

Portfolio Lending 2025 program

Registration

I. session: The Current State of the Banking Sector Globally and in the Hungarian Economy

Moderator: Kata Tóth, Conference project leader, Portfolio

08:30 - 08:35 Welcome and foreword

Speaker:

Zoltán Bán, CEO, Net Média (Portfolio Group)

08:35 - 09:00 Credit Market Assessment and the Role of Banks in 2025 from the Government's Perspective

Speaker:

Márton Nagy, Minister for National Economy of Hungary, Government of Hungary

09:00 - 09:25 Loans, Interest Rates, and Financial Stability: A Central Bank Overview

09:25 - 09:50 What's Happening Around Us? - A Global Big Picture from the Perspective of Leading Hungarian Bankers

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

Conversation participants:

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

Dr. Pál Simák, Chairman-CEO, CIB Bank

09:50 - 10:00 The Current Role of EU Funds in the Hungarian Credit Market

Speaker:

Bence Katona, President, CEO, MFB

10:00 - 10:15 Our Common Affairs Through the Lens of the Hungarian Banking Association

Speaker:

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

10:15 - 11:05 Bank Leaders' Roundtable

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

Conversation participants:

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

Dr. Adrienn Berta, CEO, EXIM Magyarország

Ádám Egerszegi, Deputy CEO for Transformation, MBH Bank

Éva Hegedüs, Vice President and CEO, Gránit Bank

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

György Zolnai, CEO, Raiffeisen Bank

Coffee Break & Networking

II/A Session: Growth and Risks in Unsecured Lending: From Workers' Loans to Personal Loans

Moderator: Kata Tóth, Conference project leader, Portfolio

11:30 - 11:45 Unsecured Lending in Everyday Life: A Major Bank's Experience

Speaker:

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

11:45 - 12:00 The Application of GenAI in Retail Lending with Real and Significant Profit Growth

Speakers:

Gábor Major, Managing Director, MR Lakásalap Nkft.

Péter Thummerer, Managing Director, Member of the Management Board,
Pontis Pénzügyi Szolgáltató Zrt.

12:00 - 12:50 Unsecured Lending Roundtable

Moderator: **Péter Felfalusi**, CEO, Intrum

Conversation participants:

Kristóf Bán, Head of Mass Client Department, CIB Bank

László Harmati, Deputy CEO, Erste Bank

István Huszár, Co-CEO, Bankmonitor

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

II/B Session: Current Trends in Corporate and Real Estate Project Financing

Moderator: Gergely Ditróy, Business Development Director, Portfolio

11:30 - 12:10 Corporate Lending Roundtable

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

Conversation participants:

Péter Balogh, Managing Director, MBH Bank

Ferenc Kementzey, Deputy-CEO, Raiffeisen Bank

Valentin Póka, országigazgató, Coface

Péter Tőreki, Head of Group Funding, Treasury, MOL Group

12:10 - 12:50 Real Estate Project Financing Roundtable

Moderator: **Gergely Ditróy**, Business Development Director, Portfolio

Conversation participants:

Tamás Deák, Director, Commercial Real Estate Finance, Erste Bank Hungary

Tamás Nagy, Head of the Financial System Analysis Directorate, Hungarian National Bank

Gábor Pető, capital markets director, chairman of the board, Futureal-csoport, Finext Befektetési Alapkezelő Zrt.

Lunch break

III/A Session: Mortgage Lending: How Long Can the Boom Last, and What Will the New Regulations Bring?

Moderator: Péter Kuruc, , EY

14:00 - 14:15 Is the Hungarian Mortgage Market Sustainable Given Its Negative Profitability?

Speaker:

Tímea Horváth, Retail Ügyfél Tribe Lead, OTP Bank

14:15 - 14:30 Life After the National Asset Management Agency: What Happened to Former Defaulters?

Speaker:

Attila Kiss, Head of Business Development and Strategy, BISZ Central Credit Information Private Limited Company

14:30 - 15:20 Mortgage Lending Roundtable

Moderator: **Péter Kuruc**, , EY

Conversation participants:

Balázs Heinrich, Sales Deputy CEO, OC Holding

Tímea Horváth, Retail Ügyfél Tribe Lead, OTP Bank

Gergő Molnár, Head of Marketing and Digi Sales, K&H Bank

László Morafcsik, CEO, Fundamenta-Lakáskassza

III/B Session: SME Lending: From the Sándor Demján Programme to the Delayed Investment Turnaround

Moderator: Kata Tóth, Conference project leader, Portfolio

14:00 - 14:15 The First Results and Expected Economic Impact of the Sándor Demján Programme

Speaker:

Richárd Szabados, State Secretary for SME Development and Technology, Ministry of National Economy

14:15 - 14:30 The Financial Situation of Hungarian Companies

Speaker:

László Krisán, CEO, KAVOSZ Zrt.

14:30 - 15:20 SME Lending Roundtable

Moderator: **István Fetter**, Head of Small Business Division, CIB Csoport

Conversation participants:

Orsolya Ivancsik, Managing Director of Corporate Governance, Merkantil Bank

Richárd Szabados, State Secretary for SME Development and Technology,
Ministry of National Economy

István Attila Szabó, Chairman-CEO, Garantiqa

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

dr. Eszter Varga, Co-owner, banker, investor, executive coach, PannonHitel Zrt.

Coffee Break & Networking

IV/A Session: The Credit Market's Economic Environment: Prospects and Challenges

Moderator: Kata Tóth, Conference project leader, Portfolio

15:40 - 15:55 GenAI in Lending: Proven, Scaled Up, Working

Speaker:

Ákos Turny, Principal, Boston Consulting Group

15:55 - 16:15 AI in the Banking Sector: A Game Changer or Simply an Efficiency Boost?

Moderator: **Ákos Turny**, Principal, Boston Consulting Group

Conversation participants:

Máté Jendrolovics, CEO, GB Solutions

János Perczes, Managing Director, MBH Bank

16:15 - 16:55 Macroeconomic Roundtable

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

Conversation participants:

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

Viktor Zsiday, Portfolio Manager, Hold Alapkezelő Zrt., Citadella Származtatott
Befektetési Alap

16:55 - 17:00 Closing words

IV/B Session: PR and Marketing Workshop With Players in the Financial Sector

Moderator: Anita Király, Operative Director, Portfolio Csoport

16:05 - 16:20 Fiatalok pénzügyi tudatossága

16:20 - 16:35 Fiatal ügyfelek megszerzése és megtartása, első lakáshitel választáshoz vezető út

16:35 - 17:00 Hitelkommunikáció lehetőségei és kihívásai 2025-ben

Champagne toast & Networking

Be our guest for a glass of champagne after the technical programme, and do not miss out on the networking opportunity with the conference's participants and speakers!

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