



PRIVATE BANKING ADVISORY  
BUSINESS INTELLIGENCE MONITORING

A conceptual illustration of an iceberg. The visible tip of the iceberg is a small, snow-capped mountain peak above a calm blue sea. Below the water line, the submerged portion of the iceberg is a massive, jagged structure. A large, realistic-looking shark is swimming in the water near the submerged part of the iceberg, its head angled towards the left. The entire scene is set against a clear blue sky with some light clouds.

BLOCHAMPS  
CAPITAL  
PROFESSIONAL  
REFERENCES  
1998-2018



PRIVATE BANKING ADVISORY  
BUSINESS INTELLIGENCE MONITORING

*We know Private Banking.  
We know the clients.  
It is our strength.*



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## ISTVÁN KARAGICH CEO

*In contest with the world!  
We strive for more to be  
better both in price/value  
ratio and in the structure  
of the essential local  
knowledge.*



Blochamps Capital Ltd. has been present in the financial sector since 1998. The company's Financial advisory department began its function with the goal of providing financial-, business consultancy, and advisory services to both individuals and clients of legal entities. During the last 10 years Blochamps Capital Ltd. has been providing business consultancy and advisory services for domestic private banking service providers as the most prominent independent advisory company in the Hungarian private banking market.



## PROFESSIONAL REFERENCES OF BLOCHAMPS CAPITAL LTD.

It's a challenge to convey the sector's whole year of operation in a proper way with accurate descriptions of all the processes which undoubtedly requires responsibility. We honestly hope that our previous successful performance, the professional services we offer will provide adequate insight and help for all of our partners working better in the private banking sector.

Since 2004, Blochamps Capital Ltd. has been continuously monitoring domestic private banking operations and fulfilling professional requests coming from the sector. The Corporation's expansive references regarding business advisory services in the field of domestic private banking sector are confirmed both by the countless studies we offered, and all the successfully completed assignments. Just to mention one of our latest appreciations, we feel honoured to be awarded by the 2018 Euromoney

Private Banking and Wealth Management Awards in the category of Social Impact Investing. We convey market events and forecasts based on critically accurate facts and a professional appearance. Hard and determined work was the key to secure our prominent position as the leading private banking business advisors in the domestic market. István Karagich, the managing director of Blochamps Capital Ltd. is the most in demanded independent private banking advisor in Hungary. Besides being a frequent commentator in the press and presenter at countless financial conferences, he also lectures at universities. Blochamps Capital Ltd. operates with eight employees – three of them are responsible for the professional aspects of the workload, while other five employees work on assistance, back office, sales and marketing.



**WE'D LIKE TO SAY A BIG  
THANK YOU, TO ALL OF OUR  
PARTNERS!**

SYSTEMATIC  
PROFESSIONAL  
CONNECTION WITH  
**100%** OF THE  
PRIVATE BANKING  
SERVICE PROVIDERS

**2003  
2017**  
**PRIVATE  
BANKING  
SECTOR  
HUNGARY**

HISTORICAL DOMESTIC  
PRIVATE BANKING  
REFERENCE DATABASE SINCE

**2004**



**5600**

PAGES OF PUBLISHED  
UP-TO-DATE  
INFORMATION

**120**

THE NUMBER OF  
PERFORMING INVITATIONS  
AND PRESENTATIONS OF  
ISTVÁN KARAGICH



**730**

PIECES OF SOLD  
ANALYSES

**2130+**

PRESS PUBLICATIONS  
& INTERVIEWS



**15**

YEARS OF REGULARLY  
PUBLISHING

*Our company  
is proud of it's  
professional  
publications for  
13 years as a  
reference and  
research basis  
for the private  
banking process  
in Hungary.*

**13**

HEADS OF PRIVATE  
BANKING HUNGARY  
FORUMS



BLOCHAMPS CAPITAL IS THE HOST OF THE  
ANNUAL PRIVATE BANKERS' SUMMIT OF HUNGARY

**1100**

SOLD CONFERENCE  
TICKETS

**190+**

REFLECTION TO THE MENTIONED  
THOUGHTS FROM THE CONFERENCE

**48**

SATISFIED RETURNING  
SERVICE PROVIDER BANKS

**8**

ANNUAL PRIVATE  
BANKERS' CONFERENCES

**20**

RESEARCHES BASED  
ON INDIVIDUAL  
CLIENT  
REQUIREMENTS



**ERSTE**  
Private Banking

FRIEDRICH WILHELM RAIFFEISEN  
Banking Since 1886

**GENERALI**  
PRIVATE BANKING

**CONCORDE**

**UniCredit**  
Private Banking

**HOLD ALAPKEZELŐ**  
**otpbank**  
PRIVATE BANKING

**J.P.Morgan**  
Asset Management

**UBS**

**BCG**  
THE BOSTON CONSULTING GROUP

**citigold**  
PRIVATE BANKERS

**Allianz**  
Global Investors

**AEGON**  
Alapkezelő

**CIB BANK**

**otpbank**  
Alapkezelő

**intrum** **justitia**

**SAL. OPPENHEIM**  
Privatbankiers seit 1789

**AMICORP**

**CRYSTAL**  
WORLD WIDE

**ALTERA**

**TAKARÉKBANK**  
**TAKARÉK**

**STEP**  
ADVISING FAMILIES ACROSS GENERATIONS

**BUDAPEST BANK MONEY+**

**Fidelity**  
INTERNATIONAL

**AXA**

**CREDIT SUISSE**

**KPMG**

**pwc**

**CENTRAL EUROPEAN  
BUSINESS CENTRE**

**ERSTE**  
Asset Management

**AXA**

**GENERALI PRESTIGE PRIVATE BANKING**

**PANNONIA**  
PANNONIA ALAPKEZELŐ RTT

**PREMIUM GOLD**

**MBK - PANNONIA ALAPKEZELŐ**

**Dorsum**  
INVESTMENT SOFTWARE

**ING**

**BNP PARIBAS**  
WEALTH MANAGEMENT

**S P B**

**BUDAPESTI  
BET**  
ERTEKESZŐ

**KBC**  
Securities

**CREDIT MANAGEMENT GROUP**

**Privát Vagyongkezelés**  
CONCORDE ALAPKEZELŐ

**BANK OF GEORGIA**  
feel the future

**BUDAPESTI  
BET**  
ERTEKESZŐ

**VOLKSBANK**

**MPK**

**EQUILOR**

**BANK OF GEORGIA**  
feel the future

**BUDAPESTI  
BET**  
ERTEKESZŐ

**BUDA-CASH**  
BROKERHÁZ

**citibank**

**HUNGÁRIA private**

**K&H**

**mastercard**

**H&M TRUST**  
Fiduciary Services

**COMMERZBANK**

**RSM**

**bpv JÁDI NÉMETH**  
ÜGYVÉDI IRODA

**Dresdner Bank**

**QUANTIS**

The Corporation has assisted in starting up the private banking service of 6 financial institutions and helped shaping its services with bilingual aids concerning service product development. Our 200+ pages Annual Private Banking Yearbooks are comprehensive

objective analyses of service providers in the domestic and international private banking market. It provides special insights into private banking market, its current conditions and trends. As currently the sole publication providing a comprehensive overview of the

private banking segment in Hungary. It has been a reference and research guide for observers in Hungary for the past 14 years. The Blochamps Capital Annual Summary of private banking has been purchased by 39 different market providers over the last few years.

In the last years along with the operational monitoring of the participants in the domestic sector, the most important trends are also highlighted in separate chapters in our Yearbooks:

- ◆ Savings, investment habits and needs of a stable, high-status social layer.
- ◆ Tendencies that are related to private banking services in the Hungarian private banking market, such as business policy changes caused by the economic crisis.
- ◆ Private banking service providers with domestic customer relations and the short- & long term benefits of professional CRM.
- ◆ Analyzing the possibilities of digitalization in Hungary and the international technology trends.
- ◆ The international operating environment, the change in service and development directions, the challenges of customer relationship's profitability, the inheritance and next-generation trends in the world, and the CEEU private banking operating rankings.
- ◆ Analyzing sales channels, examining developments leading to value proposition, and summarizing the changing role of private bankers.



# PRIVATE BANKING TRAININGS

Blochamps Capital Ltd. is happy to welcome requests to train private banking consultants for domestic financial service providers. The main aim of the “**Blochamps Private Banking Training Seminar**”, launched in 2011, is to update and expand the professional knowledge, and to introduce the concept of a private banking consultant in the classical sense followed by our Company.

For many years, Blochamps has been devoting a lot of attention to our one-day, personalized private bank workshop event, which expands financial knowledge beyond basic training, and is constructed with flexible and dynamic guidance in mind. We are convinced that the age of static, frontal and long-term education has expired, and the low interest environment has upvalued private banking skills and knowledge – Blochamps responded to this when constructing our private banking training with situational games, sales and psychological situational practices. Intensive think-tanking, the expansion of the horizontal and vertical depths of the sector thus intensifies the efficiency of further training.

We believe that our special knowledge and our different list of events, the unique 1-4 day training that is based on intensive and interactive scenarios, will help our partner businesses succeed. Blochamps

Capital, during the “**Private Banking Soft Skill Training & Workshop**” day, carries out a series of work-based assignments requiring active participation in content and training, which is always closed by presenting the best domestic practice. Private bank advisers will be actively involved in the process of knowledge transfer and teamwork, while they are given immediate valuable feedback.

Our product development is tailor-made, not only for training, but also for strategic business planning, a specific workshops tailored as a series of three or four occasions of personality and business activities. The specialty of the training is based on flexible professionalism and on the database and knowledge held only by our Company in Hungary. Over the last few years, we have seen our success in the dedicated educations and workshops of more than 50 private bankers of 8 service providers.

The main objectives of the **Blochamps Private Banking Training Program** are:

- ◆ Strengthening the specific knowledge of the private banking sector; accepting and implementing development opportunities during the practical work.
- ◆ Presentation and practical development of personal tools (negotiation techniques, personal action, presentation, contact techniques, situation exercises).
- ◆ Describing potential customer groups, familiarizing with the most successful customer acquisition, customer management and retention processes associated with these customer groups based on business examples.
- ◆ Determining the most effective sales techniques based on personal experience, solutions and then benchmarking with domestic market player's performance.

The range of unique services provided by the Company is expanded by the monthly “Blochamps Private Banking Brainstorming Presentation” series for Private Banking customers and Senior Private Banking Relationship Managers., which is provided by our experts.

- ◆ The lectures summarize the dominant domestic market processes, contain possible responses to change as a reaction, and provide an outlook for the international private banking market. This monthly issued, vertically and horizontally expansive sector specific collection is only available at our Company in Hungary.

## OUR HONORS



### CORPORATE INTERNATIONAL MAGAZINE GLOBAL AWARD

After a 12-month external nomination process, selection method and strict screening process in research, we are proud of it, that the Corporate International Magazine has chose Blochamps Capital Ltd. as the winner of the **“Estate Planning Advisory Firm of the Year in Hungary”** country category.

**CorporateINTL**  
**GLOBAL AWARDS**  
**WINNER 2018**

### EUROMONEY AWARD

Our firm has been chosen as the winner of the **“SRI/Social Impact Investing”** category in the 2018 Euromoney Magazine Private Banking and Wealth Management Survey. The award results are based on the scores from peer nominations received and voter participation points. The editors of Euromoney Magazine has received 2395 valid responses, we are so proud of the honor we get from our rivals and also from our partners.



### CEO AWARD

Our CEO, István Karagich has been awarded with the **“Best Chief Executive Officer of the Year Award in the Consulting - Financial Sector of the Year in Hungary 2017”** prize.



### PROFESSIONAL HONORS OF THE BUDAPEST STOCK EXCHANGE

István Karagich has been awarded with the prize of **“Working on the development of the Futures & Currency market of BSE”**.

Our CEO has won **“The most active foreign exchange investor of the decade 1995-2005”** award by the BSE.



## EXCLUSIVE PRIVATE BANKING ANNUARY

Since 2004, Blochamps Capital Ltd. has been a leading researcher of the Hungarian Private Banking sector, building a robust private banking statistical database for both domestic and some foreign private banking providers with a Hungarian clientele. Through the "Blochamps Private Banking Database", the Company aims to publish reliable figures on domestic and foreign private service providers with

Hungarian client references abroad, in line with an objective and impartial approach. This database is audited by Blochamps Capital, and is considered by the domestic economic press and other domestic consultancy / research companies as a traditional benchmark – the information contained within it is used as a source in their publications.

We mark the eighth time in 2017 that our Exclusive Private Banking Annuary is published in its already

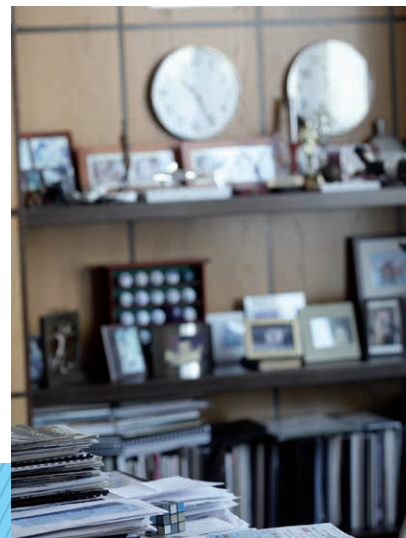
traditional form and content. Blochamps Capital provides professional editorial activities and performs PR appearance coordination for the Private Banking Special Edition – which is being developed in cooperation with hungarian daily and weekly newspapers. The special edition reaches nearly 10 000 HNWI customers and providers with a high level of presentation and interviews with our participating partners on 36 pages.



## HEADS OF PRIVATE BANKING HUNGARY FORUM

Our Company - at the request of market participants - coordinated an exclusive forum of private bankers in secretarial capacity. As the private banking sector does not have federal association, the common problems and sectoral topics are discussed by an informal management Forum moderated by Blochamps. It usually comprises 8-10 banking directors who discuss current issues on a regular basis. The aim is to promote

development by representing the best of the profession. On our duty, we help the sector to reach effective communication toward the hungarian HNWI's. Blochamps' Private Banking Marketing Communication Strategy service focuses on the followings: media coverage, PB PRM campaign review, customer service days and conference preparation, business image design, PRM market presence organization.



# ANNUAL PRIVATE BANKERS' SUMMIT OF HUNGARY



The **Annual Private Bankers' Summit of Hungary**, organised by Blochamps Capital Ltd., have become a forum for the private banking sector to share the experiences to achieve of a more intense development. The Conference creates a communication channel between the main roleplayers of the profession is an unprecedented forum - a substantive, professional dispute on the domestic state and development opportunities of the market.

Each year, we are honored by the growing interest in the Conference both by our returning partners and new entrants, which we take as a confirmation that we are able to satisfy the high-level, professional needs of the sector. As the company's leading business intelligence/monitoring consultant company, we take it as our natural responsibility to maintain the implementation and high quality of the annual event. We are proud of the fact, that we had almost 1 100 participants in round table discussions over the years.



# PRIVATE BANKING HUNGARY AWARD

Although, the Hungarian market's ratings in international journals are basically credible, there are not many Corporations giving them so accurate, detailed informations that their remuneration is typically limited or incomplete. However, there are some prizes that completely miss the substantive situational knowledge about the processes of the Hungarian private banking market. Moreover, sometimes they rate in such international categories that can't be interpreted in the domestic sense of services. We think we have the objective and independent value judgement to be able to undertake the appreciation of the profession's excellences through **Private Banking Hungary Award**. In accordance, for the first time in 2015, PBH prizes were awarded in three objective and two subjective categories, celebrating the performance of the sector.

*"We are unique, and we have learned in the competition to create quality."*

The Private Banking Hungary Business Development Award, the Junior Private Banking Prize, and the Senior Private Banking Prize were also awarded in 2016, but the Managed Asset Size Prize and the Managed Asset Prize to One Customer will be distributed only every 3 years in the future. In the year 2016, the Private Banking Service of the Year Award was also passed on the basis of the votes of the private bank service providers. Since the year 2016, the annual Private Banking Hungary Award Ceremony is part of the Annual Private Bankers' Summit of Hungary, which exceeded expectations even at the first time it was held. During the event the excellence of the profession was awarded, in 2017 the Year Business Developer Award, the Year Junior Private Banking Award and the Senior Private Banking of the Year Awards were distributed and selected by the votes of the service providers and, thus, the Private Banking Provider Award as well. Summing up, the Award Ceremony in the framework of the Conference is a worthy frame for all the prize-winners to be recognized for their success along with their colleagues.



BLOCHAMPS

*Private Banking  
Hungary*  
2018





**16** MEMBERS OF STEP  
HUNGARY IN 2017

**96** MEMBER  
COUNTRIES

**2014** THE FOUNDATION  
OF STEP HUNGARY

**22 000** PROFESSIONALS  
WORLDWIDE

István Karagich is one of the founders of STEP Hungary, a regular lecturer on the events of the organization. The Society of Trust and Estate Practitioners (STEP), an international professional organization for professionals in the field of trust asset management, tax and wealth planning, is present in 96 countries, bringing together more than 22 000 professionals worldwide and representing professional aspects in

local and international legislative processes. An important goal of the STEP is to share professional experience and to provide continuous professional training, for which it regularly holds professional conferences and symposiums. At present, over 4 000 students participate in the STEP training course to acquire the STEP Diploma, which is recognized as a science degree almost everywhere in the world.



## MESSZEHANGZÓ TEHETSÉGEK FOUNDATION “BRIGHT SPARK ENDOWMENT”

Bright Spark Endowment “For Talented Children” is an independent, self-sustaining foundation that was created in 2008, with a goal to help sociocultural disadvantaged, upper secondary and middle school children for giving them - totally free - outside school talent-giving programs. Summer camps, mid-range thematic workshops and large-scale charity events, and a scholarship program are the

implementation of this. The programmes focus on three main areas – arts, science and the information technology.

It is highlighted in talent development personality, as well as targeted self-knowledge, but based on personality development themes, programmes are also offered by the Foundation. We are proud that we can support their work from the beginning.

**610**  
CHILDREN  
AT SUMMER  
CAMPS

**890** CONDUCTED TALENTED  
CHILDREN SURVEY

**18** SUMMER  
CAMPS

**53** OUTSTANDING TALENT SUPPORTED  
IN A SCHOLARSHIP PROGRAM

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

PRIVÁTBANKI PIAC MAGYARORSZÁG  
2010. TAVASZ

A MAGYARORSZÁGI PRIVÁTBANKI SZÉKTOR  
AKTUALIS ÁLLAPOTFELMÉRÉSE



Blochamps, 2010. tavasz

AS THE LEADING HUNGARIAN PRIVATE BANKING  
BUSINESS INTELLIGENCE CONSULTING COMPANY,  
WE BELIEVE THAT THE DEVELOPEMENT OF  
THE SECTOR IS OUR RESPONSIBILITY AS WELL....

BLOCHAMPS  
PRIVATE BANKING ADVISORY  
BUSINESS INTELLIGENCE MONITORING

PRIVÁTBANKI PIAC  
MAGYARORSZÁG  
2017. TÉL

A MAGYARORSZÁGI  
PRIVÁTBANKI SZÉKTOR  
ÁLLAPOTFELMÉRÉSE



PRIVATE BANKING ANALYSES  
SINCE 2004  
WWW.BLOCHAMPS.HU

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

PRIVÁTBANKI PIAC  
MAGYARORSZÁG  
2015. TÉL

A MAGYARORSZÁGI  
PRIVÁTBANKI SZÉKTOR  
ÁLLAPOTFELMÉRÉSE



Blochamps, 2015. tél

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

PRIVÁTBANKI PIAC  
MAGYARORSZÁG  
2016. TÉL

A MAGYARORSZÁGI PRIVÁTBANKI SZÉKTOR  
ÁLLAPOTFELMÉRÉSE



Blochamps, 2016. tél

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

PRIVÁTBANKI PIAC  
MAGYARORSZÁG  
2011. NYÁR

A MAGYARORSZÁGI  
PRIVÁTBANKI SZÉKTOR  
ÁLLAPOTFELMÉRÉSE



Blochamps, 2011. nyár

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

PRIVÁTBANKI PIAC  
MAGYARORSZÁG  
2011. NYÁR

A MAGYARORSZÁGI  
PRIVÁTBANKI SZÉKTOR  
ÁLLAPOTFELMÉRÉSE



Blochamps, 2011. nyár

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

PRIVÁTBANKI PIAC  
MAGYARORSZÁG  
2012. NYÁR

A MAGYARORSZÁGI  
PRIVÁTBANKI SZÉKTOR  
ÁLLAPOTFELMÉRÉSE

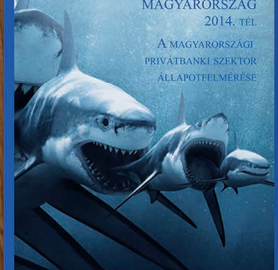


Blochamps, 2012. nyár

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

PRIVÁTBANKI PIAC  
MAGYARORSZÁG  
2014. TÉL

A MAGYARORSZÁGI  
PRIVÁTBANKI SZÉKTOR  
ÁLLAPOTFELMÉRÉSE

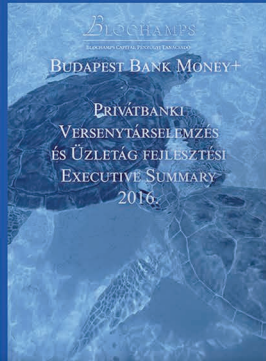


Blochamps, 2014. tél

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

BUDAPEST BANK MONEY+

PRIVÁTBANKI  
VERSENYTÁRSLEMLÉZÉS  
ÉS ÜZLETÁG FEJLESZTÉSI  
EXECUTIVE SUMMARY  
2016.



Blochamps, 2016. Széktörvény



Blochamps, 2016. Széktörvény

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

K&H BANK  
PRIVÁTBANKI  
SZOLGÁLTATÁSI  
VERSENYTÁRSLEMLÉZÉS

2016. 1. 1. NAPI



Blochamps, 2016. 1. 1.

BLOCHAMPS  
BLOCHAMPS CAPITAL PRIVATE BANKING TANÁRSÁG

RAIFFEISEN BANK  
PRIVÁTBANKI  
VERSENYTÁRS- ÉS PIACFELMÉRÉS  
2016. 1. 1. NAPI



Blochamps, 2016. 1. 1.