

Portfolio Lending 2025 program

Registration

I. session: The Current State of the Banking Sector Globally and in the Hungarian Economy

08:30 - 08:35 Welcome and foreword

Speaker:

Zoltán Bán, CEO, Net Média (Portfolio Group)

08:35 - 09:00 Credit Market Assessment and the Role of Banks in 2025 from the Government's Perspective

Speaker:

Márton Nagy, Minister for National Economy of Hungary, Government of Hungary

09:00 - 09:25 Loans, Interest Rates, and Financial Stability: A Central Bank Overview

09:25 - 09:50 What's Happening Around Us? - A Global Big Picture from the Perspective of Leading Hungarian Bankers

09:50 - 10:00 The Current Role of EU Funds in the Hungarian Credit Market

10:00 - 10:15 Our Common Affairs Through the Lens of the Hungarian Banking Association

10:15 - 11:05 Bank Leaders' Roundtable

Speaker:

Éva Hegedüs, Vice President and CEO, Gránit Bank

Coffee Break & Networking

II/A Session: Growth and Risks in Unsecured Lending: From Workers' Loans to Personal Loans

11:30 - 11:45 Unsecured Lending in Everyday Life: A Major Bank's Experience

12:00 - 12:50 Unsecured Lending Roundtable

II/B Session: Current Trends in Corporate and Real Estate Project Financing

11:30 - 12:10 Corporate Lending Roundtable

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

Speaker:

Péter Balogh, Managing Director, MBH Bank

12:10 - 12:50 Real Estate Project Financing Roundtable

Lunch break

III/A Session: Mortgage Lending: How Long Can the Boom Last, and What Will the New Regulations Bring?

14:00 - 14:15 Product Development in Mortgage Lending in 2025

14:15 - 14:30 Life After the National Asset Management Agency: What Happened to Former Defaulters?

14:30 - 15:20 Mortgage Lending Roundtable

Moderator: **Péter Kuruc**, , EY

Conversation participants:

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

Balázs Heinrich, Sales Deputy CEO, OC Holding

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

III/B Session: SME Lending: From the Sándor Demján Programme to the Delayed Investment Turnaround

14:00 - 14:15 Solvency Overview

14:15 - 14:30 The Financial Situation of Hungarian Companies

14:30 - 15:20 SME Lending Roundtable

Coffee Break & Networking

IV/A Session: The Credit Market's Economic Environment: Prospects and Challenges

15:40 - 16:00 The First Results and Expected Economic Impact of the Sándor Demján Programme

16:00 - 16:50 Macroeconomic Roundtable

16:50 - 16:55 Closing words

**IV/B Session: PR and Marketing Workshop With
Players in the Financial Sector**