

# Future of Finance 2024 program

## CHIEF FINANCIAL OFFICER OF THE YEAR

Credit Management Group has created an award named “**CFO OF THE YEAR**” to honour financial leaders doing an exceptional job. The internationally acknowledged award will be presented at the **Future of Finance 2024** event organised in collaboration with Portfolio on the **17th of September 2024** in Budapest. Once again this year, the **jury will award the most prepared and successful economic and financial director** from among the top financially performing Hungarian companies at the event. In addition, **the best performers can receive the CFO Master 2024 Award.**

To apply, fill out the **application form**, which can be **ACCESSED AND DOWNLOADED BY CLICKING HERE.**

**You can send your nominations to [cfooftheyear@portfolio.hu](mailto:cfooftheyear@portfolio.hu) by the 9th of September 2024.**

## Registration

## Section I: How does artificial intelligence transform our finances?

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

### 09:00 - 09:05 Welcome speech

Speaker:

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

### 09:05 - 09:30 Artificial intelligence's role in shaping the future of the Hungarian economy

Speaker:

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

**09:30 - 09:50 The Next Horizon: AI-Driven Banking**

Speaker:

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

**09:50 - 10:05 Simple efficiency improvements or a total transformation?**

**The effect of artificial intelligence on the financial sector**

Speaker:

**Tamás Máté Victor**, Partner, HOLD Alapkezelő

**10:05 - 10:55 Paneldiscussion: Future finances - with and without AI**

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

Conversation participants:

**Dr. Árpád Rab**, Trend researcher, NKE EJKK ITKI research fellow, NMHH presidential advisor

**András Sebők**, Partner, McKinsey & Company

**Levente Szabados**, Scientific advisor, Neuron Solutions

**Attila Tiszai**, Managing Director, Risk Management, Morgan Stanley

**Sándor Vízkeleti**, President of BAMOSZ, Amundi Alapkezelő Zrt.

## Coffee break & Networking

## Section II.A: Retail finances now and twenty years from now

Moderator: **Péter Kuruc**, , EY

**11:20 - 11:35 Lending Shift With a Green Transition**

Speaker:

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

**11:35 - 11:50 More value instead of more customers: How to encourage customers to use certain features and services?**

Speaker:

**Rachel Altmann**, CEO, BeHive Consulting

**11:50 - 12:05 BNPL - Opportunities, Challenges and Risks in the Light of CCD**

Speaker:

**Braner Torsten**, Managing Partner, Taylor Wessing Budapest

**12:05 - 12:45 Personalisation, embedded finance, and ecosystems in the era of total (?) financial digitalisation**

Conversation participants:

**András Fischer**, Director of Innovation, OTP Bank

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

**Péter Jendrolovics**, Deputy CEO, Gránit Bank

**Krisztián Kurtisz**, CEO, UNIQA Biztosító Zrt.

**Section II.B: Asset management: Is a shift coming in serving high-net-worth individuals?**

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

**11:20 - 11:40 Hungarian savings market landscape for the top ten thousand**

Speaker:

**Krisztián Horváth**, Partner, Boston Consulting Group

**11:40 - 12:15 Paneldiscussion: What will drive asset and client growth in the private banking market?**

Moderator: **András Kállay**, Partner, member of board, Raiffeisen Bank International

Conversation participants:

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

**Tamás Bozsogi**, Head of Private Banking, OTP Private Banking

**Szabolcs Varga**, vezérigazgató, Bank Gutmann

**12:15 - 12:45 Paneldiscussion: Premium banking customer service - What are the trends for the near future?**

Moderator: **András Kállay**, Partner, member of board, Raiffeisen Bank International

Conversation participants:

**Tamás Láng**, Head of Premium Segment Management, Erste Bank Hungary Zrt.

**Ildikó Oraveczné Németh**, Head of the Retail and Sme Segment Marketing, K&H

**Flóra Somogyi**, kutatási vezető, Lightyear

## **Lunch break & Networking**

## **Section III.A: Corporate finance now and in twenty years**

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

**13:45 - 14:00 Competitiveness = Digitalisation**

Speaker:

**Erik Keszthelyi**, Founder, Co-Owner, Hungarikum Alkusz Cégcsoport Zrt.

**14:00 - 14:15 Short- and long-term risks in the SME sector**

Speaker:

**Gergely Ferenczi**, Company information division director, Opten

**14:15 - 14:25 Generational Change: What's Next for SMEs?**

Speaker:

**Zoltán Boldis**, igazgató, BDO Corporate Finance

**14:25 - 14:30 Financing Overview**

Speaker:

**Péter Szilágyi**, Head of Risk Underwriting, Coface

**14:30 - 15:20 Paneldiscussion: Credit or anything else: What have we learnt about the future of business financing in recent years?**

Moderator: **István Fetter**, kisvállalati divízió vezető, CIB Csoport

Conversation participants:

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

**Kornél Kisgergely**, CEO, EXIM Hungary

**Péter Szilágyi**, Head of Risk Underwriting, Coface

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

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

## **Section III.B: What will happen to the savings and investment market after spring 2025?**

**Moderator: Ágnes Árgyelán**, Analyst, Portfolio

**13:45 - 14:00 Who will get the HUF 1300 billion in government bond interest? Lessons learnt from 2024 for 2025**

Speaker:

**Zsolt Kuti**, Chief Economist, National Bank of Hungary

**14:00 - 14:15 A dream or reality? Has the new era of digital wealth management really arrived?**

Speaker:

**Éva Adravetz-Kadocsa**, Head of International Sales, Dorsum

**14:15 - 15:20 Paneldiscussion: What will be the investment hit product in 2025 if the Premium Hungarian Government Bond interest rate falls below 5%?**

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

Conversation participants:

**István Al-Hilal**, Director, Fidelity International

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

**Zoltán Kurali**, CEO, Government Debt Management Agency

**Balázs Szabó**, CEO, Hold Alapkezelő

**Bálint Szécsényi**, CEO, Equilor Befektetési Zrt.

## **Coffee break & Networking**

## **Section IV.A: Let's dream up the finances of the future together!**

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

### **15:40 - 16:00 Reaching Escape Velocity: Banks on the Path to Long-Term Value Creation**

Speaker:

**Dr. Miklós Dietz CFA**, Senior Partner, McKinsey & Company

### **16:00 - 16:20 Red or Blue Pill? Which Pay Areas Will See the Biggest Changes in Europe?**

Speaker:

**Milán Gauder**, fintech angel investor, Board Member, IzzyPay

### **16:20 - 16:40 Future of Finance 2.0**

Speaker:

**Dr. Péter Oszkó**, Chairman of the Board, OXO Technologies Holding

## **Section IV.B: The actualities of credit management**

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

### **15:40 - 16:00 Innovations in credit insurance**

Speaker:

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

### **16:00 - 16:20 Effective Receivables Management - Complex Partner Management System**

Speaker:

**Zoltán Bräutigam**, Kontrolling és Treasury igazgató, Hungaropharma Zrt.

### **16:20 - 16:40 Risk outlook - What to look out for at home and abroad?**

Speaker:

**Tünde Bujdosó**, RIC Director, Euler Hermes

## **Section V.: The present and future of corporate finance**

### **16:45 - 17:15 Corporate finance leaders' vision: CFO-paneldiscussion**

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

Conversation participants:

**István Hegedűs**, Chief Financial Officer, BorsodChem

**János Moiskó**, Deputy Chief Financial Officer, KÉSZ Holding Zrt.

**Áron Szeitz**, Group CFO, Prohuman Group

## **CFO of the year 2024 díjátadó & állófogadás**