

Before founding Kraemer, Schwab & Co. in 1983, Xavier Kraemer worked for five years with Union Bank of Switzerland (UBS) after having completed higher studies. Thereafter he has worked for twelve years (of which four in Asia) with Citibank as Investment Advisor for international private clients as well as in various management positions. At last, he was appointed Business Manager for the Private Banking division Asia Pacific and Western Hemisphere. Xavier is a Graduate of the University of Michigan's Senior Management Program as well as of IMD in Lausanne.