises (%) | | | |
|--|-----------------------|--------|-------|-------|--|--------|--------|--------|
| | Big | Medium | Small | Total | Big | Medium | Small | Total |
| TOTAL | 4 | 26 | 729 | 758 | | | | 100 |
| Agriculture and hunting | | | 25 | 25 | | | 3,429 | 3,294 |
| Forestry | | | 1 | 1 | | | 0,137 | 0,132 |
| Water | | 1 | | 1 | | 3,846 | 0,000 | 0,132 |
| Fishing | | | 1 | 1 | | 0,000 | 0,137 | 0,132 |
| Mining | | | | | | 0,000 | 0,000 | 0,000 |
| Food processing, drinks and tobacco | | 2 | 57 | 59 | | 7,692 | 7,819 | 7,773 |
| Textile and textile products | | | 19 | 19 | | 0,000 | 2,606 | 2,503 |
| Leather processing and leather products | | | 5 | 5 | | 0,000 | 0,686 | 0,659 |
| Wood processing and manufacture of wood products | | 1 | 28 | 29 | | 3,846 | 3,841 | 3,821 |
| Celluloses and paper production, publishing activities | | 1 | 24 | 25 | | 3,846 | 3,292 | 3,294 |
| Coal and crude oil products | | | | | | 0,000 | 0,000 | 0,000 |
| Chemical products, synthetic fibers | | 2 | 7 | 9 | | 7,692 | 0,960 | 1,186 |
| Rubber and plastic products | | 1 | 15 | 16 | | 3,846 | 2,058 | 2,108 |
| Other non-metal mineral production | | | 9 | 9 | | 0,000 | 1,235 | 1,186 |
| Metal and metal products | 1 | 1 | 20 | 22 | 25 | 3,846 | 2,743 | 2,899 |
| Machines and equipment | | | 14 | 14 | | 0,000 | 1,920 | 1,845 |
| Electrical and optical devices | | | 8 | 8 | | 0,000 | 1,097 | 1,054 |
| Vehicle production | | 1 | 1 | 2 | | 3,846 | 0,137 | 0,264 |
| Other processing industry | | | 13 | 13 | | 0,000 | 1,783 | 1,713 |
| Processing industry - Total | 1 | 10 | 247 | 258 | 25 | 38,462 | 33,882 | 33,992 |
| Production and distribution of electric power, water and gas | | 3 | 2 | 5 | | 11,538 | 0,274 | 0,659 |
| Construction | | | 73 | 73 | | 0,000 | 10,014 | 9,618 |
| Wholesale, retail, vehicle sale and repair | 3 | 8 | 251 | 262 | 75 | 30,769 | 34,431 | 34,519 |
| Hotels and restaurants | | 1 | 12 | 13 | | 3,846 | 1,646 | 1,713 |
| Transport, storage and communications | | 2 | 63 | 65 | | 7,692 | 8,642 | 8,564 |
| Financial activities | | | | | | | | |
| Real estate operations, leasing, provision of services to legal entities | | 1 | 44 | 45 | | 3,846 | 6,036 | 5,929 |
| Public administration, defense and mandatory social insurance | | | | | | 0,000 | 0,000 | 0,000 |
| Education | | | 7 | 7 | | 0,000 | 0,960 | 0,922 |
| Health care and social protection | | | 5 | 5 | | 0,000 | 0,686 | 0,659 |
| Other collective, public and personal services | | 1 | 25 | 26 | | 3,846 | 3,429 | 3,426 |
| Exterritorial organizations and bodies | | | | | | | | |

Table 46. Number of employees by sectors and size of enterprise, 2008

| | Number of employees in enterprises | | | | Share in total number of employees in enterprises (%) | | | |
|--|------------------------------------|--------|-------|-------|---|--------|--------|--------|
| | Big | Medium | Small | Total | Big | Medium | Small | Total |
| TOTAL | 966 | 2.355 | 3.703 | 7.324 | | | | 100 |
| Agriculture and hunting | | | 54 | 54 | | | 1,458 | 0,737 |
| Forestry | | | | | | | | |
| Water | | | | | | | | |
| Fishing | | | | | | | | |
| Mining | | | | | | | | |
| Food processing, drinks and tobacco | | 577 | 371 | 948 | | 24,501 | 10,019 | 12,944 |
| Textile and textile products | | | 334 | 334 | | 0,000 | 9,020 | 4,560 |
| Leather processing and leather products | | | 18 | 18 | | 0,000 | 0,486 | 0,246 |
| Wood processing and manufacture of wood products | | | 99 | 99 | | 0,000 | 2,674 | 1,352 |
| Celluloses and paper production, publishing activities | | 120 | 149 | 269 | | 5,096 | 4,024 | 3,673 |
| Coal and crude oil products | | | | | | 0,000 | 0,000 | 0,000 |
| Chemical products, synthetic fibers | | 275 | 34 | 309 | | 11,677 | 0,918 | 4,219 |
| Rubber and plastic products | | 112 | 55 | 167 | | 4,756 | 1,485 | 2,280 |
| Other non-metal mineral production | | | 34 | 34 | | 0,000 | 0,918 | 0,464 |
| Metal and metal products | 306 | 87 | 158 | 551 | 31,677 | 3,694 | 4,267 | 7,523 |
| Machines and equipment | | | 154 | 154 | | 0,000 | 4,159 | 2,103 |
| Electrical and optical devices | | | 53 | 53 | | 0,000 | 1,431 | 0,724 |
| Vehicle production | | 54 | | 54 | | 2,293 | 0,000 | 0,737 |
| Other processing industry | | | 19 | 19 | | 0,000 | 0,513 | 0,259 |
| Processing industry - Total | 306 | 1.225 | 1.532 | 3.063 | | 52,017 | 41,372 | 41,821 |
| Production and distribution of electric power, water and gas | | 317 | 11 | 328 | | 13,461 | 0,297 | 4,478 |
| Construction | | | 538 | 538 | | 0,000 | 14,529 | 7,346 |
| Wholesale, retail, vehicle sale and repair | 660 | 270 | 861 | 1.791 | 68,323 | 11,465 | 23,251 | 24,454 |
| Hotels and restaurants | | 62 | 71 | 133 | | 2,633 | 1,917 | 1,816 |
| Transport, storage and communications | | 258 | 311 | 869 | | 10,955 | 8,399 | 11,865 |
| Financial activities | | | | | | 0,000 | 0,000 | 0,000 |
| Real estate operations, leasing, provision of services to legal entities | | | 244 | 244 | | 0,000 | 6,589 | 3,332 |
| Public administration, defense and mandatory social insurance | | | | | | 0,000 | 0,000 | 0,000 |
| Education | | | 32 | 32 | | 0,000 | 0,864 | 0,437 |
| Health care and social protection | | | 26 | 26 | | 0,000 | 0,702 | 0,355 |
| Other utility, public and personal services | | 223 | 77 | 300 | | 9,469 | 2,079 | 4,096 |
| Exterritorial organizations and bodies | | | | | | | | |

Table 47. Structure of enterprises, institutions and other legal entities by sectors, 31.12.2007

| | Municipality | Share in total number of enterprises (%) |
|---|--------------|--|
| TOTAL | 1.423 | 100 |
| Industry and mining | 69 | 4,85 |
| Agriculture and fishery | 19 | 1,34 |
| Forestry | 1 | 0,07 |
| Water power | | 0,00 |
| Construction | 22 | 1,55 |
| Transport and communications | 25 | 1,76 |
| Commerce | 131 | 9,21 |
| Hotel industry and tourism | 11 | 0,77 |
| Craft and personal services | 11 | 0,77 |
| Housing and utilities | 7 | 0,49 |
| Financial and other services | 49 | 3,44 |
| Education and culture | 185 | 13,00 |
| Health care and social protection | 14 | 0,98 |
| Social/political groups and organizations | 252 | 17,71 |

Table 48. Structure of shops by sectors, 2008

| | Number of shops | Share in total number of shops (%) | Number of employees in shops | Share in total number of employees in shops (%) |
|--|-----------------|------------------------------------|------------------------------|---|
| TOTAL | 2.798 | 100 | 11.331 | 100 |
| Agriculture and hunting | 64 | 2,29 | 147 | 1,298 |
| Forestry | - | | 0 | |
| Water | - | | 0 | |
| Fishing | - | | 0 | |
| Mining | 1 | 0,04 | 3 | 0,028 |
| Food processing, drinks and tobacco | 500 | 17,87 | 2435 | 21,491 |
| Textile and textile products | - | | 0 | |
| Leather processing and leather products | 226 | 8,08 | 831 | 7,331 |
| Wood processing and manufacture of wood products | 1.089 | 38,92 | 4003 | 35,326 |
| Celluloses and paper production, publishing activities | 291 | 10,40 | 1872 | 16,519 |
| Coal and crude oil products | 288 | 10,29 | 926 | 8,175 |
| Chemical products, synthetic fibers | 3 | 0,11 | 10 | 0,085 |
| Rubber and plastic products | 144 | 5,15 | 397 | 3,503 |
| Other non-metal mineral production | 2 | 0,07 | 6 | 0,057 |
| Metal and metal products | 39 | 1,39 | 215 | 1,898 |
| Machines and equipment | 151 | 5,40 | 486 | 4,286 |
| Electrical and optical devices | 2.798 | 100 | 11.331 | 100 |
| Vehicle production | 64 | 2,29 | 147 | 1,298 |
| Other processing industry | - | | 0 | |
| Processing industry - Total | - | | 0 | |
| Production and distribution of | - | | 0 | |

| | | | | |
|--|-------|-------|------|--------|
| electric power, water and gas | | | | |
| Construction | 1 | 0,04 | 3 | 0,028 |
| Wholesale, retail, vehicle sale and repair | 500 | 17,87 | 2435 | 21,491 |
| Hotels and restaurants | - | | 0 | |
| Transport, storage and communications | 226 | 8,08 | 831 | 7,331 |
| Financial activities | 1.089 | 38,92 | 4003 | 35,326 |
| Real estate operations, leasing, provision of services to legal entities | 291 | 10,40 | 1872 | 16,519 |
| Education | 288 | 10,29 | 926 | 8,175 |
| Health care and social protection | 3 | 0,11 | 10 | 0,085 |
| Other utility, public and personal services | 144 | 5,15 | 397 | 3,503 |

Table 49. Structure of shops by type of organization, 12.04.2006

| | Municipality | Share in total number of shops (%) |
|--|--------------|------------------------------------|
| TOTAL | 2.798 | 100 |
| Shops by individual owners | 2.785 | 99,54 |
| Shops owned by partners | 13 | 0,46 |
| Shops registered by employed person or pensioner | | |

Table 50. Structure of working population by sectors, 2002

| | Municipality | Share in total number of active population (%) |
|---|--------------|--|
| Working population - Total | 28.752 | 100 |
| Agriculture, hunting and forestry | 6.328 | 22,01 |
| Fishery | 5 | 0,02 |
| Mining industry | 210 | 0,73 |
| Processing industry | 6.947 | 24,16 |
| Energy (electric energy, gas, water) | 729 | 2,54 |
| Construction | 2.009 | 6,99 |
| Vehicle sale and repair | 3.609 | 12,55 |
| Hotels and restaurants | 762 | 2,65 |
| Transport, storage and communications | 1.225 | 4,26 |
| Financial operations | 235 | 0,82 |
| Real-estate and other business activities | 607 | 2,11 |
| Public administration, defense and social | 1.014 | 3,53 |
| Education | 1.206 | 4,19 |
| Health care and social protection | 1.652 | 5,75 |
| Utilities and other public services | 716 | 2,49 |
| Private households - employers | 1 | 0,00 |
| Exterritorial organizations and bodies | 1 | 0,00 |
| Unknown | 1.496 | 5,20 |

6.2 Industry

The town of Loznica is nowadays a regional center with dynamic economic activities and growing business competition. Intensive development of small and middle-scale enterprises became evident within the town territory over the past decade.



Main industrial branches are:

- * Textile industry
- * Food-processing and confectionery industry
- * Wood processing
- * Metal processing
- * Construction industry
- * Hotels and restaurants management

Promoters of economic growth in the town of Loznica are :

- * Golden Lady - Waly
- * STIM import
- * Nely
- * Radaljic company
- * DIV Chabros
- * Zajača Mines and smelting plant
- * MN company
- * Special Hospital Banja Koviljača
- * Numerous middle-scale and

small enterprises



I PRIVATIZED COMPANIES

1. Companies privatized under the former Law

1. Bakery KLAS
2. DAIRY STORE
3. MLADOST

2. Companies privatized through auction sale

| Item no. | NAME OF THE COMPANY | DATE OF SALE (privatization through auction) | BUYER | SOLD | | INVESTMENT Dinars |
|----------|---------------------|---|--------------------------------|------------|---------|----------------------|
| | | | | Dinars | Euros | |
| 1 | Autoprevoz Loznica | 08.06.2006. g | Dejan Mičić and D. Markovic | 24.106.000 | 275.970 | 17.383.000 |
| 2 | RTB Zajača | 28.02.2006. | Miroslav Bogičević INTELTEK | 51.000.000 | 582.750 | 86.001.000 |
| 3 | Jadar | 14.04.2005. | | 58.852.000 | 723.668 | 5.263.000 |
| 4 | Gučevo | 28.10.2004. | Borivoj Milovanović | 30.187.000 | 402.300 | 2.332.000 |
| 5 | FAK | 26.02.2004. | Hemteh Internacional | 5.629.000 | 80.483 | 0 |
| 6 | Elektroloznica | 26.12.2003. | Gordana Kaitović | 2.543.000 | 37.130 | 833.000 |
| 7 | Banja Badanja | 21.01.2003. | Borivoje Skorić | 14.600.000 | 235.336 | 178.000 |
| 8 | Agriculture bureau | 24.05.2002. | MOBID | 190.000 | 3.133 | 139.000 |
| 9 | Mladostturist | 12.12.2006. | Ž.Isaković and | 15.100.000 | | 133.000 |

| | | | Konzorcijum | | | |
|-----|---------------------------|-------------|--------------------------------|-------------|--|-----------|
| 10 | Energetika DOO | 25.2.2007 | " DEKOTRA" MILANO | 8.000.000 | | 0 |
| 11 | LOFOLEN DOO | 13.02.2007. | " ELMINO TRADING" ITD CYPAR | 25.962.000 | | 0 |
| 12 | Loznicaelektro | 16.02.2007. | Milisav Petrović | 17.000.000 | | 3.482.000 |
| 13 | Hortikultura DOO | 13.02.2007. | Fizičko lice Valjevo | 8.813.000 | | 0 |
| 14 | DVP Loznica | 27.9.2007 | Mirko Latinović | 330.000.000 | | 7.193.000 |
| 15. | JP Radio I TV Podrinje | 21.12.2007 | Dobrivoje Stojnić | 53.000.000 | | 3.408.000 |

3. Companies undergoing bankruptcy

| Item no . | NAME OF THE COMPANY | | Date of bankruptcy introduction |
|-----------|--------------------------|--|---|
| 1 | Novi Dom Banja Kovilja~a | Privatized under former law | Presently undergoing bankruptcy |
| 2 | Autoremont | Privatized 26.03.2003. | Presently undergoing bankruptcy from 19.04.2006 |
| 3 | DRINA | Privatized 23.09.2004. | Presently undergoing bankruptcy from 30.12.2005 |
| 4 | Hladenjača | Privatized 20.12.2002. | Presently undergoing bankruptcy from 22.03.2005 |
| 5 | Loznicaprevoz | | 13.06.2006. |
| 6 | Istražni radovi Zajača | From privatization process into bankruptcy | 31.05.2006. |
| 7 | Planika | | 23.09.2005. |
| 8 | Budućnost promet | | 07.12.2004. |
| 9 | GIP Zidar | From privatization process into bankruptcy | 13.05.2004. |
| 10 | ZZ Straža | | 22.04.2003. |

4. Companies undergoing privatization

| Item no. | NAME OF ENTERPRISE | DATE OF SCHEDULED SALE (privatization through auction) | BUYER |
|----------|---------------------|--|-----------------------------------|
| 1 | Tehnogvožđar | | |
| 2 | Projektinvest | | |
| 3 | Prvi maj Lešnica | Assessment made - in verification stage | |
| 4 | Moda Loznica | | |
| 5 | HTP Banja Koviljača | Assessment made - in verification stage | |
| 6 | Standard Ad | 13.02.2007. | to undergo the second sale circle |
| 7 | Lozofan Ad | 13.02.2007. | to undergo the second sale circle |
| 8 | Transport Ad | 13.02.2007. | to undergo the second sale circle |
| 9 | Celuloza Ad | 13.02.2007. | to undergo the second sale circle |
| 10 | Centrofan Ad | 13.02.2007. | to undergo the second sale circle |
| 11 | Kord AD | 13.02.2007. | to undergo the second sale circle |
| 12 | Lofolen Ad | 13.02.2007. | to undergo the second sale circle |
| 13 | Svila Ad | 13.02.2007. | to undergo the second sale circle |
| 14 | Hemiremont AD | 13.02.2007. | to undergo the second sale circle |

6.3 Agriculture

Table 51. Structure of agricultural population according to type of household, gender and activity, 2002

| | | Municipality | Share in total population of the municipality (%) | Share in agricultural population of the municipality (%) |
|--|--------|--------------|---|--|
| Population - Total | | 86.413 | 100 | / |
| Agricultural population | Total | 8.732 | 10,10 | 100 |
| | Male | 4.531 | 5,24 | 53,74 |
| | Female | 4.201 | 4,86 | 49,82 |
| Agricultural population – households | Total | 7.692 | 8,90 | 91,22 |
| | Male | 4.003 | 4,63 | 47,47 |
| | Female | 3.689 | 4,27 | 43,75 |
| Working agricultural population engaged in agriculture | Total | 5.885 | 6,81 | 69,79 |
| | Male | 3.298 | 3,82 | 39,11 |
| | Female | 2.587 | 2,99 | 39,68 |
| Individual farmers | Total | 5.139 | 5,95 | 30,68 |
| | Male | 2.799 | 3,24 | 60,95 |
| | Female | 2.340 | 2,71 | 33,20 |
| Supported agricultural population | Total | 2.847 | 3,29 | 27,75 |
| | Male | 1.233 | 1,43 | 33,76 |
| | Female | 1.614 | 1,87 | 14,62 |

Table 52. Structure of agricultural households by size, 2002

| | | Municipality | Share in total number of households (%) | Share in total number of agricultural households (%) |
|---------------------------|--------------|--------------|---|--|
| Farms – Total | | 9.976 | 100 | / |
| Non-farming households | | 6.366 | 63,81 | / |
| Mixed households | | 1.540 | 15,44 | / |
| Households without income | | 479 | 4,80 | / |
| Agricultural households | Total | 1.591 | 15,95 | 100 |
| | Without land | 7 | 0,07 | 0,44 |
| | do 0,1 ha | 4 | 0,04 | 0,25 |
| | 0,1 – 1 ha | 87 | 0,87 | 5,47 |
| | 1 – 5 ha | 106 | 1,06 | 6,66 |
| | 5 – 10 ha | 280 | 2,81 | 17,60 |
| | 10 – 20 ha | 275 | 2,76 | 17,28 |
| | Over 20 ha | 1.107 | 11,10 | 69,58 |

Table 53. Structure of total agricultural land in the municipality according to the use, 2006

| | | Municipality (ha) | Share in total agricultural area (%) |
|-------------------------------|-------------------|-------------------|--------------------------------------|
| Area – Total | | 34.871 | / |
| Agricultural area – Total | | 34.871 | 100 |
| Arable land and gardens | Total | 27.832 | 79,81 |
| | Wheat | 16.319 | 46,80 |
| | Industrial plants | 1.053 | 3,02 |
| | Vegetables | 3.447 | 9,89 |
| | Forage crops | 6.143 | 17,62 |
| Orchards | | 6.424 | 18,42 |
| Vineyards | | 27 | 0,08 |
| Meadows | | 1.554 | 4,46 |
| Pastures | | 3.030 | 8,69 |
| Fishponds, swamps and marshes | | 4 | 0,01 |

Table 54. Structure of privately owned agricultural land according to the use, 2006

| | Municipality (ha) | Share in total agricultural land owned by private households (%) |
|---|-------------------|--|
| Area – Total | 34.871 | / |
| Agricultural land owned by private households - Total | 34.871 | 100 |
| Arable land and gardens | Total | 27.832 |
| | Wheat | 16.319 |
| | Industrial plants | 1.053 |
| | Vegetables | 3.447 |
| | Forage crops | 6.143 |
| Orchards | 6.424 | 18,42 |
| Vineyards | 27 | 0,08 |
| Meadows | 1.554 | 4,46 |
| Pastures | 3.030 | 8,69 |
| Fishponds, swamps and marshes | 4 | 0,01 |

Table 55. Production of crops, industrial plants, vegetables and forage crops, 2006

| | Total crops in the municipality (t) | Share in total crops in Serbia (%) | Average crops in the municipality (kg/ha) | Average crops in the district (kg/ha) | Average crops in Serbia (kg/ha) |
|----------------|-------------------------------------|------------------------------------|---|---------------------------------------|---------------------------------|
| Wheat | 9.153 | 0,46 | 3.538 | 2.846 | 4.312 |
| Corn | 51.714 | 0,73 | 4.431 | 4.556 | 6.665 |
| Sugar beet | 200 | 0,01 | 5.000 | 38.621 | 44.550 |
| Sunflower | 30 | 0,01 | 2.000 | 2.000 | 2.065 |
| Beans | 570 | 0,97 | 1.125 | 1.268 | 1.224 |
| Potatoes | 8.582 | 0,89 | 9.921 | 12.137 | 11.08 |
| Legume | 9.346 | 1,63 | 3.831 | 4.971 | 4.380 |
| Alfalfa | 12.791 | 1,10 | 6.044 | 7.357 | 5.808 |
| Meadows (hay) | 6.266 | 0,49 | 2.458 | 2.590 | 1.896 |
| Pastures (hay) | 3.336 | 0,70 | 936 | 912 | 592 |

Table 56. Fruit and grapes production, 2006

| | Number of fruit-bearing trees/grapevines in the municipality | Total yield in the municipality (t) | Share in total yield in Serbia (%) | Average yield in the municipality (kg/tree) | Average yield in the district (kg/tree) | Average yield in Serbia (kg/tree) |
|--------|--|-------------------------------------|------------------------------------|---|---|-----------------------------------|
| Apple | 75.750 | 1.727 | 240.320 | 25 | 23,4 | 16,4 |
| Plums | 564.895 | 10.559 | 556.272 | 18.8 | 19.8 | 13,3 |
| Grapes | 211 | 198 | 359.454 | 0,9 | 1,1 | 1,1 |

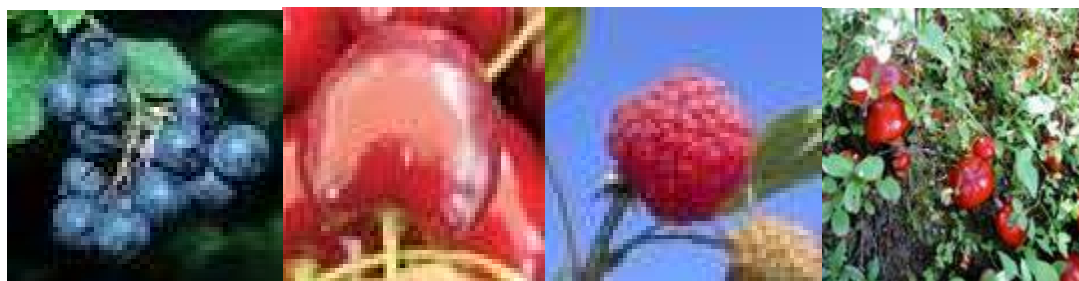


Table 57. Livestock production, 01.12. 2006

| | | Municipality | Share in total livestock in the district (%) | Share u total livestock in Serbia (%) |
|---------|--------------------------|--------------|--|---------------------------------------|
| Cattle | Total | 12.329 | 1,12 | 13,68 |
| | Cows and in-calf heifers | 8.473 | 1,19 | 16,88 |
| Pigs | Total | 57.154 | 1,78 | 14,87 |
| | Sows and in-pig sows | 7.473 | 1,09 | 13,13 |
| Sheep | Total | 14.784 | 0,92 | 9,71 |
| | Breeding sheep | 10.742 | 0,91 | 10,29 |
| Poultry | Total | 231.357 | 1,29 | 18,03 |

Table 58. Average livestock, 01.12. 2006

| | Municipality | District | Serbia |
|---|--------------|----------|--------|
| Cattle number per 100 ha of arable land | 40 | 45 | 26 |
| Pig number per 100 ha of arable land | 196 | 218 | 96 |
| Sheep number per 100 ha of arable land | 52 | 69 | 31 |

Table 59. Sale and purchase of agricultural products, 2006

| | Municipality | Share in total turnover of the district (%) | Share in total turnover of Serbia (%) |
|--------------|--------------|---|---------------------------------------|
| Wheat (t) | 460 | 5,418 | 0,0593 |
| Corn (t) | 362 | 30,017 | 0,0428 |
| Beans (t) | | | |
| Potatoes (t) | | | |
| Apples (t) | 167 | 53,355 | 0,4640 |
| Plums (t) | | | |
| Grapes (t) | | | |
| Cattle (t) | 25 | 6,127 | 0,0880 |
| Pigs (t) | 33 | 1,345 | 0,0431 |
| Eggs (pcs) | | | |
| Milk (l) | 8.193 | 14,766 | 1,2185 |

6.4 Forestry

Table 60. Forested land and average density, 2006

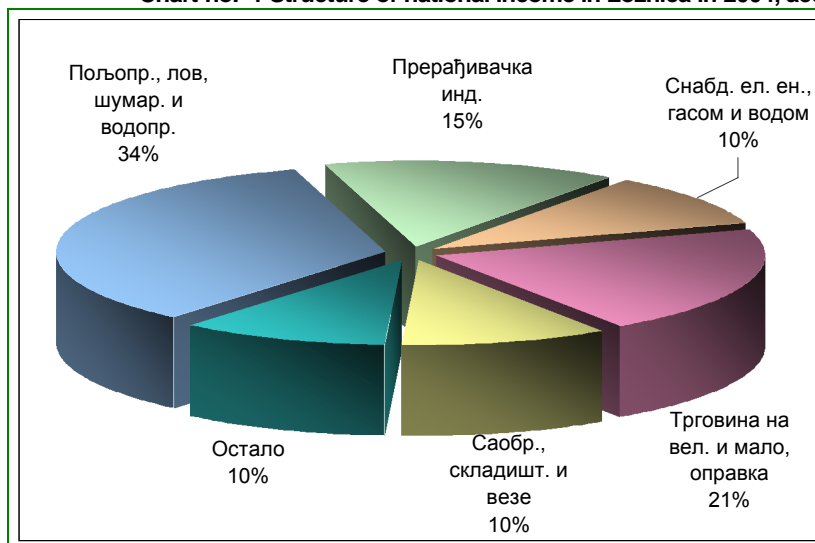
| | | Municipality | Share of Serbia (%) |
|---|-------------|--------------|---------------------|
| Total area in the municipality (ha) | | 61.200 | 0,69 |
| Forested area (ha) | | 16.722 | 0,8426 |
| In forests (ha) | broadleaved | | |
| | conifers | 3,95 | 0,6846 |
| Outside forests (ha) | broadleaved | | |
| | conifers | 1,35 | 0,1862 |
| Average wooden mass – Total (m ³) | broadleaved | 36.424 | 0,5225 |
| | conifers | 158 | 0,0727 |
| Average wooden mass – technical tree (%) | broadleaved | 39 | 32 |
| | conifers | 91 | 85 |

6.5 Total productio

Table no 1 Structure of national income in 2004, according to activities ¹

| Activity | Loznica | Serbia | Index (Srbija=100) |
|---|---------|--------|--------------------|
| Agriculture, hunting, forestry and water supply | 34,4% | 17,3% | 199 |
| Fishing industry | 0,0% | 0,0% | 3 |
| Ore and stone exploration | 1,5% | 3,0% | 50 |
| Processing industry | 14,5% | 26,2% | 55 |
| Production and supply of electricity, gas and water | 10,0% | 4,8% | 206 |
| Construction industry | 2,1% | 7,0% | 30 |
| Whole and retail sale, repairs | 20,6% | 24,7% | 83 |
| Hotels and restaurants | 2,9% | 1,9% | 157 |
| Traffic, storage and links | 10,3% | 10,3% | 100 |
| Activities regarding real estate, renting | 3,5% | 4,3% | 82 |
| Health and social work | 0,0% | 0,2% | 12 |
| Other utilities, social and personal services | 0,0% | 0,2% | 19 |
| Primary sector | 36% | 20% | 177 |
| Secondary sector | 27% | 38% | 70 |
| Service sector | 37% | 42% | 90 |

Chart no. 1 Structure of national income in Loznica in 2004, according to activities



6.6 Companies according to number of employees

Table 61. Size of enterprises by number of employees in 2007

| Number of enterprises | Municipality | Share in total enterprises of the municipality (%) |
|-----------------------|--------------|--|
| 0 (self-employers) | | |
| 1-10 employees | | |
| 11-50 employees | 34 | 4,5 |
| 51-100 employees | 706 | 8 |
| 101-250 employees | 8 | 1,06 |
| 251-500 employees | 5 | 0,66 |
| 501-1000 employees | 3 | 0,4 |
| TOTAL | 756 | 100 |

6.6.1 Number of employees in enterprises per size of the enterprise, 2008.

| | Number of Employees in | | Enterprises | | Participation | In overall number of employees | | | In enterprises |
|-----------|------------------------|--------------|-------------|-------|---------------|--------------------------------|--------------|-------------|----------------|
| | Large-scale | Middle scale | Small-scale | total | | Large-scale | Middle scale | Small-scale | |
| Zaposleni | 966 | 2.176 | 4.187 | 7.329 | 13,18 % | 29,69% | 57,13% | 100 | |

6.7 Macroeconomic indicators

Table 62. GDP by sectors, 2005.

| | Municipality (€)* | GDP structure in the municipality (%) | District (€) | GDP structure of the District (%) | Serbia (€) | GDP structure of Serbia (%) |
|---|-------------------|---------------------------------------|--------------|-----------------------------------|----------------|-----------------------------|
| | | | | | | |
| Total | 60.502.456 | 100 | 398.679.742 | 100 | 10.745.414.877 | 100 |
| GDP per capita | 709,96 | / | 1.235,44 | / | 1.444,13 | / |
| Share in total GDP in Serbia (%) | 0,56 | / | 3,71 | / | 100 | / |
| Level of GDP per capita compared to average in Serbia (%) | 49,16 | / | 85,55 | / | 100 | / |
| Agriculture, hunting, forestry, water management | 21.923.427 | 36,24 | 123.213.942 | 30,91 | 1.825.110.281 | 16,99 |
| Fishery | | | 237.380 | 0,06 | 4.572.374 | 0,04 |
| Mining | 1 | 0,00 | 5.138.012 | 1,29 | 532.031.988 | 4,95 |
| Processing industry | 5.597.181 | 9,25 | 147.082.456 | 36,89 | 2.916.976.058 | 27,15 |
| Energy production, gas and water | 2.060.561 | 3,41 | 6.560.398 | 1,65 | 207.143.731 | 1,93 |
| Construction | 3.607.485 | 5,96 | 11.765.708 | 2,95 | 787.407.637 | 7,33 |
| Wholesale, retail, and vehicle sale and repair | 13.653.813 | 22,57 | 66.913.556 | 16,78 | 264.551.977 | 2,46 |
| Hotels and restaurants | 1.195.743 | 1,98 | 3.959.825 | 0,99 | 194.186.188 | 1,81 |
| Transport, storage and connections | 5.543.439 | 9,16 | 22.973.240 | 5,76 | 111.948.573 | 1,04 |
| Real estate operations, leasing | 5.733.380 | 9,48 | 9.693.333 | 2,43 | 455.164.620 | 4,24 |
| Health care and social protection | 158.491 | 0,26 | 1.092.702 | 0,27 | 25.351.544 | 0,24 |
| Other collective, public and personal services | 14.058 | 0,02 | 49.193 | 0,01 | 23.959.064 | 0,22 |

* Medium exchange rate NBS in 2005

Table 63. GDP according to ownership structure, 2005

| | | Municipality (€)* | GDP structure of the municipality (%) | GDP structure of the district (%) | GDP structure of Serbia (%) |
|-----------------------|----------------------|-------------------|---------------------------------------|-----------------------------------|-----------------------------|
| Total | | 60.502.456 | 100 | 100 | 100 |
| Privately owned | Total | 51.538.082 | 85,18 | 12,93 | 0,006 |
| | Enterprises | 36.416.971 | 60,19 | 6,20 | 0,004 |
| | Households and shops | 26.817.018 | 44,32 | 6,73 | 0,003 |
| Socially owned | | 3.095.614 | 5,12 | 0,78 | 0,000 |
| Owned by cooperatives | | 377.170 | 0,62 | 0,09 | 0,000 |
| Mixed ownership | | 83.298 | 0,14 | 0,02 | 0,000 |
| Owned by state | | 5.408.292 | 8,94 | 1,36 | 0,001 |

* Medium exchange rate NBS in 2005

Table 64. GDP of enterprises, 2005

| | Municipality (€)* | District (€) | Serbia (€) |
|-----------------------------------|-------------------|--------------|---------------|
| GDP of enterprises - total | 41.647.813 | 278.310.468 | 9.826.079.287 |
| GDP of enterprises - per resident | 834 | 844 | 1.685 |

* Medium exchange rate NBS in 2005

Table 65. Basic information about enterprises, 2005

| | Municipality – Total for all enterprises in the municipality | Share in the District (%) | Share in Serbia (%) |
|-----------------------|--|---------------------------|---------------------|
| Depreciation (€)* | 7.962.374 | 24,68 | 0,51 |
| Gross income (€) | 33.685.439 | 13,69 | 0,41 |
| Material expenses (€) | 57.706.515 | 20,89 | 0,41 |
| Gross product (€) | 41.647.813 | 14,96 | 0,42 |
| Number of employees | 8.982 | 0,33 | 0,01 |

* Medium exchange rate NBS in 2005

6.8 Export structure

Table 66. Export structure by type of products and services

| | 2005 (€)* | 2006 (€)** | 2007 (€)*** |
|---|-----------|------------|-------------|
| Livestock and livestock products | - | - | - |
| Crop products | 68.509 | 150.156 | 55.987 |
| Animal or vegetable fat and oil | - | - | - |
| Ready-to-eat products | 6.383.467 | 3.758.699 | 9.581.836 |
| Mineral products | - | - | - |
| Products of chemical and related industries | 66.303 | 152.959 | 74.238 |
| Polymeric materials, plastics, and rubber | 3.123.847 | 1.188.494 | 4.179.934 |
| Raw leather and fur and products of these | 399.750 | 2.292.942 | 2.027.343 |
| Timber and wood | 2.136.826 | 2.764.767 | 3.996.667 |
| Pulp of wood of other fibrous cellulose materials | - | - | - |
| Textiles and textile products | 3.589.080 | 3.400.427 | 3.869.096 |
| Footwear, headwear, umbrellas | 18.455 | 6.108 | 1.050 |
| Products of stone, gypsum, cement, ceramics, and glass | 852.600 | 719.169 | 145.902 |
| Non-precious metals and products of these | 542.503 | 302.182 | 719.556 |
| Mechanical equipment; machines and mechanisms, electric equipment and parts of these; audio/video | 284.851 | 176.264 | 691.842 |

| | | | |
|--|-------------------|-------------------|-------------------|
| recording/playback devices | | | |
| Vehicles and road equipment | 478.263 | 499.422 | 615.244 |
| Optical, photographic, and cinematographic devices and appliances; medical/surgical devices; clocks/watches; musical instruments | 26.544 | 7.265 | 3.660 |
| Miscellaneous manufactured goods | 47.138 | 5.733 | - |
| Works of art | - | - | - |
| Miscellaneous | 1.916.210 | 269.662 | 449.303 |
| Total | 21.070.401 | 17.472.024 | 27.512.453 |

* Medium exchange rate NBS in 2005

** Medium exchange rate NBS in 2005

*** Medium exchange rate NBS in 2007

6.9 Export structure by destination

Table 67. Export structure by destination

| | 2005 (USD)* | 2006 (USD)** | 2007 (USD)*** |
|--------------------------------|-------------------|-------------------|-------------------|
| CEE states | 35.953 | 11.219 | - |
| EU | 13.704.880 | 8.012.951 | 18.628.863 |
| US and Canada | - | 23.503 | - |
| Countries of Former Yugoslavia | 6.761.733 | 9.002.178 | 8.178.396 |
| Other | 567.835 | 422.173 | 705.194 |
| Total | 21.070.401 | 17.472.024 | 27.512.453 |

Note: Central and East Europe countries include Albania, Romania and Bulgaria, former Yugoslav republic include Bosnia and Herzegovina, Croatia, Macedonia and Montenegro. European Union includes the countries that entered EU in 2004 and covers 25 member states

City economy

6.10 City budget revenues

Table 68. City budget revenues, 2006

| | Municipality (€)* | Municipal revenue structure (%) | Revenue structure (average) in Serbia (%) |
|--|-------------------|---------------------------------|---|
| Total revenues | 8.435.503 | 100 | 100 |
| Total revenues per capita | 99,56 | / | 221,27 |
| Operating revenues | 8.433.460 | 99,98 | 95,49 |
| Revenue obtained from sale of non-financial assets | - | - | 0,04 |
| Revenue from loans and sale of financial assets | 2.043 | 0,02 | 4,47 |

* Medium exchange rate NBS in 2006

6.11 City budget expenditures

Table 69. City budget expenditures, 2006

| | Municipality (€)* | Structure of municipal expenditures (%) | Structure of expenditures (average) in Serbia (%) |
|---|-------------------|---|---|
| TOTAL expenditures | 8.486.257 | 100 | 100 |
| Total expenditures per capita | 107,73 | / | 211,13 |
| Operating expenditures | 7.520.002 | 88,61 | 76,67 |
| Expenditures for purchasing of non-financial assets | 782.147 | 9,22 | 21,89 |
| Expenditures for repayment of loans and provision of non-financial assets | 184.107 | 2,17 | 1,44 |
| Budget surplus and shortfall | -50.754 | | 4,8 |

* Medium exchange rate NBS in 2006

Institutions

6.12 Public utility enterprises

Table 70. List of public utility enterprises

| Br. | Enterprise name | Activity |
|-----|-----------------|--------------------------|
| 1 | KJP Naš dom | Utility services |
| 2 | JKP Toplana | Heat energy distribution |
| 3 | | |

6.13 Public enterprises

Table 71. List of public enterprises

| Br. | Enterprise name | Activity |
|-----|------------------------------|---|
| 1 | JP Grad | Development and usage of city land |
| 2 | JP Urboplan | Urban planning designing |
| 3 | JP Vodovod i kanalizacija | Distribution of water and drainage of waste waters |
| 4 | JP Direkcija Banja Koviljača | Development and usage of the city land in Banja Koviljaca |
| 5 | | |

6.14 Financial institutions

Table 72. List of banks

| Br. | Name of bank | No. of branch offices in the city |
|-----|----------------------------------|-----------------------------------|
| 1 | Banca Intesa AD Beograd | 1 |
| 2 | Komercijalna bank AD Beograd | 1 |
| 3 | Meridian bank AD Novi Sad | 1 |
| 4 | Procredit bank Beograd | 1 |
| 5 | LHB Bank AD Beograd | 1 |
| 6 | Alpha bank Srbija AD Beograd | 1 |
| 7 | Eurobank EFG AD Beograd | 1 |
| 8 | Hypo alpe-adria bank AD Beograd | 1 |
| 9 | OTP bank AD Novi Sad | 1 |
| 10 | Agrobanka AD Beograd | 1 |
| 11 | Raiffeisen bank AD Beograd | 1 |
| 12 | Societe generale bank AD Beograd | 1 |
| 13 | Unicredit bank AD Beograd | 1 |

Table 73. List of insurance companies

| Br. | Name of insurance company | No. of branch offices in the city |
|-----|---------------------------|-----------------------------------|
| 1 | Broker kop DOO Loznica | 1 |
| 2 | Dunav Osiguranje | 1 |
| 3 | Uniq | 1 |
| 4 | Delta generali | 1 |
| 5 | Broker kop DOO Loznica | 1 |

Investments

6.15 Realized investments in private sector

Table 74. Realized investments in last 5 years, 2008

| No. | Company name | Country of origin | Type of investment | Investment value (€) | No. of new jobs | Investment year |
|-----|--------------------|-------------------|--------------------|----------------------|-----------------|-----------------|
| 1 | Golden Lady - Waly | Italija | grinfield | 60.000.000 | 1.000 | 2006-2008 |
| 2 | DIVChabros | Italija | braunfield | 2.000.000 | 100 | 2008 |
| 3 | | | | | | |
| 4 | | | | | | |
| | TOTAL | / | / | 62.000.000 | 1.100 | / |

6.16 Planned investments in private sector

Table 75. Planned investments in the next 2 years, 2008

| No. | Company name | Country of origin | Type of investment | Investment value (€) | No. of new jobs | Investment year |
|-----|-----------------|-------------------|--------------------|----------------------|-----------------|-----------------|
| 1 | Radaljč Comšany | Serbia | grinfield | 410.000 | 32 | 2010 |
| 2 | Ingrad DOO | Serbia | grinfield | 620.000 | 31 | 2010 |
| | TOTAL | / | / | 1.030.00 | 63 | / |

6.17 Investment structure

Table 76. FDI structure by country of origin

| Country name | 2005 (€)** | 2006 (€)* | 2007 (€)*** |
|--------------|------------|------------|-------------|
| Italija | | 10.000.000 | 20.000.000 |
| TOTAL | | 10.000.000 | 20.000.000 |

* Medium exchange rate NBS in 2005

** Medium exchange rate NBS in 2006

*** Medium exchange rate NBS in 2007

Table 77. Realized investments by type of construction and technical structure, 2006

| | | Municipality (€)* | Share in total investments of the municipality (%) |
|-------------------------|---|-------------------|--|
| Total investments | | 22.070.459 | 100 |
| Character of investment | New facilities | 2.978.618, | 13,50 |
| | Reconstruction, expansion and adaptation | 2.758.974 | 12,50 |
| | Maintenance | 15.145.076 | 68,62 |
| Technical structures | Construction works | 7.920.703 | 35,89 |
| | Provision and installment of equipment - local | 13.644.470 | 61,82 |
| | Provision and installment of equipment - imported | 432.937 | 1,96 |
| | Other | 72.348 | 0,33 |

* Medium exchange rate NBS in 2006

Tabela 77.1 Structure of realized investments in municipality for the period 2006-2009.

Investments in municipality for the period 2006

| Investment | TOTAL CITY | |
|--------------------------------|-------------------|----------------|
| | Investment-dinars | Investment-EUR |
| BUDGET OF MUNICIPALITY AND NIP | 138.626.800 | 1.414.559 |
| DONATIONS | 16.103.458 | 164.321 |
| PRIVATE SECTOR | 59.103.458 | 603.096 |
| BUDGET OF MUNICIPALITY AND NIP | 1.158.540.000 | 11.821.836 |
| | | |
| TOTAL CITY | 1.372.373.716 | 14.003.812 |

Investments in municipality for the period 2007

| Investment | TOTAL CITY | |
|------------------------|----------------|----------------|
| | Investment-EUR | Investment-EUR |
| BUDGET OF MUNICIPALITY | 75.115.000 | 766.479 |
| NIP | 858.868.200 | 8.763.961 |
| DONATIONS | 14.428.100 | 147.225 |
| PRIVATE SECTOR | 2.001.092.000 | 20.419.306 |
| | | |
| TOTAL CITY | 2.949.503.300 | 30.096.972 |

Investments in municipality for the period 2008

| Investment | UKUPNO GRAD | |
|---|-----------------|--------------|
| | Ulaganja-dinara | Ulaganja-EUR |
| BUDGET OF MUNICIPALITY | 205.800.070 | 2.100.001 |
| NIP | 333.359.000 | 3.401.622 |
| DONATIONS (MEGA , MSA Czech Republic) | 21.770.670 | 222.150 |
| Ministry | 40.000.000 | 408.163 |
| State enterprises | 50.000.000 | 510.204 |
| PRIVATE SECTOR | 2.525.993.300 | 25.775.442 |
| | | |
| TOTAL CITY | 3.176.923.040 | 32.417.582 |

Investments in municipality for the period 2009

| Investment | TOTAL CITY | |
|--|----------------|----------------|
| | Investment-EUR | Investment-EUR |
| BUDGET OF MUNICIPALITY | 224.706.400 | 2.292.922 |
| NIP | 178.702.790 | 1.823.498 |
| DONATIONS (MEGA , MSA Czech Republic Switzerland) | 7.020.000 | 71.633 |
| KFW bank program | 869.376.000 | 8.871.184 |
| Ministry, Roads, Serbia, Serbian Directorate for water | 156.100.000 | 1.592.857 |
| PRIVATE SECTOR | 220.900.000 | 2.254.082 |
| | | |
| TOTAL CITY | 1.656.805.190 | 17.314.339 |

Total investments in municipality for the period 2006-2009.

| Investment | TOTAL CITY | | Number of employees |
|--|----------------|----------------|---------------------|
| | Investment-EUR | Investment-EUR | |
| BUDGET OF MUNICIPALITY | 644.248.270 | 6.573.962 | |
| NIP | 1.387.033.448 | 14.153.403 | 104 |
| DONATIONS (MEGA , MSA Czech Republic Switzerland) | 102.322.228 | 1.044.104 | 29 |
| KFW bank program | 869.376.000 | 8.871.184 | |
| Ministry, Roads, Serbia, Serbian Directorate for water | 196.100.000 | 2.001.020 | |
| PRIVATE SECTOR | 5.906.525.300 | 60.270.666 | 1940 |
| State enterprises | 50.000.000 | 510.204 | |
| TOTAL CITY | 9.155.605.246 | 93.424.543 | 2073 |

6.18 Industrial zones and industrial parks

Table 78. List of industrial zones and industrial parks

| No. | Site name | Size (m ²) | | Ownership (%) | | Available infrastructure | Average price (€/m ²) |
|-----|--|------------------------|-----------|---------------|-------|--|-----------------------------------|
| | | total | available | private | state | | |
| 1 | Industrial zone Šepak - Loznica | 826.600 | 319.000 | | 100 | Main traffic line, -Water supply - Sewage - Electricity -Gas -Telephone - Internet | 7,22 |

Table 79. List of companies in industrial zones and industrial parks, 2008

| No | Company name | Activity | IZ/IP | Number of employees | Investment value (€) |
|----|--------------------|----------------------|----------|---------------------|----------------------|
| 1 | Golden Lady - Waly | Tekstilna industrija | IZ Šepak | 1.000 | 60.000.000 |
| 2 | Grafika Tim | grafih activity | IZ Šepak | 50 | |

6.18.1 Sites of industrial zones/parks

The area of „Industrial zone ŠEPAK“ amounts to cca 85, 00.00 hectares, situated in the western part of the Loznica town. The location is established by the Special Plan of the Loznica municipality and Loznica General Plan, which were brought by the end of 2005.

The said area is located directly next to interstate border crossing ŠEPAK, between the Republic of Serbia and Republic of Bosnia and Herzegovina and following city traffic lines of high rank: Bypass road (Highway road M19) and city traffic line of I rank (Highway corridor M4).



6.18.2 Topographic characteristics of the location

The terrain in industrial zone is mainly plain with slope of up to 5%. Terrain instabilities are not present. The level of underground waters is at depth of around 2-2,5 m (average cote about 119m). The underground water has mild slope toward the river Drina and during the whole Drina flow.

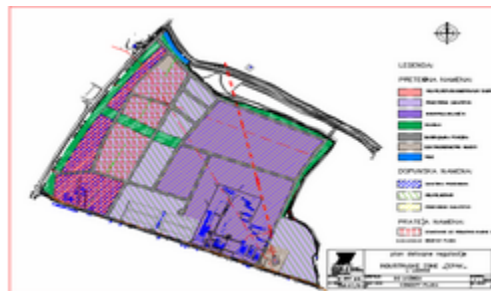


6.18.2 Access roads

The basis of the traffic system of industrial zone is made by the existing street of Republika Srpska, which is corridor of the Highway M-4 from the south side of the relevant area and Highway M -19 from the eastern side; the said lines are tangent lines of the relevant area. City traffic line of the I rank is foreseen at the western side (St. Nova 7) which directly connects the relevant area with St. Republike Srpske, city traffic line of the II rank is foreseen on the north side (St. Nova 6) which directly links the traffic lines in the relevant area with M-19. These traffic lines make primary network in the region, covered by the General Plan. Secondary traffic network is built next to these traffic lines, which is primarily used for the traffic in industrial zone.

6.18.4 Zoning

The area of industrial zone is divided under urban planning scheme into five zones and the high number of blocks within individual zones. The blocks make specific units with defined construction rules, in line with the basic intention.



Zone 1 occupies area of 8 77 99 hectares. Following purposes are possible at these locations: commercial facilities and services while crafts productions make additional possibility.

Zone 2 occupies the area of 14 84 22 hectares and is located in the interior part of the industrial zone. The main street passes through this zone, in north-south direction, while protective green belt occupies east-west direction. Following purposes are planned: minor processing facilities, production craftsman.

The Zone 3 occupying the area of 32 16 22 hectares is situated on the northwest part of the industrial zone, to be used for : industry , warehouses and production plants from the field of metal processing, wood and paper products, graphic industry, textile industry, food processing industry, production of footwear and leather goods , warehouse.

The Zone 4 occupies the area of 6 29 93 hectares and is to be used for minor processing plants and production craftsmen services.

The Zone 5 occupies the area of 5 11 87 hectares and is situated in the south part of the whole area. A plot with substation is available within this area. It is to be used for minor processing and production plants.

6.18.5 Soil composition

Geologic-engineering researches have been conducted within the industrial zone and it has been established that the soil is made from the river Drina deposits. Following soil composition was established by conducted researches:

- anthropogenic (filled in) material ,
- sandy dust, powdery sand and pebbles.

6.18.6 Available utility infrastructure

The land in industrial zone is equipped with following infrastructure:

- Hydro-technical infrastructure (water supply, fecal sewage, rainwater drainage),
- electro-energetic network (low voltage network , middle voltage network 10 kv, 35kv, high voltage network 100kv and transformer station 10/0,4 kv , transformer station 110/35kv)
- Gas pipeline (connective gas pipeline - 50 bar, distribution gas pipe network - 4 bar
- TT and KDS network

6.18.7 Capacity development costs and operation costs of industrial zones/parks

In accordance with plan designs defined by this Plan, the assessment of the required means for development of the city construction land covers the following cost structure.

- Land preparation costs
- Construction costs
- Land equipment costs

SUMMARY

- Land preparation costs 14.478.600,00 din.
- Traffic lines construction costs 154.662.149,50 din.
- Land equipment costs 233.352.900,00 din.

Total: 392.493.649,50 din.

6.19 Other investment locations

Table 80. Other available locations for investments

| No. | Name of location | Ownership | Area (m ²) | Purpose of the area | Other information |
|-----|--|-------------|------------------------|--|--|
| 1 | Business -residential zone Lagator | State owned | 170.000 | Business residential construction (for construction of market, kindergarten, school) | There is detailed urban planning scheme, partially infrastructure equipped – water, electricity, gas, access traffic lines) |
| 2 | Land in Banja Koviljaca for construction of tourist facilities | State owned | 8.343 | For construction of hotels and other tourist facilities | The land is equipped with infrastructure) water, sewage, electricity network, access traffic lines , telephones) |
| 3 | Location near the vegetable market | State owned | 7.844 | For construction of business facility (market, shopping moll) | The land is situated in the Loznica center and is equipped with infrastructure (water, sewage, electricity network, access traffic lines, telephone) |

6.20. Grants for development/bringing to purpose/improvement of sites

INDUSTRIAL ZONE „SEPAK“

| | |
|----------------------|---|
| Location | -Border crossing with Bosnia and Herzegovina ; -1500m far away from the town centre ; -Between two main roads M-4 and M19; |
| Ownership | Republic of Serbia |
| Area | -The overall zone area amounts to 82,66 hectares ; -30 hectares are fully infrastructure equipped including traffic, water supply, sewage infrastructure, electricity network, gas, telephone and internet; -Industrial zone is established in town documents : General Urban Planning Scheme, Spatial Plan, Detailed Regulation Plan ; |
| Zone Division | - Zone division is already made; the plots ranging from 00,15,20 ha(ha,a,m2) to 3,37,66 ha(ha,a,m2) already available. - Re-zoning is possible, at investor's request. |
| Price | - The initial bid price is 7,2-7,4E/m2; 1E=100 dinars - The price incentives are granted at the state level, in accordance with Decree of the Government of the Republic of |

| | |
|----------------------|---|
| | Serbia on disposal of the city construction land, below the market price. |
| Compensations | <ul style="list-style-type: none"> - Compensation for the development of the construction land: 7,2E/m²; 1E=100 dinars; - Compensation for the usage of the city construction land : Monthly fee <p>Incentives are granted for the price of compensations for development of the city construction land :</p> <ul style="list-style-type: none"> -0,3% discount on price for every newly created job but never less than 60% of the total price . Possibility of deferred payment , no more than 36 monthly installments -Discount for cash payment 20%. <p>Note: The value of compensations is matched with retail market prices trends, at the monthly level.</p> |

BUSINESS RESIDENTIAL ZONE LAGATOR

| | |
|----------------------|--|
| Location | - 500m from the Loznica town center |
| Ownership | Republic of Serbia |
| Area | <ul style="list-style-type: none"> -The overall zone area amounts to 20 hectares; - Total 16 hectares are available -Following facilities are built on 4 hectares :church, parish house, kindergarten, shopping moll, town swimming pool, park facilities and one residential building ; -The business residential zone is established in city documents: General Urban Planning Scheme, Spatial Plan, Detailed Regulation Plan ; |
| Zone division | <ul style="list-style-type: none"> - Zone division is already made; plots ranging from 00,04,20 ha (ha,a,m²) o 3,20,47ha (ha,a,m²) are already available. - Re-zoning is possible at the investor's request. |
| Price | <ul style="list-style-type: none"> -Initial bid price is from 1720 dinars/m²-17,2E/m² to 3010,00 dinars/m²-30 E/m²;1E=100 dinars; - The price incentives are granted at the state level, in accordance with Decree of the Government of the Republic of Serbia on disposal of the city construction land, below the market price. |
| Compensations | <ul style="list-style-type: none"> - Compensation for development of the construction land is from 789dinars/m² or 7,9E/m² to 2223,00 dinars/m² or 22,2E/m²,what depends of project type ;1E=100dinars; - Compensation for the usage of the city construction land : Monthly fee. <p>Incentives are granted on the compensation price for development of the city construction land :</p> <ul style="list-style-type: none"> -0,3% discount on price for every newly created job but never less then 60% of the total price . -Possibility of deferred payment, no more than 36 monthly installments. -Discount for cash payment 20%. <p>Note: The value of compensations is matched with retail market prices trends, at the monthly level.</p> |

Greenfield locality is available in the Banja Koviljaca center for hotel building.

| | |
|--|--|
| Location | Banja Koviljaca center, 6 km away from the Loznica town center |
| Ownership | Republic of Serbia |
| Plot | 550/9 and 163/1 |
| Area | 83 acres 43 m ² |
| Price | -Initial bid price 31.286.250 dinars or 312.862 E;1E=100 dinars. - The price incentives are granted at the state level, in accordance with Decree of the Government of the Republic of Serbia on disposal of the city construction land, below the market price. |
| Compensations | - Compensation for development of the construction land :3.661,00dinars/m ² or 36 E/m ² ; 1E=100; - Compensation for the usage of the city construction land : Monthly fee; Incentives are granted on the price of compensation for the development of the city construction land : -0, 3% discount on price for every newly created job but never less than 60% from the total price. -Possibility of deferred payment, no more than 36 monthly installments. -Discount for cash payment 20%. Note : The value of compensation is matched with retail market trends at the monthly level . |
| Detailed regulation plan established following criteria for construction of hotels with the aim towards preservation of the authentic architecture of Banja Koviljaca | -Following storey structure is allowed: P+2+Pk (ground floor, two floors, and attic) for construction of the tourist accommodation facility up to 250 beds. - During determination of the cote of ground floor in relation to level of traffic line, free access for handicapped persons should be planned. -The occupation rate is max 40 %. - Construction index is max 1, 0. -Parking and garage storing of the vehicles should be provided on own plot outside the area of the public road so that at least one parking or storing place per 3 persons should be secured. In the ground floor area on the north side of the facility there should be free access to building with minimal number of official parking places. - Regarding architectural form, the facility should fit harmoniously into the spa park ambient and should blend with the architecture of the old spa buildings. -During procedure of obtaining construction licenses it is necessary to obtain conditions from the Bureau for Protection of Cultural Monuments as well as consent of the main town architect for the preliminary design. -Mandatory review of the plan design through public architecture-urban planning competition is hereby established . |

6.20.1 Financial support Taxes – local, regional and national

State grants are offered for Greenfield and Brownfield projects in all industries, except for trade, tourism, hospitality and agriculture. Eligible companies are those involved in

manufacturing activities, internationally marketable services sector, and research and development.

Investment in manufacturing activities:

- Available funds: from €2,000 up to €5,000 per every new employee;
- The minimum investment amount: between €1 million and €3 million, depending on the unemployment rate in the municipality where the investment is made;
- The minimum number of new jobs created: 50.

Investment in the internationally marketable services sector:

- Available funds: from €2,000 up to €10,000 per every new employee;
- The minimum investment amount: €500,000;
- The minimum number of new jobs created: 10.

Investment in R&D:

- Available funds: from €5,000 up to €10,000 per every new employee;
- The minimum investment amount: €250,000;
- The minimum number of new jobs created: 10.

Non-refundable funds are awarded to prospective investors in accordance with the number of points earned. Investment projects are scored and evaluated based on the following criteria:

1. investor's references,
2. participation of domestic suppliers in the final product and the investment effect on local companies,
3. investment's sustainability and viability,
4. the effect related to R&D,
5. the effect on human resources,
6. the environmental impact,
7. international turnover of services for investment in this area,
8. the effect on development of the local community, and
9. municipality support related to deduction of local fees.

Applications are to be submitted to SIEPA. Upon evaluation and scoring of investment projects, the funds for selected projects are awarded in accordance with the number of points, and paid out in four increments throughout the project's lifetime:

1 Corporate Income Tax – This tax is defined by the Law on Corporate Income Tax

The enterprises are obliged to pay corporate income tax. Tax rate is proportional and uniform and amounts to 10%.

2. Value added tax is general tax on consumption charged and paid for delivery of products and provision of services, in all stages of productions and sales of goods and service, as well as for the import of products

- General rate is 18%
- Special rate is 8%

The special VAT rate is applied for : sale of goods and services or import of products as follows : bread and other bakery products , potable water except bottled water, fresh and frozen fruit, grains, soybean, sugar beet and oil beet, medicines including veterinary

medicines, orthopedic and prosthetic devices, dialysis materials, fertilizers, plan protection means, teaching aids, textbooks, daily papers, fire woods, accommodation services in hotels, resort places, camps, utility services and services charged through tickets for cinemas, theater performance, fairs, concerts, circus events.

1. Tax on earnings rate amounts to 12% –

Under the law, the employers are relieved from the obligation of paying earnings tax and for mandatory social insurance :

- For the duration of three years if they employ an intern or handicapped person
- For the duration of two years if they employ unemployed persons under 30 years of age

3. Social contributions

- contribution for PIO 22 %
- health contribution 12,3 %
- unemployment contribution 1,5%

I Republic subsidies:

1. SUBSIDIES FOR OPENING OF OVER 50 NEW JOBS - SIEPA

Companies planning to invest in Serbia, in the field of production, between EURO 1-3 millions

- Opening of at least 50 work posts
- Grants per newly opened job range from EURO 2.000 – 5.000 in dinar counter value

Enterprises planning to invest in the field of exported services or in the field of research and development, with minimal amount of EURO 250 000 i.e. EURO 500 000, whose investment requires opening of at least 10 new jobs, are entitled to apply for grants. The amount of funds per newly opened job ranges from EURO 2,000 to 10,000, in dinar counter value.

2. Subsidies for opening up to 50 new jobs –National Employment Agency

- Grants for opening and equipment of new work posts

This subvention is applicable for employment of up to 50 persons from the unemployed persons lists and is granted by

National Employment Agency in one-off amount of

- 160.000 dinars per person, from the unemployed persons list, in the most undeveloped municipalities
- 130.000 dinars per person, from the unemployed persons list, in undeveloped municipalities
- 80.000 dinars per person from the unemployed persons list in other municipalities

-For persons over 50 years of age, handicapped persons and Roma, additional 40.000 dinars are granted.

3. INCENTIVES TO EMPLOYERS UNDER LAW ON CONTRIBUTIONS FOR MANDATORY SOCIAL INSURANCE AND THE LAW ON EARNINGS TAX

The incentives are granted for employment of following categories

- Unemployed persons over 50 years of age, who are beneficiaries of financial allowance , or registered by the National Employment Agency for at least 6 continuous months, for period of 2 years from the date of employment beginning
- Unemployed persons over 45 years of age, who are beneficiaries of financial allowance, registered by the National Employment Agency for at least 6 continuous months, for the period of 2 years from the date of employment beginning
- Unemployed persons under 30 years of age, registered by the National Employment Agency, enjoying status of intern under the Labor Law, for the period of years from the date of employment beginning

6.21 Permitting process

Information leaflet on construction license issuance
Loznica city administration

Following steps should be taken for obtaining construction license:

| Document | Procedure | Contact person |
|--|---|--|
| Information on location Deadline : 8 days | Following document should be filed with Citizen Assistance Center - information desk no .8. : 1.Copy of plot plan Source: Real estate cadastre department 2.Evidence on payment effected : Drawing account no.840-742221843-57 RS budget, Vocation at number ;97 18-059; Ammmount:200,00 dinars; 3. City administration income Drawing account no. 840-742341843-24 Vocation at number :97 18-59 Amount : 310,00dinars for physical person ; Amount 1100,0 dinars for legal person ; | -Department of Urban Planning and Construction Slavica Sanader 015 873 066 |
| Location license Deadline: 15 days | Following documents should be filed with Citizen Assistance Center - information desk no 8. : 1 Copy of the plot plan, not older than 6 months; 2. Evidence on ownership 3. Excerpt from the cadastre of underground installations ; 4. Situation plan ; 5. Evidence on payment of administrative fees : Drawing account no. 840-742221843-57, RS budget , Vocation at number no.97 18-059, Amount 520,00 din, 6. City administration income , Drawing account no. 840-742341843-24 , Vocation at number :97 18-059, Example : Amount for facilities up to 400m2 -1310, 00 dinars physical person – housing facility business physical person –business facility 1.710,00 din. Legal person – business | -Department of Urban Planning and Construction Slavica Sanader 015 873 066 |

| | | |
|---|---|---|
| | <p>facility 4.710,00 din. Legal person –housing facility 4.310,00 din.</p> <p>7. Having received information, a client enters contract with Public Enterprise "Urboplan" on elaboration of location study and obtaining conditions from the Public Enterprise and other Institutions, within the maximum deadline of 30 days; upon its completion, the study is officially delivered to the Department of Urban Planning and Construction. Afterwards, the Department of Urban Planning and Construction issues location licence.</p> | |
| <p>Construction license Deadline:15 days</p> | <p>A request is submitted at information desk number 8, at Citizen Assistance Center, enclosed with following documents :</p> <ol style="list-style-type: none"> 1.Location license in 3 copies , 2. Main design in 3 copies , 3. Evidence on ownership, right of lease over the construction land. 5. Evidence on effected payment : Drawing account no. 840-742221843-57, RS budget , Vocation at number 97 18-059, Amount 520,00 din 6. City administration income : Drawing account no. 840-742341843-24, Vocation at number. 97 18-059, Example : Facilities up to 400m2, Physical person – housing facility, amount 1.210,00 din. Physical person –business facility 1.410,00dinars; legal persons – housing facility 2.210,00din; legal person –business facility 2.410,00 din; <p>4. Upon verification of the technical documentation, confirming that it is made in accordance with location license and other prescribed conditions for relevant facility; the applicant is instructed to provide evidence on paid compensation for the development of the construction land with competent public enterprise. Afterwards the Department issues construction license within 15 days.</p> | <p>-Department of Urban Planning and Construction Milica Pavlović, tel.015/873-066</p> |
| <p>Report on beginning of construction works Only report is submitted The Department does not</p> | <p>Following documents should be filed at the information desk number 8 with Citizen Assistance Center - :</p> <ol style="list-style-type: none"> 1.Report on beginning of construction works | <p>Department of Urban Planning and Construction</p> |

| | | |
|---|--|---|
| <p>issue any kind of certificate The report is verified by admission stamp at information desk number 8, at the client's request.</p> | <p>at prescribed form 1. Construction license with clause on validity. 2. No payment is made.</p> | <p>Milica Pavlović tel.015/873-066</p> |
| <p>Report on foundation Deadline :3 days</p> | <p>Following document should be filed with information desk number 8, Citizen Assistance Center :</p> <ol style="list-style-type: none"> 1. Statement by the contractor on completion of foundation works for the relevant facility , 2. Geodetic photograph (scheme of foundation control in proportion matching ratio of the Situation plan and Main design. 3. Main design with construction license 4. Evidence on effected payment : Drawing account no : 840-742221843-57 , RS budget , Vocation at number no, 97 18-059, Amount: 5. City administration income : Drawing account no. 840-742341843-24, Vocation at number no. 97 18-059, Physical person, amount 710,00din; Legal person, amount 2.110,00din; Written confirmation is issued within 3 days from the date of reception of the full documentation. | <p>Department of Urban planning and Construction Slavica Sanader, tel, 015/873-066</p> |
| <p>Technical inspection of facility and issuance of usage permit , Within 7 days from the date of reception of positive findings by the commission for technical inspection</p> | <p>Following document should be filed at the information desk number 8, Citizen Assistance Center :</p> <ol style="list-style-type: none"> 1. Copy of construction license , 2. Evidence on effected payment : Drawing account no. 840-742221843-57, RS budget , Vocation at number no. 97 18-059, amount 520,00 din, 3. City administration income : Drawing account no. 840-742341843-24, Vocation at number no. 97 18-059 amount 10 din/m2, of usable area , 4. Commission for technical inspection set up by the Department by its Decision (Investor may suggest the commission composition) carries out technical inspection and provides report on technical reception to the Department. The Investor covers the costs of Commission's work. The Department issues usage permit within 7 days from the date of reception of positive findings. | <p>Department of Urban planning and construction Ljubinka Jovanović, 015/873-066.</p> |

Citizen Assistance Center –information desk no 8 –Your first step in construction license procedure

Information desk number 8 is an outpost of the Department of Urban Planning and Construction, within the City Citizen Assistance Center, offering following services:

- All requests and procedures in writing
 - All items of information, at every moment, on the status of your case in Department of Urban Planning and Construction.
 - Advice by the information desk officer
- Contact: Mirjana Radojčić 015 879 200;

What else should be known about the construction license issuance procedure?

- The procedure of construction license issuance is set out by the Law on Urban Planning and Construction.
- If the plan foresees elaboration of urban planning design, investor should provide urban planning design, made by the enterprise which is authorized for elaboration of the urban planning designs.
- The procedure of elaboration of urban planning design is conducted by the Department of Urban Planning and Construction.
- In case that construction plot should be formed or divided, zone division or re-zoning project must be made.
- The whole procedure of construction license issuance lasts 53-61 days.

7 Labor

7.1 Number and structure of employed

Table 81. Number and structure of employed, 2006

| | Municipality | Structure of employees in the municipality (%) | Structure of employees in the district (%) | Structure of employees in Serbia (%) |
|--|--------------|--|--|--------------------------------------|
| Employees - Total | 16.310 | 100 | 100 | 100 |
| Female | 7.258 | 44,5 | 41,3 | 43,1 |
| Male | 9.052 | 55,5 | 58,7 | 56,9 |
| Working in enterprises, institutions, cooperatives and organizations | 12.148 | 74,48 | 67,96 | 72,66 |
| Entrepreneurs, self-employed and workers employed by them | 4.162 | 25,52 | 32,04 | 27,34 |
| No. of employed by 1000 inhabitants | 193 | / | 187 | 274 |
| No. of employed in companies, institutions, cooperatives and organizations by 1000 inhabitants | 143 | / | 127 | 199 |

7.2 Employment by sectors

Table 82. Structure of employed in enterprises, institutions, cooperatives and organizations, by sectors, 2007

| | Municipality | Structure of employees in the municipality (%) | Structure of employees in the district (%) | Structure of employees in Serbia (%) |
|---|--------------|--|--|--------------------------------------|
| Employees - Total | 16.292 | 100 | 100 | 100 |
| Female | 7.234 | 44,40 | 31,47 | 33,97 |
| Male | 9.058 | 55,60 | 68,53 | 66,01 |
| Agriculture, hunting, forestry and water management | 737 | 4,52 | 1,51 | 1,89 |
| Fishery | 0 | 0,00 | 0,03 | 0,04 |
| Mining | 6 | 0,04 | 0,78 | 0,91 |
| Processing industry | 2.753 | 16,90 | 13,32 | 14,40 |
| Energy production, gas and water | 629 | 3,86 | 1,78 | 1,78 |
| Construction | 528 | 3,24 | 2,25 | 3,21 |
| Wholesale, retail, and vehicle sale and repair | 1.834 | 11,26 | 7,91 | 7,76 |
| Hotels and restaurants | 118 | 0,72 | 0,42 | 0,92 |
| Transport, storage and connections | 789 | 4,84 | 4,27 | 4,22 |
| Financial activities | 126 | 0,77 | 0,54 | 1,27 |
| Real estate operations, leasing | 294 | 1,80 | 1,13 | 2,90 |
| Public administration | 417 | 2,56 | 2,38 | 2,70 |
| Education | 1.171 | 7,19 | 5,77 | 5,17 |
| Health care and social protection | 1.782 | 10,94 | 6,52 | 6,24 |
| Other collective, public and personal services | 397 | 2,44 | 1,51 | 2,13 |

7.3 Average wages

Table 83. Average wage per employee, February 2008

| | Municipality (€)* | District (€) | Serbia (€) |
|--|-------------------|--------------|------------|
| Average gross wage (with taxes and contributions) | 350,59 | 401,28 | 489,28 |
| Average net wage (without taxes and contributions) | 247,74 | 288,58 | 350,75 |

* Medium exchange rate NBS on _____

Table 84. Comparative average wage, breakdown by years

| | 2002 (€)* | 2003 (€)** | 2004 (€)*** | 2005 (€)**** | 2006 (€)***** | 2007 (€)***** | 2008 (€)***** |
|------------------------------|-----------|------------|-------------|--------------|---------------|---------------|---------------|
| Municipal average gross wage | 109 | 138 | 164 | 170 | 224 | 340 | 367 |
| District average gross wage | 161 | 198 | 231 | 249 | 309 | 403 | 436 |
| National average gross wage | 219 | 255 | 283 | 308 | 377 | 491 | 517 |
| Municipal average net wage | 76 | 95 | 113 | 116 | 153 | 245 | 264 |
| District average net wage | 112 | 137 | 159 | 170 | 211 | 290 | 313 |
| National average net wage | 152 | 177 | 194 | 210 | 258 | 351 | 371 |

* Medium exchange rate NBS in 2002

** Medium exchange rate NBS in 2003

*** Medium exchange rate NBS in 2004

**** Medium exchange rate NBS in 2005

***** Medium exchange rate NBS in 2006

***** Medium exchange rate NBS in 2007

***** Medium exchange rate NBS in 2008

7.4 Wages by sectors

Table 85. Average untaxed wage by sectors, 2006

| | Municipality (€)* | District (€) | Serbia (€) |
|---|-------------------|--------------|------------|
| Average net wage - Total | 153 | 211 | 258 |
| Agriculture, hunting, forestry and water management | 206 | 152 | 210 |
| Fishery | 0 | 330 | 192 |
| Mining | 293 | 264 | 318 |
| Processing industry | 74 | 196 | 210 |
| Energy production, gas and water | 148 | 250 | 344 |
| Construction | 0 | 153 | 228 |
| Wholesale, retail, and vehicle sale and repair | 143 | 154 | 236 |
| Hotels and restaurants | 76 | 64 | 174 |
| Transport, storage and connections | 103 | 163 | 294 |
| Financial activities | 453 | 501 | 581 |
| Real estate operations, leasing | 69 | 163 | 302 |
| Public administration | 263 | 282 | 328 |
| Education | 246 | 244 | 268 |
| Health care and social protection | 242 | 255 | 265 |
| Other collective, public and personal services | 170 | 191 | 274 |

* Medium exchange rate NBS in 2006

7.5 Employment

Table 86. Free jobs, 2008

| | | Municipality | Share in the District (%) | Share in Serbia (%) |
|-------------------|-------|--------------|---------------------------|---------------------|
| Free jobs - Total | | 7.452 | 26,41 | 0,943 |
| Full time jobs | 2.752 | 27,16 | 0,907 | |
| | 36,93 | / | / | / |
| Short-term jobs | 4.700 | 25,99 | 0,966 | |
| | 63,07 | / | / | / |

Table 87. Employment structure, 2008

| | | Municipality | Share in the District (%) | Share in Serbia (%) |
|---------------------|--------|--------------|---------------------------|---------------------|
| Employment - Total | | 7.100 | 27069 | 737.725 |
| Employment - female | Number | 3.358 | 11616 | 344.399 |
| | % | 47,30 | / | / |
| Employment - male | Number | 3.742 | 15.453 | 393.326 |
| | % | 52,70 | / | / |
| Full time jobs | Number | 2.641 | 9.668 | 281.002 |
| | % | 37,20 | / | / |
| Short-term jobs | Number | 4.450 | 17.401 | 456.723 |
| | % | 62,80 | / | / |

7.6 Unemployment

Table 88. Unemployment structure gender, December 2007

| | | Municipality | Share in the District (%) | Share in Serbia (%) |
|--------------------------------|--------|--------------|---------------------------|---------------------|
| Unemployed - Total | | 11.382 | 30,45 | 1,56 |
| Unemployed - Female | Number | 6.104 | 29,62 | 1,55 |
| | % | 53,63 | / | / |
| Unemployed - Male | Number | 5.278 | 30,51 | 2,05 |
| | % | 46,37 | / | / |
| Seeking for job - Total | | | 12.654 | 32,07 |
| Seeking for job - Female | Number | 6.877 | 31,36 | 1,33 |
| | % | 54,35 | / | / |
| Seeking for job - Male | Number | 5.777 | 32,96 | 1,61 |
| | % | 45,65 | / | / |
| Share in total job seekers (%) | % | 89,95 | / | / |
| | % | 88,76 | / | / |
| | % | 91,36 | / | / |

Table 89. Number of unemployed by age, breakdown by years

| | 2000 | 2003 | 2004 | 2005 | 2006 | 2007 |
|---------------------|--------|--------|--------|--------|--------|--------|
| Unemployed - Total | 15.872 | 15.466 | 15.662 | 12.661 | 11.382 | 11.644 |
| Unemployed - Female | 8.267 | 8.267 | 8.153 | 6.806 | 6.104 | 6.052 |
| Unemployed - Male | 7.605 | 7.199 | 7.509 | 5.855 | 5.278 | 5.592 |

7.7 Unemployment rate

Table 90. Unemployment rate, 2007

| | Municipality | District | Serbia |
|---------------------------|--------------|----------|--------|
| Unemployment rate - Total | 39,5 | 31,6 | 25,9 |

7.8 Unemployment by education level

Table 91. Unemployed by level of education, 2007

| | Municipality | Share in total number of unemployed (%) |
|---------------------------|--------------|---|
| TOTAL | 11.944 | 100 |
| Without primary education | 1.576 | 13,19 |
| Primary education | 1.582 | 13,25 |
| Secondary education | 7.871 | 65,90 |
| Associate degree | 585 | 4,90 |
| University degree | 330 | 2,76 |
| Post graduate studies | | |

7.9 Unemployment by length of unemployment

Table 92. Unemployed by years of waiting for job, 2007

| | Municipality | Share in total number of unemployed (%) |
|----------------|--------------|---|
| TOTAL | 11.944 | 100 |
| First job | 3.738 | 31,3 |
| up to 1 year | 3.955 | 33,11 |
| 1 - 2 years | 2.108 | 17,65 |
| 2 - 3 years | 935 | 7,83 |
| 3 - 5 years a | 1.493 | 12,50 |
| 5 - 8 years | 1.669 | 13,97 |
| 8 - 10 years a | 448 | 3,75 |
| over 10 years | 1.341 | 11,23 |

7.10 Unemployment by age structure

Table 93. Unemployed by age, 2007

| Age | Municipality | Share in total number of unemployed (%) |
|---------|--------------|---|
| TOTAL | 11.944 | 100 |
| - 18 | 670 | 5,61 |
| 19 - 25 | 1.279 | 10,71 |
| 25 - 30 | 1.252 | 10,48 |
| 30 - 40 | 2.916 | 24,41 |
| 40 - 50 | 3.231 | 27,05 |
| over 50 | 2.596 | 21,73 |

8 Public resources

8.1 Traffic infrastructure

8.1.1 Road infrastructure

The traffic system in the Loznica region has changed throughout the time. Two important highway roads go through this region. Global position of the first one is north south, while the second is east-west. The first road connects the Panonian plain along the river Danube (Vojvodina) with eastern Bosnia and Herzegovina and south Adriatic sea. The second highway is Peri-Panonian and extends from Lapovo (valley of Velika Morava) to Banja Luka and further towards west. These two highways, as well as some other regional and local roads, crosses in Loznica. That is why Loznica city centre has very favourable traffic-geographical structure

Although the Loznica region is not situated on the busiest roads of south-eastern Europe, it had been a crossroad of flows of goods, people, money and news, ever since the Antique period to nowadays. The main direction was N-S, and later on E-W. Some domicile, Loznica-based resources, were the reason for the said traffic activities (for example, metal ore in the Zajaca region, production of plums, timber, etc.). In terms of traffic-geographical position, the City has exceptionally good location..

Highway road Obrenovac-Sabac-Loznica-Mali Zvornik (M-19) passes through the territory of the City in north-south direction, and highway road Mali Zvornik-Banja Koviljača-Loznica-Valjevo-Lazarevac-Arandjelovac (M-4). The main, busiest traffic line is highway Šabac-Loznica-Mali Zvornik (M-19).

The overall length of the highway lines within the City territory amount to 80 km. All places in the Loznica region are connected to highway, regional and local roads.



Picture no 3. Current and planned road network in Serbia

The overall length of the highway lines and local lines in the territory of the Loznica town is 354 km. .



Table 94. Length of roads, 2006

| | | Municipality (km) | Share in total length of roads in the district (%) | District (km) |
|-------------------------|-----------------|-------------------|--|---------------|
| Length of roads - Total | | 524 | 17,85 | 2.935 |
| Asphalted roads | | 341 | 23,50 | 1.451 |
| Hi-way | Total | 80 | 29,96 | 267 |
| | Asphalted roads | 80 | 29,96 | 267 |
| Regional roads | Total | 100 | 18,90 | 529 |
| | Asphalted roads | 81 | 17,72 | 457 |
| Local roads | Total | 344 | 16,08 | 2.139 |
| | Asphalted roads | 180 | 24,76 | 727 |

8.1.2 Rail transportation and infrastructure

Table 95. Turnover of goods and passengers in rail transport, 2005

| | Municipality | Municipal share in total in the district (%) | District |
|----------------------------|--------------|--|----------|
| Number of railway stations | 1 | 7,69 | 13 |
| Number of passengers | 26.796 | 7,02 | 381.578 |
| Number of cargo units | 14.317 | 15,35 | 93.249 |

There is only one railway road on the territory of the Loznica city, which is in fact a section of the railway Ruma-Šabac-Loznica-Mali Zvornik. This is connecting railway road which is by its north end linked to highway railroad Beograd-Zagreb-Ljubljana. This Srem-Podrinje railroad connects Vojvodina and Belgrade with lower Podrinje. Proposals have been made to build railway roads Valjevo-Loznica, Mali Zvornik-Tuzla, which would significantly improve traffic lines in the Loznica city.

The railway road Šabac-Loznica-Mali Zvornik, as narrow-gauge railroad was built in 1910. In 1949, the railway road was modernized, by normal track. However, in term of quality and scope of traffic it is still in the group of less quality railroads in our country. Despite this, the railroad had huge traffic and economic significance as long as until the end of 50s, i.e. until strong development of road traffic in Loznica region.

8.1.3 Water traffic

Although border river, the river Drina is for the whole City of Loznica of special economic significance. It is not only the inexhaustible source of energy and water supply but also the main decoration of this region, centre of recreation and water sports, same as perspective traffic route. Drina used to be known by rafting-transportation of timber. In 1827 Drina was navigable to Zvornik, and in 1891 it was navigable from Zvornik to the entry into Sava also for steamers, the traffic was carried out by the steamship "Kazan".

Forty years ago, UN European Commission for tourism highlighted Drina as unique potential. Drina provides possibilities for development of rare and very popular types of tourism that attract sophisticated clients and bring substantial financial rewards. At the length of 345 km Drina has over 150 km *rafting routes*, over 170 km of *kayak river routs* (out of which 70 km on quick waters) and about 150 km *reservoir-lake* slow water currents, suitable for the needs of power plants.

8.2 Utility infrastructure

8.2.1 Water and sewage

Water supply network

- 762 km of water supply network in the City and the other places. The water supply system is used by the total number of 95% in urban area and 65% in rural area. The overall number of residents who use the water supply service is 69.584

- The total number of connected households is 23.079

- Water supply is good even in poor hydro-meteorological conditions (during drought)



Works under project aimed at reduction of network loss are underway. Water supply project for places in Gornji Jadar is planned as well as project related to supervision and management of the water supply system.

Sewage system

- The total length of the sewage line is 61 km

- 30% of the population use the sewage system. The overall number of resident who use the services of drainage of waste waters is 27.540

- The total number of connections to waste waters is 10.395

- Construction of sewage collector system and erection of pump station on the drainage of waste waters is underway. This will enable transportation of waste in two suburban places with about 15.000 residents

8.2.2 District heating

During eighties of the past century for the needs of Winter Olympic games in Sarajevo, a highway gas line Batajnica-Sarajevo, nominal diameter DN 400 mm and working pressure of 50 bars, passed through the territory of the Loznica municipality and the City of Loznica itself. By the end of eighties and on the basis of construction of three GMRS 50/6 bars and connection of Holding company "Viskoza" and PP "Luk" to it, and somewhat later also IGM "1. Maj" in Lesnica, technical conditions were created for the gasification of the municipality and the City of Loznica



The works on gasification of the City of Loznica started on 28/09/2004, and already on December 17 of the same year, the first phase of the distribution network was built, its length about 7.500,00 m and natural gas was connected.

In this moment Loznica has about 200 km of distribution gas network and house gas connections, with over 2.500 closed contracts, about 1.000 of connected households and about 20 connected industrial and communal users.

8.2.2.2 Remote heating system

Public utilities enterprise TOPLANA (heating plant) specializes in production and delivery of thermal energy. The city of Loznica has 22.000 residents. Heating system in Loznica was set up in 1977. So far more than 15% of the households from the whole City have been connected to thermal energy system. The overall heated residential area is about 50.852 m² while overall heated area of business and public facilities amounts to approximately 60.793 m².

8.2.3 Power infrastructure

Current energetics situation:

Territory of the Loznica municipality is currently fed through three TS 110/35 kV as follows:

- TS 110/35 kV Loznica (1) covering 70% of the territory of the municipality
- TS 110/35 kV Krupanj covering one part of the south east and east part of the Municipality
- TS 110/35/10 kV Lešnica, covering one part of the north and north eastern part of the Municipality

Estimated low voltage network is 3.000 km

Current capacities of electrical-energetics facilities and network shall not be sufficient for meeting requirements planned in the forthcoming period, new capacities must therefore be built.

Loznica municipality is undergoing stage of construction of industrial zone directly along TS 110/35 kV Loznica (1) and one production plan is already under construction on "Greenfield" investment basis, a request was made for EPS-PD «Elektrosrbija» Ltd. Kraljevo to provide required foreseen power of 6 MVA at 35 kV level, to be delivered through electricity substation 35/10 (0,4) kV "Vally" that will be within the plant (this is electricity substation built by the investor for his own needs, maximal power 8MVA). A construction of electricity substation 35/10 kV Loznica 5, power 2x8MVA is planned for the feeding by electricity of the remaining part of the mentioned zone.

8.2.4 Tele-communication systems

Departments of Public Post Office company exist in all inhabited places, and City Post office and 3 branch offices are operative in the City itself. The City Post office is of the first rank and it provides all services related to parcels, telephone and telegraphic notices, savings department, payment operations bureau, sales and distribution of post stamps and letters of value, construction, reconstruction and repair of Post office equipment, tools and devices, as well as activities connected to modern computer technology. Modern digital telephone exchange is installed in the City, which allowed connection to 19 304 users.

Radio television Podrinje-Loznica and TQ televisions are active in Loznica, specializing in "sales of items of information" in the broadest sense of the word.

The plan of capital investments for 2009 made by the City administration foresees introduction of system 98 which implies installation of computer system of communication with subjects (local offices, public enterprises, schools, public institutions ...)

Table 96. Postal services, 2006

| | | Municipality | Share in the district (%) |
|----------------------------|----------|--------------|---------------------------|
| Number of post offices | | 10 | 18,18 |
| Number of registered users | | 26.609 | 26,49 |
| Postal turnover | letters | 1.302.000 | 28,25 |
| | packages | 3.000 | 12 |

8.3 Energy

Table 97. Energy use, 2007

| | Municipality |
|---------------------------|--------------|
| Electricity (MWh) | 240.646,71 |
| - out of which households | 128.116,81 |
| - out of which companies | 69.546,90 |
| Rated capacity | 82,5731 |
| Price | 1,57 din. |
| Gas (1,000 m3) | 200 km mreže |
| Rated capacity | 4,1% |
| Price | 38,61 |
| Drinking water (1,000 m3) | |
| Rated capacity | 60% |
| Price | 89,13/ 29,71 |
| Heating (Gcal) | 24.365 |
| - out of which households | 14.862 |
| - out of which companies | 9.503 |
| Rated capacity | 85% |
| Price | 121/58,33 |

8.4 Health care and social welfare

Table 98. Health care capacities, 2007

| | Number of beds | Share in total beds (%) | Number of beds per 100 inhabitants |
|-------------|----------------|-------------------------|------------------------------------|
| Acute | 196 | 46,23 | 2,2 |
| Chronic | 198 | 46,7 | 2,3 |
| Psychiatric | 30 | 7,08 | 0,35 |
| Social | / | / | / |
| TOTAL | 424 | 100 | 4,9 |



Table 99. Investments in health care and social welfare, 2006

| | Municipality (€)* |
|--|-------------------|
| Expenditures (investments) – health care and social protection | 35.593.776 |

* Medium exchange rate NBS in 2006

Table 100. Physicians, dentists and pharmacists in health care, 2006

| | Municipality | Share in total number of physicians (%) |
|--|--------------|---|
| Physicians – Total | 183 | 100 |
| Physicians – general medicine | 21 | 11,48 |
| Physicians – on specialization | 19 | 10,38 |
| Physicians – specialists | 143 | 78,14 |
| Dentists | 18 | / |
| Pharmacists | 34 | / |
| Number of citizens per one physician in the municipality | 463 | / |
| Number of citizens per one physician in the district | 530 | / |
| Number of citizens per one physician in Serbia | 377 | / |

Table 101. Users of social welfare – minors, 2006

| | Municipality | Share in total users (%) |
|---|--------------|--------------------------|
| Total | 1.443 | 100 |
| Family problems | 909 | 62,99 |
| Children with learning difficulties | 250 | 17,33 |
| Children with mental difficulties | 91 | 6,31 |
| Children with disability | 76 | 5,27 |
| Children with multiple problems | 53 | 3,67 |
| Other juvenile users of social protection | 64 | 4,44 |

Table 102. Users of social welfare – adults, 2006

| | Municipality | Share in total number of users (%) |
|---|--------------|------------------------------------|
| Total | 2.262 | 100 |
| Persons with difficulties in behavior | 79 | 3,49 |
| Persons with physical and mental disability | 343 | 15,16 |
| Persons without income | 538 | 23,78 |
| Persons without family care | 42 | 1,86 |
| Old persons | 379 | 16,76 |
| Other adult users of social protection | 881 | 38,95 |

8.5 Education facilities

Table 103. Capacity of education institutions, broken by years

| | Number of institutions | Number of education profiles | Number of students |
|------------------------------|------------------------|------------------------------|--------------------|
| Pre-school institutions | 6 | / | 1.413 |
| Primary schools | 43 | / | 7.414 |
| Secondary schools | 5 | 45 | 3.840 |
| Higher schools (up to 2 yrs) | - | - | - |
| Faculties | - | - | - |

Table 104. Investments in education, 2006

| | Municipality (€)* | District (€) | Serbia (€) |
|---|-------------------|--------------|------------|
| Expenditures (investments) in education - Total | 8.424 | 30.378 | 1.012.486 |
| Expenditures (investments) in primary education | 5.731 | 19.508 | 486.854 |
| Expenditures (investments) in primary education per pupil | 793 | 721 | 777 |

* Medium exchange rate NBS in 2006

Table 105. Number and structure of education institutions, 2006

| | | Municipality | Share in total institutions in the district (%) |
|--------------------------------------|---------|--------------|---|
| Primary schools | Total | 43 | 72,88 |
| | classes | 364 | |
| Secondary schools | Total | 5 | 8,47 |
| | classes | 138 | |
| Specialized schools | Total | 5 | 8,47 |
| | classes | 10 | |
| Schools for adults | Total | - | |
| | classes | - | |
| Higher schools | | | - |
| Faculties | | | - |
| Institutions for pre-school children | | | 6 |
| Students in boarding schools | | | - |
| Pupils in boarding schools | | 59 | - |

Table 106. Number of pupils, students and users of education institutions, 2006

| | | Municipality | Share u total number of pupils/students/users in the district (%) |
|-----------------------------|-----------------------------|--------------|---|
| Primary schools - pupils | Total | 7.414 | 26,65 |
| | Finished school | 1.012 | 26,49 |
| Secondary schools - pupils | Total | 3.840 | 32,87 |
| | Finished school | 1.094 | 35,38 |
| Special schools - pupils | Total | 54 | 35,53 |
| | Finished school | 19 | 45 |
| Schools for adults - Total | Total | - | |
| | Finished school | - | |
| Higher schools - students | Total | - | |
| | Scholarship from the budget | - | |
| | Finished school | - | |
| Faculties - students | Total | - | |
| | Scholarship from the budget | - | |
| | Finished school | - | |
| Pupils and Students - Total | | | 11.308 |
| Pre-school institutions | Juvenile users | 1.414 | 20,96 |

Table 107. Average number of pupils, students and residents in education institutions, 2006

| | Municipality | District | Serbia |
|---|--------------|----------|---------|
| Number of pupils per primary school | 7.414 | 27.816 | 639.293 |
| Number of pupils per in primary school class | 20,37 | 19,78 | 20,97 |
| Number of pupils per secondary school | 3.840 | 11.684 | 286.851 |
| Number of pupils per secondary school class | 27,83 | 25,79 | 26,2 |
| Number of pupils per specialized school | 54 | 152 | 9.172 |
| Number of pupils per specialized school class | 5,4 | 5,85 | 6,47 |

Table 108. Number of pupils in primary schools, 2008

| | | Municipality | Share u total number of pupils in primary schools in the district (%) |
|-----------------------|---------------|--------------|---|
| Primary school pupils | Total | 6.827 | 26,69 |
| | Female pupils | 3.299 | 26,79 |
| | Male pupils | 3528 | 26,59 |

9 Environment

9.1 Air quality (pollution)

Chemical industry Viskoza used to be major source of contamination in Loznica. With cessation of the work of this factory, the quality of air in this town was substantially improved. Air contamination by combustion sources of fossil fuels poses major environmental threat in the residential section of the town. Analyses of standard pollutants (soot and overall sediment matter) in air are conducted at three points in Loznica. The results of measurements indicate that average daily concentration of soot in winter period on specific places exceed the allowable level of $50 \mu\text{g}/\text{m}^3$ air.

9.2 Soil quality

PEDOLOGICAL COMPOSITION OF SOIL IN THE LOZNICA MUNICIPALITY

The Loznica municipality covers the area of 61.221 hectares. Out of the overall area of municipality, 36.859 hectares are agricultural land (59%). Predominant forms of land are arable plots and gardens, with participation of as much as 4/5.



Pedological composition of the land on the territory of Loznica town.

| | |
|---|--------|
| 1. Brown rusty land on limestone (kalkokambisol)..... | 21,9 % |
| 2. Dystrict Planosol | 36,9 % |
| 3. Clay alluvium | 17,1 % |
| 4. Parapodzol | 16,5 % |
| 5. Other types of soil | 7,6 % |

9.3 Water quality

Potable water from the City water supply network is checked every day. The inspection is carried out by the Health Care Bureau in Sabac and BATUT Institute of Beograd. According to hitherto testing, the water is acceptably from the microbiological and hygienic point of view and is accepted as water of good quality.



9.4 Solid waste management

Public utilities enterprise “Nas Dom” runs organized removal of communal waste only in the urban area. This service is not provided to rural areas. The current regime of collection of communal waste involves 30% residents of the Loznica town, i.e. 23.203 residents. The City has one dumping place, 2 km from the Loznica centre. The dump site covers the area of 4,5 ha out of which 2,5 hectares are under waste material. The waste material is covered occasionally by inert material. A project of readjustment and remediation of the current dump site has been made. Setting up of new regional dump site is planned, as well as enlargement of the zone of mandatory removal of solid waste in local communities of Gornja Koviljaca, L.Sor, Jelav and Draginac.



10 Travel

The countryside of the part of Podrinje involving certain areas of Loznica municipality, along with Jadar, Western Serbia area of historical significance, is versatile and picturesque. The plains, valleys, hillside and mountain side relief of the Loznica municipality, interchange and interact in a specific way, making this area recognizable and appealing to tourists.

Along with versatile countryside, of harmonious relief forms, fertile land, natural and anthropogenic values, stimulating and sedative climate, small rivers and streams, stormy historic past should be pinpointed as well. It is recognizable by people and events and monuments and manifestations dedicated to them, it enhances image of the Loznica municipality on domestic tourist market.

Following places are more distinguished than other tourist destinations in the Loznica municipality and its vicinity.



SPA – Banja Koviljača and Banja Badanja

RIVER DRINA

MOUNTAINS –Gučevo i Cer

ETHNO VILLAGE TRŠIĆ

MONASTERIES – Tronoša, Čokešina

ARCHAEOLOGICAL LOCALITIES – Paulje, kod Brezjaka

REMAINS OF OLD TOWNS AND FORTRESSES – Vidojevica, The town of Kosana, The town of Trojan, The Town of Koviljka (Gradac)

CULTURAL MONUMENTS – Monument of First Serbian Uprising in Cokesina, Monument to fallen victims in Draginac, etc.

CHARNEL HOUSE FROM I WORLD WAR – on the mountains of Gučevo and Cer

MUSEUMS – Regional Museum of Jadar in Loznica, museum exhibitions in: Tršić: Museum of Vuk's festivals and Vuk's birth house with farmstead, the Museum of Dositej, etc.

GALLERY – Art Gallery – legacy of Mico Popovic and Vera Bozickovic Popovic in Loznica

CULTURAL –TOURIST EVENTS – The Days of Vukov sabor, Đački Vukov sabor, The Days of Mico, The Days of Cvijic, International folk festival »Europe dances«, The Days of October, commemoration of the battles in Cer and Gucevo

MONUMENTS TO IMPORTANT PERSON – Vuk Karadžić, Jovan Cvijić, Filip Višnjić, Stepa Stepanović

OLD BUILDING – Elementary building »Anta Bogičević«, old Grammar school »Vuk Karadžić«, the house of the Katic family – gallery Miće Popovića, Muzej Jadra, Vukov dom kulture i dr.; old villas in Banji Koviljači: Bosna, Koviljača, Podrinje, Gučevo, Stražilovo etc., sulphurous bath »King Peter the First«, spa restaurant»Kur-salon« etc.

10.1 Number of visitors

Table 109. Number and structure of tourists and overnight stays, 2006

| | | Municipality | District | Serbia |
|-----------------------------------|---------|--------------|----------|-----------|
| Number of tourists | Total | 22.884 | 37.999 | 2.006.488 |
| | Local | 19.023 | 32.371 | 1.537.646 |
| | Foreign | 3.861 | 5.628 | 468.842 |
| Number of overnight stays | Total | 142.770 | 184.082 | 6.592.622 |
| | Local | 115.228 | 152.432 | 5.577.310 |
| | Foreign | 27.542 | 31.650 | 1.015.312 |
| Average number of overnight stays | Total | 13,2 | 10,3 | 5,8 |
| | Local | 6,1 | 4,7 | 3,6 |
| | Foreign | 7,1 | 5,6 | 2,2 |

Number of tourists in the Loznica municipality and Banja Koviljaca in the period from 1980-1990 and 1996-2006.

| Year | Place | Tourists | | Nights | | Total number of visits | Total nights | Average length of stay | |
|-------|-----------------|----------|-------|---------|--------|------------------------|--------------|------------------------|------|
| | | D | S | D | S | | | D | S |
| 1980. | Loznica | 30.025 | 803 | 151.191 | 2.088 | 30.828 | 153.199 | 5,0 | 2,5 |
| | Banja Koviljača | 26.094 | 781 | 116.311 | 1.978 | 26.875 | 118.289 | 4,5 | 2,5 |
| 1981. | Loznica | 34.985 | 1.164 | 188.566 | 2.843 | 36.149 | 191.409 | 5,4 | 2,4 |
| | Banja Koviljača | 26.600 | 1.200 | 129.970 | 1.130 | 27.800 | 131.100 | 4,9 | 1,0 |
| 1982. | Loznica | 24.327 | 1.733 | 140.155 | 25.806 | 26.060 | 165.961 | 5,8 | 14,9 |
| | Banja Koviljača | 22.159 | 1.719 | 13.934 | 25.753 | 23.878 | 139.687 | 5,1 | 14,9 |
| 1983. | Loznica | 31.302 | 1.249 | 176.801 | 14.128 | 32.551 | 190.929 | 5,7 | 11,3 |
| | Banja Koviljača | 28.964 | 1.247 | 152.017 | 14.122 | 30.211 | 166.139 | 5,2 | 11,3 |
| 1984. | Loznica | 37.840 | 1.812 | 195.062 | 26.016 | 39.652 | 221.078 | 5,2 | 14,4 |
| | Banja Koviljača | 35.176 | 1.808 | 172.084 | 26.006 | 36.984 | 198.090 | 4,9 | 14,3 |
| 1985. | Loznica | 42.215 | 838 | 269.871 | 2.344 | 43.053 | 272.215 | 6,4 | 2,8 |
| | Banja Koviljača | 39.935 | 798 | 247.796 | 2.290 | 40.733 | 250.086 | 6,2 | 2,8 |
| 1986. | Loznica | 38.647 | 764 | 234.233 | 1.607 | 39.411 | 235.929 | 6,1 | 2,1 |
| | Banja Koviljača | 30.335 | 657 | 175.179 | 1.196 | 31.010 | 176.375 | 5,8 | 1,8 |
| 1987. | Loznica | 41.808 | 848 | 214.986 | 3.054 | 42.656 | 218.040 | 5,1 | 3,6 |
| | Banja Koviljača | 26.591 | 588 | 148.149 | 1.110 | 27.179 | 149.259 | 5,6 | 1,9 |
| 1988. | Loznica | 45.327 | 804 | 228.857 | 4.643 | 46.131 | 233.500 | 5,0 | 5,8 |
| | Banja Koviljača | 32.379 | 610 | 167.458 | 4.325 | 32.989 | 170.984 | 5,2 | 5,8 |
| 1989. | Loznica | 44.614 | 1.195 | 188.320 | 5.091 | 45.809 | 193.411 | 4,2 | 4,3 |
| | Banja Koviljača | 34.126 | 701 | 155.433 | 3.890 | 34.827 | 159.433 | 4,6 | 5,5 |
| 1990. | Loznica | 40.116 | 560 | 194.820 | 1.424 | 40.676 | 196.244 | 4,9 | 2,5 |
| | Banja Koviljača | 28.353 | 421 | 152.122 | 1.137 | 28.774 | 153.259 | 5,4 | 2,7 |
| 1996. | Loznica Banja | 20.452 | 7.031 | 163.454 | 83.450 | 26.965 | 246.904 | 7,8 | 12,8 |

| | | | | | | | | | |
|-------|------------------------------|--------|-------|---------|--------|-----------------|-------------------|------|------|
| | Koviljača | 15.669 | 4.897 | 149.111 | 80.255 | 20.566 | 229.366 | 9,5 | 16,4 |
| 1997. | Loznica | 21.215 | 5.663 | 148.431 | 67.825 | 26.878 | 216.256 | 7,0 | 12,0 |
| | Banja Koviljača | 15.327 | 4.741 | 133.559 | 66.439 | 20.068 | 199.998 | 8,7 | 14,0 |
| 1998. | Loznica | 21.326 | 5.071 | 170.773 | 61.090 | 26.397 | 231.863 | 8,8 | 12,0 |
| | Banja Koviljača | 15.775 | 4.483 | 158.642 | 60.384 | 20.258 | 219.026 | 10,8 | 13,5 |
| 1999. | Loznica | 18.427 | 4.495 | 151.109 | 44.585 | 22.922 | 195.694 | 8,2 | 9,9 |
| | Banja Koviljača | 15.775 | 4.483 | 141.277 | 43.856 | 17.918 | 198.154 | 10,1 | 11,1 |
| 2000. | Loznica | 21.131 | 4.864 | 188.010 | 23.502 | 25.995 | 211.512 | 8,9 | 4,8 |
| | Banja Koviljača | 16.398 | 4.196 | 175.918 | 22.236 | 20.594 | 198.154 | 10,7 | 5,3 |
| 2001. | Loznica | 18.635 | 4.282 | 147.088 | 24.451 | 22.917 | 171.539 | 7,9 | 5,7 |
| | Banja Koviljača | 15.223 | 3.763 | 134.830 | 23.544 | 22.476 | 158.374 | 8,9 | 6,3 |
| 2002. | Loznica | 22.620 | 3.867 | 155.889 | 23.975 | 26.487 | 287.707 | 5,8 | 6,2 |
| | Banja Koviljača | 18.978 | 3.498 | 120.390 | 23.106 | 22.476 | 143.496 | 6,3 | 6,6 |
| 2003. | Loznica | 19.023 | 3.861 | 115.228 | 27.542 | 22.884 | 142.770 | 6,1 | 7,1 |
| | Banja Koviljača | 16.190 | 3.352 | 106.694 | 26.039 | 19.542 | 132.733 | 6,6 | 7,8 |
| 2004. | Loznica | 22.822 | 4.205 | 148.139 | 23.554 | 27.027 | 171.693 | 6,5 | 6,6 |
| | Banja Koviljača | 19.234 | 3.545 | 137.688 | 21.643 | 22.779 | 159.331 | 7,2 | 6,1 |
| 2005. | Loznica | 22.178 | 3.801 | 151.653 | 22.938 | 25.979 | 174.591 | 6,8 | 6,0 |
| | Banja Koviljača | 17.054 | 3.248 | 135.054 | 21.433 | 20.302 | 156.497 | 7,9 | 6,6 |
| 2006. | Loznica | 21.738 | 3.404 | 202.265 | 23.937 | 25.142 | 226.102 | 9,3 | 7,0 |
| | Banja Koviljača | 16.501 | 2.851 | 187.775 | 22.322 | 19.352 | 210.097 | 11,4 | 7,8 |
| 2007. | Banja Koviljača | 18.000 | 3.000 | 159.000 | 18.000 | 21.000 | 177.000 | 8,8 | 6,0 |
| 2008. | Banja Koviljača | 19.000 | 3.000 | 158.000 | 20.000 | 22.000 | 178.000 | 8,3 | 6,7 |
| 2009. | Loznica | | | | | 6.800 | 13.412 | | |
| | Banja Koviljača Gučevo | | | | | 27.216 4.125 | 204.868 22.285 | | |

10.2 Hotel capacities

Table 110. Hotel capacities, 2007

| Destination | Number of hotels | Number of beds | Utilization rate (%) |
|---------------------|------------------|----------------|----------------------|
| Loznica | 2 | 223 | |
| Banja Koviljača | | 1.011 | |
| Banja Badanja | | 625 | |
| Gučevo | 2 | 410 | |
| Tršić | | 25 | |
| Drina- Sunčana reka | 1 | 30 | |
| TOTAL | 5 | 2.324 | |

10.3 THE STRUCTURE OF HOTEL CAPACITIES IN THE LOZNICA MUNICIPALITY

HOTEL „PODRINJE“ – Banja Koviljača (160 beds + 80 auxiliary
 1/1 – 4 rooms
 1/2 – 65 rooms
 1/3 – 4 rooms
 A – 7



SPECIAL HOSPITAL - Banja Koviljača (Villa Hercegovina, Villa Dalmacija , Novi zavod and hotel Standard (550 beds)



RESORT „GUČEVO“ – Banja Koviljača (135 beds+ 86)
 1/1 – 39 rooms
 1/2 - 42 rooms
 A – 5



RESORTS „VIDIKOVAC“ – Gučevo (59 bed)
 1/2 - 2
 1/3 – 4
 1/4 – 4
 1/5 – 3
 1/6- 2



RESORT „MN“ GUČEVO – Gučevo (130 beds)
1/2 , 1/3 , 1/4 rooms with bathrooms



AD DRINUM – Loznica (200 beds)
1/1 - 3
1/2 – 20
1/3 – 41
1/4 - 6
A – 4



HOTEL „BRAVO“ – LOZNICA (23 beds)
1/1 i 1/2 rooms



AUTO CAMP „SUNČANA REKA“ – Gornja Koviljača (30 beds)
Guest houses with double rooms with bathroom



INN „MIŠIĆ“ – Tršić (18 beds)



INN „MILICA“ – Tršić (7 beds)



11 Quality of life

11.1 Public capacities and recreation programs

11.1.1 Sports capacities (play courts, recreation centers, stadiums)

Loznica is a town of sports. It is confirmed by numerous sports clubs and results achieved, as well as by a high number of competitions. The most important sports fields are:

Loznica

Football stadium - FC "Loznica" - Loznica, FC

"Stobeks" Klupci,

Sport Centre "Lagator"

Tennis court "Plavaribica" - Drina

Block of open swimming pools - Lagator

Banja Koviljaca

Football stadium: FC "Gucevo"

Gucevo

Sport-recreation grounds of the hostel "Vidikovac" Sport-recreation grounds of the hostel "MN-

Gucevo" Sport-recreation grounds for walkers, hiking paths, cycline tracks, jeep tracks...

Closed and opened hunting-ground: Cer-Vidojevica,

Gucevo

Drina

Sports fishing, swimming sports...



11.2 Churches and temples

Loznica's church dedicated to Shroud of Holy Mother from 1873 is located near the primary school "Anta Bogicevic". There are three small and one big belfry and the church was erected on hill so it can be seen from everywhere



The monastery Tronosa is located 17 km far from Loznica. According to the legend, constructing of the monastery is ascribed to king Dragutin. His wife Katelina finished it in 1317.

The monastery Tronosa is connected with one of the most beautiful national custom: collective collecting and contributing of wax or money to the monastery for MaunThursday, for making wax candles called agricultural or ploughman's candles. Even in the hardest historical days of the region this custom never ceased. Only the candles were smaller, they hardly weighted few kilogrames, while today's weight is about 50 kilogrames and are over 2 metres high.



The Cokesina monastery with the church dedicated to Birth of Holy Mother is located at the foot of Cer mountain, not far away from Prnjavor (25 km far from Loznica). The monastery dates from the first half of the 15th century.



11.3 City gathering centers

Banja's hall " Kur-salon"

The symbol of Banja Koviljca is widely known Banja's hall, called Kur-salon. It was built for entertainment of its guests and landed gentry and it has remained the spirit of past times and luxurious ball. There are: the main auditorium (dancing hall with 450 seats), the restaurant hall (220 seats), the pension hall (150 seats), two balkonies that are used during summer time.



11.3.1 Cultural centers

Dom kulture : This "Temple of culture" was built in 1937. In addition to cinema and theater performances there are concerts and various cultural events.



11.3.2 Museums

MUSEUMS – Regional Museum of Jadar in Loznica, museum exhibitions in: Tršić: Museum of Vuk's festivals and Vuk's birth house with farmstead, the Museum of Dositej, etc.



MONUMENTS TO IMPORTANT PERSON – Vuk Karadžić, Jovan Cvijić, Filip Višnjić, Stepa Stepanović

GALLERY – Art Gallery – legacy of Mico Popovic and Vera Bozickovic Popovic in Loznica



11.4 Cultural activities (events, celebrations, festivals, parades, ceremonies, concerts)

CULTURAL –TOURIST EVENTS – The Days of Vukov sabor, Đački Vukov sabor, The Days of Mico, The Days of Cvijic, International folk festival »Europe dances«, The Days of October, commemoration of the battles in Cer and Gucevo



11.4.1 Cinemas

Table 111. Number of cinemas, cinema seats, projections and visitors, 2006

| | Municipality | District | Serbia |
|--|--------------|------------|---------------|
| Number of cinemas | 1 | 4 | 120 |
| Number of seats in cinemas | 321 | 1.151 | 48.398 |
| Number of film projections | 275 | 806 | 59.173 |
| Number of viewers | 8.465.000 | 16.569.000 | 1.720.223.000 |
| Non-utilization rate (%) | 9,6 | 11,6 | 7,1 |
| Number of viewers per 1000 inhabitants | 11 | 5 | 25 |





Business Friendly Municipality

Invest in Loznica



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