

Lending 2018 program

8:30-9:00 Registration

Section I: How is the banking sector holding up?

Banks are able to rely less and less on the release of provisions in producing earnings. The low interest rate environment will force banks to improve their efficiency, for which the business volume increase is the primary instrument nowadays. This and the current events of the banking sector will be discussed at the beginning of the conference.

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

09:00 - 09:05 Welcome Speech: Zoltán Bán (CEO, Portfolio)

09:05 - 09:25 Economic development and future financing as viewed by the development bank

Speaker:

Tamás Bernáth, elnök-vezérigazgató, MFB Zrt.

09:25 - 09:45 Certificate assessment -What is the current stage of digitalization in the banking sector?

Speaker:

Balázs Mérth, Partner, Deloitte

09:45 - 10:00 SME - not so hidden reserves

Speaker:

László Krisán, vezérigazgató, KAVOSZ Zrt.

10:00 - 10:20 The contribution of the banking system to the economy's sustainable development

Speaker:

Márton Nagy, nemzetgazdasági miniszter, Magyarország Kormánya

10:20 - 11:30 Roundtable of bank leaders

Conversation participants:

András Bakonyi, ügyvezető igazgató, MKB Bank

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

József Vida, elnök, Opus Global Nyrt.

László Wolf, vezérigazgató-helyettes, OTP Bank

György Zolnai, CEO, Raiffeisen Bank

11:30 - 11:50 Coffee break

Section II/A: Pricing and sales in housing loans

The intensity of the competition between banks is perhaps the most important issue of domestic mortgages that is revealed primarily in the surcharge of loans and in sales. Therefore, the consumer friendly real estate loans will also be in the focus in the section.

Moderator: Péter Felfalusi, vezérigazgató, Intrum Justitia Zrt.

11:50 - 12:05 When will the home market data deluge turn into an automated valuation machine?

Speaker:

Áron Horváth, Manager, ELTINGA / Lakás Riport

12:05 - 12:55 Competitive factors in housing loans - from pricing to sales

Conversation participants:

László Bánfalvi, Managing Director, Otthon Centrum Hitel Center

Ralf Cymanek, Deputy-CEO, Raiffeisen Bank Zrt.

Anna Florova, ügyvezető igazgató, Lakossági Hitelezési Igazgatóság, OTP Bank

Gábor Rajna, lakossági vezérigazgató-helyettes, Raiffeisen Bank

Section II/B: Issues of financing at domestic SMEs

We will be discussing the actualities of SME-lending from the viewpoint of the clients, not the banks. Among other things, the representatives of Hungarian companies will be sharing their experiences in financing.

Moderator: András Kozma, CEO, RiskCover Hungary Zrt.

11:30 - 11:45 The invoice of deferred payment, as the fundamental financial base of the domestic economy

Speaker:

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

11:45 - 12:35 Financial practices and the customer relationship of banks from the viewpoint of domestic SMEs

Conversation participants:

Roland Fazekas, CEO, Carboferr Zrt.

Ferenc Kementzey, Deputy-CEO, Raiffeisen Bank

Zsolt Márkus, General Manager, Garden Invest Zsana Kft.

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

12:35 - 13:40 Lunch Break

Section III/A: Consumer credit: is sky the limit?

Aside from real estate loans, the market of personal loans is the most important driver of the retail lending today. The domestic consumer trends and the consumer lending strategies of credit institutions and financial undertakings will be also addressed.

Moderator: Attila Horváth, Regional CFO, Provident Pénzügyi Zrt.

14:00 - 14:15 Current consumer protection and regulatory issues in consumer lending

Speaker:

Vilmos Freisleben, Director, National Bank of Hungary

14:15 - 15:05 Consumer credit from the viewpoint of Hungarian market participants

Conversation participants:

Géza Bruzsa, vezérigazgató, Fintrous Group

Gyula Fatér, Head of Department, Budapest Bank

Tamás Fodor, Member of the Board, Sberbank Magyarország

Vilmos Freisleben, Director, National Bank of Hungary

Section III/B: Project lending: business opportunities and risks

The leading sector of the pre-crisis period, the market of project lending is once again gaining strength. However, the clouds are gathering over the real estate market, aside the time limitations, the workforce and financial resources are also often limited. We will discuss the challenges of the market and business opportunities from the viewpoint of project lending and property development.

Moderator: Gergely Ditróy, Head of Real Estate Division, Portfolio

14:00 - 14:15 Fundamentals of the office market

Speaker:

Gábor Borbély, Director, CBRE

14:15 - 15:05 Race against the clock and for resources in project finance

Conversation participants:

Pál Darida, Director of Financing and Transactions, Futureal Group

Péter Kereskényi, Head of Real Estate, Acquisition and Syndicated Finance, Raiffeisen Bank Zrt.

Gábor Petó, finanszírozási és tranzakciós igazgató, Forestay Group

Zsolt Pihál, financial and transaction manager, Infogroup-csoport

Dr. Edina Schweizer, Partner - Head of CEE Banking and Finance, Noerr

15:05 - 15:30 Coffee break

Section IV: Technological innovations at banks and in lending

More and more innovation supports the efficient and responsible lending in Hungary. In addition to innovations already being implemented, we can hear about the expected effects of technological developments on the lending market during the presentations of the last section.

Moderator: Csaba Komjáthy, Partner, Deloitte

15:30 - 15:45 Artificial intelligence in lending: areas of use

Speaker:

Gábor Gyórfi, üzletfejlesztési igazgató, QUALCO

15:45 - 16:00 Banking technological innovations in the service of lending

Speaker:

Márk Hetényi, vezérigazgató-helyettes, MKB Bank

16:00 - 16:15 Revolutionary digital development in agricultural lending

Speaker:

Dávid Hollósi, Agrár- és Élelmiszeripari Üzletág ügyvezető igazgató, MBH Bank,
elnök, Magyar Bankszövetség agrár munkabizottság

16:15 - 16:30 Financial data aggregation in service of digital lending

Speaker:

János Barits, COO, Wyze Fintech Startup Studio

**16:30 - 16:45 Mastercard Installment - Hungarian and Central European
outlook**

Speaker:

Szabolcs Kovács, Manager, MasterCard

16:45 - 17:00 Q&A session

17:00 - 17:05 Closing remarks