

Lending 2023 program

Registration & Welcome Coffee break

Session I: How long will the credit market descent last and who will lend here

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

08:45 - 08:50 Welcome speech

Speaker:

Zoltán Bán, CEO, Net Média (Portfolio Group)

08:50 - 09:15 What does the Hungarian government expect from the Hungarian banking sector?

Speaker:

Márton Nagy, nemzetgazdasági miniszter, Magyarország Kormánya

09:15 - 09:35 The biggest challenges and opportunities for Hungarian banking in the next year or two

Speaker:

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

09:35 - 09:50 The appreciation of capital investment in the current environment

Speaker:

Bence Katona, elnök-vezérigazgató, Nemzeti Tőkeholding

09:50 - 10:00 The strengthening of countercyclical economic engagement

Speaker:

Kornél Kisgergely, CEO, EXIM Hungary

10:00 - 11:00 Roundtable of bank leaders: Diamonds are formed under pressure? Challenges and hopes of the Hungarian banking sector and credit market in 2023

Conversation participants:

Ádám Egerszegi, transzformációért és operációért felelős vezérigazgató-helyettes, MBH Bank

Libot Guy, CEO, K&H Bank

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

László Krisán, CEO, KAVOSZ Zrt.

Dr. Pál Simák, Chairman-CEO, CIB Bank

György Zolnai, CEO, Raiffeisen Bank

Coffee break & Networking

Session II/A: SME-lending with 20% market interest rates

Moderator: Kata Tóth, Conference project leader, Portfolio

11:20 - 11:35 New trends and focuses in corporate financing

Speaker:

Levente Szabó, Deputy CEO for Business for Individual Services, MBH Bank

11:35 - 11:50 What are entrepreneurs expecting in the credit market?

Speaker:

László Krisán, CEO, KAVOSZ Zrt.

11:50 - 12:05 SME-panorama - risks and possibilities in the light of the numbers

Speaker:

Hajnalka Csorbai, Head of Strategy, Opten Kft.

12:05 - 12:55 SME roundtable: how to overcome obstacles in 2023?

Moderator: **Krisztina Bogdán**, Head of Corporate Finance, Credit Management Group

Conversation participants:

Sándor Bertalan, Executive Director, Middle-sized corporates, MBH Bank

Ádám Dr. Balog, Member of the Board, MKIK

Balázs Janositz, Group CFO, UBM

Dr. Róbert Nagy, Deputy CEO of Operations, Garantiqa Hitelgarancia Zrt.

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

Session II/B: Mortgage lending during a housing market depression

Moderator: István Palkó, Senior Analyst, Portfolio

11:20 - 11:35 Digitalisation in mortgage lending: goals and tools of Hungarian banks

Speaker:

András Becsei, Deputy CEO, Vice President, OTP Bank, Hungarian Banking Association

11:35 - 11:50 How could housing lending work better according to intermediaries, who account for 45% of the market?

Speaker:

Balázs Sándorfi, ügyvezető, Bankmonitor, elnökségi tag FPKOSZ

11:50 - 12:40 Home loans roundtable: pricing, product development, and sales on a difficult track

Conversation participants:

András Becsei, Deputy CEO, Vice President, OTP Bank, Hungarian Banking Association

Ildikó Ginzer, Deputy CEO for Standard Business Services, MBH Bank

László Harmati, Deputy CEO, Erste Bank

Balázs Sándorfi, ügyvezető, Bankmonitor, elnökségi tag FPKOSZ

Lunch break & Networking

Session III/A: Consumer lending and non-performing loans in 2023

Moderator: Kata Tóth, Conference project leader, Portfolio

14:00 - 14:10 Az open banking szerepe és hatása a banki hitelezési piacra

Speaker:

Tibor Berkes, Business Development Director, Mastercard Europe

14:10 - 14:50 Consumer credits roundtable: how to lend in times of high inflation?

Moderator: **Péter Kuruc**, , EY

Conversation participants:

Norbert Annus, Head of Sales, Cofidis

Kristóf Bán, lakossági hitel- és bankszámla termékek vezető, CIB Bank

Gergő Molnár, lakossági marketing vezető, K&H Csoport

14:50 - 15:30 Non-performing loans' roundtable: what is awaiting claims management?

Moderator: **Péter Kuruc**, , EY

Conversation participants:

Tibor Csonka, Managing Director, OTP Bank Nyrt.

János Hoós, Associate Partner - Financial Services Risk Management, EY

Tamás Lencsés, Managing Director, EOS Faktor

Session III/B: Project lending in a recession environment

Moderator: Gergely Ditróy, Business Development Director, Portfolio

14:00 - 14:20 Yields and expectations in the office market and beyond

Speaker:

Gábor Borbély, Director, CBRE

14:20 - 15:10 Project financing roundtable: situation assessment by banks and developers

Conversation participants:

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

Gábor Kiss, Managing Director, Metrodom Kivitelező Kft., IFK, Vice-chairman

Zsolt Morvai, Director, MBH Bank

Dr Bence Nádasy, Group CFO, Indotek Group

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

Coffee break & Networking

Session IV/A: Where to go next, Hungarian economy?

Moderator: István Madár, Senior Analyst, Portfolio

15:50 - 16:50 Economy policy and macroeconomic roundtable

Conversation participants:

Prof. György Surányi, Economist, Former President of the Hungarian National Bank

Gergely Tardos, Director, OTP Bank

Péter Virovác, Lead analyst, ING Bank

Session IV/B: Financial institution marketing and PR workshop

Moderator: Kata Tóth, Conference project leader, Portfolio

15:30 - 16:10 Financial institution communication: crisis management and cyber defence

Moderator: **Márton Orosz**, tartalomfejlesztési igazgató, Portfolio Csoport

Conversation participants:

Bence Gáspár, Head of Communications, OTP Bank

István Kutas, Managing Director, Communications, MBH Bank

Ágnes Sütő, Head of Marketing, PR and e-channels, Hungarian Banking Association

Ádám Szinai, Head of marketing communication and PR, CIB Group

16:10 - 17:00 Financial institution marketing: customer acquisition and retention at the biggest banks

Moderator: **Anita Király**, operatív igazgató, Portfolio Csoport

Conversation participants:

Debóra Blaumann, Marketing- és PR-igazgató, Erste Bank

Nóra Horváth Magyar Voljč, Managing Director / Communications Directorate, K&H Group

Zoltán Péter Nagy, Director, Marketing and Communications, OTP Bank

Piroska Pataky, Director of Marketing, MBH Bank

Networking & Champagne

Be our guests for a glass of champagne after the program, and don't miss the opportunity to network with the participants and speakers!