

# Portfolio Lending 2025 program

## Registration

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

The annual conference of the banking sector and credit market will commence with keynote speeches by the two key figures of Hungarian financial policy, Márton Nagy and Mihály Varga. Together with the CEOs of two major banks, Radován Jelasity and Pál Simák, we will assess the most important trends and international challenges facing the banking industry. A highlight of the event is the Bank Leaders' Roundtable, which always attracts great attention, where the sector's key leaders provide a market-based overview of the current state of the industry.

**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**

Speaker:

**Mihály Varga**, Minister for Finance, Government of Hungary

## **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 MFB's role in economic development**

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**

Consumer lending in Hungary has recently shown unprecedented momentum and growth, from personal loans to BNPL schemes and the workers' loan.

Following the case study presented by the CEO of MBH Bank, we will examine the state of social banking in Hungary. Finally, leading banks and intermediaries

in the consumer lending sector will discuss the current experiences and challenges facing this market segment.

**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 Lending from a Ground-Level Perspective: Life After the National Asset Management Agency**

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**

Low investment appetite, reliance on internal financing, and uncertainty driven by trade wars? Or development, active borrowing, and a positive market outlook? Which will define the period ahead? In the session before the lunch break, we will take a closer look at these questions from the perspective of 'normal' corporate lending and real estate project financing, through two separate panel discussions featuring the banking sector's most seasoned experts.

**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

**Gergely Nagy**, Corporate Regional Manager, OTP 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?**

Retail lending is booming, and its main driving force is mortgage lending, which, awakening from its long slumber, began breaking previous records in 2024. The momentum seen last year appears to be continuing into 2025, although dark clouds are starting to gather over the housing market, while new government programmes aim to stabilise it. Experts from OTP Bank and then BISZ will analyse market developments from two distinct perspectives, and the session will conclude with a mortgage lending roundtable offering a comprehensive overview of the housing loan market.

**Moderator: Péter Kuruc**, , EY

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

Speaker:

**Tímea Horváth**, Executive Director of Retail Services, OTP Bank

**14:15 - 14:30 Higher Gear in Mortgage Lending**

Speaker:

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

**14:30 - 14:45 Lessons from the European Court of Justice's foreign currency decision**

Speaker:

**Dr. András Lendvai**, Founder, Lendvai Partners

**14:45 - 15:35 Mortgage Lending Roundtable**

Moderator: **Péter Kuruc**, , EY

Conversation participants:

**Balázs Heinrich**, Sales Deputy CEO, OC Holding

**Tímea Horváth**, Executive Director of Retail Services, OTP Bank

**Dóra Jakabfalvy**, Chief Business Officer, Fundamenta-Lakáskassza Zrt.

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

**Arthur Zsoldics**, Head of Retail Products and Services, UniCredit Bank Hungary

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

The Demján Sándor Programme was launched with a wide range of financing options, but will it prove effective in kick-starting SME lending as well? How have the various schemes been received, and how are banks making use of them? What lies ahead for the SME credit market? Alongside State Secretary Richárd Szabados, KAVOSZ CEO László Krisán, and Opten's Strategic Director Hajnalka Csorbai, specialists in SME lending will assess the current situation.

**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 - 14:25 A Resource You Can Count On - The Széchenyi Card  
Programme**

Speaker:

**László Krisán**, CEO, KAVOSZ Zrt.

**14:25 - 14:35 Capital as untapped opportunity**

Speaker:

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

**14:35 - 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.

**15:20 - 15:35 SMEs at the Starting Line? - But Where Are We Starting  
From?**

Speaker:

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

**Coffee Break & Networking**

**IV/A Session: The Future of the Economy, the  
Economy of the Future**

The final session of our conference, held in the main hall, will focus on two major forces shaping the future of the financial sector: the impact of artificial

intelligence on banking, particularly lending, and macroeconomic developments. The highly anticipated macroeconomic roundtable will feature, among others, former central bank governor György Surányi and investment expert Viktor Zsiday.

**Moderator: Kata Tóth**, Conference project leader, Portfolio

### **15:55 - 16:10 GenAI in Lending: Proven, Scaled Up, Working**

Speaker:

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

### **16:10 - 16:30 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

### **16:30 - 17:15 Macroeconomic Roundtable**

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

Conversation participants:

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

**Prof. György Surányi**, Fmr. President of the National Bank of Hungary, Professor of Finance

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

## **IV/B Session: Marketing and Corporate Communication**

It has become a tradition for our Lending Conference to conclude with a session dedicated to marketing and corporate communications, featuring the financial sector's leading professionals in this field. Year after year, major banks continue to promote their lending products despite declining advertising budgets. What are the reasons behind this, and what opportunities and challenges do product communications face in this context? The final programme will focus on generational banking habits, financial awareness among young people, and strategies for acquiring and retaining younger customers.

**Moderator: Anita Király**, Brand director, Portfolio Csoport

### **15:55 - 16:20 Opportunities and Challenges of Credit Communication in 2025**

Moderator: **Zsolt Somló**i, CEO, MindShare Budapest

Conversation participants:

**Bence Gáspár**, Head of Communications, OTP Bank

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

**Piroska Pataky**, Director of Marketing, MBH Bank

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

### **16:20 - 16:35 Banking Habits Across Generations**

Speaker:

**Katalin Spielmann**, COO, IPG Mediabrands

### **16:35 - 16:50 Financial Awareness Among Young People**

Speaker:

**Ildikó Csejte**i, CEO, OTP Fáy Alapítvány

### **16:50 - 17:15 Acquiring and Retaining Young Clients: The Path to Choosing Their First Mortgage**

Moderator: **Ildikó Csejte**i, CEO, OTP Fáy Alapítvány

Conversation participants:

**Regina Baranyai-Gadácsi**, Product Owner, OTP Bank

**Linda Murányi**, Head of PR and Internal Communications, Erste Bank Hungary

**Petra Pászka**, Head of Marketing, MagNet Magyar Közösségi Bank

**Gyula Szinc**sák, Payment Solution Senior Manager, Visa

## **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!

