

# Lending 2019 program

**08:30 - 09:00 Registration**

## **Section I: Banking sector, lending market, regulation**

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

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

Speaker:

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

### **09:05 - 09:30 The situation of the Hungarian banking sector and its most important "homework" for the following years according to the MNB**

Speaker:

**Márton Nagy**, nemzetgazdasági miniszter, Magyarország Kormánya

### **09:30 - 09:55 Is the crisis coming? Macroeconomic imbalances and ambiguity in the world**

Speaker:

**Gergely Tardos**, Director, OTP Bank

### **09:55 - 10:15 The years of consolidation in the regional banking sector**

Speaker:

**László Juhász**, Managing Director and Senior Partner, Boston Consulting Group

### **10:15 - 11:15 Roundtable of Bank leaders: where to now, credit market?**

Conversation participants:

**Ádám Dr. Balog**, elnökségi tag, MKIK

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

**Antal Kovács**, Deputy CEO, OTP Bank, Retail Division

**Dr. Pál Simák**, Chairman-CEO, CIB Bank

**Viktor Tóth**, Deputy CEO, Budapest Bank

**József Vida**, elnök, Opus Global Nyrt.

**11:15 - 11:40 Coffee break**

## **Section II/A: Housing loans, family supports and housing market**

**Moderator: Simonyi Tamas**, Director, KPMG

**11:40 - 12:00 Artificial Intelligence in debt collection - myth or reality?**

Speaker:

**Tamás Erni**, Managing Partner, Loxon

**12:00 - 12:50 Mortgages: falling from the top or another boost?**

Conversation participants:

**Ralf Cymanek**, Deputy-CEO, Raiffeisen Bank Zrt.

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

**Krisztián Fülöp**, üzleti vezető, Credipass, Duna House Cégcsoport

**Bernadett Tátrai**, President - CEO, President of the Board, Fundamenta-Lakáskassza Zrt.

## **Section II/B: NHP fix, SMEs financing and change of the economic model**

**Moderator: András Kozma**, CEO, RiskCover Hungary Zrt.

**11:40 - 12:00 Strong Hungarian companies: are they needed, can they exist, and if yes, why not?**

Speaker:

**Gábor Szendrői**, partner, európai alelnök, Concorde MB Partners, IMAP

**12:00 - 12:50 Roundtable of SMEs lending: is it to much risk?**

Conversation participants:

**Bence Marosi**, vállalati üzletfejlesztési igazgató, UniCredit Bank

**Gábor Szendrői**, partner, európai alelnök, Concorde MB Partners, IMAP

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

**Balázs Toldi**, vállalati üzletágvezető, vezérigazgató, Budapest Bank, Budapest Lízing Zrt.

**12:50 - 14:00 Lunch break**

## **Section III/A: Consumer credit, financial solvency, customer segmentation**

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

**14:00 - 14:20 Credit card installment payment in Hungary: experiences so far**

Speaker:

**András Keller**, Project Manager, Mastercard

**14:20 - 15:10 Personal loans: to whom and how should we lend?**

Conversation participants:

**Norbert Annus**, Kártya és Fogyasztási Hitelekért felelős ügyvezető igazgató, Erste Bank Hungary

**Gergely Fábián**, ügyvezető igazgató, Magyar Nemzeti Bank

**Tamás Fodor**, Member of the Board, Sberbank Magyarország

**Patrik Veres**, Head of Content, Grantis

## **Section III/B: Project lending, office building investments, real estate developments**

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

**14:00 - 14:20 Property development challenges in Hungary**

Speaker:

**Gábor Borbély**, Director, CBRE

**14:20 - 15:10 Roundtable of project financiers and property developers**

Conversation participants:

**Pál Darida**, Director of Financing and Transactions, Futureal Group

**Zoltán Lehoczky**, Chief Financial Officer, Gránit Pólus

**Zsolt Morvai**, vállalati üzletág igazgató, Takarékszövetkezet, Takarékbank Zrt.

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

**Krisztián Szabó**, Real Estate Finance Manager, Raiffeisen Bank

**15:10 - 15:35 Coffee break**

## **Section IV: Fintech, PSD2, digital lending**

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

**15:35 - 15:50 Lightning-quick customer identification not in real time**

Speaker:

**Tamás Szabó**, Managing director, ID&Trust/GoodID

**15:50 - 16:05 Unique customer experience in digital lending**

Speaker:

**Béla Vér**, Managing Director, ApPello Kft.

**16:05 - 16:20 The technological challenges of business databases**

Speaker:

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

**16:20 - 16:35 The digitalisation of a major Hungarian bank and the transformation of branches**

Speaker:

**Gábor Rajna**, lakossági vezérigazgató-helyettes, Raiffeisen Bank

**16:35 - 16:50 MNB to actively support Fintech innovations**

Speaker:

**Gergely Gabler**, Director, Hungarian National Bank, Special Competency Board

**16:50 - 17:05 Opportunities for fintech ecosystems in Hungary**

Speaker:

**János Barits**, COO, Wyze Fintech Startup Studio