

Example of tables:

Table Properties→Table (Center)

Table 1. (Arial bold-8) Blocked business entities and reported unpaid obligations—Sample period:
2011-07-31–2012-07-31 (in thousands of HRK) (Arial-8)

Maturity	Blocked businesses		The amount reported uncommitted basis for payment	
	Amount	Structure (%)	Amount	Structure (%)
Balance: 2011-07-31				
<360 days	20,466	29.1	6,932,703	17.4
>360 days	52,265	71.9	32,920,500	82.6
1–2 years	12,966	24.8	9,069,757	27.6
2–3 years	9,489	18.2	7,566,161	23.0
3–4 years	6,217	11.9	4,225,839	12.8
4–5 years	5,063	9.7	2,676,038	8.1
>5 years	18,530	35.4	9,382,705	28.5
Total	72,731	100.0	39,853,203	100.0
Balance: 2012-07-31				
<360 days	16,580	22.6	7,787,827	17.8
>360 days	56,778	77.4	36,062,626	82.2
1–2 years	12,216	21.5	7,982,719	22.1
2–3 years	10,509	18.5	8,086,112	22.4
3–4 years	8,047	14.2	6,728,074	18.7
4–5 years	5,348	9.4	3,211,049	8.9
>5 years	20,658	36.4	10,054,672	27.9
Total	73,358	100.0	43,850,453	100.0

Source: Baresa, Bogdan, and Ivanovic 2012, 146, table 1. (Arial 7)

Note: These data are based on Croatian Financial Agency—FINA.

Table 2. Factoring turnover by country (domestic and international): 2010–2011 (in million of EUR)

	Factoring**								Index
	Companies*		Domestic		International		Total		
	2010	2011	2010	2011	2010	2011	2010	2011	
Europe									
Austria	5	4	6,646	7,009	1,661	1,977	8,307	8,986	108.2
Belgium	6	6	24,203	28,704	8,000	9,500	32,203	38,204	118.6
Bosnia and Herzegovina	1	1	30	30	15	15	45	45	100.0
Bulgaria	7	7	400	800	150	210	550	1,010	183.6
Croatia	19	20	2,736	2,153	57	116	2,793	2,269	81.2
Cyprus	3	3	3,400	3,700	50	58	3,450	3,758	108.9
Czech	8	8	3,425	3,865	985	1,250	4,410	5,115	116.0
Denmark	6	6	5,000	5,510	3,000	3,650	8,000	9,160	114.5
Estonia	4	4	992	972	235	192	1,227	1,164	94.9
Finland	5	5	10,800	11,050	1,600	1,950	12,400	13,000	104.8
France	11	12	127,193	141,410	26,059	33,170	153,252	174,580	113.9
Germany	100	100	99,411	119,120	30,125	38,140	129,536	157,260	121.4
Greece	12	12	13,465	12,685	1,250	2,046	14,715	14,731	100.1
Hungary	22	22	3,024	2,455	315	362	3,339	2,817	84.4
Ireland	8	8	18,947	17,047	1,250	1,283	20,197	18,330	90.8
Italy	45	45	125,777	142,686	17,968	32,496	143,745	175,182	121.9
Latvia	8	9	235	200	93	171	328	371	113.1
Lithuania	8	8	590	795	950	1,339	1,540	2,134	138.6
Luxembourg	1	1	177	177	144	3	321	180	56.1
Malta	2	2	105	150	31	50	136	200	147.1
Netherlands	5	4	25,000	30,000	10,000	16,000	35,000	46,000	131.4

Table 2. (continued)

	Number of companies*		Factoring				Total		Index
	2010	2011	Domestic		International		2010	2011	
			2010	2011	2010	2011			
Norway	7	7	13,150	14,334	1,925	2,061	15,075	16,395	108,8
Poland	14	18	12,823	14,200	3,387	3,700	16,210	17,900	110,4
Portugal	14	15	18,800	24,812	1,956	3,067	20,756	27,879	134,3
Romania	13	13	1,300	1,922	500	660	1,800	2,582	143,4
Russia	28	33	12,083	20,944	80	230	12,163	21,174	174,1
Serbia	12	13	430	726	70	200	500	926	185,2
Slovakia	6	7	701	810	280	361	981	1,171	119,3
Slovenia	5	4	550	410	100	140	650	550	84,6
Spain	23	24	101,796	109,083	11,113	13,042	112,909	122,125	108,2
Sweden	40	40	17,760	28,259	1,000	1,000	18,760	29,259	156,0
Switzerland	5	8	3,500	3,352	500	98	4,000	3,450	86,2
Turkey	70	74	34,931	25,591	4,057	5,278	38,988	30,869	79,2
Ukraine	25	25	530	933	10	22	540	955	176,9
United Kingdom	44	42	210,745	249,664	15,498	18,416	226,243	268,080	118,5
Total	592	610	900,655	1,025,558	144,415	192,253	1,045,069	1,217,811	116,5
America									
Argentina	5	5	330	455	20	20	350	475	135,7
Bolivia	1	1	18	32	0	3	18	35	194,4
Brazil	1,120	1,112	49,000	45,580	50	43	49,050	45,623	93
Canada	53	51	3,158	4,981	565	303	3,723	5,284	141,9
Chile	130	148	15,108	20,000	1,314	1,500	16,422	21,500	130,9
Columbia	30	30	2,726	4,790	58	200	2,784	4,990	179,2
Honduras	3	1	5	0	155	30	160	30	19,7
Mexico	11	11	14,507	21,058	31	16	14,538	21,074	145,0
Panama	12	17	600	700	0	0	600	700	116,7
Peru	9	9	2,613	2,267	99	194	2,712	2,461	90,7
United States	300	300	85,000	90,000	10,000	15,000	95,000	105,000	110,5
Total	1,674	1,685	173,065	189,863	12,292	17,309	185,357	207,172	111,8
Africa									
Egypt	5	4	50	100	150	100	200	200	100,0
Mauritius	2	1	122	127	3	0	125	127	101,6
Morocco	4	4	905	1,226	166	180	1,071	1,406	131,3
South Africa	5	5	14,895	21,238	225	140	15,120	21,378	141,4
Tunis	4	4	260	297	35	43	295	340	115,3
Total	20	18	16,232	22,988	579	463	16,811	23,451	139,5
Asia									
Armenia	4	4	10	10	4	4	14	14	100,0
Kina	23	30	119,960	229,952	34,590	44,918	154,550	274,870	177,9
Hong Kong	15	12	6,000	15,044	8,400	2,344	14,400	17,388	120,8
India	11	12	2,600	2,650	150	150	2,750	2,800	101,8
Indonesia	–	1	–	0	–	3	–	3	–
Israel	6	6	1,300	1,300	350	350	1,650	1,650	100,0
Japan	7	4	97,700	110,195	800	1,050	98,500	111,245	112,9
Jordan	1	1	35	0	8	12	43	12	27,9
Korea	2	10	0	0	5,079	8,087	5,079	8,087	159,2
Lebanon	1	1	354	310	96	17	450	327	72,7
Malaysia	6	30	1,030	840	28	210	1,058	1,050	99,2
Qatar	1	1	20	45	3	30	23	75	326,1
Singapore	9	8	3,800	4,370	2,000	2,300	5,800	6,670	115,0
Taiwan	18	20	30,300	76,000	36,700	3,800	67,000	79,800	119,1
Thailand	10	13	2,000	3,070	95	10	2,095	3,080	147,0
United Arab Emirates	4	4	1,800	1,000	200	750	2,000	1,750	87,5
Vietnam	7	7	40	42	25	25	65	67	103,1
Total	125	164	266,949	444,828	88,528	64,060	355,477	508,888	143,2
Australasia									
Australia	19	19	44,830	57,300	85	191	44,915	57,491	128,0
New Zealand	7	7	600	600	0	0	600	600	100,0
Total	26	26	45,430	57,900	85	191	45,515	58,091	127,6
Total	2,437	2,503	1,402,331	1,741,137	245,898	274,276	1,648,229	2,015,413	122,3

Source: Baresa, Bogdan, and Ivanovic 2012, 153–154, table 3. (Arial 7)

Note: These data are based on Croatian Financial Agency—FINA.

*Number of companies.

**Total factoring volume denominated in EUR.

Table 3. Illiquid/insolvent businesses and the amount of outstanding commitments in the Republic of Croatia: 1998–2012. (in thousands HRK)

Year:Month	Number of illiquid/insolvent business entities	Amount reported outstanding commitments
1998:12*	48.894	15.703.456
1999:12	59.736	28.653.558
2000:12	64.951	22.634.338
2001:12	64.742	19.807.964
2002:12	58.193	16.764.652
2003:12	45.568	15.088.724
2004:12	48.887	14.281.128
2005:12	55.340	14.953.579
2006:12	60.946	16.624.848
2007:12	66.849	19.320.171
2008:12	52.386	18.492.246
2009:12	64.028	27.111.583
2010:12	75.660	35.819.134
2011:12	71.028	41.689.207
2012:01	71.874	41.693.620
2012:02	72.588	42.771.104
2012:03	72.959	42.430.185
2012:04	72.401	43.471.768
2012:05	74.196	44.556.695
2012:06	74.087	43.952.220
2012:07	73.358	43.850.453

*End-of-month total in HRK.

Table 4. Illiquid/insolvent businesses and the amount of outstanding commitments in the Republic of Croatia: 1998–2012. (in thousands HRK)

Year:Month	(1)	(2)
1998:12*	48.894	15.703.456
1999:12	59.736	28.653.558
2000:12	64.951	22.634.338
2001:12	64.742	19.807.964
2002:12	58.193	16.764.652
2003:12	45.568	15.088.724
2004:12	48.887	14.281.128
2005:12	55.340	14.953.579
2006:12	60.946	16.624.848
2007:12	66.849	19.320.171
2008:12	52.386	18.492.246
2009:12	64.028	27.111.583
2010:12	75.660	35.819.134
2011:12	71.028	41.689.207
2012:01	71.874	41.693.620
2012:02	72.588	42.771.104
2012:03	72.959	42.430.185
2012:04	72.401	43.471.768
2012:05	74.196	44.556.695
2012:06	74.087	43.952.220
2012:07	73.358	43.850.453

Note: Column heading are as follows: (1) Number of illiquid/insolvent business entities; and (2) Amount reported outstanding commitments.

*End-of-month total in HRK

Example of figures:

Figures include: graphs, diagrams, photos, drawings, schematics, maps, etc.

Figure (Center)

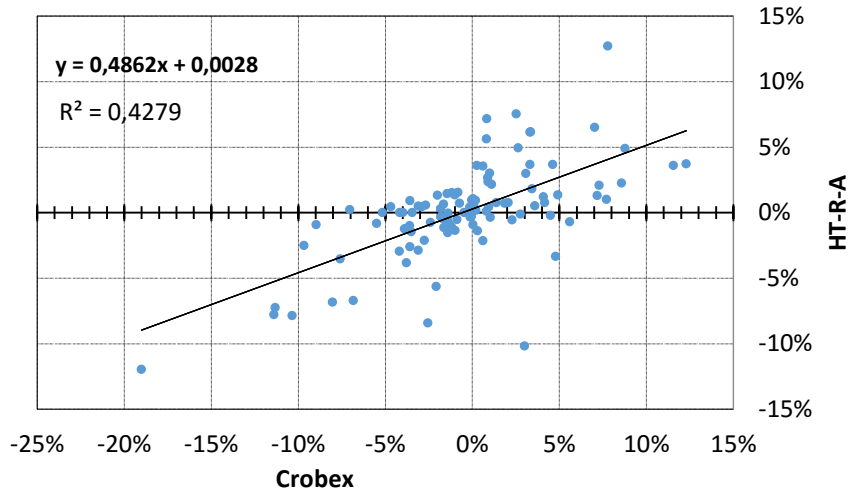


Figure 1. (Arial bold-8) Weekly yield of CROBEX® and HT-R-A (Arial-8)
Source: Bogdan, Baresa, and Ivanovic 2010, 48, figure 1. (Arial 7)

Example of equations:

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$$\text{(Arial-8)Value of Stock} = B_0 + \sum_{n=1}^{\infty} \frac{(\text{ROE}_n - r)B_{n-1}}{(1+r)^n} \quad (1)$$

B_0 Current Per-Share Book value (Arial 7)
 B_n Expected per-share book value of equity at n
 ROE_n Expected EPS
 r Required rate of return on investment

$$\text{DCF} = \frac{CF_1}{(1+d)^1} + \frac{CF_2}{(1+d)^2} + \dots + \frac{CF_n}{(1+d)^n} \quad (2)$$