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[home](#) [page](#) [about us](#) [contact](#)



us

Table of Contents

IN PRESS

**AGRICECON
2014**

**AGRICECON
2013**

**AGRICECON
2012**

**AGRICECON
2011**

**AGRICECON
2010**

**AGRICECON
2009**

**AGRICECON
2008**

**AGRICECON
2007**

AGRICECON

2006
AGRICECON
2005
AGRICECON
2004
AGRICECON
2003
AGRICECON
2002
AGRICECON
Home

Editorial
Board

For Authors

- **Authors Declaration**
- **Instruction to Authors**
- **Guide for Authors**
- **Copyright Statement**
- **Submission**

For
Reviewers

Guides for

Reviewers
Reviewers
Login

Subscription

Agric. Econ. – Czech

**Széles Z., Zéman Z.,
Zsarnóczai S.J.:**

The developing trends of Hungarian agricultural loans in the term of 1995 and 2012

Agric. Econ. – Czech, 60 (2014): 323-
331

The article analyses the agricultural HUF and FX loans and trends between 1995 and 2012. The authors use the linear and *exponential analysis* in trends of loans for agriculture in Hungary. During the period of 1995– 2012, the bank loan for agriculture in percentage of the total bank loan in Hungary was at the highest level, namely 9.76%, when the total loan amount was 192.1 billion HUF in 1998, and this was at the lowest level, namely 3.69%, when the total loan amount was 265.6 billion HUF in 2010. The authors draw a growing linear trend of loans until 2005, namely the loan amount was 358.8 HUF billion, after that little decreasing occurred until 2008, and the loan amount has considerably decreased since 2008, when the economic and financial crisis started; while a decreasing trend of the loan

ratio was going on. The average yearly credit increase is 24.486 billion HUF. The Hungarian agricultural sector is in a better position than other sectors of the economy.

Keywords:

credit, financing, guarantee, regression calculation

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