

Portfolio Future of Finance 2025 program

Registration

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

In the opening session of our conference, we will examine to what extent the Hungarian financial system is able to fulfil its functions, and how global trends relate to this. Particular focus will be placed on the latest developments in payment traffic and the financial applications of artificial intelligence. The overarching theme is the shared goal of participants in the financial sector: meeting clients' needs at the highest possible level while ensuring sustainable profitability. The session will feature insights from distinguished experts in domestic regulation, the financial sector, and the international market.

Moderator: Kata Tóth, Conference project leader, Portfolio

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 Redesign after a Record Year - Opportunities and Challenges for the Global Banking Sector

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

Digitalisation and regulation are fundamentally reshaping our perception of retail banking and the experiences we encounter as customers on a daily basis. Artificial intelligence has already brought significant progress in lending and payment services, yet its development is ongoing. The Digital Citizenship Programme is entering the financial sector with identification functions, but in the longer term, it may radically transform later stages of the customer journey as well. The Home Start Programme, launched on 1 September, will be the

subject of in-depth analysis in the closing panel discussion of our session, highlighting its anticipated impacts.

Moderator: István Palkó, Senior Analyst, Portfolio

11:10 - 11:25 Exploiting the Opportunities of The Digital Citizenship Programme in the Banking Sector and Future Plans

Speaker:

Katalin Korcsok, Sales Director, Trendency

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 Customer Experience and Artificial Intelligence

Speaker:

László Szabó, CEO, Bitmist

12:10 - 12:25 A változó világ kihívásai a retail banki ügyfélszolgálatban

Speaker:

Bence Kisfalvi, Banking Services and Projects Delivery Director, SMP Solutions

12:25 - 12:55 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

The transformation of corporate finance and corporate banking is fundamentally shaping the operations of both domestic and international economic actors. How can financial service providers keep pace with the increasingly complex needs of

companies? What role does artificial intelligence play in elevating customer experience and financing decisions to a new dimension? How are digitalisation and the growing prominence of ESG considerations influencing the future of corporate banking? The session's presentations and roundtable discussion, featuring renowned experts, will focus on innovative solutions for serving companies integrating sustainability aspects and the opportunities offered by digitalisation.

Moderator: Kata Tóth, Conference project leader, Portfolio

11:10 - 11:25 AI Agents in Action: the Future Has Begun in Lending

Speaker:

Máté Jendrolovics, CEO, GB Solutions

11:25 - 11:40 Presentation

Speaker:

Ádám Dr. Balog, Member of the Board, MKIK

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

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

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

The world of investments is being shaped at once by global trends and domestic particularities: how are markets influenced by international developments, and how do the Hungarian capital market, asset managers and investors respond?

The opening presentations of the session will examine the long-term structural transformations of the investment environment, the lessons of rapid shifts in interest rate conditions, and the future of the domestic capital and asset management markets. This will be followed by a debate among leading experts on post “interest rate windfall” trends in the government securities market: how asset and wealth management may evolve, and what new strategies, products and client demands may emerge. In the closing part of the session, the focus will turn to crypto-assets and the financial applications of blockchain, as increasingly integrated components of investments and financial services.

Moderator: Kata Tóth, Conference project leader, Portfolio

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, Chief Executive Officer, Államadósság Kezelő Központ Zrt.

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

Companies' financing options and risks have never been as complex as they are today. How can we ensure that greater capital and credit genuinely serve business success? The first panel will present the everyday challenges of domestic equity financing through the practical experiences of the Sándor Demján Capital Programme, while also examining, in a broader context, the funding opportunities available to support corporate growth. From an international perspective, we will analyse the impact of late payments across Europe, future trends, as well as best practices in credit management and the banking tools of working capital optimisation. Concluding the session, a roundtable discussion with the heads of three credit insurers will provide a comprehensive overview of managing increasing risks and of the role of credit insurers in safeguarding corporate financial stability.

13:50 - 14:20 Is There Life Beyond Banks, or Who will Solve the Financing of SMEs?

Moderator: **Zoltán Ács**, Chairman, Deputy CEO, Hungarian Fintech Association, MKIK Fund Management

Conversation participants:

András Balatoni, Director, Directorate of Economic Forecasting and Analysis, Hungarian National Bank

Dr. Zoltán Bánfi, CEO, Board Member, MKIK Tőkealap-kezelő Zrt.

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

The traditional closing highlight of the Future of Finance conference is the ceremonial presentation of the CFO of the Year Award, preceded by a roundtable discussion on the market and financial position of domestic companies. Chief financial officers of well-known Hungarian firms will share their perspectives on the future of the Hungarian economy, their own sectors and enterprises, as well as the key challenges in the fields of investment, financing, and M&A.

Moderator: Kata Tóth, Conference project leader, Portfolio

16:25 - 16:40 Gazdálkodj okosan - a CFO-k fókuszterületei itthon és a régióban

Speaker:

Roland Balogh FCCA, Director, PwC Hungary

16:40 - 17:15 The Future of CFOs and Corporate Banking Relationships

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

Conversation participants:

Péter Cseh, CFO, IKR Agrár

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