



Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Procureur Général d'Etat (State Public Prosecutor)
Palais de Justice
P.O. Box 15
L-2010 LUXEMBOURG

Luxembourg December 22 2008

Att : Procureur Général
Re : Danske Bank S.A. – Criminal Complaint
Case # :
Your reference :
Our reference :
Posting by : Fax and mail
Your fax # : +352 470550
Numbers of pages : 87
Attachment : 78 pages
Copy : CSSF

CRIMINAL COMPLAINT

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1. Preface

Perpetrators

- a. Sven Erik Lystbæk, Chairman.
- b. Klaus Mønsted Pedersen, Board of directors.
- c. Per Rohrmann Wesselhoff, position unknown.
- d. Johan Bjerregaard, Account Manager.
- e. Eivind Bjørnsen, Account Manager.
- f. Anne Kaupang Leighton, Account Manager.
- g. Jørgen Fænøe, Head of Credits.
- h. Morten Berg Jensen, Credit officer.
- i. Ole Stenersen, Legal Advisor.

All of the above named persons at Danske Bank International S.A., 13, rue Edward Steichen, P.O. Box 173, 2011 Luxembourg.

Date of Crime

The period of July 7 2003 ongoing up to date.

Scene of Crime

Danske Bank International S.A., 13, rue Edward Steichen, P.O. Box 173, 2011 Luxembourg.

2. Criminal Actions – Background

In the period from July 7 2003 till October 18 2006 we have deposited a little more than **€ 1 million** to our savings account No 653147 at Danske Bank International S.A. Luxembourg. See appendix # 5 for further details.

On October 17 2006 we bought our house in Luxembourg, and subsequently we moved to Luxembourg. The price of the house was €695.000 and it was paid in cash (that is; cheques drawn on our account on October 16 2006 and January 15 2007).

Some time in September 2008 Anne Kaupang Leighton invited us for lunch at the bank. The date was set to September 29 2008.

During this meeting we observed a person, Kaupang Leighton, that actually had no clue about our savings with the bank. We didn't get any statements or otherwise documents clarifying the picture of our assets. She tried to explain something about the account, but not even herself understood what she was trying to say,¹ besides that she obviously had been directed to tell us to sell something. We were quite shocked about the whole situation, and we were obviously forced to review all the documents sent to us from the bank from July 7 2003 and onwards.

Since I have been heavily occupied with other business in Sweden, France, Switzerland, Italy and Monaco, it has not been possible for me to spend *all* my time on this case after this meeting, but that changed after receiving several e-mails from Anne Kaupang Leighton in mid October 2008.

On October 13 2008 Anne Kaupang Leighton sent me an empty e-mail.

See Appendix #1 : E-mail from the bank of October 13 2008.

On October 15 2008 Anne Kaupang Leighton sent me an e-mail basically stating that all our savings seemed to be lost.

See Appendix #2 : E-mail from the bank of October 15 2008.

On October 20 2008 we got an e-mail from Anne Kaupang Leighton stating that we were in breach of an agreement. Attached to this e-mail was a letter from the bank, basically informing us that all our savings were lost.

See Appendix #3 : E-mail from the bank of October 20 2008

During that particular week I was in Monaco, fully occupied with another case. I checked my e-mails on this Monday October 20 2008 and got quite flabbergasted by the way the bank approached us in regards to the e-mail of October 13 and 15 2008. A few hours later, at 12.07 I received another e-mail from the bank. This forced us to concentrate more on the review of our bank statements. The result so far is grave.

¹ The meeting in whole is taped.

We immediately responded to the bank's letter by our letters of October 20 and 24 2008.

See Appendix #4 : Our letter to the bank of October 20 and 24 2008.

The bank didn't respond to our requests, thus we contacted CSSF on October 27 2008 and asked for their intervention.

See Appendix #5 : Our letter to the CSSF of October 27 2008

The bank responded somewhat by its letter of November 3 2008, but only copying what had been stated in their previous letter.

See Appendix #6 : The bank's letter of November 3 2008.

On November 8 2008 we contacted the bank yet again, reminding the bank about our letter of October 24 2008 in which we asked the bank which contract we were in breach of, the legal consequences for the bank and the status of our savings.

See Appendix #7 : Our reminder of November 8 2008 to the bank.

On November 11 2008 we contacted the bank yet again with two letters, reminding the bank about our requests in previous correspondence, as well as petitioning the bank to delete the unlawful bond they have on our house, as the house was bought by our own money.

See Appendix #8 : Our two letters of November 11 2008 to the bank.

At the same day we asked the CSSF to intervene immediately.

See Appendix #9 : Our letter of November 11 2008 to the CSSF.

The bank responded to our letters, which was dispatched to the bank by fax and mail the same day, with their letter of November 11 2008, informing us that they had moved the case to their legal department, and that they would come back to us. They never did.

See Appendix #10 : The bank's letter of November 11 2008.

On December 16 2008 we asked the bank to transfer a certain amount to our son's school regarding tuition fee.

See Appendix #11 : Our letter to the bank of December 16 2008.

At 1200 on December 19 2008 the bank closed our savings account, and our MasterCard, leaving us without money, only days before Christmas. As of this date the bank has somehow embezzled all our savings, estimated to some + €500.000,-.

The bank did not inform us about this closure, until 6 hours *after* the actual closing of our bank account.

See Appendix #12 : The bank's fax to us of 18.37 December 19 2008.

By this action the bank also stopped our payment for tuition for our son.

* * *

In the e-mails and letters from the bank the bank refers to a "Multipurpose Line Agreement" of different dates and with different amounts, in which the bank claims that we have entered into. This "agreement" which we don't recognise, should not be mixed up with the criminal actions mentioned and referred to in this document.

As for this "Multipurpose Line Agreement" – which we by the way have discovered is not a common term in the banking business – we do not agree to the bank's allegations that we have entered into such an agreement and that we are in breach of this. In this regard I want to underline that I was asked and offered by the Account Manager Johan Bjerregaard in a letter of August 20 2003 whether we wanted to invest long term in safe low risk Government bonds, which we did.

See Appendix #13 : Bjerregaards letter to me of August 20 2003.

As it appears in this letter, and in other documents, we were not interested in anything else but low risk investment. Despite this and only a few months later Bjerregaard sold out all these bonds and started what we would call a raid against our savings.

Whatever the bank has done after this point it is to be regarded as a "Ponzi Scheme" where we were promised by phone talks and flyers high returns at obviously low risk investment. In this regard the bank and its account managers knew that we had no other income when we (Herman, Katalin and our son) moved to Luxembourg than the interest on our savings, which should give any sane person a hint on what kind of risk we were willing and able to go into in regards to investments.

The bank alleges that we have invested our savings in different funds that now have gone bankrupt as a result of criminal actions (Lehman's, Madoff's and so forth). There are though no documents with signatures that can support this allegation of investments. And if we had signed on such a high risk investment on rotten funds, the bank has never informed us about these funds, nor have we got any Prospectus or any other legally binding documents explaining and informing us about such an alleged investment, documents that even require our signatures before entering into it. None of this exists.

3. Criminal actions September 30 – December 31 2004: Illegal FX trade
During the period of September 30 – December 31 2004 the Account Manager Johan Bjerregaard has, without our consent or knowledge, operated our savings account of some **NOK 4.4 million** – as if it was his own – in criminal Foreign Exchange-speculations.

See Appendix #14 : Report on "653147" of December 31 2004.

At the end of December 2004 our savings of **NOK 4.363.927** (as of September 30 2004) had thus changed to a total liability to the bank of some **NOK 23.1 million**.

This sudden gigantic liability towards the bank had vaporised by the next bank statement of March 31 2005.

See Appendix #15 : Report on "653147" of March 31 2005.

Nevertheless it clearly shows that the Account Manager Bjerregaard or some of his co-workers had speculated in FX using and jeopardising all our savings. Most likely he or his co-collaborators have made profit out of this. This profit is to be assessed and seized by the prosecuting authority.

Such intervention and actions against our account indicate that this bank, or certain employees with this bank, operates client accounts for their own profit, in which is needless to say considered as a serious criminal action.

4. Criminal actions June 30 – September 30 2005

On September 7 2005 we made a deposit of €266.466 to our savings account. See appendix #5

In the bank statement of September 30 2005 all of a sudden we owe the bank some **NOK 1.027.367**.

See Appendix #16 : Report on "653147" of September 30 2005.

This unexplainable debt to the bank continues to exist in the bank statements to follow, despite the fact that we have no loans with the bank.

5. Criminal actions March 31 – June 30 2006: Embezzlement

During the period of March 31 – June 30 2006 the Account managers Øyvind Bjørnsen and Anne Kaupang Leighton have somehow embezzled a large amount from our account. The amount could span from some **NOK 873.829** and upwards.

According to the bank statement of March 31 2006 our savings was estimated to some **NOK 6.258.185**.

See Appendix #17 : Report on "653147" of March 31 2006.

According to the bank statement of June 30 2006 our savings had decreased dramatically and was estimated to some **NOK 4.882.094**.

See Appendix #18 : Report on "653147" of June 30 2006.

Taking into account our spending, transfer and a loan to a Luxembourg company during the period, we have estimated the embezzlement to at least some **NOK 873.829**.

6. Continues criminal actions October 13 2006 – present: Embezzlement

During the period following October 13 2006 the Account managers Øyvind Bjørnsen and Anne Kaupang Leighton have somehow embezzled a large amount from our account. The amount embezzled is estimated to + **NOK 4.5 million**.

According to the bank statement of October 13 2006 our savings was estimated to some **NOK 5.186.242**.²

See Appendix #19 : Report on "653147" of October 13 2006.

On October 18 2006 we made a deposit of some **€ 120.185** to our savings account, or the equivalent of some **NOK 1.019.881**, thus we held deposits – after spending – totalling in excess of **NOK 7 million** at the time we bought the house. See appendix #5 for further details.

According to the bank statement of December 31 2006 our savings was nevertheless estimated to some **NOK 4.622.254**.

See Appendix #20 : Report on "653147" of December 31 2006.

In this same bank statement the debt/liability to the bank increased by some **NOK 1.7 million**, to some **NOK 2.763.254** although we didn't make any loan or otherwise committed ourselves in which should explain this dramatically increase of debt. On the contrary during this period we deposited, as mentioned above, some € 120.185 to our

² As shown above this amount should have been at least NOK 6 million at that time.

savings account as well as paying off some 14.4% of the purchase price of the house in addition to €51.200 in fees to the Notary.

During the period of 2007 – taken into account our spending – our savings unexplainably decreased by some **NOK 1.064.363**. During the period of January – March 2007 our liabilities to the bank increased by **NOK 4.814.892** to some **NOK 7.578.630**

What's really happened to our savings account after the time we bought our house has been somewhat difficult to assess, partly because the bank refuses to communicate with us. We still don't understand most of the bank statements that has been sent to us. The fact is though that we had deposited more than **NOK 7 million** at the time of the purchase of the house in mid October 2006, and that our complete savings has vaporised during the following 24 months.

I underline that our savings has nothing to do with the so called bank crises. It is a fact that the bank has 1) speculated in foreign exchange using and jeopardising our savings; 2) siphoned from our account on several occasions thus draining our savings account for several hundred thousand Euros. Close to **NOK 1.5 million** (€190.000 at the time) was embezzled from our account long before the end of 2006, and before we bought the house; 3) The bank has deceived us to sign a Mortgage Deed on January 15. 2007.

During the period of January till September 2008 – taken into account our spending – our savings further decreased by some **NOK 2.625.535**.

As mentioned before, the bank refuses to co-operate, as well as giving access to documents, answering to our requests etc.

7. The banks unprofessional behaviour and actions – Closing

In the bank's e-mail of October 20 2008 stating that we are in breach of an agreement, Kaupang Leighton states that the bank has dispatched this notification by Registered Mail. This is not true. We have still not received any registered mail from the bank what so ever, thus the bank has not legally terminated anything.

During phone conversations as well as the lunch meeting at the bank on September 29 2008, which has been taped, Kaupang Leighton has revealed the following:

1. She is in the board or even the chair of the Norwegian club in Luxembourg. Taken into account Kaupang Leighton's eagerness to talk loosely about anything and anybody, mentioning names on Norwegians in Luxembourg that she considers as whining, mentioning names on Norwegians and others that has been fired from different banks, etc, we consider it very likely that she has told Norwegians in the Norwegian Luxembourg club about our relationship with the bank, about problems that has occurred, etc. We find it hard to believe that she has not leaked information outside the bank about our business with the bank. In this regard I would like to inform the Prosecuting Authority that during the summer of 2007 we explored the possibilities to change bank. I talked with the Dresdner Bank, handed over all relevant documents, and we got a very positive response. We were thus about to take our savings to Dresdner. At this point we weren't aware of any problem with our own account. All of a sudden the Dresdner Bank shut us out, and refused to talk with us. Someone had obviously talked with this bank, and this might be someone at the Danske Bank that was afraid of getting caught. We understand now that as soon as we would break up with this bank, the reality would have surfaced and no bank would have even thought of taking over, as there in reality was nothing to take over.

2. During this lunch meeting Kaupang Leighton told us that she knew that we knew another woman working at the Danske Bank International S.A. and that our son attends

to the same school as this woman's children. She had obviously talked with this woman about us, but still she seemed to be untouched about the fact that this was a problem.

3. In this meeting of September 29 2008 Kaupang Leighton excused herself of not being up to date with our file, by stating that she had only had this case/file for a short time, indicating that she just recently had succeeded Øyvind Bjørnsen after he allegedly was sacked by the bank in May 2008. This statement is contradictory to the fact that she has been working with our savings account together with Bjørnsen since late summer of 2006 and should thus be fully qualified to answer questions in regards to our file. Her lack of knowledge told us that she hadn't prepared anything for this meeting, not herself nor any documents. She was though quite interested in whether we had assets/estates other places in the world thus clearly phishing for information about our global possessions, for some reason.

4. All of a sudden this spring Anne Kaupang Leighton started to address herself as "Wealth Manager". We have not signed any Wealth Management agreement with the bank. We have still not got any explanation on this.

5. Both during this meeting as well as during a phone conversation in July 2008, Kaupang Leighton was quite persistent on getting information about my case in Monaco. This case in Monaco has direct connection with my investigation on the multi billion dollar fraud in regards to the so called "Viking Bank" Zurich as well as "Viking Bank" Bermuda, in which Danske Bank is a major shareholder of (more than 10% of the share capital). On April 8 2008 the Swiss Federal Banking Commission declared to me that this company, Viking Schiffsfinanz A.G.:

"...is/was not authorised by the SFBC for an activity as a bank, securities dealer or in the domain of collective investment schemes."

Despite this fact, the "bank" has – according to documents obtained from Swiss company registers – conducted banking business (acting as a bank for the founders of the "bank" and their families as well as providing and financing clandestine activities in different countries, from its financial base in Switzerland) since 1958, without a license. Its clandestine activity is by the way in direct violation with the Swiss policy of neutrality.

Kaupang Leightons interest could origin from the bank's concerns thus doing anything to prevent such a scandal to surface.

6. During this meeting Anne Kaupang Leighton suggested to us to sell "our"³ holdings in the so called "Ballanced fund".⁴ At the time Kaupang Leighton proposed this, this fund was already closed for any trade due to the fact that Lehman Brothers had filed for bankruptcy. Any attempt or even suggestion on selling anything in connection with the Lehman Brothers would obviously be considered as a criminal action, at the latest on September 15.

There are other criminal actions that have to be investigated and prosecuted, but as for now there is no time, nor do I have the whole picture of what has really happened to actually pinpoint and thoroughly document these crimes. This task must be taken care of by the State public Prosecutor and his force.

* * *

³ We don't agree to be owner of any funds through Danske Bank International S.A. Even so, any agreements between us and the bank must be assessed null and void due to the fact that Danske Bank International S.A. has defrauded us for a long time, and for a considerable amount. Despite the fact that several of the bank's staff has seen this, even the auditors, no one has informed us about the defraud.

⁴ See Appendix #4 for further explanation.

7. Since we got these alarming messages from the Bank we have several times requested answers, as well as access to documents, in our attempt to try to sort out what has happened to our savings. We have even asked the CSSF to intervene. The bank has refused to answer upon any questions, an attitude in which indicates that the bank is concealing something.

8. It needs to be mentioned that the Account Manager Øyvind Bjørnsen virtually interrogated us on several occasions whether we had additional assets somewhere else. We have now to ask; Why?

9. At the time we decided to move to Luxembourg, we considered changing bank, mostly as we needed a normal bank where we could do normal banking business, like paying bills, making withdrawals, and so forth. We really didn't need a private banking service. The bank convinced us to stay with them, suggesting that we could open a bank account in a "normal" bank for our day-to-day banking business and transfer certain amounts to this bank whenever needed. Furthermore the bank stated that there would be no problem helping us buying a house and financing our living. Some weeks after we signed the contract (purchasing the house) with the broker, Bjørnsen asked us to transfer our deposit in New Zealand⁵ as well, although the bank already had based their willingness to "help" on what we had deposited with the bank at the time of the purchase. In reality it shows now that it was not a financing of our living (refinancing after buying the house) the bank brought us into, but rather a scam to keep us so that we would not discover the already completed embezzlement of Marc-June 2006. In this the bank needed more of our money, forcing us to transfer our ANZ deposit as well. In stead of helping us out with refinancing the house for our living, the bank continued to siphon from our account as well as holding and/or placing our savings in totally rotten funds, without our knowledge and consent.

10. We have also discovered that the bank has kept our statements/savings in NOK although we have placed our savings in Luxembourg. We do live in Luxembourg and we have not got any explanation why this has been done. Calculating our deposits in NOK obviously has helped decreasing the value of our savings.

11. Important: Although I have taped a few of the conversations with the bank as well as meetings, important statements can be lost if the tapes at the bank is not immediately seized. This goes for documents as well.

In these taped conversations the prosecuting authority will find information that Danske Bank International S.A. was duly informed about the so called crisis/collapse in the banking business early in 2008, long before the actual collapse. Kaupang Leighton told me earlier this year that the first banks to go bankrupt are the Icelandic ones. I didn't understand the consequences of the statement at that point. This statement to me and thus the common knowledge within the bank is supported by the article in "Business.dk" with the following heading on July 17 2008: "Heads of Danske Bank sold on top". The heading refers to the fact that these heads sold their stocks in Danske Bank before the stocks plummet.

See Appendix #21 : Article in Business.dk of July 17 2008

In regards to Kaupang Leighton's statement, not only the heads of the bank knew about this so called collapse, but obviously certain account managers as well.

12. When we paid for the house on January 15 2007, and at the same time was handed the keys for the house at the Notary, two people from the bank showed up and

⁵ He got the information of this deposit by virtually interrogating us about our global assets.

presented a paper written in German in which we had to sign. This paper, which shows up to be a Mortgage Deed or a special hypothèque, was not translated into either English or any other language we understand. Thus we didn't really understand what kind of a paper we were signing on, although the Notary tried to make an ad hoc translation. All we really knew was that we had to sign to get the keys to the house. We understand now that this "deed" was not done according to EU law in regards to financial instruments, if that is what it is.

13. In closing I petition the Procureur Général:

- 1) to investigate the above mentioned actions and prosecute the offenders.
- 2) to seize all evidence both at the bank as well as at the homes of the named persons mentioned above.
- 3) to see that Danske Bank International S.A.'s banking license is immediately suspended.
- 4) to see that our bank account immediately is re-opened.
- 5) to see that our savings as well as claims for damages is secured in case of liquidation of the bank.

* * *

Our bank statements and other documents are at the Public Prosecutors disposal, at any time. Please do not hesitate to contact us for any questions.

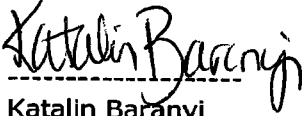
The situation is precarious and we ask that the administration of this criminal complaint gets the highest priority.

* * *

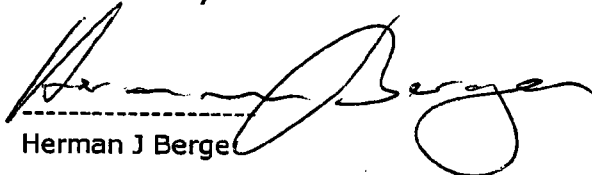
This Criminal Complaint is submitted to the Procureur Général in English in accordance with the ECHR.

DATED in Luxembourg this 22 day of December 2008; and delivered by fax and ordinary mail to the attention of the Procureur Général

Sincerely,



Katalin Baranyi



Herman J Berge

BILAG 000001

Herman J Berge

From: Anne Kaupang Leighton [anne.leighton@danskebank.lu]
Sent: Monday, October 13, 2008 11:40 AM
To: herman.berge@libertymedianetworks.co.uk
Subject: Hei Herman. Vennligst ring meg snarest.

Kind regards,

Anne Kaupang Leighton
Wealth Manager

Danske Bank International S.A.
Private Banking
13, rue Edward Steichen, P.O. Box 173
L-2011 Luxembourg
Phone +352 46 12 75 632
Fax +352 47 30 78
Mobile +352 621 359 758
anne.leighton@danskebank.lu
www.danskebank.lu

BILAG 000002

Herman J Berge

From: Anne Kaupang Leighton [anne.leighton@danskebank.lu]
Sent: Wednesday, October 15, 2008 12:16 PM
To: herman.berge@libertymedianetworks.co.uk
Cc: Dorthe H. Østergaard; Søren Nils Nilsson; Fredrik Holm
Subject: Fw: Hei Herman. Vennligst ring meg snarest.

Hei Katalin og Herman,

Jeg har både sendt deg mail og lagt igjen beskjed på din telefonsvarer.

Etter siste tids store fall i markedet er vi nå kommet i den situasjon at vi blir nødt til å selge din portefølje.

Vi har idag et overtrekk på Euro 30 000 og skal vi komme i balanse må vi selge for mer enn Euro 100 000, og din verdiportefølje er i dag under dette.

For å holde seg innenfor lånekonseptets rammer må vi i tillegg til salg be deg om å overføre Euro 10 000.

I tillegg krever også banken at lånerenten skal betales ved hvert forfall. Nytt renteforfall er den 23.10.08 og rentebeløpet å betale vil være Euro 11.758,37.

Dersom du ikke kontakter meg i dag ser vi oss dessverre nødt til å tvangs selge din portefølje.

Med vennlig hilsen,

Anne Kaupang Leighton
Wealth Manager

Danske Bank International S.A.
Private Banking
13, rue Edward Steichen, P.O. Box 173
L-2011 Luxembourg
Phone +352 46 12 75 632
Fax +352 47 30 78
Mobile +352 621 359 758
anne.leighton@danskebank.lu
www.danskebank.lu

— Forwarded by Anne Kaupang Leighton/LEIG/Intranet/DDB on 15/10/2008 11:51 —

Anne Kaupang Leighton/LEIG/Intranet/DDB

To herman.berge@libertymedianetworks.co.uk

cc

13/10/2008 11:40

Subject Hei Herman. Vennligst ring meg snarest.

Kind regards,

Anne Kaupang Leighton
Wealth Manager

Danske Bank International S.A.
Private Banking
13, rue Edward Steichen, P.O. Box 173
L-2011 Luxembourg
Phone +352 46 12 75 632
Fax +352 47 30 78
Mobile +352 621 359 758
anne.leighton@danskebank.lu
www.danskebank.lu

Herman J Berge

From: Anne Kaupang Leighton [anne.leighton@danskebank.lu]
Sent: Monday, October 20, 2008 12:07 PM
To: herman.berge@libertymedianetworks.co.uk
Cc: Jørgen Fænøe; Fredrik Holm
Subject: Letter
Attachments: Berge and Baranyi.pdf

Please note that the attached letter has been sent by registered mail from the bank today.

I have repeatedly tried to contact you, but without success. Please urgently contact the bank. If not, the bank is obliged to sell your securities on Tuesday 21st October as mentioned in our letter.

(See attached file: Berge and Baranyi.pdf)

Kind regards,

Anne Kaupang Leighton
Wealth Manager

Danske Bank International S.A.
Private Banking
13, rue Edward Steichen, P.O. Box 173
L-2011 Luxembourg
Phone +352 46 12 75 632
Fax +352 47 30 78
Mobile +352 621 359 758
anne.leighton@danskebank.lu
www.danskebank.lu

Vi goer opmaerksom paa, at denne e-mail kan indeholde fortrolig information. Hvis du ved en fejltagelse modtager e-mailen, beder vi dig venligst informere afsender om fejlen ved at bruge svar-funktionen. Samtidig beder vi dig slette e-mailen i dit system uden at videresende eller kopiere den. Selv om e-mailen og ethvert vedhaeftet bilag efter vores overbevisning er fri for virus og andre fejl, som kan paavirke computeren eller it-systemet, hvori den modtages og laeses, aabnes den paa modtagerens eget ansvar. Vi paatager os ikke noget ansvar for tab og skade, som er opstaaet i forbindelse med at modtage og bruge e-mailen.

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Mr Herman Berge and Mrs Katalin Baranyi
665, rue de Neudorf
L-2220 Luxembourg

Danske Bank International
13, rue Edward Steichen
P.O. Box 175
L-2011 Luxembourg
WWW.danskebank.lu
Telephone +352 46 12 751
Telefax +352 47 30 78
SWIFT DABALU33
www.danskebank.lu
DR3454/00

17 October 2008

Send by mail and e-mail.

**Your EUR 1,200,000 Multipurpose Line Agreement dated 16 October 2006 and later
Amendment 4 September 2007.**

Dear Sir and Madam,

We hereby inform you that you are in breach of the agreement mentioned above due to the fact that the Actual Security Ratio (0.73) is higher than the Requested Security Ratio (0.71), as defined in clause 9 B and 15 A.


Your Wealth Manager Anne Leighton has tried to contact you several times during the last week but you have not responded or rectified the situation.

Please note that we will sell all of your securities and together with your cash holdings, reduce your outstanding loan on Tuesday 21 October 2008 at 12.00, if we have not heard from you to find a solution. The only security not being sold is the DLF Balanced Fund, which fund for the time being is closed for trading. The present value of the DLF Balanced Fund is 219,152.37.

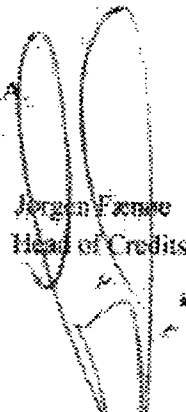
We enclose an account statement as per today and please note that we have covered outstanding EUR 3,163.45 on your two MasterCard from your EUR account no 6531475501 leaving a balance of EUR 219,300.48 to be used for reduction of outstanding loan.

Yours faithfully,
Danske Bank International S.A.

Anne Leighton
Wealth Manager



Jørgen Fønne
Head of Credits



Custody account statement as at 17 October 2008

NOK - 0031477

(trade date)

Assets

Shares	Holding	Ccy	Price	Date	Avg. purchase price	Value in ccy	Exchange rate	Balance	Share of assets
SKAGEN Global/NO	197.14	NOK	533.5382	15/10/08	845.3155	105,182.58	1.0000	105,182.58	3.62
SKAGEN Kom-Ti/NO	358.23	NOK	278.8390	13/10/08	465.3029	99,888.93	1.0000	99,888.93	3.44
DAAF Allo Dynam	1,163.92	EUR	18.3760	13/10/08	22.1593	21,371.80	8.8585	189,321.09	6.52
DLF Balanced A	56.89	EUR	484.9300	10/10/08	1,011.1616	24,683.49	8.8585	218,608.20	7.53
Ocean Eq Inv II	875.00	JPY	5,532.6629	30/09/08	10,100.0000	4,841,080.00	0.0653	316,161.25	10.89
Total Investment funds								929,213.55	32.01
Total Shares								929,213.55	32.01

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account 6531470801	0.00	NOK	0.00	1.0000	0.00	0.00
Money Market Account 6531472701	0.00	AUD	0.00	0.0000	0.00	0.00
Money Market Account 6531470501	0.00	CHF	0.00	0.0000	0.00	0.00
Money Market Account 6531470901	0.00	DKK	0.00	0.0000	0.00	0.00
Money Market Account 6531475501	222,463.93	EUR	334.12	8.8585	1,971,656.52	67.99
Money Market Account 6531470301	0.45	GBP	0.00	11.4156	5.14	0.00
Money Market Account 6531475901	0.00	HUF	0.00	0.0000	0.00	0.00
Money Market Account 6531474201	0.00	ISK	0.00	0.0000	0.00	0.00
Money Market Account 6531471201	0.00	JPY	0.00	0.0000	0.00	0.00
Money Market Account 6531476001	0.00	MXN	0.00	0.0000	0.00	0.00

Continued on next page

Continued from previous page
Custody account statement as at 17 October 2008
 (trade date)

NSM - 055147

Assets

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account 6531472801	0.00	NZD	0.00	0.0000	0.00	0.00
Money Market Account 6531470701	0.00	SEK	0.00	0.0000	0.00	0.00
Money Market Account 6531474501	0.00	TRY	0.00	0.0000	0.00	0.00
Money Market Account 6531470101	0.00	USD	0.00	0.0000	0.00	0.00
Money Market Account 6531473701	0.00	ZAR	0.00	0.0000	0.00	0.00
Total Accounts					1,973,661.66	67.99
Total assets					2,902,873.21	100.00

Custody account statement as at 17 October 2008

NPK - 653147

(trade date)

Liabilities

Loans	Amount	Ccy	Interest rate	Start date	Maturity	Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Placement (Loan)	735,000.00	EUR	6.26	23/07/08	23/10/08	-11,119.33	8.8585	-6,609,498.08	99.58
Total Loans								-6,609,498.08	99.58
Accounts	Balance in the accounts ccy	Ccy				Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Platinum MasterCard 6531475502	-1,931.49	EUR				0.00	8.8585	-17,110.10	0.26
Platinum MasterCard 6531479601	-1,231.96	EUR				0.00	8.8585	-10,813.32	0.16
Total Accounts								-28,023.42	0.42
Total Liabilities								-6,637,521.50	100.00
Portfolio - net value								-3,754,646.29	100.00

Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Danske Bank
P.O. Box 173
2011 Luxembourg

Luxembourg October 20 2008

Att : To whom it may concerns
Re : Your distress e-mail of October 17 2008
Case # :
Your reference : 6531470801
Our reference :
Posting by : Mail and fax
Your fax # : 47 30 78
Numbers of pages : 3
Attachment :
Copy : Mr. Fredrik Holm; Mrs. Anne Kaupang Leighton; Mr. Joergen
Faenoe.
Priority : Urgent!

Regarding your e-mail of October 20 2008.

First of all we want to express our great surprise on how the bank is treating us as customers and how the bank reacts upon a short delay of response to earlier phone calls.

We have both been busy and abroad, separately, the whole previous week. Anyhow we would have expected a letter from the bank explaining what Mrs. Kaupang Leighton wanted to tell us, in stead of a (e-mail-) notice of default, and a fixed deadline of just a few hours to contact the bank. We find this way of actions highly unprofessional.

Situation and assets

In the period between 2003 till 2006 we have trusted the bank with some of our assets, approximately € 1 million.

Three weeks ago we attended to a planned meeting with the bank, with Mrs. Anne Kaupang Leighton. At this meeting, on September 29 2008, Mrs. Kaupang Leighton informed us that there was some €350.000,- left of our savings, a quite disturbing message.

Subsequent to the meeting we experienced an alarming feeling that something was really wrong regarding our investments and the whole situation with the bank.

As a consequence to this meeting we were forced to start investigating what had happened to our money trusted with the bank. A brief examination of the paperwork and correspondence shows; unnatural and inexplicable movements of assets; inaccurate and mixed up bank statements; missing of substantial assets long before the so called financial crisis struck, as well as information that easily could lead to the conclusion that the bank knew about this so called financial crisis quite some time *before* it struck.

Collaterals

This June/July we were asked to level up our account with some €25.000,-. Mrs. Kaupang Leighton was asked to reconsider our collaterals as this has changed in a favourable way: 1). A similar house to ours has been sold in the area for some €880.000,-. We bought this house for some €695.000,- in September 2006. At the same time The Bank's own taxation valued this house to some €750.000,-; a good deal, the bank expressed. 2) I have started my Ph.D. program which will give me a reasonable monthly payment for three years ahead, with numerous opportunities afterwards.

None of this was taken into consideration by the bank. Mrs. Kaupang Leighton instead told us that we are not able to handle/service the loan, and then she started asking about the court case in Monaco and what we could expect regarding solutions. This ended the discussion and we were forced to sell our securities despite the favourable change in regards to our collaterals.

The meeting of September 29 2008

During this meeting we experienced the following non-exhaustive facts concerning our wealth manager, Mrs. Kaupang Leighton:

- She didn't know the amount of our loan.
- She didn't know anything about the terms of the loan.
- She didn't know anything in regards to the given interest rate.
- She didn't know that we were paying the accumulated interest once a year as agreed. On the contrary she stated that since we *didn't* pay any interest on this loan, this would contribute to a bigger gap between security and liabilities and consequently, according to her, we were not servicing our mortgage.
- She concealed the problems that the Lehman Brothers-crisis had caused to our investments.

We were shocked about Mrs. Kaupang Leighton's ignorance regarding our portfolio. Following *our* repetition of what the bank (she and Mr. Bjørnsen) told us in 2006 about the interest and payment of the interest, Mrs. Kaupang Leighton eventually stated something that it is obvious that there *is* some kind of repayment here.

She explained here ignorance to our investments and liabilities by making an excuse that she had taken over the portfolio from her predecessor Mr. Bjørnsen in May this year, and that this was somehow the reason. Regardless of what Mr. Bjørnsen has done in this case, which now has to be assessed, Mrs. Kaupang Leighton had more than 4 months to prepare for this meeting and in that regard; try to understand our portfolio, our investments and liabilities.

What is obvious here is that Mrs. Kaupang Leighton was not at all prepared for this meeting. She had invited us for a 2-3 hour long meeting and lunch treated by us – according to her she could sit with us the whole day – at the corner meeting room next to the cantina where everybody easily could observe who were sitting inside, with no previous preparation it seems other than the instruction to us; you have to sell something.

On October 17 2008 we got a letter from the Bank dated October 16 2008 stating that the Balanced fund has been suspended from trading. Given the international news release on September 15 2008, where Lehman Brothers filed for bankruptcy protection, it was obvious for the Danske Bank that the Balanced fund would be worthless trading with at the latest at this very day.

After this date, there would be no trading in this fund as this would be considered as a fraudulent action. Mrs. Kaupang Leighton's knowledge about the crisis in Lehman Brothers didn't stop here from giving us, in this meeting, the option considering a sale of

our investments in the Balanced fund. Mrs. Kaupang Leighton advised us though to accept a sell off of stakes in the Dynamic-portfolio instead, as she knew that a sale in the Balanced fund would be both useless, worthless as well as a criminal action at least against a potential buyer.

We want to underline that Mrs. Kaupang Leighton did not mention any problems in regards to the bankruptcy in Lehman Brothers, which she obviously should have, considering the purpose of this meeting.

At the meeting as well as during phone conversations this June/July we mentioned our favourable changed collateral situation. Mrs. Kaupang Leighton didn't care about this tangible collateral, instead she wanted to know about the court cases in Monaco, and whether there existed any foreseeable income from these cases, consequently asking about highly uncertain collaterals while avoiding the presented tangible collaterals.

In conclusion

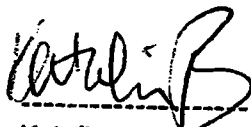
As mentioned the bank's actions, and in particular our experiences from the last meeting, has been both a revelation as well as an eye-opener to us. We have as a consequence asked for professional help to examine the situation and our relationship with the bank starting from June 2003. At the time this examination is duly completed, the findings will be handed over to the bank together with a request for an immediate meeting.

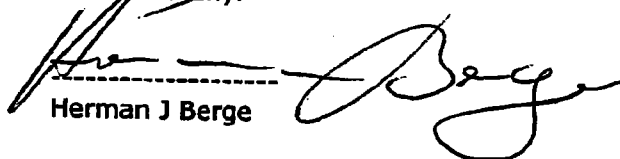
On these grounds we urge the bank to halt any actions whatever mentioned in the letter from the bank of October 20 2008 as well as other damaging actions against us or our properties. Persons partaking in any such actions will together with the bank be held jointly and severally liable.

We find it correct to suggest that the correspondence between us and the bank from now on will be in writing, and that the bank will appoint an accountable person that we can correspond with regarding this case.

We need your fax receipt that this document has been duly received by an accountable person in the bank no later than 0900 of October 21 2008.

Luxembourg October 20 2008


Katalin Baranyi


Herman J Berge

Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Danske Bank
P.O. Box 173
2011 Luxembourg

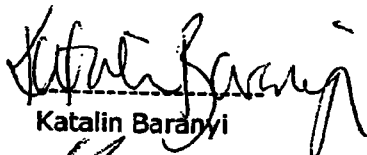
Luxembourg October 24 2008

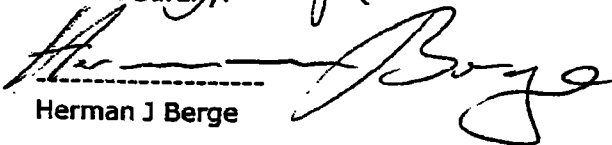
Att : To the President/chairman
Re : Letter of October 17 2008
Case # :
Your reference :
Our reference : 653147
Posting by : Mail and fax
Your fax # : 47 30 78
Numbers of pages : 1
Attachment :
Copy : Mr. Fredrik Holm; Mrs. Anne Kaupang Leighton; Mr. Joergen Faenoe.
Priority :

Regarding letter of October 17 2008.

1. Which contract are we in breach of?
2. Which are the legal consequences for the bank?
3. What is the status of the close to €1.000.000,- that was transferred to the bank to be credited our name/account in 2003, 2005 and 2006?

Luxembourg October 24 2008


Katalin Baranyi


Herman J Berge

Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Commission de Surveillance du Secteur Financier
Secrétariat Général
Ms. Danielle Mander
110, route d'Arlon
L-2991 Luxembourg
Luxembourg

Luxembourg October 27 2008

Finanstilsynet (The Danish FSA)
Gl. Kongevej 74 A
1850 Frederiksberg C
Denmark

Att : Ms. Mander (Luxembourg), to whom it may concern (Denmark)
Re : Deposits in Danske Bank International, Luxembourg.
Case # :
Your reference :
Our reference : 653147
Posting by : Mail and fax
Your fax # : 26 25 1 601; +45 33 55 82 00 (The Danish FSA)
Numbers of pages : 7
Attachment : 5 (5 p)
Copy :
Priority : Urgent

Request for urgent assistance - Intervention.

On July 7 2003 NOK 4.000.000 was deposited in my name in Danske Bank International S.A. 2, rue de Foss, 2011 Luxembourg, see appendix # 1.

On August 19 2003 NOK 1.000.000 was deposited in my name in Danske Bank International S.A. 2, rue de Foss, 2011 Luxembourg, see appendix # 2.

On September 7 2005 € 266.466 was deposited in my name in Danske Bank International S.A. 2, rue de Foss, 2011 Luxembourg, see appendix # 3.

On October 16 2005 NOK 100.000 was deposited in my name in Danske Bank International S.A. 2, rue de Foss, 2011 Luxembourg, see appendix # 4.

On October 18 2006 € 120.184 was deposited in my name in Danske Bank International S.A. 2, rue de Foss, 2011 Luxembourg, see appendix # 5.

The mentioned deposits represents approximately NOK 8.380.000 or € 1.001.100.

On October 20 2008 I received an e-mail from Mrs. Anne Kaupang Leighton (wealth manager with the Danske Bank International, Luxembourg), telling me that my deposits has been lost.

In this regard I have contacted both the chairman and the managing director but they have not replied as yet.

Our 8.38 million NOK can not just disappear from Luxembourg.

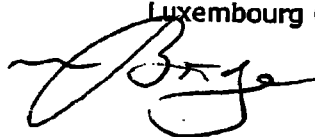
I see similarities with the BCCI-case from 1982, and we ask the authorities for urgent intervention in order to find out where my savings are. I presume that there are other similar cases.

Sincerely



Herman J Berge

Luxembourg October 27 2008



MOTTATT
0 5 NOV. 2008

Danske Bank

Mrs Katalin Baranyi and Mr Herman J. Berge
665, rue de Neudorf
L-2220 Luxembourg

Danske Bank International S.A.

13, rue Edward Steichen
P.O. Box 173
L-2011 Luxembourg

Telephone +352 46 12 75 599
Telefax +352 47 30 78
www.danskebank.lu

3 November 2008

EUR 1,000,000 Multipurpose Line Agreement dated 16 October 2006 (as amended by increasing the amount of the Facility to EUR 1,200,000 on 4 September 2007) (hereinafter referred to as "your Multipurpose Line Agreement")

Dear Mrs Baranyi and Mr Berge,

We refer to our letter dated 17 October 2008, your facsimile dated 20 October 2008 and your last facsimile dated 24 October 2008. In accordance with the first paragraph of Clause 15.(A) of your Multipurpose Line Agreement, Danske Bank International S.A. (hereinafter referred to as "**the Bank**") is allowed to declare all your obligations under your Multipurpose Line Agreement immediately due and payable if the Actual Security Ratio becomes higher than the Requested Security Ratio. On 17 October 2008, we informed you that your Actual Security Ratio was higher than your Requested Security Ratio. Despite that we gave you until 21 October 2008 to retrieve that situation, or else we would sell your securities, except for DLF Balanced Fund, and reduce your outstanding loan. We have not sold your securities yet but only used the cash to reduce the loan to EUR 534,648.16.

To date, your Actual Security Ratio remains higher than your Requested Security Ratio. By this letter, we hereby grant you another grace period by giving you eight (8) further days to provide the Bank with additional collaterals or reduce the outstanding loan.

We are looking forward to hearing from you and we hope that you will find this letter constructive as any other formal action usually would be detrimental to a mutually prosperous business relationship.

Yours sincerely,

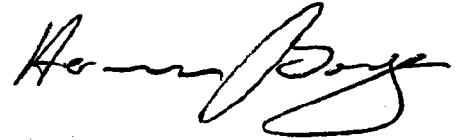
Danske Bank International S.A.

Morten Berg Jensen
Credit Officer

Jørgen Rønne
Head of Credits

Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

LUXEMBOURG NOVEMBER 8, 2008



Phone : +352 43 12 65
Fax : +352 26 43 12 11

Danske Bank
P.O. Box 173
2011 Luxembourg

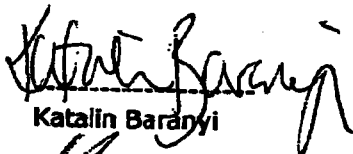
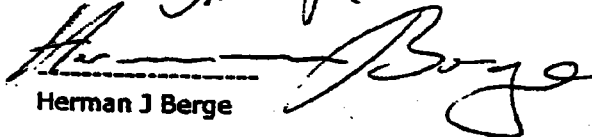
Luxembourg October 24 2008

Att : To the President/Chairman
Re : Letter of October 17 2008
Case # :
Your reference :
Our reference : 653147
Posting by : Mail and fax
Your fax # : 47 30 78
Numbers of pages : 1
Attachment :
Copy : Mr. Fredrik Holm; Mrs. Anne Kaupang Leighton; Mr. Joergen Faenoe.
Priority :

Regarding letter of October 17 2008.

1. Which contract are we in breach of?
2. Which are the legal consequences for the bank?
3. What is the status of the close to €1.000.000,- that was transferred to the bank to be credited our name/account in 2003, 2005 and 2006?

Luxembourg October 24 2008


Katalin Baranyi
Herman J Berge

Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Danske Bank International S.A.
P.O. Box 173
2011 Luxembourg

Luxembourg November 11 2008

Att : To the President/chairman
Re : Your letter of October 17 2008, e-mail of October 20 2008, letter of November 3 2008.
Case # :
Your reference :
Our reference : 653147
Posting by : Mail and fax
Your fax # : 47 30 78
Numbers of pages : 2
Attachment :
Copy :

Regarding our savings account 653147:

I am referring to our letter of October 24 2008, as well as our reminder of November 8 2008.

This is reminder # 2, and we are still waiting for you to inform us what is the status of our deposits which was deposited on the named savings account as follow:

On July 7 2003, August 19 2003, September 7 2005, October 11 2005 and October 18 2006 we deposited the amount of respectively NOK 4 million, NOK 1 million, € 266.466,69, NOK 100.000, and €120.184,93.

With a compound interest of 3,5% on our savings account, starting on the said dates, the balance as of today should be in total of € 1.153.984,43 or NOK 10.101.437,33 (as of Friday November 7 2008)

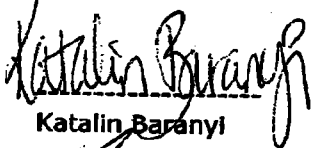
We notice from the land registry (hypothec register) that your bank has registered a bond in our house in the amount of €420.000 on January 26 2007.

The house was bought with our own funds (some €695.000), which means that if we deduct the bond of €420.000 from our balance of € 1.153.984,43 we should have approximately €733.984,43 minus withdrawals and credit card charges during the period 2003-2008.

We hereby ask the following:

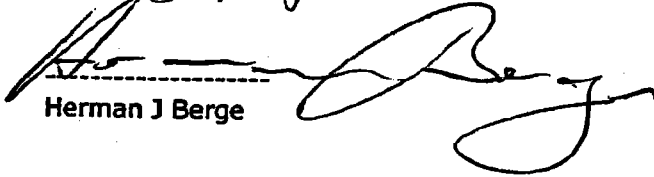
The bond on our house of €420.000,- to be deleted as the house was purchased of our own funds.

That the bank informs us of the total amount of cash withdrawals and credit card charges, so that we can balance the account.



Katalin Baranyi

Luxembourg November 11 2008



Herman J Berge

Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Danske Bank International S.A.
P.O. Box 173
2011 Luxembourg

Luxembourg November 11 2008

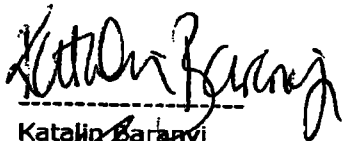
Att : To the President/Managing Director Mr. Klaus Mønsted Pedersen
Re : Your letter of October 17 2008, e-mail of October 20 2008, letter
of November 3 2008.
Case # :
Your reference :
Our reference : 653147
Posting by : Mail and fax
Your fax # : 47 30 78
Numbers of pages : 1
Attachment :
Copy :

Regarding our savings account 653147:

This is reminder # 3.

We are still waiting for you to answer our letter of October 24 2008.

In the mean time I have received a letter dated November 3 2008 signed by Mr. Morten Berg Jensen and Mr. Joergen Faenoe writing about "Actual Security Ratio", and "Requested Security Ratio", which forces us to ask: What are these ratios, and what they have to do with our savings account?



Katalin Baranyi

Luxembourg November 11 2008

Katalin Baranyi



Herman J Berge

Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Commission de Surveillance du
Secteur Financier Luxembourg
Secrétariat Général
Ms. Danielle Mander
110, route d'Arlon
L-2991 Luxembourg
Luxembourg

Luxembourg November 11 2008

Att : Ms. Mander
Re : Deposits in Danske Bank International S.A., Luxembourg.
Case # :
Your reference :
Our reference : 653147
Posting by : Mail and fax
Your fax # : 26 25 1 601
Numbers of pages : 3
Attachment : 2 (2 p)
Copy :
Priority : Urgent

Request for urgent assistance – intervention.

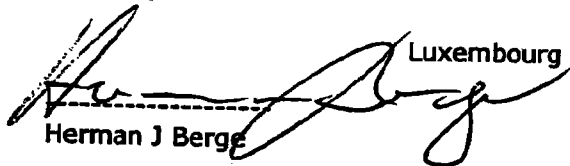
Attached you will find my two letters to the bank of October 24 2008 and a reminder of November 8 2008, which have not been answered.

I need urgent assistance as the bank refuses to; 1) respond to my inquiries; 2) give me access to the documents of our savings account; 3) inform me of the status of our savings account.

I hereby authorise you to act on my behalf in this matter.

Your urgent intervention is highly appreciated.

Sincerely



Luxembourg November 11 2008

Herman J Berge

REMINDER!

LUXEMBOURG NOVEMBER 8, 2008

Ms. Katalin Baranyi and Mr. Herman J Berge
965, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Luxembourg October 24 2008

Danske Bank
P.O. Box 173
2011 Luxembourg

Att : To the President/chairman
 Re : Letter of October 17 2008
 Case # :
 Your reference :
 Our reference : 653147
 Posting by : Mail and fax
 Your fax # : 47 30 78
 Numbers of pages : 1
 Attachment :
 Copy : Mr. Fredrik Holm; Mrs. Anne Kaupang Leighton; Mr. Joergen Faenoe.
 Priority :

Regarding letter of October 17 2008.

1. Which contract are we in breach of?
2. Which are the legal consequences for the bank?
3. What is the status of the close to €1.000.000,- that was transferred to the bank to be credited our name/account in 2003, 2005 and 2006?

Luxembourg October 24 2008

Katalin Baranyi

Herman J Berge

Ms. Katalin Baranyi and Mr. Herman J Berge
665, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Danske Bank
P.O. Box 173
2011 Luxembourg

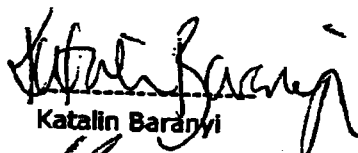
Luxembourg October 24 2008

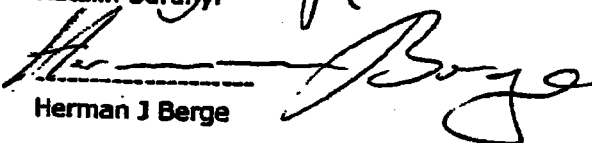
Att : To the President/chairman
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Case # :
Your reference :
Our reference : 653147
Posting by : Mail and fax
Your fax # : 47 30 78
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Copy : Mr. Fredrik Holm; Mrs. Anne Kaupang Leighton; Mr. Joergen
Faenoe.
Priority :

Regarding letter of October 17 2008.

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Luxembourg October 24 2008


Katalin Baranyi


Herman J Berge

Ms Katalin Baranyi & Mr Herman Berge
665, rue de Neudorf
L - 2220 Luxembourg

Danske Bank International
13, rue Edward Steichen
P.O. Box 173
L-2011 Luxembourg
Telephone +352 46 12 75 1
Telefax +352 47 30 78

www.danskebank.lu

11 November 2008

Ref. 653147/L&C

Your telefaxes dated 11 November 2008

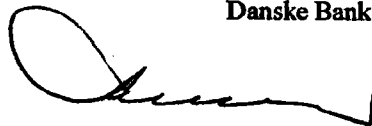
Dear Ms Baranyi and Mr Berge,

We hereby acknowledge receipt of your above-mentioned telefaxes addressed to the President/Chairman and to the bank's P.O. Box.

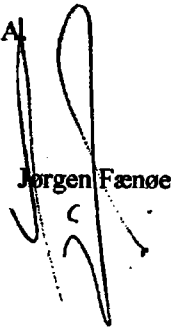
According to the bank's procedures your telefaxes have been handed over to the Legal Department and we shall revert as soon as possible.

Due to the insufficient cover ratio mentioned in our letters of 17 October and 3 November 2003, we regret having to inform you that we at present cannot execute your request for a transfer of EUR 15,000.00 to Fortis Banque.

Yours sincerely,
Danske Bank International S.A.



Ole Stenersen



Jørgen Færnø

BILAG 000011

Ms. Katalin Baranyi and Mr. Herman J Berge
666, rue de Neudorf
L-2220 Luxembourg
Luxembourg

Phone : +352 43 12 65
Fax : +352 26 43 12 11

Danske Bank International S.A.
P.O. Box 173
2011 Luxembourg

Luxembourg December 16 2008

To Fax # : +352 47 30 78
Att :

Our account number: **653147**

Could you please transfer from the above mentioned account - without charges for the beneficiary - **€ 4.500,-** (Euro-four-five-zero-zero) to:

St. Gorge's International School Luxembourg A.S.B.L.
Rue de Marguerites
L-2127 Luxembourg

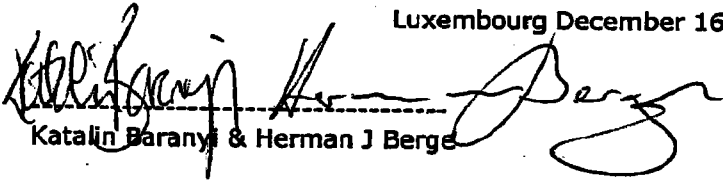
BCEE Bank Luxembourg
Account number : LU76 0019 2455 3244 800
Bank code : BCEELULL

Re: 2103 / **BARANYI01**

Thank you.

Sincerely

Luxembourg December 16 2008


Katalin Baranyi & Herman J Berge

BILAG 000012

Katalin Baranyi & Herman J. Berge

Danske Bank International
 13, rue Edward Steichen
 P.O. Box 173
 L-2011 Luxembourg
 Telephone +352 46 12 75 1
 Telefax +352 47 30 78

www.danskebank.lu

19 Dec. 2008

To:		From:	
Fax No.	26 43 12 11	Reference	Legal Department
Company		Fax No.	+352 47 30 78
Department		Telephone No.	461275419
Reference		No. of pages (incl. this page)	1

Please contact us immediately if you do not receive all the pages

Message:

Dear Mrs Baranyi and Mr Berge,

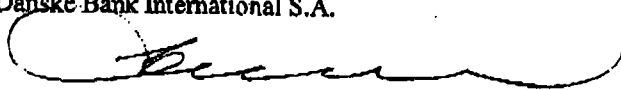
Your transfer request dated 16 December 2008-12-19

We regret having to inform you that we due to the insufficient cover ratio mentioned in our letters of 17 October and 3 November 2008 cannot execute your request for a transfer of EUR 4,500.00 to St. George's International School Luxembourg ASBL.

Moreover, you are hereby advised that you cannot use the Master Cards issued by the Bank.

We hope that we are soon able to revert to your query concerning the events on account number 653147.

Yours sincerely,
 Danske Bank International S.A.



Ole Stenersen
 Legal Advisor

BILAG 000013**Danske Bank**

Herman Berge
Doktor Holmsvei 17D
N-0787 Oslo

Danske Bank International
2, rue du Fossé
P.O. Box 173
L-2011 Luxembourg
Telefon +352 46 12 751
Telefax +352 47 30 78
S.W.I.F.T. DABA LU LL
www.danskebank.com/lu

20. august 2003

Investeringsforslag

Det glæder mig at sende dig forslag til investering af totalt NOK 4.800.000.

I mit forslag er jeg gået ud fra en investering baseret på en investeringsperiode på over 5 år samt et ønsket om lav risiko. I forslaget har jeg taget højde for, at du ønsker at købe ejendom i Frankrig og dermed får brug for EUR i løbet af de næste 5 år.


Forslag:	NOK 1.400.000	6.75% Norway 2007	eff.rt.	3.9%
	NOK 1.400.000	5.5% Norway 2009	eff.rt.	4.45%
	DKK 900.000	4,00% RD 2007	eff.rt.	3.9%
	EUR 120.000	4,00% RD 2009	eff.rt.	3.25%

I forslaget er ca.58% fastholdt i norske kroner og 42% fordelt på Euro og danske kroner.

Obligationerne er alle stående lån, dvs. rentetilskrivning én gang om året, og det nominelle beløb bliver udbetalt ved udløb.

Jeg imødeser dine kommentarer.

Med venlig hilsen
Danske Bank International



Johan Bjarregård

**HERMAN BERGE
DOKTOR HOLMSVEI 17D
N-0787 OSLO**

**Danske Bank International
Private Banking
2, rue du Fossé, P.O. Box 173
L-2011 Luxembourg
Telephone +352 46 12 75 1
Ref. Johan Bjerregaard
johan.bjerregaard@danskebank.lu
Direct telephone +352 46 12 75 410
www.danskebank.lu**

31 December 2004

Report on "653147" as at 31 December 2004

**Yours Faithfully
Danske Bank International**

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Johan Bjerregaard
Private Banking
Telephone +352 46 12 75 410

Custody account in portfolio: "653147"
3007764316 Custody Account

The report contains a statement as at 31 December 2004.
All assets have been settled in NOK.

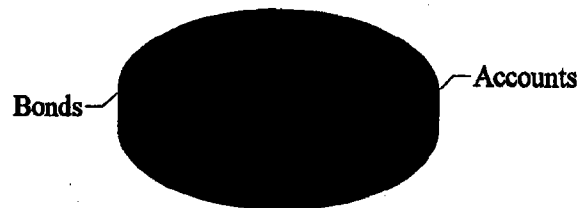
Distribution of assets	NOK	Share
Bonds	5,299,222.99	99.0 %
Accounts	52,469.35	1.0 %
Assets in total	5,351,692.34	100.0 %

Distribution of liabilities	NOK	Share
Loans	1,004,090.72	4.4 %
Accounts	78,742.05	0.3 %
Value Off-balance	22,019,842.61	95.3 %
Liabilities in total	23,102,675.38	100.0 %

Portfolio distribution	NOK	Gearing
Assets	5,351,692.34	
Liabilities	23,102,675.38	1,000.0 %

Portfolio - net value -17,750,983.04

Distribution of assets



Custody account statement as at 31 December 2004

NOK - 653147

(trade date)

Assets

Bonds	Holding	Ccy	Price	Date	Avg. purchase price	Maturity	Value in ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
6,25 Hungary 07	31,500,000.00	HUF	94.9622	31/12/04	93.0821	12/06/07	29,913,093.00	1,089,554.79	0.0336	1,041,068.91	19.45
7 Hungary 4/2006	31,500,000.00	HUF	97.9802	31/12/04	96.2901	12/04/06	30,863,763.00	1,588,808.22	0.0336	1,089,757.34	20.36
Total Government bonds										2,130,826.25	39.82
4 RD 10D 2007	1,836,000.00	DKK	102.4710	30/12/04	102.7839	01/01/07	1,881,367.56	73,239.34	0.9023	2,166,247.83	40.48
Total Mortgage bonds										2,166,247.83	40.48
5,25 SEK 19/9-07	211,000.00	AUD	99.5700	31/12/04	100.5006	19/09/07	210,092.70	3,125.98	4.7001	1,002,148.91	18.73
Total Other bonds										1,002,148.91	18.73
Total Bonds										5,299,222.99	99.02

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	0.00	AUD	0.00	4.7671	0.00	0.00
Money Market Account	0.00	CHF	0.00	5.3257	0.00	0.00
Money Market Account	6,331.12	EUR	-11.09	8.2538	52,164.44	0.97
Money Market Account	3.83	GBP	0.00	11.7259	44.91	0.00
Money Market Account	7,812.13	HUF	0.00	0.0333	260.00	0.00
Total Accounts					52,469.35	0.98

Total Assets					5,351,692.34	100.00
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Custody account statement as at 31 December 2004

NOK - 653147

(trade date)

Liabilities

Loans	Amount	Ccy	Interest rate	Start date	Maturity	Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Placement (Loan)	-187,503.89	CHF	1.80	02/11/04	04/04/05	-562.51	5.3390	-1,004,090.72	4.35
Total Loans								-1,004,090.72	4.35
Accounts	Balance in the accounts ccy	Ccy				Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Money Market Account	0.00	NOK				-57.49	1.0000	-57.49	0.00
Money Market Account	-51,073.44	DKK				0.00	0.9014	-56,660.13	0.25
Platinum MasterCard	-2,668.39	EUR				0.00	8.2538	-22,024.43	0.10
Total Accounts								-78,742.05	0.34
Value Off-balance								Balance	Share of liabilities
Total FX-trades								-22,019,842.61	95.31
Total Liabilities								-23,102,675.38	100.00

Custody account statement as at 31 December 2004
(trade date)
Off-balance

NOK - 653147

FX deals	Amount in main currency	Ccy	Price traded	Trade date	Current price	Maturity	Amount in subsidiary currency	Ccy	Exchange rate	Balance
SPOT CHF/HUF	195,548.31	CHF	159.3900	04/01/05	158.7862	06/01/05	-31,168,444.94	HUF	5.3390	-3,970.04
TERMIN EUR/ISK	-237,263.69	EUR	84.2944	07/01/05	87.3760	11/04/05	20,000,000.00	ISK	8.2435	-68,980.61
SPOT HUF/NOK	-32,416,664.02	HUF	0.0331	07/01/05	0.7101	11/01/05	1,072,278.41	NOK	1.0000	-21,946,891.96
Total FX-trades										-22,019,842.61
Total Off-balance										-22,019,842.61
Portfolio - net value										-17,750,983.04

HERMAN BERGE
DOKTOR HOLMSVEI 17D
N-0787 OSLO

Danske Bank International
Private Banking
2, rue du Fossé, P.O. Box 173
L-2011 Luxembourg
Telephone +352 46 12 751
Ref. Johan Bjerregaard
johan.bjerregaard@danskebank.lu
Direct telephone +352 46 12 75 410
www.danskebank.lu

31 March 2005

Report on "653147" as at 31 March 2005

Yours Faithfully
Danske Bank International

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Johan Bjerregaard
 Private Banking
 Telephone +352 46 12 75 410

Custody account in portfolio: "653147"
 3007764316 Custody Account

The report contains a statement as at 31 March 2005.
 All assets have been settled in NOK.

Distribution of assets	NOK	Share
Shares	1,068,230.97	25.0 %
Bonds	1,024,831.35	24.0 %
Deposits	2,175,979.57	50.9 %
Accounts	3,409.58	0.1 %
Assets in total	4,272,451.47	100.0 %

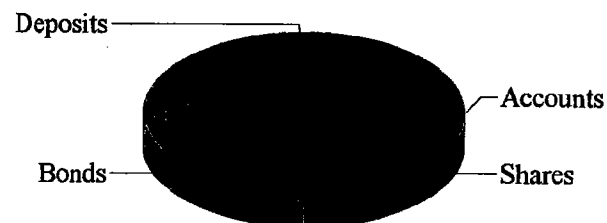
Distribution of liabilities	NOK	Share
Accounts	37,236.69	100.0 %
Liabilities in total	37,236.69	100.0 %

Portfolio distribution	NOK	Gearing
Assets	4,272,451.47	
Liabilities	37,236.69	0.9 %

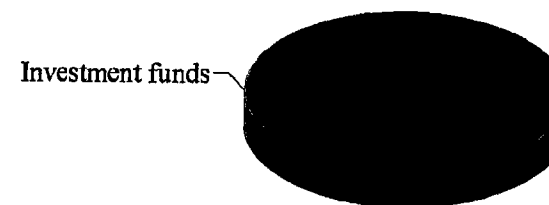
Portfolio - net value 4,235,214.78

Sector Allocation of shares	NOK	Share
Investment funds	1,068,230.97	100.0 %
Shares	1,068,230.97	100.0 %

Distribution of assets



Sector Allocation of shares



Custody account statement as at 31 March 2005
(trade date)
Assets

NOK - 653147

Shares	Holding	Ccy	Price	Date	Avg. purchase price		Value in ccy		Exchange rate	Balance	Share of assets
FN Allo. Dynamic	6,200.00	EUR	20.9960	24/03/05	21.2928		130,175.20		8.2061	1,068,230.97	25.00
Total Investment funds										1,068,230.97	25.00
Total Shares										1,068,230.97	25.00

Bonds	Holding	Ccy	Price	Date	Avg. purchase price	Maturity	Value in ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
4 RD 10D 2007	900,000.00	DKK	102.3960	31/03/05	102.7839	01/01/07	921,564.00	8,778.08	0.9078	1,024,831.35	23.99
Total Mortgage bonds										1,024,831.35	23.99
Total Bonds										1,024,831.35	23.99

Deposits	Amount	Ccy	Interest rate	Start date	Maturity	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Deposit	464,506.25	TRY	14.00	24/03/05	24/06/05	1,445.13	4.6700	2,175,979.57	50.93
Total Deposit								2,175,979.57	50.93

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	0.00	NOK	0.00	1.0000	0.00	0.00
Money Market Account	0.00	AUD	0.00	0.0000	0.00	0.00
Money Market Account	493.76	CHF	0.00	5.2991	2,616.47	0.06
Money Market Account	0.00	DKK	129.09	0.9078	142.20	0.00
Money Market Account	70.75	EUR	8.57	8.2061	650.91	0.02
Money Market Account	0.00	HUF	0.00	0.0000	0.00	0.00

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Continued from previous page
Custody account statement as at 31 March 2005
 (trade date)
Assets

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	0.00	ISK	0.00	0.0000	0.00	0.00
Money Market Account	0.00	TRY	0.00	0.0000	0.00	0.00
Total Accounts					3,409.58	0.08
Total Assets					4,272,451.47	100.00

Custody account statement as at 31 March 2005
(trade date)
Liabilities

NOK - 653147

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Platinum MasterCard	-354.98	EUR	0.00	8.2061	-2,913.00	7.82
Money Market Account	-2,872.37	GBP	-7.42	11.9188	-34,323.69	92.18
Total Accounts					-37,236.69	100.00
Total Liabilities					-37,236.69	100.00
Portfolio - net value					4,235,214.78	0.00

HERMAN BERGE
DOKTOR HOLMSVEI 17D
N-0787 OSLO

Danske Bank International
Private Banking
2, rue du Fossé, P.O. Box 173
L-2011 Luxembourg
Telephone +352 46 12 751
Ref. Øyvind Bjørnsen
oyvind.bjornsen@danskebank.lu
www.danskebank.lu

30 September 2005

Report on "653147" as at 30 September 2005

Yours Faithfully
Danske Bank International

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NOK - 653147

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Øyvind Bjørnsen
Private Banking
Telephone

Custody account in portfolio: "653147"
3007764316 Custody Account

The report contains a statement as at 30 September 2005.
All assets have been settled in NOK.

Distribution of assets	NOK	Share
Shares	2,143,294.29	29.9 %
Bonds	1,859,136.17	26.0 %
Deposits	1,514,288.95	21.2 %
Accounts	1,644,077.78	23.0 %
Assets in total	7,160,797.19	100.0 %

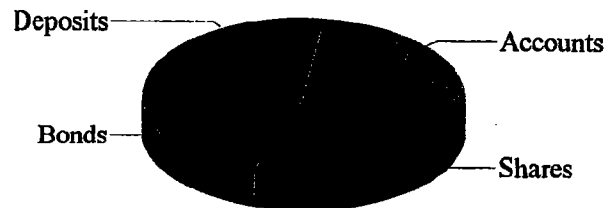
Distribution of liabilities	NOK	Share
Loans	1,023,042.52	99.6 %
Accounts	4,324.87	0.4 %
Liabilities in total	1,027,367.39	100.0 %

Portfolio distribution	NOK	Gearing
Assets	7,160,797.19	
Liabilities	1,027,367.39	16.8 %

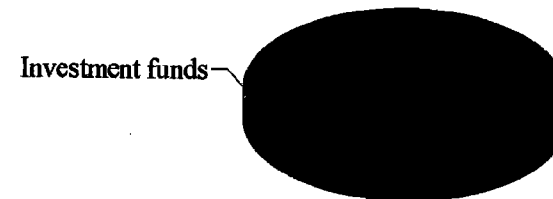
Portfolio - net value 6,133,429.80

Sector Allocation of shares	NOK	Share
Investment funds	2,143,294.29	100.0 %
Shares	2,143,294.29	100.0 %

Distribution of assets



Sector Allocation of shares



Custody account statement as at 30 September 2005

NOK - 653147

(trade date)

Assets

Shares	Holding	Ccy	Price	Date	Avg. purchase price		Value in ccy		Exchange rate	Balance	Share of assets
FN Allo. Dynamic	6,200.00	EUR	23.1720	26/09/05	21.2928		143,666.40		7.8767	1,131,619.29	15.80
Ocean Eq Jap II	1,750.00	JPY	10,000.0000	29/09/05	10,100.0000		17,500,000.00		0.0578	1,011,675.00	14.13
Total Investment funds										2,143,294.29	29.93
Total Shares										2,143,294.29	29.93
Bonds	Holding	Ccy	Price	Date	Avg. purchase price	Maturity	Value in ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
4 RD 10D 2007	800,000.00	DKK	101.8950	30/09/05	102.7839	01/01/07	815,160.00	23,846.58	0.9474	885,588.22	12.37
Total Mortgage bonds										885,588.22	12.37
6,5 GMAC 8/2008	1,000,000.00	NOK	96.5000	26/09/05	97.7438	13/08/08	965,000.00	8,547.95	1.0000	973,547.95	13.60
Total Other bonds										973,547.95	13.60
Total Bonds										1,859,136.17	25.96
Deposits	Amount	Ccy	Interest rate	Start date		Maturity		Accrued interest in ccy	Exchange rate	Balance	Share of assets
Deposit	2,465,888.54	MXN	8.50	03/08/05		03/11/05		34,351.20	0.6057	1,514,288.95	21.15
Total Deposit										1,514,288.95	21.15
Accounts	Balance in the accounts ccy	Ccy						Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	325.86	NOK						371.05	1.0000	696.91	0.01
Money Market Account	0.00	AUD						0.00	0.0000	0.00	0.00
Money Market Account	493.76	CHF						0.00	5.0619	2,499.34	0.03
Money Market Account	0.00	DKK						0.00	0.0000	0.00	0.00
Money Market Account	207,743.07	EUR						147.07	7.8767	1,637,491.43	22.87
Money Market Account	9.15	GBP						0.00	11.5502	105.68	0.00

Continued on next page

Continued from previous page
Custody account statement as at 30 September 2005
 (trade date)

Assets

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	0.00	HUF				
Money Market Account	0.00	ISK	0.00	0.0000	0.00	0.00
Money Market Account	0.00	JPY	0.00	0.0000	0.00	0.00
Money Market Account	0.00	MXN	0.00	0.0000	0.00	0.00
Money Market Account	674.91	TRY	0.00	4.8532	3,275.46	0.05
Money Market Account	1.37	USD	0.00	6.5411	8.96	0.00
Total Accounts					1,644,077.78	22.96
Total Assets					7,160,797.19	100.00

Custody account statement as at 30 September 2005
(trade date)
Liabilities

NOK - 853147

Loans	Amount	Ccy	Interest rate	Start date	Maturity	Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Placement (Loan)	-17,675,000.00	JPY	1.09	22/08/05	22/08/06	-21,391.00	0.0578	-1,023,042.52	99.58
Total Loans								-1,023,042.52	99.58
Accounts	Balance in the accounts ccy	Ccy				Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Platinum MasterCard	-549.07	EUR				0.00	7.8767	-4,324.87	0.42
Total Accounts								-4,324.87	0.42
Total Liabilities								-1,027,367.39	100.00
Portfolio - net value								6,133,429.80	0.00

HERMAN BERGE & KATALIN BARANYI
DOKTOR HOLMSVEI 17D
N-0787 OSLO

Danske Bank International
Private Banking
2, rue du Fossé, P.O. Box 173
L-2011 Luxembourg
Telephone +352 46 12 751
Ref. Øyvind Bjørnsen
oyvind.bjornsen@danskebank.lu
www.danskebank.lu

31 March 2006

Report on "653147" as at 31 March 2006

With effect from 1 April 2006, Danske Bank International has amended its fees for a number of transactions. A new list of fees will be sent to you upon request.

Yours Faithfully
Danske Bank International

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Øyvind Bjørnsen
Private Banking
Telephone

Custody account in portfolio: "653147"
3007764316 Custody Account

The report contains a statement as at 31 March 2006.
All assets have been settled in NOK.

Distribution of assets	NOK	Share
Shares	4,360,738.79	59.7 %
Bonds	1,197,159.12	16.4 %
Deposits	868,269.06	11.9 %
Accounts	876,396.30	12.0 %
Assets in total	7,302,563.27	100.0 %

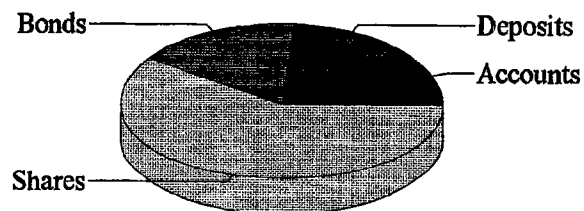
Distribution of liabilities	NOK	Share
Loans	995,448.15	95.3 %
Accounts	26,437.10	2.5 %
Value Off-balance	22,492.15	2.2 %
Liabilities in total	1,044,377.40	100.0 %

Portfolio distribution	NOK	Gearing
Assets	7,302,563.27	
Liabilities	1,044,377.40	16.7 %

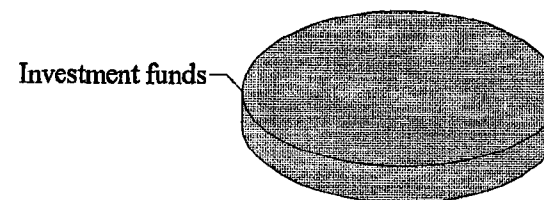
Portfolio - net value 6,258,185.87

Sector Allocation of shares	NOK	Share
Investment funds	4,360,738.79	100.0 %
Shares	4,360,738.79	100.0 %

Distribution of assets



Sector Allocation of shares



Custody account statement as at 31 March 2006

NOK - 653147

(trade date)

Assets

Shares	Holding	Ccy	Price	Date	Avg. purchase price		Value in ccy		Exchange rate	Balance	Share of assets
DAAF Allo Dynami	8,828.00	EUR	24.9730	27/03/06	22.1593		220,461.64		7.9675	1,756,537.38	24.05
DAAF Alloca.Stab	8,032.00	EUR	24.1640	27/03/06	23.8916		194,085.25		7.9675	1,546,382.38	21.18
Ocean Eq Jap II	1,750.00	JPY	10,805.0702	31/03/06	10,100.0000		18,908,872.00		0.0559	1,057,819.03	14.49
Total Investment funds										4,360,738.79	59.72
Total Shares										4,360,738.79	59.72

Bonds	Holding	Ccy	Price	Date	Avg. purchase price	Maturity	Value in ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
DLF Balance D	149.72	EUR	1,003.5600	24/03/06	1,011.8786		150,254.51	0.00	7.9675	1,197,159.12	16.39
Total Investment funds										1,197,159.12	16.39
Total Bonds										1,197,159.12	16.39

Deposits	Amount	Ccy	Interest rate	Start date	Maturity		Accrued interest in ccy	Exchange rate	Balance	Share of assets
Deposit	176,854.75	TRY	11.00	13/03/06	13/04/06		1,026.74	4.8812	868,269.06	11.89
Total Deposit									868,269.06	11.89

Accounts	Balance in the accounts ccy	Ccy				Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	872,560.64	NOK				1,232.22	1.0000	873,792.86	11.97
Money Market Account	0.00	AUD				0.00	0.0000	0.00	0.00
Money Market Account	493.76	CHF				0.00	5.0424	2,489.73	0.03
Money Market Account	0.00	DKK				0.00	0.0000	0.00	0.00
Platinum MasterCard	0.00	EUR				0.00	7.9675	0.00	0.00
Money Market Account	9.15	GBP				0.00	11.4411	104.69	0.00
Money Market Account	0.00	HUF				0.00	0.0000	0.00	0.00
Money Market Account	0.00	ISK				0.00	0.0000	0.00	0.00

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Custody account statement as at 31 March 2006
 (trade date)
Assets

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	0.00	JPY	0.00	0.0000	0.00	0.00
Money Market Account	0.00	MXN	0.00	0.0000	0.00	0.00
Money Market Account	0.00	TRY	0.00	0.0000	0.00	0.00
Money Market Account	1.37	USD	0.00	6.5825	9.02	0.00
Total Accounts					876,396.30	12.00
Total Assets					7,302,563.27	100.00

Custody account statement as at 31 March 2006
(trade date)
Liabilities

NOK - 653147

Loans	Amount	Ccy	Interest rate	Start date	Maturity	Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Placement (Loan)	-17,675,000.00	JPY	1.09	22/08/05	22/08/06	-118,717.00	0.0559	-995,448.15	95.31
Total Loans								-995,448.15	95.31
Accounts	Balance in the accounts ccy	Ccy				Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Money Market Account	-3,258.48	EUR				16.17	7.9675	-25,833.24	2.47
Platinum MasterCard	-75.79	EUR				0.00	7.9675	-603.86	0.06
Total Accounts								-26,437.10	2.53
Value Off-balance								Balance	Share of liabilities
Total FX-trades								-22,492.15	2.15
Total Liabilities								-1,044,377.40	100.00

Custody account statement as at 31 March 2006
(trade date)
Off-balance

NOK - 653147

FX deals	Amount in main currency	Ccy	Price traded	Trade date	Current price	Maturity	Amount in subsidiary currency	Ccy	Exchange rate	Balance
TERMIN EUR/JPY	-128,981.38	EUR	138.5486	17/02/06	141.2284	22/08/06	17,870,189.00	JPY	7.9845	-19,549.09
TERMIN EUR/TRY	-97,650.64	EUR	1.7409	24/11/05	1.7475	24/11/06	170,000.00	TRY	7.9799	-2,943.06
Total FX-trades										-22,492.15
Total Off-balance										-22,492.15
Portfolio - net value										6,258,185.87

HERMAN BERGE & KATALIN BARANYI
DOKTOR HOLMSVEI 17D
N-0787 OSLO

Danske Bank International
Private Banking
2, rue du Fossé, P.O. Box 173
L-2011 Luxembourg
Telephone +352 46 12 751
Ref. Øyvind Bjørnsen
oyvind.bjornsen@danskebank.lu
www.danskebank.lu

30 June 2006

Report on "653147" as at 30 June 2006

Yours Faithfully
Danske Bank International

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Custody account in portfolio: "653147"
3007764316 Custody Account

The report contains a statement as at 30 June 2006.
All assets have been settled in NOK.

Distribution of assets	NOK	Share
Shares	4,058,827.19	64.5 %
Bonds	1,128,473.81	17.9 %
Accounts	1,107,406.22	17.6 %
Assets in total	6,294,707.22	100.0 %

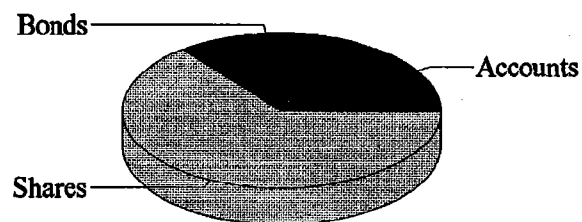
Distribution of liabilities	NOK	Share
Loans	971,524.73	68.8 %
Accounts	34,143.39	2.4 %
Value Off-balance	406,944.95	28.8 %
Liabilities in total	1,412,613.07	100.0 %

Portfolio distribution	NOK	Gearing
Assets	6,294,707.22	
Liabilities	1,412,613.07	28.9 %

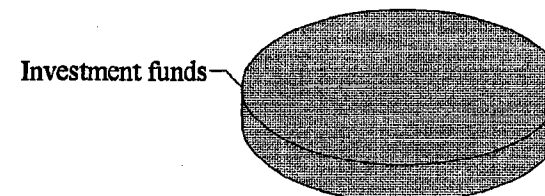
Portfolio - net value **4,882,094.15**

Sector Allocation of shares	NOK	Share
Investment funds	4,058,827.19	100.0 %
Shares	4,058,827.19	100.0 %

Distribution of assets



Sector Allocation of shares



Custody account statement as at 30 June 2006
(trade date)

NOK - 653147

Assets

Shares	Holding	Ccy	Price	Date	Avg. purchase price		Value in ccy	Exchange rate	Balance	Share of assets	
DAAF Allo Dynam	8,828.00	EUR	23.2890	30/06/06	22.1593		205,595.29	7.9362	1,631,637.73	25.92	
DAAF Alloca.Stab	8,032.00	EUR	23.3430	30/06/06	23.8916		187,490.98	7.9362	1,487,958.98	23.64	
Ocean Eq Jap II	1,750.00	JPY	9,856.8071	01/06/06	10,100.0000		17,249,412.00	0.0545	939,230.48	14.92	
Total Investment funds									4,058,827.19	64.48	
Total Shares									4,058,827.19	64.48	
Bonds	Holding	Ccy	Price	Date	Avg. purchase price	Maturity	Value in ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
DLF Balanced A	149.82	EUR	949.0500	23/06/06	1,011.1615		142,193.88	0.00	7.9362	1,128,473.81	17.93
Total Investment funds										1,128,473.81	17.93
Total Bonds										1,128,473.81	17.93
Accounts	Balance in the accounts ccy	Ccy						Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	379,911.26	NOK						498.63	1.0000	380,409.89	6.04
Money Market Account	0.00	AUD						0.00	0.0000	0.00	0.00
Money Market Account	493.76	CHF						0.00	5.0639	2,500.37	0.04
Money Market Account	0.00	DKK						0.00	0.0000	0.00	0.00
Platinum MasterCard	0.00	EUR						0.00	7.9362	0.00	0.00
Platinum MasterCard	0.00	EUR						0.00	7.9362	0.00	0.00
Money Market Account	0.00	HUF						0.00	0.0000	0.00	0.00
Money Market Account	0.00	ISK						0.00	0.0000	0.00	0.00
Money Market Account	0.00	JPY						0.00	0.0000	0.00	0.00
Money Market Account	0.00	MXN						0.00	0.0000	0.00	0.00

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Custody account statement as at 30 June 2006
 (trade date)

Assets

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	181,492.71	TRY	1,769.05	3.9533	724,487.41	11.51
Money Market Account	1.37	USD	0.00	6.2426	8.55	0.00
Total Accounts					1,107,406.22	17.59
Total Assets					6,294,707.22	100.00

Custody account statement as at 30 June 2006
(trade date)
Liabilities

NOK - 653147

Loans	Amount	Ccy	Interest rate	Start date	Maturity	Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Placement (Loan)	-17,675,000.00	JPY	1.09	22/08/05	22/08/06	-167,380.00	0.0545	-971,524.73	68.78
Total Loans								-971,524.73	68.78
Accounts	Balance in the accounts ccy	Ccy				Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Money Market Account	-4,255.47	EUR				-9.52	7.9362	-33,847.66	2.40
Money Market Account	-25.67	GBP				-0.12	11.4668	-295.73	0.02
Total Accounts								-34,143.39	2.42
Value Off-balance								Balance	Share of liabilities
Total FX-trades								-406,944.95	28.81
Total Liabilities								-1,412,613.07	100.00

Custody account statement as at 30 June 2006
(trade date)
Off-balance

NOK - 653147

FX deals	Amount in main currency	Ccy	Price traded	Trade date	Current price	Maturity	Amount in subsidiary currency	Ccy	Exchange rate	Balance
TERMIN EUR/JPY	-128,981.38	EUR	138.5486	17/02/06	145.5520	22/08/06	17,870,189.00	JPY	7.9562	-49,379.20
TERMIN EUR/TRY	-200,000.00	EUR	1.8945	12/05/06	2.1693	24/11/06	378,900.00	TRY	3.7151	-204,181.89
TERMIN EUR/TRY	-97,650.64	EUR	1.7409	24/11/05	2.1693	24/11/06	170,000.00	TRY	7.9538	-153,383.86
Total FX-trades										-406,944.95
Total Off-balance										-406,944.95
Portfolio - net value										4,882,094.15

HERMAN BERGE & KATALIN BARANYI
DOKTOR HOLMSVEI 17D
N-0787 OSLO

Danske Bank International
Private Banking
2, rue du Fossé, P.O. Box 173
L-2011 Luxembourg
Telephone +352 48 12 751
Telefax +352 47 30 78
Ref. Øyvind Bjørnsen
oyvind.bjornsen@danskebank.lu
www.danskebank.lu

16 October 2006

Report on "653147" as at 13 October 2006

Yours Faithfully
Danske Bank International

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Custody account in portfolio: "653147"
3007764316 Custody Account

The report contains a statement as at 13 October 2006.
All assets have been settled in NOK.

Distribution of assets	NOK	Share
Shares	4,279,773.14	64.6 %
Bonds	1,260,471.36	19.0 %
Accounts	1,085,421.40	16.4 %
Assets in total	6,625,665.90	100.0 %

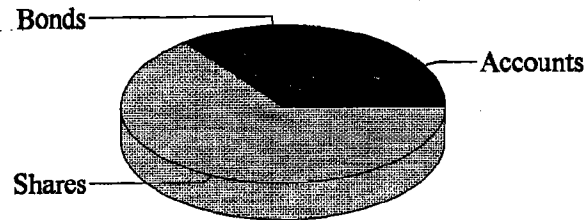
Distribution of liabilities	NOK	Share
Loans	1,125,601.87	78.2 %
Accounts	99,264.41	6.9 %
Value Off-balance	214,557.45	14.9 %
Liabilities in total	1,439,423.73	100.0 %

Portfolio distribution	NOK	Gearing
Assets	6,625,665.90	
Liabilities	1,439,423.73	27.8 %

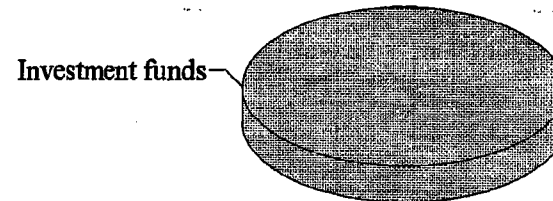
Portfolio - net value 5,186,242.17

Sector Allocation of shares	NOK	Share
Investment funds	4,279,773.14	100.0 %
Shares	4,279,773.14	100.0 %

Distribution of assets



Sector Allocation of shares



Custody account statement as at 13 October 2006

NOK - 653147

(trade date)

Assets

Shares	Holding	Ccy	Price	Date	Avg. purchase price	Value in ccy	Exchange rate	Balance	Share of assets
DAAF Allo Dynami	8,828.00	EUR	24.1950	09/10/06	22.1593	213,593.46	8.4282	1,800,197.93	27.17
DAAF Alloca.Stab	8,032.00	EUR	24.0020	09/10/06	23.8916	192,784.06	8.4282	1,624,813.17	24.52
Ocean Eq Jap II	1,750.00	JPY	8,683.7600	29/09/06	10,100.0000	15,196,580.00	0.0563	854,762.04	12.90
Total Investment funds								4,279,773.14	64.59
Total Shares								4,279,773.14	64.59

Bonds	Holding	Ccy	Price	Date	Avg. purchase price	Maturity	Value in ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
DLF Balanced A	149.82	EUR	998.1800	06/10/06	1,011.1615		149,554.91	0.00	8.4282	1,260,471.36	19.02
Total Investment funds										1,260,471.36	19.02
Total Bonds										1,260,471.36	19.02

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	192,599.85	NOK	110.85	1.0000	192,710.70	2.91
Money Market Account	0.00	AUD	0.00	0.0000	0.00	0.00
Money Market Account	493.76	CHF	0.00	5.2901	2,612.04	0.04
Money Market Account	0.00	DKK	0.00	0.0000	0.00	0.00
Money Market Account	0.00	HUF	0.00	0.0000	0.00	0.00
Money Market Account	0.00	ISK	0.00	0.0000	0.00	0.00
Money Market Account	0.00	MXN	0.00	0.0000	0.00	0.00
Money Market Account	3,082.93	NZD	0.00	4.4345	13,671.20	0.21

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Custody account statement as at 13 October 2006
 (trade date)
Assets

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	190,817.71	TRY	1,142.26	4.5656	876,418.26	13.23
Money Market Account	1.37	USD	0.00	6.7157	9.20	0.00
Total Accounts					1,085,421.40	16.38
Total Assets					6,625,665.90	100.00

Custody account statement as at 13 October 2006
(trade date)
Liabilities

NOK - 653147

Loans	Amount	Ccy	Interest rate	Start date	Maturity	Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Placement (Loan)	-133,209.92	EUR	4.21	22/09/06	23/10/06	-342.72	8.4282	-1,125,601.87	78.20
Total Loans								-1,125,601.87	78.20
Accounts	Balance in the accounts ccy	Ccy				Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Money Market Account	-4,261.25	EUR				-5.89	8.4282	-35,964.10	2.50
Platinum MasterCard	-3,180.69	EUR				0.00	8.4282	-26,807.34	1.86
Platinum MasterCard	-4,290.99	EUR				0.00	8.4282	-36,165.11	2.51
Money Market Account	-26.17	GBP				-0.06	12.4972	-327.80	0.02
Money Market Account	-1.00	JPY				0.00	0.0563	-0.06	0.00
Total Accounts								-99,264.41	6.90
Value Off-balance								Balance	Share of liabilities
Total FX-trades								-214,557.45	14.91
Total Liabilities								-1,439,423.73	100.00

Custody account statement as at 13 October 2006
 (trade date)
Off-balance

NOK - 653147

FX deals	Amount in main currency	Ccy	Price traded	Trade date	Current price	Maturity	Amount in subsidiary currency	Ccy	Exchange rate	Balance
TERMIN EUR/NOK	-248,366.99	EUR	8.0526	25/08/06	8.4485	30/10/06	2,000,000.00	NOK	8.4485	-98,328.54
TERMIN EUR/NOK	-243,486.73	EUR	8.2140	07/09/06	8.4486	30/11/06	2,000,000.00	NOK	8.4486	-57,121.99
TERMIN EUR/TRY	-200,000.00	EUR	1.8945	12/05/06	1.8885	24/11/06	378,900.00	TRY	4.4781	5,373.72
TERMIN EUR/TRY	-97,650.64	EUR	1.7409	24/11/05	1.8885	24/11/06	170,000.00	TRY	8.4486	-64,480.64
Total FX-trades										-214,557.45
Total Off-balance										-214,557.45
Portfolio - net value										5,186,242.17

HERMAN BERGE & KATALIN BARANYI
DOKTOR HOLMSVEI 17D
N-0787 OSLO

Danske Bank International
Private Banking
2, rue du Fossé, P.O. Box 173
L-2011 Luxembourg
Telephone +352 46 12 751
Ref. Øyvind Bjørnsen
oyvind.bjornsen@danskebank.lu
www.danskebank.lu

2 January 2007

Report on "653147" as at 31 December 2006

Yours Faithfully
Danske Bank International

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Custody account in portfolio: "653147"
3007764316 Custody Account

The report contains a statement as at 31 December 2006.
All assets have been settled in NOK.

Distribution of assets	NOK	Share
Shares	4,202,908.43	56.9 %
Bonds	1,278,565.98	17.3 %
Accounts	1,904,519.22	25.8 %
Assets in total	7,385,993.63	100.0 %

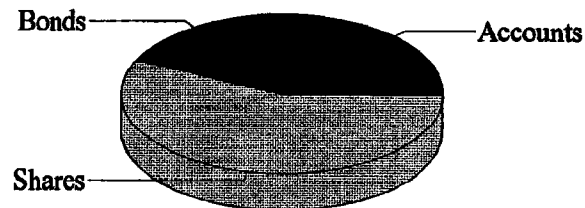
Distribution of liabilities	NOK	Share
Loans	2,662,573.65	96.3 %
Accounts	52,481.18	1.9 %
Value Off-balance	48,683.84	1.8 %
Liabilities in total	2,763,738.67	100.0 %

Portfolio distribution	NOK	Gearing
Assets	7,385,993.63	
Liabilities	2,763,738.67	59.8 %

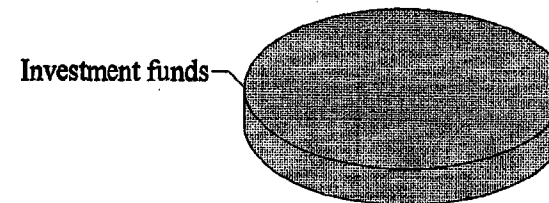
Portfolio - net value 4,622,254.96

Sector Allocation of shares	NOK	Share
Investment funds	4,202,908.43	100.0 %
Shares	4,202,908.43	100.0 %

Distribution of assets



Sector Allocation of shares



Custody account statement as at 31 December 2006
(trade date)
Assets

NOK - 653147

Shares	Holding	Ccy	Price	Date	Avg. purchase price		Value in ccy	Exchange rate	Balance	Share of assets
DAAF Allo Dynami	8,828.00	EUR	24.8840	29/12/06	22.1593		219,675.95	8.2378	1,809,638.41	24.50
DAAF Alloca.Stab	8,032.00	EUR	24.4470	27/12/06	23.8916		196,358.30	8.2378	1,617,553.14	21.90
Ocean Eq Jap II	1,750.00	JPY	8,444.3029	29/12/06	10,100.0000		14,777,530.00	0.0525	775,716.88	10.50
Total Investment funds									4,202,908.43	56.90
Total Shares									4,202,908.43	56.90

Bonds	Holding	Ccy	Price	Date	Avg. purchase price	Maturity	Value in ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
DLF Balanced A	149.82	EUR	1,035.9100	29/12/06	1,011.1615		155,207.91	0.00	8.2378	1,278,565.98	17.31
Total Investment funds										1,278,565.98	17.31
Total Bonds										1,278,565.98	17.31

Accounts	Balance in the accounts ccy	Ccy		Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	870,153.15	NOK		0.00	1.0000	870,153.15	11.78
Money Market Account	0.00	AUD		0.00	0.0000	0.00	0.00
Money Market Account	493.76	CHF		0.00	5.1265	2,531.26	0.03
Money Market Account	0.00	DKK		0.00	0.0000	0.00	0.00
Money Market Account	0.00	HUF		0.00	0.0000	0.00	0.00
Money Market Account	0.00	ISK		0.00	0.0000	0.00	0.00
Money Market Account	0.00	MXN		0.00	0.0000	0.00	0.00
Money Market Account	232,532.00	NZD		0.00	4.3993	1,022,976.35	13.85

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Custody account statement as at 31 December 2006
 (trade date)
Assets

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	2,002.51	TRY	0.00	4.4194	8,849.89	0.12
Money Market Account	1.37	USD	0.00	6.2550	8.57	0.00
Total Accounts					1,904,519.22	25.79
Total Assets					7,385,993.63	100.00

Custody account statement as at 31 December 2006
(trade date)
Liabilities

NOK - 653147

Loans	Amount	Ccy	Interest rate	Start date	Maturity	Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Placement (Loan)	-322,714.31	EUR	4.66	20/12/06	22/01/07	-501.28	8.2378	-2,662,573.65	96.34
Total Loans								-2,662,573.65	96.34
Accounts	Balance in the accounts ccy	Ccy				Accrued interest in ccy	Exchange rate	Balance	Share of liabilities
Money Market Account	-2,076.85	EUR				0.00	8.2378	-17,108.60	0.62
Platinum MasterCard	-2,959.06	EUR				0.00	8.2378	-24,376.04	0.88
Platinum MasterCard	-1,295.32	EUR				0.00	8.2378	-10,670.54	0.39
Money Market Account	-26.57	GBP				0.00	12.2677	-325.95	0.01
Money Market Account	-1.00	JPY				0.00	0.0525	-0.05	0.00
Total Accounts								-52,481.18	1.90
Value Off-balance								Balance	Share of liabilities
Total FX-trades								-48,683.84	1.76
Total Liabilities								-2,763,738.67	100.00

Custody account statement as at 31 December 2006
(trade date)
Off-balance

NOK - 653147

FX deals	Amount in main currency	Ccy	Price traded	Trade date	Current price	Maturity	Amount in subsidiary currency	Ccy	Exchange rate	Balance
TERMIN EUR/NOK	-245,404.80	EUR	8.1498	14/12/06	8.2591	30/01/07	2,000,000.00	NOK	8.2591	-26,822.83
TERMIN EUR/NOK	-244,804.03	EUR	8.1698	30/11/06	8.2591	30/01/07	2,000,000.00	NOK	8.2591	-21,861.01
Total FX-trades										-48,683.84
Total Off-balance										-48,683.84
Portfolio - net value										4,622,254.96

Topchefer i Danske Bank solgte på toppen

Af Claus Iversen og Lars Erik Skovgaard
Torsdag den 17. juli 2008, 5:00

Tusindvis af danskere taber i disse dage penge på Danske Bank-aktien, men bankens egne topbosser solgte stort set det hele, før aktien begyndte at rasle ned.

Topcheferne i Danske Bank har været ualmindeligt dygtige – eller heldige – til at slippe af med deres egne private aktier i Danske Bank, før den aktuelle nedtur for alvor tog fart.

Helt enestående gode er de handler, som bankdirektør Sven Erik Lystbæk og ordførende direktør Peter Straarup har gennemført. Begge solgte nemlig aktier for en større millionsum – præcis på de dage i februar sidste år, hvor Danske Bank-aktien satte rekord lige oppe over kurs 270.

Den 16. februar solgte Peter Straarup således aktier for 17,4 millioner kroner i Danske Bank til kurs 270. Kun få dage senere fik Sven Erik Lystbæk afskibet sin pulje af aktier på hele 21,6 millioner kr. til kurs 271.

Stort set lige siden er kursen raslet ned, og havde de to direktører skullet sælge deres aktier i dag, ville Peter Straarup være gået glip af tæt ved ti millioner kroner, mens Sven Erik Lystbæk kun ville have modtaget 9,4 millioner kr. og ikke de 21,6 mio. kr., han fik trukket i land i tide.

Dygtighed og held

Bankeksperter og professor på Copenhagen Business School, Per H. Hansen, tager hatten af for Peter Straarups og Sven Erik Lystbæks evne til at ramme toppen i forbindelse med salget af aktier for henholdsvis 17,4 og 21,6 mio. kr.

»Det viser vel bare, at banken har nogle dygtige ledere. Jeg har ikke fantasi til at forestille mig, at der ligger andet i det. Begge besidder en viden om den finansielle sektor, der er større end hos os andre, og den har de været dygtige og heldige med at benytte,« siger Per H. Hansen.

Samtidig kan han godt forstå, at hverken Peter Straarup eller Sven Erik Lystbæk har købt aktier eller udnyttet deres aktieoptioner i år, som de gjorde sidste år:

»Hvem har dog haft lyst til at købe bankaktier i år,« spørger han.

»Der er alt for meget usikkerhed. På den måde er Danske Banks direktører jo også privatpersoner og tænker selvfølgelig også på deres egen privatøkonomi, selv om det naturligvis ville være et ret stærkt signal at sende, hvis de stoledes så meget på deres egen aktie, at de også købte op. Men for mig at se er det stadig dumt at købe bankaktier lige nu – også Danske Bank-aktier,« siger Per H. Hansen.

Et godt tidspunkt

Pressechef i Danske Bank, Jonas Torp, siger også, at Danske Bank topdirektører har valgt et godt tidspunkt at sælge på,

»Det kunne alle andre også have gjort, hvis de ville. Det er også værd at huske på, at aktierne er blevet købt tidligere, så der er ikke tale om, at Peter Straarup eksempelvis har tjent over 17 millioner kroner. Han har også betalt noget for aktierne. Men der er i øvrigt klare regler for, hvornår vores ledere må købe og sælge. Det er kun

Sæt tryk på med
KYOCERA



Jakob Brogaard, Peter Straarup, Tonny Thierry, Sven Erik Lystbæk og Per Damborg Skovhus.

tilladt i forbindelse med halv- og helårsregnskaber, hvor vi lægger alle informationer frem,« siger Jonas Torp.

Også Jakob Brogaard og Per Skovhus, der begge er medlem af direktionen, nåede at sælge Danske Bank-aktier stort set på toppen – lige efter årsregnskabet var afleveret, hvor et vindue er åbent, og det er muligt for direktørerne at sælge deres aktier uden at overtræde loven.

Men Peter Straarup og hans hustru Rickie Lee Straarup vendte tilbage til Danske Bank-aktien i slutningen af august sidste år, hvor de tilsammen købte aktier for lidt over én million kroner. Dengang lå aktien omkring 235, og nu er den nede under 120, så hvis de skulle sælge disse aktier i dag, ville de have mistet tæt ved 500.000 kroner på den konto.

Også Peter Straarups søn, Markus Eli Straarup, har købt aktier i Danske Bank, og det skete den 15. maj 2005, da aktien lå i kurs 240. Siden er den faldet til under 120 i går, så han er nok glad for, at det »kun« var 20 aktier, der blev købt op. Det svarer til 4.800 kr. ved køb, og de aktier er i dag kun 2.400 kr. værd.

Luk vindue

