

# Portfolio Future of Finance 2025 program

## Registration

### I. session: A Financial System Tailored to Clients: Has the Future Already Begun?

#### **08:30 - 08:35 Welcome and Opening**

Speaker:

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

#### **08:35 - 08:55 Is the Hungarian Financial System Fulfilling Its Role? If So, Where Is It Falling Short?**

Speaker:

**Máté Lóga**, State Secretary for Economic Development and Industry, Ministry of National Economy

#### **08:55 - 09:15 The Hungarian Financial Sector's Biggest Challenges from a Central Bank Perspective**

Speaker:

**Ádám Banai PhD, MRICS**, Executive director for monetary policy instruments, financial stability and foreign reserve management, Magyar Nemzeti Bank

#### **09:15 - 09:35 Racing towards the Future of Payments**

Speaker:

**Arne Pache**, Senior Vice President Customer Solutions Central Europe, Mastercard

#### **09:35 - 09:55 Maturing Disruption in the Age of AI - Where are we headed in 5 years?**

Speaker:

**Alex Miller**, Head, Citi Institute

### **09:55 - 10:10 From Tool to Strategic Partner - How AI Shapes Banking**

Speaker:

**Éva Hegedüs**, Vice President and CEO, Gránit Bank

### **10:10 - 10:30 The future of the insurance sector**

Speaker:

**Erik Keszthelyi**, President-CEO, Hungarikum Biztosítási Alkusz

### **10:30 - 10:50 Presentation**

Speakers:

**András Havas**, Partner, McKinsey & Company

**Valéria László**, Senior Capabilities and Insights Expert, Solution Associate  
Partner, McKinsey

## **Coffee break and networking**

## **II.A session: Retail Banking in the Coming Years and Decades**

**Moderator: István Palkó**, Senior Analyst, Portfolio

### **11:10 - 11:25 The Future Has Arrived in Mortgage Lending**

Speaker:

**Máté Jendrolovics**, CEO, GB Solutions

### **11:25 - 11:40 Agentic Pay, the future of payments**

Speaker:

**Tibor Berkes**, Vice President for Products and Solutions, Mastercard Europe

### **11:40 - 11:55 What Is Next for Consumer Lending?**

Speaker:

**Csaba Soós**, Managing Director, Retail Banking Business Development, MBH Bank Nyrt.

### **11:55 - 12:10 Technological Innovations in Retail Banking**

**12:10 - 12:40 The Future of Home Loans: Will the Home Start Program Turn Everything Upside Down?**

Conversation participants:

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

**Andrea Király**, Head of Retail Business, Board Member, K&H Bank

## **II.B session: Corporate Banking in the Coming Years and Decades**

**11:10 - 11:25 Presentation**

**11:25 - 11:40 Customer Experience and Artificial Intelligence**

Speaker:

**László Szabó**, CEO, Bitmist

**11:40 - 12:40 The Present and Future of Corporate Banking, with a Special Focus on ESG and Digitalization**

Conversation participants:

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

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

**Zalán Kiss**, CEO, MBH Bank

**Antal Kóka**, Head of Retail Business, CIG Pannónia Biztosító

**László Szabó**, CEO, Bitmist

**Róbert Tárnok**, Director, BDO Corporate Finance

## **Lunch break & Networking**

## **III.A session: Investment and Wealth Management Market After the Interest Rate Windfall**

**13:50 - 14:10 Global Mega Forces: Structural changes affecting investing now and in the future**

Speaker:

**Pierre Sarrau**, Managing Director, BlackRock

**14:10 - 14:25 Lessons from the Interest Rate Windfall**

Speaker:

**Mihály Hoffmann**,

**14:25 - 14:40 The Future of the Hungarian Capital Market**

Speaker:

**István Máté-Tóth**, Deputy CEO of Business Development, Budapest Stock Exchange

**14:40 - 14:55 A New Era in Fund Management**

Speaker:

**László Kovács**, Business Development Director, Board Member, VIG Alapkezelő

**14:55 - 15:35 Fund and Wealth Management: What Comes after the Interest Rate Surge?**

Moderator: **Péter Kuruc**, , EY

Conversation participants:

**Attila Bálint**, Director, Raiffeisen Private Banking

**Péter Kadocsa**, Chairman and CEO, VIG Alapkezelő

**István Máté-Tóth**, Deputy CEO of Business Development, Budapest Stock Exchange

**Balázs Szabó**, CEO, Hold Alapkezelő

**15:35 - 16:05 Crypto in Investments, Blockchain in Finance**

Moderator: **Bence András**, Seniro Vice President, Head of Finance SWAT for EMEA, Citibank

Conversation participants:

**Bálint Fischer**, Chief Business Development Officer, Dorsum

**Tamás Léder**, Head of Hungary, Revolut

**Dávid Szabó**, physicist, economist, Alapblog

**III.B session: Credit, Capital, Credit Management in 2025 and Beyond**

**13:50 - 14:20 More capital, more credit, more success? (Panel discussion)**

**14:20 - 14:40 Late payments in Europe: current situation and outlook**

Speaker:

**Beatriz Pozo**, Unit Coordinator of the Financial Markets and Institutions (FMI)

Unit, CEPS - EU Payment Observatory

**14:40 - 15:00 Credit management best practice at an international group**

**15:00 - 15:15 Working capital optimization - with Help from the Bank**

Speaker:

**Dr. Tamás Molnár**, Head of factoring and business finance, MBH Bank

**15:15 - 16:05 Credit Insurance's Roundtable**

Moderator: **Ákos Schmidt**, Member of the Board, Hungarian Credit Management Association

Conversation participants:

**István Merész**, Country Manager, Allianz Trade

**Valentin Póka**, országigazgató, Coface

**Balázs Vanek**, Country Leader, Atradius Hitelbiztosító

## **Coffee break & Networking**

### **IV. session: The Future of Corporate Finance**

**Moderator: Dr. Tamás Molnár**, Head of factoring and business finance, MBH Bank

**16:30 - 17:10 The Future of CFOs and Corporate Banking Relationships**

Conversation participants:

**Dr. Julianna Kozmáné Dr. Kiss**, Finance Director, Vajda-Papír Kft.

**Zoltán Nagy**, financial director, Illés Holding

**Attila Sztankó**, CFO, Kométa 99 Zrt.

## **CFO of the year 2025 Awards & Reception**