

# Lending 2023 program

## Registration & Welcome Coffee break

### Session I: How long will the credit market descent last and who will lend here

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

#### **08:45 - 08:50 Welcome speech**

Speaker:

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

#### **08:50 - 09:15 What does the Hungarian government expect from the Hungarian banking sector?**

Speaker:

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

#### **09:15 - 09:35 The biggest challenges and opportunities for Hungarian banking in the next year or two**

Speaker:

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

#### **09:35 - 09:50 The appreciation of capital investment in the current environment**

Speaker:

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

#### **09:50 - 10:00 The strengthening of countercyclical economic engagement**

Speaker:

**Kornél Kisgergely**, CEO, EXIM Hungary

**10:00 - 11:00 Roundtable of bank leaders: Diamonds are formed under pressure? Challenges and hopes of the Hungarian banking sector and credit market in 2023**

Conversation participants:

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

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

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

**László Krisán**, CEO, KAVOSZ Zrt.

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

**György Zolnai**, CEO, Raiffeisen Bank

## **Coffee break & Networking**

### **Session II/A: SME-lending with 20% market interest rates**

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

**11:20 - 11:35 New trends and focuses in corporate financing**

Speaker:

**Levente Szabó**, Deputy CEO for Business for Individual Services, MBH Bank

**11:35 - 11:50 What are entrepreneurs expecting in the credit market?**

Speaker:

**László Krisán**, CEO, KAVOSZ Zrt.

**11:50 - 12:05 SME-panorama - risks and possibilities in the light of the numbers**

Speaker:

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

## **12:05 - 12:55 SME roundtable: how to overcome obstacles in 2023?**

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

Conversation participants:

**Sándor Bertalan**, Executive Director, Middle-sized corporates, MBH Bank

**Ádám Dr. Balog**, Member of the Board, MKIK

**Balázs Janositz**, Group CFO, UBM

**Dr. Róbert Nagy**, Deputy CEO of Operations, Garantiqa Hitelgarancia Zrt.

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

## **Session II/B: Mortgage lending during a housing market depression**

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

### **11:20 - 11:35 Digitalisation in mortgage lending: goals and tools of Hungarian banks**

Speaker:

**András Becsei**, Deputy CEO, Vice President, OTP Bank, Hungarian Banking Association

### **11:35 - 11:50 How could housing lending work better according to intermediaries, who account for 45% of the market?**

Speaker:

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

### **11:50 - 12:40 Home loans roundtable: pricing, product development, and sales on a difficult track**

Conversation participants:

**András Becsei**, Deputy CEO, Vice President, OTP Bank, Hungarian Banking Association

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

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

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

## **Lunch break & Networking**

## **Session III/A: Consumer lending and non-performing loans in 2023**

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

### **14:00 - 14:10 Az open banking szerepe és hatása a banki hitelezési piacra**

Speaker:

**Tibor Berkes**, Business Development Director, Mastercard Europe

### **14:10 - 14:50 Consumer credits roundtable: how to lend in times of high inflation?**

Moderator: **Péter Kuruc**, , EY

Conversation participants:

**Norbert Annus**, Head of Sales, Cofidis

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

**Gergő Molnár**, Head of Marketing and Digi Sales, K&H Bank

### **14:50 - 15:30 Non-performing loans' roundtable: what is awaiting claims management?**

Moderator: **Péter Kuruc**, , EY

Conversation participants:

**Tibor Csonka**, Managing Director, OTP Bank Nyrt.

**János Hoós**, Associate Partner - Financial Services Risk Management, EY

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

## **Session III/B: Project lending in a recession environment**

**Moderator: Gergely Ditróy**, Business Development Director, Portfolio

### **14:00 - 14:20 Yields and expectations in the office market and beyond**

Speaker:

**Gábor Borbély**, Director, CBRE

## **14:20 - 15:10 Project financing roundtable: situation assessment by banks and developers**

Conversation participants:

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

**Gábor Kiss**, Managing Director, Metrodom Kivitelező Kft., IFK, Vice-chairman

**Zsolt Morvai**, Director, MBH Bank

**dr. Bence Nádasdy**, Group CFO, Indotek Group

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

## **Coffee break & Networking**

## **Session IV/A: Where to go next, Hungarian economy?**

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

## **15:50 - 16:50 Economy policy and macroeconomic roundtable**

Conversation participants:

**Prof. György Surányi**, Economist, Former President of the Hungarian National Bank

**Gergely Tardos**, Director, OTP Bank

**Péter Virovác**, Lead analyst, ING Bank

## **Session IV/B: Financial institution marketing and PR workshop**

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

## **15:30 - 16:10 Financial institution communication: crisis management and cyber defence**

Moderator: **Márton Orosz**, tartalomfejlesztési igazgató, Portfolio Csoport

Conversation participants:

**Bence Gáspár**, Head of Communications, OTP Bank

**István Kutas**, Managing Director, Communications, MBH Bank

**Ágnes Sütő**, Head of Marketing, PR and e-channels, Hungarian Banking Association

**Ádám Szinai**, Head of marketing communication and PR, CIB Group

## **16:10 - 17:00 Financial institution marketing: customer acquisition and retention at the biggest banks**

Moderator: **Anita Király**, Operative Director, Portfolio Csoport

Conversation participants:

**Debóra Blaumann**, Marketing- és PR-igazgató, Erste Bank

**Nóra Horváth Magyar Voljč**, Managing Director / Communications Directorate, K&H Group

**Zoltán Péter Nagy**, Director, Marketing and Communications, OTP Bank

**Piroska Pataky**, Director of Marketing, MBH Bank

## **Networking & Champagne**

Be our guests for a glass of champagne after the program, and don't miss the opportunity to network with the participants and speakers!