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 Töreki, 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, tőkepiaci igazgató, igazgatóság elnöke, 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

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:

dr 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 GenAl 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 Pereczes, 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 Somlói, CEO, MindShare Budapest

Conversation participants:

Bence Gáspár, Head of Communications, OTP Bank

Nóra Horváth Magyary 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 Csejtei, CEO, OTP Fáy Alapítvány

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

Moderator: Ildikó Csejtei, 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 Szincsák, 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!

