

AASBI
ACCREDITED

**ASSOCIATION OF ACCREDITED
SCHOOLS OF BUSINESS INTERNATIONAL**



UBS D B

(c) Michael Schemmann 2024-03-09



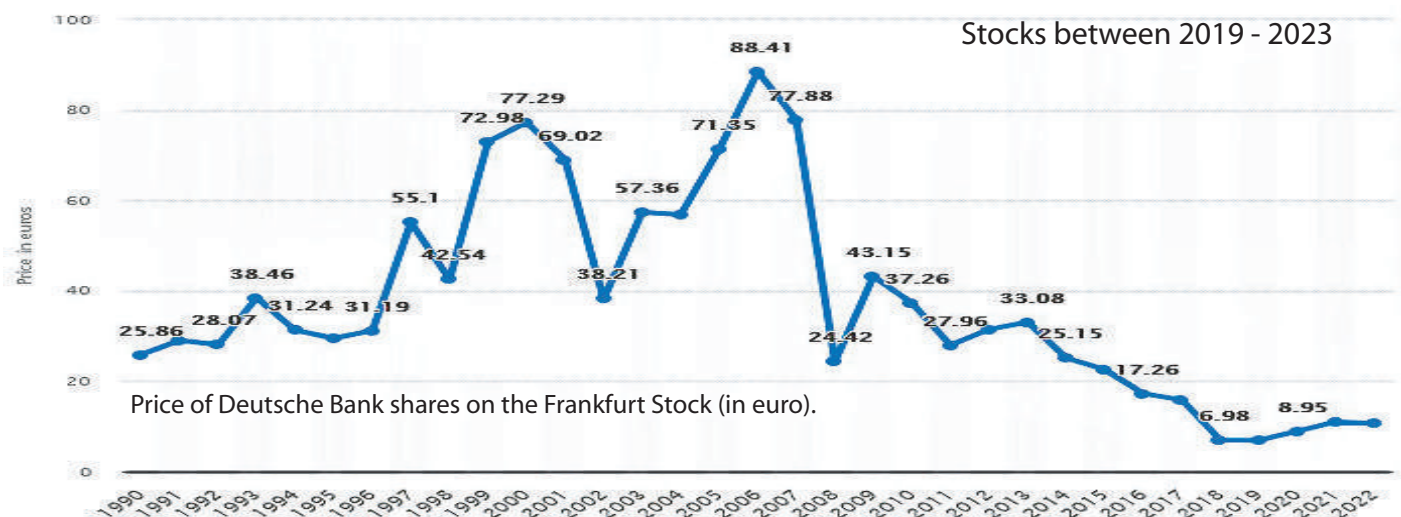
Michael Schemmann, PhD, CPA (US Wash. Ret.), LL.M., Managing Director Owner
USA: Indianapolis, Indiana 46237 (c/o address) | Asia: P.O. Box 9, Pak Thong Chai 30150, Thailand



**HOLISTIC QUALITY EDUCATION
TEACHING-LEARNING PROCESS**

The Postbank *Postscheckdienst* was introduced in 1909, is now "a Niederlassung der Deutsche Bank AG" is a branch of Deutsche Bank for retail banking, which was formed from the demerger of the postal savings division of Deutsche Bundespost in 1990. Since May 2018, Postbank operates as a brand of Deutsche Bank's retail arm, serving 13 million customers in around 1,000 branches and 700 advisory centers.

Deutsche Bank with assets amounting to over 1.3 trillion U.S. dollars in 2021, it was the eighth largest bank in Europe, and the ninth largest investment bank globally. The ownership structure of Deutsche Bank AG (DB) stock is a mix of institutional, retail and individual investors. Approximately 28.76% of the company's stock is owned by Institutional Investors, 0.10% is owned by Insiders and 71.14% is owned by Public Companies and Individual Investors.

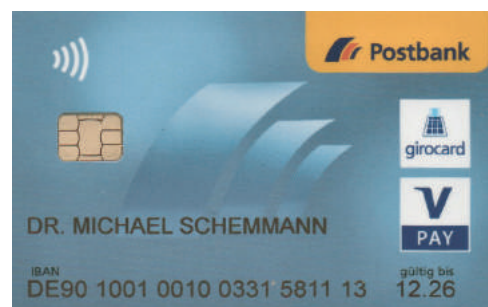


Deutsche Bank intends to 250 to 500 Postbank branches to Private Customers Chief FT March 04, 2024. *Bei den Verbraucherzentralen gehen nach eigenen Angaben weiter viele Kundenbeschwerden über Probleme bei den Deutsche-Bank-Tochtergesell. Postbank & DSL ein. Seit Jahresbeginn seien 1700 Beschwerden von Kunden beiten Institute gezählt worden. Verbraucher berichteten etwa, dass sie widersprüchliche Aussagen Beschäftigten im Kundendienst bekämen.*

Diese würden erklären, nicht zuständig zu sein oder nichts machen zu können“, sagte Verbraucherzentrale. Die Leitung der Deutschen Bank habe für das Projekt nicht ausreichend geschultes Personal in der Kundenbetreuung organisiert.

The customer's required his and her wife's ten-year old account's Postbank closed and transfer of his ca. Euro 4'500 to his/her Bangkok Bank susidiary in Thailand in September 2023. Todate, Postbank has not refused close of the Postbank nor transfer the customers' funds. Michael Schemmann's letter to Christian Sewing, CEO, nor even a simple note on March 07, 2024.

Michael Schemmann was a 2 1/2 banking apprentice Commerzbank in Kassel at of 20-22 years, a banking accountant in American Express in Zurich, Western Banking Bank at Basel, Switzerland under Dr. Paul Erdman economist and author), taking out of a MBA at Pforzheim, Germany, becoming a Corporte Credit Officer at Scotiabank in Toronto, becoming a multinational finance controller at Sandoz, Basel, Switzerland; taking the Certified Public Accountant at Washington State for 46 tears, to become a professor of Accounting & Finance in universities in Thailand and in Central Asia, and the Managing Director and Owner of AASBI in the U.S. Delaware to convert in to Swiss obligation laws.



Deutsche Bank's brand is ranked #570 in the list of Global Top 1000 Brands, as rated by customers of Deutsche Bank. Their current market cap is \$24.04B. UBS's brand is ranked #245 in the list of Global Top 1000 Brands, as rated by customers of UBS. Their current market cap is \$59.89B.

Working at Deutsche Bank vs Working at UBS



73 / 100
 CEO Rating
 Winner by 3%



70 / 100
 CEO Rating

Compare Deutsche Bank versus UBS for CEO Rating. Overall Culture, Brand and other ratings. Results were generated by 248 employees and customers of Deutsche Bank and 295 employees and customers of UBS.

Closures of consolidation of UBS of \$1.679 trillion plus Deutsche Bank \$1.480 trillions will become total assets of UBS-DB comes to \$3.159 (2022) become 6th position Bank America's position at \$3.100 by only \$ 59 billions (see "list of biggest banks" by Wikipedia for 2022).

Sergio Ermotti and Christian Sewing may Chief Cherman Executive Officers unil a new USBDE Common Chief Executive Officers' will be promoted by the conjointed shareholders. There may possibly suggested of UBS's former 2012 to 2022, a suggest my Alex Weber, who former's Professor of Business Administration at Cologne and Chicago, of German Bundesbank, and a Member of the Government of the European Central Bank in 2004.



UBS: Sergio Ermotti and Alex Weber



DB: Christian Sewing

Purpose of Universities' Endowment Wealth

AASBI sending your application forms "Checklis and Affirmation" to fill-in and sign to accept of AASBI Declaration to four ree of charge. Annual due of \$2,650 per year.

Example

AASBI
ACCREDITED

**ASSOCIATION OF ACCREDITED SCHOOLS
OF BUSINESS INTERNATIONAL**

Association *Verein* by Charter adopted and under operated under Swiss law

Hochschule [plus name as accepted]

Name Donated Endowment _____

Example



ASSOCIATION OF ACCREDITED SCHOOLS OF BUSINESS INTERNATIONAL

Association *Veren* by Charter adopted and under operated under Swiss law



Hochschule [plus name as accepted]

Name Donated Endowment _____

Endowment(s) by the student undergraduate, graduate, donation/investor, or corporate or partnership(s) as funds or assets donated to the University institutions, faculties, departments or centres to provide ongoing financial support to fulfill the organisations or missions or specific programmes in perpetuity.

Secretary - Treasurer



Managing Director

Donation Number _____ Year 2024 Month _____ Fonated Funded _____ EUR