

Ms. Katalin Baranyi and Mr. Herman J Berge
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Procureur d'Etat (State Public Prosecutor)
Palais de Justice
P.O. Box 15
L-2010 LUXEMBOURG

Luxembourg February 2 2009

Att : Mr. Laurent Seck
Re : Danske Bank Intl. S.A. - Criminal Complaint IV
Case # :
Your reference :
Our reference :
Posting by : Fax and mail
Your fax # : +352 26 20 25 29
Numbers of pages : 7
Attachment : 2 (4 p)
Copy : CSSF

We refer to Criminal Complaints of December 22 2008, January 26 and 28 2009.

CRIMINAL COMPLAINT

1. FORMAL INFORMATION

Date of Crime : September 30 2004 - December 31 2004
Scene of Crime : Danske Bank International S.A., 2, rue du Foss, 2011
Luxembourg.
Perpetrator : Johan Bjerregaard, Account Manager.

The above named person was employed with Danske Bank International S.A., 2 rue du Foss, P.O. Box 173, 2011 Luxembourg until late 2007.

2. CRIMINAL ACTIONS

On January 7 2009 we yet again requested the bank to give us access to all documents regarding our deposits, statements of our account balance, explanation on the unauthorised transactions/withdrawals of some + € 200.000 in 2006, as well as an explanation on the closing of our account.

Appendix #1: Letter of January 7 2009 to the Danske Bank.

In the bank's letter of January 9 2009 addressed to the CSSF the bank confirms to have:

"...gone through all transactions on all accounts..."

Appendix #2: Danske Bank's letter of January 9 2009 to CSSF.

This means that the bank has in the most thoroughly and qualified manner examined – which could be described as an investigative due diligence – all transactions regarding our savings account, and that the bank didn't find anything that could lead to any reactions from the bank.

* * *

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 in what seems to be illegal Foreign Exchange-speculations.

Appendix #3: See appendix #14 of the criminal complaint of December 22 2008.

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 extreme liability towards the bank had vaporised by the next bank statement of March 31 2005.

Appendix #4: See appendix #15 of the criminal complaint of December 22 2008.

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

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

We remind the Public Prosecutor that the bank in their internal investigative due diligence didn't find any problem with this nor any other unexplainable transactions or loss of funds in regards to our account, which is alarming in itself.

The bank's response to our questions regarding our savings account has been rather hostile and rejective. Instead of trying to clarify, or at least answering our requests, the bank flatly closed our account four days before Christmas, which in itself is – under these circumstances – a criminal act.

This unlawful closing is a result of the bank's own unauthorised transactions and/or embezzlement from our savings rather than of the picture the bank attempts to draw: caused by failed investments and an unfortunate financial crisis. Closing our account is conveniently chocking us economically, intentionally executed to stop us from claiming our rights towards the bank, and is by far a response that could unveil any misunderstandings.

3. IN CLOSING WE PETITION THE PROCUREUR D'ETAT (PUBLIC PROSECUTOR):

- to investigate the above mentioned actions and prosecute the offender.

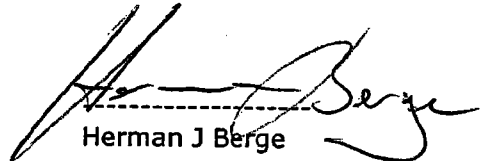
We do reserve the right to claim compensation for any economical loss, as well as non-pecuniary damages, these actions has caused us. In this regard we wish to be informed by the Public Prosecutor whether such a claim can be filed as a part of the criminal case.

This Criminal Complaint is submitted to the Procureur d'etat in English in accordance with the ECHR.

Sincerely,



Katalin Baranyi



Herman J Berge

DATED in Luxembourg this 2 day of February 2009; delivered by fax and ordinary mail to the attention of Mr. Laurent Seck with the Procureur d'etat.

Ms. Katalin Baranyi and Mr. Herman J Berge
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Danske Bank International S.A.
P.O. Box 173
2011 Luxembourg

Luxembourg January 7 2009

Att : To the President/chairman Mr. Klaus Moensted Pedersen
Re : Regarding our savings account 653147
Case # :
Your reference :
Our reference : 653147
Posting by : Mail, Registered mail, and fax
Your fax # : 47 30 78
Numbers of pages : 2
Attachment :
Copy :

President,

We are still waiting for your response in regards to our letters of October 24 2008, reminders of November 8 and 11, as well as CSSF's letter to you of November 13 2008.

You have not responded to our demand for deletion of the "Spezialhypothek" of January 26 2007.

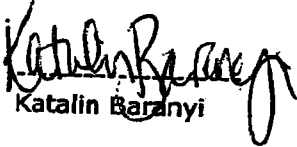
We have been in contact with the public prosecutor in Luxembourg, and we were kindly advised to, yet again, request an answer from you - this time by registered mail - demanding for the following:

- Full access to all documents regarding our deposits of some € 1 million with your bank, deposited on the following dates: July 7 2003, August 19 2003, September 7 2005, October 11 2005 and October 18 2006, at the amount of, respectively: NOK 4 million, NOK 1 million, € 266.466,69, NOK 100.000, and €120.184,93.
- Statement of our account balance as of December 31 2008, including copies of all transactions registered on this account from the opening and up to this said date.
- Explanation regarding the authorisations of transactions/withdrawals of some + €200.000 from our account in the period of March/June 2006 as well as August/December 2006.
- We are also asking for your explanation as to why our account was closed on December 19 2008.

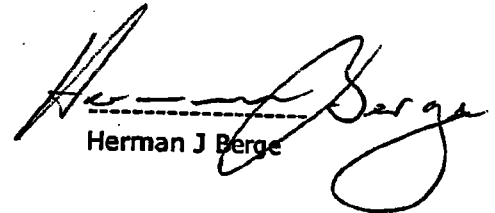
Deletion of Spezialhypothek of January 26 2007

There does not exist any legal grounds for your bank to register such a Spezialhypothek.
The house was purchased with our own funds which were deposited with your bank on
the dates mentioned above.

Without prejudice we reserve the rights to claim damages and compensations for any
incurred losses from you personally.


Katalin Baranyi

Luxembourg January 7 2009


Herman J Berge

Commission de Surveillance
du Secteur Financier
L - 2991 Luxembourg

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13, rue Edward Steichen
P.O. Box 173
L-2011 Luxembourg
Telephone +352 45 12 75 1
Telefax +352 47 30 78
www.danskebank.lu

9 January 2009

Ref.: 653147/Legal

Your ref. SG.08/3589-NDE/MR/LTG1090 - Ms Katalin Baranyi & Mr Herman Berge
Our client number 653147

Dear Sirs,

Further to our letter of 17 November 2008 we have gone through all transactions on all accounts held under client number 653147 since the relationship was established in 2003. We have, in particular, focused on incoming and outgoing transfers and payments.

Referring to the clients' letter to you dated 27 October 2008 we wish to conform the incoming transfers quote by Mr. Berge.

Value 11 July 2003, NOK 4,000,000.00 was credited to the NOK current account 6531470801, cf. advice dated 7 July 2003 (Appendix # 1 sent by Mr. Berge).

Value 25 August 2003, NOK 1,000,000 was credited to the NOK current account 653170801, cf. advice dated 19 August 2003 (Appendix # 2 sent by Mr. Berge).

Value 12 September 2005, EUR 266,466.69 was received and immediately exchanged to NOK 2,073,377.31 that was credited to the NOK current account 653170801, cf. advice dated 7 September 2005 (Appendix # 3 sent by Mr. Berge).

Value 14 October 2005, NOK 100,000 was received and immediately exchanged to EUR 12,668.65 and credited to the EUR current account 653175501, cf. advice dated 11 October 2005 (Appendix # 4 sent by Mr. Berge).

Value 20 October 2006, EUR 120,184.93 was received and immediately exchanged to NZD 226,560.61 and credited to the NZD current account 653172801, cf. advice dated 18 October 2006 (Appendix # 5 sent by Mr. Berge).

In his letter Mr. Berge fails to mention the debit transactions made by him and Ms Baranyi. According to the account statements the following total amounts of outgoing transfers and payments have been made.

USD -2,030.63
 GBP -42,018.14
 SEK -49,540.92
 NOK -707,060.54
 NZD -3,082.93
 EUR -1,202,755.49

Based on the exchange rates on 08/01/2009 the net incoming/outgoing transfer balance can be seen below:


EUR	-1,186,755.33		EUR	-1,186,755.33
USD	-2,030.63	0.727586	EUR	-1,477.46
GBP	-42,018.14	1.11388	EUR	-46,803.17
SEK	-49,540.92	0.092816	EUR	-4,598.19
NOK	6,366,316.77	0.105163	EUR	669,500.97
NZD	223,477.68	0.431182	EUR	96,359.55
				-473,773.62

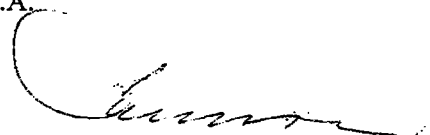
Furthermore, Mr. Berge seems to allege that he - without prior information - was told that his deposits had been lost. This is not true. In fact, the Bank has regularly sent account statements and portfolio valuation reports to the clients. Also, the Bank has had an ongoing dialogue with Mr. Berge. This is evidenced by the Bank's records. We regret having to note that Mr. Berge fails to acknowledge the fact that there have been losses on their investments. As evidence we attach copies of the quarterly portfolio valuation reports sent to the clients during 2008.

We finally wish to vehemently object to the absurd comparison with the BCCI case.

Please accept our apologies for the delayed reply.

Yours faithfully,
 Danske Bank International S.A.


 Klaus Mønsted Pedersen
 Managing Director


 Ole Stenersen
 Legal Advisor

c.c. Mr. Herman J. Berge