

# Lending 2021 program

## **Terasz, élmény, szakma, konferencia**

Teljes konferenciaélmény a teraszon is: egész napos élő közvetítés, kültéri networking várja!

Éljük át együtt újra a Portfolio konferenciák személyes élményét és indítsuk be rendezvényszezont.

Találkozzon ismét a szakmával már a teraszon is:

- a konferencia helyszínén hatalmas privát terasz áll csak a résztvevőink rendelkezésére
- a teraszon kivetítón követheti élőben a konferenciát egész nap
- a szabad levegőn töltheti a kávészüneteket és az ebédszünetet is
- a teraszon megbeszélés, tárgyalás vagy kötetlen networking lehetőség áll rendelkezésére

## **Section 1: The Hungarian banking sector during and after the coronavirus crisis: current situation and outlook**

What can the Hungarian banking sector expect after the third wave of the coronavirus pandemic, and in what condition will it weather the crisis? What will happen once the loan repayment moratorium is phased out? What strategies will individual banks choose, and what will be the main challenges and business opportunities in this new growth phase?

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

### **08:55 - 09:00 Welcome speech**

Speaker:

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

### **09:00 - 09:20 The task for Hungarian banks for the next 12 months**

Speaker:

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

**09:20 - 09:40 The state of the Hungarian banking sector during and after the coronavirus crisis**

Speaker:

**Barnabás Virág**, Vice President, Hungarian National Bank

**09:40 - 10:00 Waves and mutations: future pandemic scenarios**

Speaker:

**Dr. Beatrix Oroszi**, Acting Director, Semmelweis University, Epidemiology and Surveillance Center

**10:00 - 10:10 Digitalisation in mortgage lending**

Speaker:

**Balázs Sándorfi**, ügyvezető, Bankmonitor, elnökségi tag FPKOSZ

**10:10 - 10:40 Coffee break**

**Section 2. A: Rebooting the economy through government loan programmes: results and plans**

What results have government-backed loan schemes achieved in the past 12 months, and what are the latest goals and plans of the institutions coordinating the programmes? How do commercial banks see all this?

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

**10:40 - 11:00 Government loan programme or other solutions: experiences and expectations of commercial banks**

Speaker:

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

**11:00 - 11:15 Damage mitigation in Hungary: experiences and follow-up**

Speaker:

**Péter Balogh**, Executive director - Large Corporates and Structured Finance, MKB Bank

**11:15 - 11:30 SME-financing experiences - Covid 3.0**

Speaker:

**Sándor Bertalan**, középállalati üzletág ügyvezető igazgató, Magyar Bankholding Zrt.

**11:30 - 11:45 Interest-free loans for entrepreneurs: initial results and experiences**

Speaker:

**Kornél Kisgergely**, főigazgató, MFB

**11:45 - 12:40 Lunch break**

**Section 2. B: Mortgage lending in an expanded family support environment: risks and opportunities**

What is the total of the conflicting forces at play in the housing market? How do retail banking executives see the effects of home renovation subsidies and loans? Where will the housing loan cycle peak, and how will inflation affect pricing? How will digitalisation transform mortgage lending?

**Moderator: Péter Kuruc**, , EY

**10:40 - 10:55 Building closer relations with loan brokerages and customers**

Speaker:

**Géza Mátrai MBA**, Enterprise Sales Director, Salesforce

**10:55 - 11:45 Mortgage lending panel**

Conversation participants:

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

**Zoltán Kormos**, Director of Mortgage Department, OTP Bank

**László Morafcsik**, vezérigazgató-helyettes, az Igazgatóság tagja, Fundamenta-Lakáskassza

**Balázs Sándorfi**, ügyvezető, Bankmonitor, elnökségi tag FPKOSZ

**Péter Somogyi**, Head Of Product Management and Private Banking, Budapest Bank

**11:45 - 12:40 Lunch break**

**3. szekció**

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

## **12:40 - 12:50 Az intézményi kezességvállalás szerepe a válság kezelésében és a gazdaság újraindításában**

Speaker:

**Dr. Éva Búza**, CEO, Garantiqua Hitelgarancia Zrt.

## **12:50 - 13:05 SME loans during the crisis: the experiences of more than a year**

Speaker:

**László Krisán**, vezérigazgató, KAVOSZ Zrt.

## **13:05 - 14:05 Roundtable of bank executives**

Conversation participants:

**Ádám Egerszegi**, transzformációért és operációért felelős vezérigazgató-helyettes, MBH Bank

**Libot Guy**, CEO, K&H Bank

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

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

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

**György Zolnai**, CEO, Raiffeisen Bank

## **Section 3. A: What makes businesses go?**

### **Corporate lending during and after the pandemic**

Continuing the topic started in Section 2.A, top managers of commercial banks will share their views on imminent changes in corporate and SME lending and will relate experiences on the loan programme. How will the excess liquidity of businesses turn productive? What will happen to SMEs in danger? Which loans will attract substantial demand in the following quarters and years, and from whom?

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

## **14:05 - 15:05 Corporate finance panel**

Conversation participants:

**Béla Csáki**, Deputy CEO, Chief Business Officer, Budapest Bank

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

**Anna Rózner**, üzletfejlesztési igazgató, Garantiqua Hitelgarancia Zrt.

**László Szarka**, igazgató, MKB Bank

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

**15:05 - 15:30 Coffee break**

## **Section 3. B: Consumer loans: back to explosive growth?**

Will consumption lending fully recover? What will be the effect of introducing qualified consumer-friendly loans? What pricing and digitalisation factors should the market take into account in the upcoming quarters (and years)?

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

**14:05 - 14:20 Paying instalments using new instruments**

Speaker:

**Péter Mondovics**, Member of Digital Commerce Alliance of Hungary, Marketing Manager, Mastercard

**14:20 - 14:35 Thanks, COVID!: accelerating digitalisation in sales and lending**

Speaker:

**Balázs Németh**, Chief Innovation Officer, K&H Group

**14:35 - 15:15 Consumer loan panel**

Conversation participants:

**Imre Dandé**, CEO, BÁV

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

**Anna Florova**, Managing Director, Retail Hitelezési Tribe, OTP Bank

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

**15:15 - 15:30 Coffee break**

## **Section 4: After the payment moratorium: a boom coming up in the claims market?**

On what trajectory will non-performing loans grow once the payment moratorium is phased out? What will happen to the claims buyer and claims management markets and to customer relations? How will technology, big data and artificial intelligence shape these?

**Moderator: Albert Márton**, Partner, Deloitte

**15:30 - 15:45 The future of NPL management: how to make use of AI in customer-centred claims management?**

Speaker:

**Tamás Erni**, Managing Partner, Loxon

**15:45 - 16:00 Recalibrating customer risks and warning signs in a restarting economy**

Speaker:

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

**16:00 - 16:45 Claims management panel**

Conversation participants:

**dr. Gábor Miklós Barna**, Head of Recovery Dept, Acting Head of Workout, CIB Bank

**Péter Felfalusi**, CEO, Intrum

**Tamás Lencsés**, Managing Director, EOS Faktor

**Péter Nyulasi**, Chief Risk Officer, Budapest Bank

**16:45 - 16:50 Closing remarks**