

# Lending 2018 program

## 8:30-9:00 Registration

### Section I: How is the banking sector holding up?

Banks are able to rely less and less on the release of provisions in producing earnings. The low interest rate environment will force banks to improve their efficiency, for which the business volume increase is the primary instrument nowadays. This and the current events of the banking sector will be discussed at the beginning of the conference.

**Moderator: Zoltán Bán**, CEO, Net Média (Portfolio Group)

**09:00 - 09:05 Welcome Speech: Zoltán Bán (CEO, Portfolio)**

**09:05 - 09:25 Economic development and future financing as viewed by the development bank**

Speaker:

**Tamás Bernáth**, elnök-vezérigazgató, MFB Zrt.

**09:25 - 09:45 Certificate assessment -What is the current stage of digitalization in the banking sector?**

Speaker:

**Balázs Mérth**, Partner, Deloitte

**09:45 - 10:00 SME - not so hidden reserves**

Speaker:

**László Krisán**, vezérigazgató, KAVOSZ Zrt.

**10:00 - 10:20 The contribution of the banking system to the economy's sustainable development**

Speaker:

**Márton Nagy**, nemzetgazdasági miniszter, Magyarország Kormánya

## **10:20 - 11:30 Roundtable of bank leaders**

Conversation participants:

**András Bakonyi**, ügyvezető igazgató, MKB Bank

**Radován Jelasity**, Chairman, Chairman of the Board of Directors, CEO,  
Hungarian Banking Association, Erste Bank Hungary

**József Vida**, elnök, Opus Global Nyrt.

**László Wolf**, vezérigazgató-helyettes, OTP Bank

**György Zolnai**, CEO, Raiffeisen Bank

## **11:30 - 11:50 Coffee break**

### **Section II/A: Pricing and sales in housing loans**

The intensity of the competition between banks is perhaps the most important issue of domestic mortgages that is revealed primarily in the surcharge of loans and in sales. Therefore, the consumer friendly real estate loans will also be in the focus in the section.

**Moderator: Péter Felfalusi**, vezérigazgató, Intrum Justitia Zrt.

## **11:50 - 12:05 When will the home market data deluge turn into an automated valuation machine?**

Speaker:

**Áron Horváth**, Manager, ELTINGA / Lakás Riport

## **12:05 - 12:55 Competitive factors in housing loans - from pricing to sales**

Conversation participants:

**László Bánfalvi**, Managing Director, Otthon Centrum Hitel Center

**Ralf Cymanek**, Deputy-CEO, Raiffeisen Bank Zrt.

**Anna Florova**, ügyvezető igazgató, Lakossági Hitelezési Igazgatóság, OTP Bank

**Gábor Rajna**, lakossági vezérigazgató-helyettes, Raiffeisen Bank

### **Section II/B: Issues of financing at domestic SMEs**

We will be discussing the actualities of SME-lending from the viewpoint of the clients, not the banks. Among other things, the representatives of Hungarian companies will be sharing their experiences in financing.

**Moderator: András Kozma**, CEO, RiskCover Hungary Zrt.

**11:30 - 11:45 The invoice of deferred payment, as the fundamental financial base of the domestic economy**

Speaker:

**Hajnalka Csorbai**, Head of Strategy, Opten Kft.

**11:45 - 12:35 Financial practices and the costumer relationship of banks from the viewpoint of domestic SMEs**

Conversation participants:

**Roland Fazekas**, CEO, Carboferr Zrt.

**Ferenc Kementzey**, Deputy-CEO, Raiffeisen Bank

**Zsolt Márkus**, General Manager, Garden Invest Zsana Kft.

**Róbert Szerdahelyi**, Head of SME Business / SME Directorate, Erste Bank

**12:35 - 13:40 Lunch Break**

**Section III/A: Consumer credit: is sky the limit?**

Aside from real estate loans, the market of personal loans is the most important driver of the retail lending today. The domestic consumer trends and the consumer lending strategies of credit institutions and financial undertakings will be also addressed.

**Moderator: Attila Horváth**, Regional CFO, Provident Pénzügyi Zrt.

**14:00 - 14:15 Current consumer protection and regulatory issues in consumer lending**

Speaker:

**Vilmos Freisleben**, Director, National Bank of Hungary

**14:15 - 15:05 Consumer credit from the viewpoint of Hungarian market participants**

Conversation participants:

**Géza Bruzsa**, vezérigazgató, Fintrous Group

**Gyula Fatér**, Head of Department, Budapest Bank

**Tamás Fodor**, Member of the Board, Sberbank Magyarország

**Vilmos Freisleben**, Director, National Bank of Hungary

## **Section III/B: Project lending: business opportunities and risks**

The leading sector of the pre-crisis period, the market of project lending is once again gaining strength. However, the clouds are gathering over the real estate market, aside the time limitations, the workforce and financial resources are also often limited. We will discuss the challenges of the market and business opportunities from the viewpoint of project lending and property development.

**Moderator: Gergely Ditróy**, Head of Real Estate Division, Portfolio

### **14:00 - 14:15 Fundamentals of the office market**

Speaker:

**Gábor Borbély**, Director, CBRE

### **14:15 - 15:05 Race against the clock and for resources in project finance**

Conversation participants:

**Pál Darida**, Director of Financing and Transactions, Futureal Group

**Péter Kereskényi**, Head of Real Estate, Acquisition and Syndicated Finance, Raiffeisen Bank Zrt.

**Gábor Pető**, finanszírozási és tranzakciós igazgató, Forestay Group

**Zsolt Pilhál**, financial and transaction manager, Infogroup-csoport

**Dr. Edina Schweizer**, Partner - Head of CEE Banking and Finance, Noerr

### **15:05 - 15:30 Coffee break**

## **Section IV: Technological innovations at banks and in lending**

More and more innovation supports the efficient and responsible lending in Hungary. In addition to innovations already being implemented, we can hear about the expected effects of technological developments on the lending market during the presentations of the last section.

**Moderator: Csaba Komjáthy**, Partner, Deloitte

### **15:30 - 15:45 Artificial intelligence in lending: areas of use**

Speaker:

**Gábor Győrfi**, üzletfejlesztési igazgató, QUALCO

**15:45 - 16:00 Banking technological innovations in the service of lending**

Speaker:

**Márk Hetényi**, igazgatósági tag, MKB Bank

**16:00 - 16:15 Revolutionary digital development in agricultural lending**

Speaker:

**Dávid Hollósi**, Agrár- és Élelmiszeripari Üzletág ügyvezető igazgató, MBH Bank,  
elnök, Magyar Bankszövetség agrár munkabizottság

**16:15 - 16:30 Financial data aggregation in service of digital lending**

Speaker:

**János Barits**, COO, Wyze Fintech Startup Studio

**16:30 - 16:45 Mastercard Installment - Hungarian and Central European  
outlook**

Speaker:

**Szabolcs Kovács**, Manager, MasterCard

**16:45 - 17:00 Q&A session**

**17:00 - 17:05 Closing remarks**