

# Lending 2022 program

## 8:00-8:30 - REGISTRATION

### Section I: Are Hungarian credit market players stepping on the gas or hitting the brake?

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

#### 08:30 - 08:35 Welcome, opening

Speaker:

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

#### 08:35 - 08:55 Current prospects of the Hungarian retail and corporate credit market

Speaker:

**Barnabás Virág**, Managing Director, Hungarian National Bank

#### 08:55 - 09:15 Strategic challenges and possibilities of Hungarian banks

Speaker:

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

#### 09:15 - 10:05 Bank leaders' roundtable: are Hungarian credit market players stepping on the gas or hitting the brake?

Conversation participants:

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

**Gergely Jákli**, elnök-vezérigazgató, EXIM

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

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

**György Zolnai**, CEO, Raiffeisen Bank

#### 10:05 - 10:30 Coffee break

## Section II.A: SME lending in a rising interest rate environment

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

### 10:30 - 10:45 Prospects for the SME sector in times of galloping inflation, war and energy crisis

Speaker:

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

### 10:45 - 11:00 Capital funding opportunities in 2022

Speaker:

**Bence Katona**, elnök-vezérigazgató, Nemzeti Tőkeholding, Hiventures

### 11:00 - 11:15 Introducing corporate lending schemes

Speaker:

**Krisztina Borsi**, Business Analyst, ApPello

### 11:15 - 12:15 SME lending roundtable: what is an alternative to interest rates above 10%?

Conversation participants:

**Tamás Benkó**, Head of Corporate SME, UniCredit Bank

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

**István Fetter**, Head of Small Business Division, CIB Csoport

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

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

**Balázs Toldi**, Head of Citi Commercial Bank, Director, Citi Magyarország

## Section II.B: Mortgage lending in 2022 and the market of non-performing loans

**Moderator: Péter Kuruc**, , EY

**10:30 - 10:45 Mortgage in a few days from home - is there a real digital process?**

Speaker:

**István Huszár**, ügyvezetőigazgató-helyettes, Bankmonitor

**10:45 - 11:45 Housing loans roundtable: stalling or a new momentum?**

Conversation participants:

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

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

**Krisztián Fülöp**, hitelcentrum vezető, Hitelcentrum Kft.- Duna House Cégcsoport

**László Harmati**, Deputy CEO, Erste Bank

**István Huszár**, ügyvezetőigazgató-helyettes, Bankmonitor

**11:45 - 12:30 Non-performing loans after the repayment moratorium: what is awaiting claims management?**

Conversation participants:

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

**Péter Falfalusi**, CEO, Intrum

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

**Gergő Molnár**, Lakossági Hitelkezelés vezetője, K&H Bank Zrt.

**12:30 - 13:45 Lunch break**

## **Section III.A: Project financing in a harsh market environment**

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

**13:45 - 14:05 Returns and expectations in the office market and beyond**

Speaker:

**Gábor Borbély**, Director, CBRE

**14:05 - 14:25 Housing development panorama: how are loans taken out for newly built properties spent?**

Speaker:

**Zoltán Sápi**, elemző, Eltinga

## **14:25 - 15:15 Project financing roundtable: what do banks and developers say?**

Conversation participants:

**Péter Balogh**, Managing Director, MBH Bank

**Ákos Kiss**, értékesítési igazgató, Property Market Kft.

**Gergely Nagy**, Budapesti Régió - ügyvezető igazgató-helyettes, OTP Csoport

**Tibor Nagygyörgy MRICS**, Owner - CEO, Biggeorge Property Zrt.

## **Section III.B: Consumer credits in the shadow of high inflation**

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

## **13:45 - 14:05 Experiences of consumer-friendly personal loans and challenges ahead of the consumer credit market**

Speaker:

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

## **14:05 - 14:55 Consumer lending roundtable: what's next, Hungarian market?**

Conversation participants:

**Kristóf Bán**, lakossági hitel- és bankszámla termékek vezető, CIB Bank

**Milán Kalmár**, Chief Sales Officer, InstaCash

**Tamás Nagy**, Head of the Financial System Analysis Directorate, Hungarian National Bank

**Péter Somogyi**, Retail Business Development Head, Magyar Bankholding

## **14:55 - 15:15 Digital lending in consumer credit**

Speaker:

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

## **Section IV: Hungary in the shadow of the war, high inflation, and energy market crisis**

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

## **15:30 - 16:30 Macroeconomic situation analysis**

Conversation participants:

**Péter Ákos Bod**, egyetemi tanára, az MTA doktora, Budapesti Corvinus Egyetem

**Gergely Tardos**, Director, OTP Bank

**Viktor Zsiday**, Portfolio Manager, Hold Alapkezelő Zrt., Citadella Származtatott Befektetési Alap

## **16:30 - 16:35 Closing remarks**

**Reception**