

# Lending 2024 program

## Registration

### **Session I: Banking sector and credit market recovery from the perspective of state actors**

The significant slowdown in 2023 could be followed by a recovery in the credit market in 2024. What could be the pace and structure of recovery? What are the government's and the central bank's promises and expectations in this regard? How will EU funds, the Hungarian Development Bank (MFB), and National Capital Holding take their share of the new funding cycle?

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

#### **08:30 - 08:35 Welcome and opening**

Speaker:

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

#### **08:35 - 09:00 Credit market recovery and the tasks of the banking sector from the government's perspective**

Speaker:

**Máté Lóga**, gazdaságstratégiaért, pénzügyi forrásokért és makrogazdasági elemzésért felelős államtitkár, Nemzetgazdasági Minisztérium

#### **09:00 - 09:25 Credit market outlook and financial stability as seen by the central bank**

Speaker:

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

#### **09:25 - 09:35 The role of financial instruments among EU funds**

Speaker:

**Dr. Levente Sipos-Tompa**, Chairman & Chief Executive Officer, MFB

**09:35 - 09:45 Corporate finance beyond credit through the eyes of Capital Holding**

Speaker:

**Bence Katona**, President, CEO, Nemzeti Tőkeholding

## Coffee break

### **Session II: Banking sector and credit market recovery from the market's perspective**

How will banks' business prospects evolve as the high interest rate environment declines? A roundtable discussion featuring top-level market speakers' ideas, as well as bank CEOs, always attended with great interest, helps to anticipate and understand the developments facing the banking sector and the credit market as a whole.

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

**10:00 - 10:20 The situation of the banking sector and lending through the eyes of the Hungarian Banking Association**

Speaker:

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

**10:20 - 10:35 Commercial banks face a lending turnaround**

Speaker:

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

**10:35 - 11:35 Roundtable of bank leaders**

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

Conversation participants:

**Ádám Egerszegi**, Deputy CEO for Transformation, MBH Bank

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

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

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

**László Krisán**, CEO, KAVOSZ Zrt.

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

## Coffee break

### Session III/A: Consumer lending

Even with high inflation, consumer lending in Hungary has held up well, and personal loans have made a strong start to 2024. As a relative newcomer, the buy now, pay later (BNPL) phenomenon has also gained a foothold in Hungary, and the market as a whole is visibly expanding, with no small digital steps. Have the innovation opportunities and their business potential been exhausted, or are we on the verge of another consumer credit boom in the Hungarian market? What do Hungarian consumer attitudes and the potential of payment solutions promise? Senior executives from commercial banks' retail banking and credit intermediaries will share their thoughts with a professional audience.

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

#### **11:50 - 12:05 The afterlife of unsecured loans - What has changed since Covid?**

Speaker:

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

#### **12:05 - 12:20 The buy now, pay later (BNPL) revolution in Hungary**

Speakers:

**Tomás Antal**, Managing Director, InstaCash

**Géza Bruzsa**, CEO, instacash

#### **12:20 - 13:00 Roundtable discussion on the situation of the personal loan market**

Moderator: **Péter Kuruc**, , EY

Conversation participants:

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

**Kristóf Bán**, Head of Mass Client Department, CIB Bank

**István Szabó**,

**Gábor Tokodi**, Deputy-CEO, FHB Bank

### Session III/B: Project real estate lending

If there is a vulnerability in the global banking system, one of the first areas to be mentioned is commercial real estate finance. In Hungary, the risks in this sub-market appear to be much lower than in the US or Germany, but the banking sector is not entirely immune to the uncertainties in real estate demand, the price rollercoaster, and the challenges of the construction industry. How do banks and developers see the period ahead, and what problems are they facing in project real estate financing, including the office market and residential developments? The big players in this credit market segment will share their experiences and thoughts with us in the early afternoon session of the conference.

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

### **11:50 - 12:05 Commercial real estate: A time bomb in Europe?**

Speaker:

**Orsolya Hegedűs MRICS**, Associate, RICS Registered Valuer, Head of Advisory & Head of Research Budapest, Cushman & Wakefield

### **12:05 - 12:20 Housing developments prospects**

Speaker:

**Zoltán Sápi**, Analyst, Eltinga

### **12:20 - 13:00 Roundtable discussion on the situation of project real estate lending**

Conversation participants:

**Ádám Banai PhD, MRICS**, Executive director for monetary policy instruments, financial stability and foreign reserve management, Magyar Nemzeti Bank

**Dr. Miklós Németh**, ügyvezető igazgató, Speciális Finanszírozási Igazgatóság, OTP Bank

**Mihály Ország**, Head of Specialized Finance Directorate, K&H Bank

**Tibor Tatár MRICS**, Head of Hungarian residential and office development, WING

## **Lunch break**

## **Session IV/A: SME lending**

The number one area of credit promotion in Hungary is SME lending, and accordingly, in a recessionary environment, subsidised loans have largely determined market developments. But now that interest rates are coming down again, what can we expect from the SME lending market? What can be expected on the market credit front and how will pricing incentives work? Leveraged corporate clients, bank corporate business units and SME executives will exchange views in the non-real estate focus session on corporate lending.

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

#### **14:00 - 14:15 Risks and side effects - challenges of the SME sector in 2024**

Speaker:

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

#### **14:15 - 14:30 Through crises - Leveraged transaction financing in the SME sector, 2010-2025**

Speaker:

**Gábor Szendrői**, Deputy Chairman of the European Council, IMAP

#### **14:30 - 15:20 Roundtable discussion on the state of SME lending**

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

Conversation participants:

**László Ivan**, CEO, Graboplast

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

**István Attila Szabó**, vezérigazgató, Garantiqa Hitelgarancia

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

### **Session IV/B: Home lending**

The year 2024 has started with great momentum in housing lending in Hungary.

But will lending rates continue to fall? What will be the impact of changes to home purchase subsidies, and what about government measures affecting household lending? How are home loan products and sales changing? What can be expected on the demand side and in the housing market? Does digitalisation help in the short term? Senior executives from commercial banks' retail banking and credit intermediaries will share their expectations and outline the challenges and business opportunities facing the housing credit market.

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

**14:00 - 14:15 Home lending is on the rebound, but how long will the momentum last? Positive trends and risks in mortgage lending**

Speaker:

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

**14:15 - 14:30 Digital mortgage lending in domestic practice**

Speaker:

**István Huszár**, Co-CEO, Bankmonitor

**14:30 - 15:20 Roundtable discussion on the state of housing credit**

Conversation participants:

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

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

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

**Balázs Sándorfi**, Founder, CEO, Bankmonitor.hu

## Coffee break

### Session V/A: Macroeconomic outlook

The Hungarian economy concluded 2023 in a mild recession, with inflation coming off a European peak, and a high government deficit, only to start 2024 with a mixed performance, leaving considerable uncertainty about this year's prospects. Can we anticipate a strong recovery, and what can we expect this year in terms of GDP, inflation, the forint exchange rate, balance sheet indicators and financing? What macroeconomic developments will support or even limit the recovery of the credit market? Renowned economists and macroeconomists will share their thoughts at the closing of the Lending 2024 conference, in the form of lectures and panel discussions, similar to the whole event.

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

**15:40 - 16:05 Global outlook: Reflationary fears and central bank interest rate divergence**

Speaker:

**Eszter Gárgyán**, FX Strategist, UniCredit Research

**16:05 - 16:55 Roundtable discussion on the macroeconomic prospects**

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

Conversation participants:

**Éva Palócz**, macro analyst, CEO, Kopint-Tárki Zrt.

**Gergely Tardos**, Director, OTP Bank

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

**16:55 - 17:00 Closing remarks**

**Session V/B: Corporate- and marketing communication**

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

**15:40 - 16:20 Creative possibilities and limits in bank campaigns**

**What do banks convey, how can a communication strategy be distinctive?**

Moderator: **Gergely Marosi**, Chief Creative Director, Mito Creative

Conversation participants:

**Debóra Blaumann**, Head of Marketing & PR, Erste Bank

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

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

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

## **16:20 - 17:00 Consumer needs and the message of advertising**

**How to align digital products with communication; should different consumer groups be addressed differently; how digitally mature are bank customers?**

Moderator: **László Palincsár**, Senior Director, EY

Conversation participants:

**Bálint Ferenczhalmy**, Head of market research, OTP Bank

**Marianna Nád-Kántor**, Personal Branding & Communication Professional,  
Cofidis

**Réka Szalkai**, Director of Marketing, Mastercard

## **Networking & Champagne toast**

Be our guest for a glass of champagne after the technical programme, and do not miss out on the networking opportunity with the conference's participants and speakers!



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