

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

Luxembourg January 19 2010

Att : Mr. Laurent Seck
Re : Danske Bank S.A. – Criminal Complaint XVII
Case # :
Your reference :
Our reference :
Posting by : Mail and fax
Your fax # : +352 26 20 25 29
Numbers of pages : 4
Attachment : 1 (1 p)
Copy : CSSF

C R I M I N A L C O M P L A I N T

1. FORMAL INFORMATION

Date of Crime : December 18 2009.
Scene of Crime : Danske Bank International S.A., 13, rue Edward Steichen, P.O. Box 173, 2011 Luxembourg.
Perpetrators : Managing Director; Klaus Mønsted Pedersen (Luxembourg)
Legal Adviser; Ole Stenersen (Luxembourg)
Wealth Manager; Anne Kaupang Leighton (Steinsel)

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

In regards to the facts in this matter, we refer to previous criminal complaints of 221208, 260109, 280109, 020209, 030209, 050209, 100209, 110209, 091209 (IX, X, XI and XII), 101209, 141209 and 150110 (XV and XVI), which we advise you to read and assess thoroughly.

As mentioned in the criminal complaint submitted on December 22 2008, the bank informed us in their letters of October 17 2008 and November 3 2008 – as well as in their letter of January 14 2009 – that we were in breach of a Multipurpose Line Agreement (MLA) which sole purpose (according to the MLA itself) was acquisition of real estate (i.e. our house).

Firstly, documents presented to the public prosecutor in this matter proves that we have never been in breach of the MLA as alleged by the bank.

Secondly we do oppose to the notion that we are part of a lawfully established MLA agreement, in this regard please see the criminal complaint I of December 22 2008. For the sake of the argument, let us nevertheless presume that this MLA is valid.

2. THE OFFENCE

On December 18 2009 the bank sold securities (Danske Invest Leverage Balanced Fund - A) worth some € 11.119. Please find enclosed the bank's letter of December 18 2009 as **Appendix I** to this criminal complaint, proving the sale.

In the letter the bank states that it has:

"...received and transmitted your order..."

We have not ordered the bank to sell anything. Such document, or other proof of authorisation for this sale, does not exist. The bank is thus wilfully lying in this letter – making it look like the bank was authorised to act and trade as they did – which is a criminal offence as well as a violation of Directive 2004/39/EC, article 19. Such actions are, according to the EU Commission's *Call for Evidence on Directive 1997/9/EC*, not as unusual as one would think:

"The financial crisis is affecting not only banking activities but also the provision of investment services in financial instruments both by investment firms and credit institutions. Moreover, malpractice and fraud is likely to happen in turbulent situations. In addition, in recent years the Commission services have received information from investors about cases where delinquencies were committed and investors perceived that the schemes regulated by the Directive did not work efficiently."

As mentioned in criminal complaint XII we have never signed nor have we agreed upon the so called MIFID documents.¹ Furthermore the bank has consistently ignored the fact that these documents were never signed nor agreed upon. Consequently the bank has *not* been eligible/qualified to trade with any of our securities since at the latest November 1 2007. Nevertheless the bank has traded with our savings as if its banking activity was in compliance with the MIFID regulation and directive. Inducing a fake default, producing false statements and documents, and on these false grounds seizing our savings and – in its actions – wilfully violating the MIFID regulation is regarded as criminal offences.

It seems that someone in the bank, at one point and for some reason or other, has decided to "take over" our savings and in this picture they decided to construct a default situation in order to "justify" the seize of our cash and, later on, a sell-off of our securities. As mentioned in criminal complaint XVI, the value of our securities has by far, and at any time, exceeded the security level set out by the bank, hence the bank is aware of the fact that we have never been in default. Withholding and concealing documents and voice recordings proving this fact, is regarded as a criminal offence.

Whether the bank – by its actions since the summer of 2008, or earlier – is attempting to cover up for a self-induced blunder or a bigger systemised criminal activity, is beside the point at this stage. The prosecutor is only to investigate and assess whether we have authorised the bank to sell securities. If the prosecutor can't find any documentation origination from us authorising the bank to sell our assets, the sale is a crime and is hence to be prosecuted.

The public prosecutor has been furnished with all necessary information and documentation to conclude – with us – that the bank was not authorised by us to sell

¹ However, this situation doesn't exempt the bank from complying with the MIFID regulations and directives.

securities (as alleged), and furthermore that the bank is concealing documents and other means of information which will prove criminal activity.

The seizing of our cash as well as the sale of our securities is regarded as gross embezzlement and is thus a criminal offence. The statement, that we ordered the sale of the securities in question, is a lie carried out in order to embezzle our savings, and is thus a criminal offence.

In the light of 16 criminal complaints submitted by us (five of them directly involving violations on the bank secrecy), and how the CSSF and the Public Prosecutor has responded to these complaints, there are no reasons to conclude otherwise than that the state of Luxembourg does not provide any bank secrecy, secondly that the clients of the banks located in Luxembourg in reality are not protected by any law, and finally that Luxembourg continuously seems to be violating the MIFID regulations and directives. On the contrary it seems that both the public prosecutor – who, despite the fact that (according to the public prosecutor office) more than 40.000 criminal complaints has been filed against the banks in Luxembourg, advises all these clients to seek legal assistance with one of Luxembourg's law firms instead of investigating the alleged crimes² – as well as the CSSF, by their actions or lack of such, protect criminal activities the banks seems to be involved in, instead of investigating such activities. In the light of a statement in a report from FIN-USE of April 2009,³ it seems safe to conclude that this is a realistic description of the situation in regards to the protection of the consumer:

"...like the MIFID Regulation, that has acted as a mere protector shield for the financial industry, failing in its real target and purpose, which is to give a robust and real protections for consumers"

As a consequence of obvious malfunctional control bodies (CSSF and the public prosecutor), consistently and effortlessly protecting the banks' interests (see previous criminal complaints), the State itself is liable to any loss incurred by this malfunction.

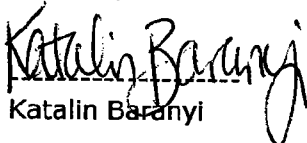
3. IN CLOSING WE PETITION THE PROCUREUR D'ETAT (PUBLIC PROSECUTOR):

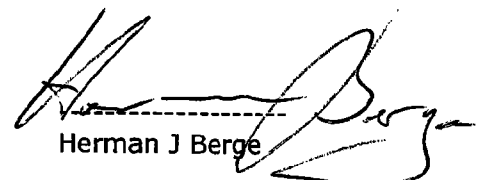
- to investigate the above mentioned actions and prosecute the offenders.
- to inform us, within two weeks of this letter, whether the actions pointed out in this and the previous criminal complaints are offences or not according to Luxembourg law.

We do reserve the right to claim compensation for any economic loss, as well as non-pecuniary damages, these actions have caused us. In this regard we wish to be notified by the Public Prosecutor whether such claims can be filed as 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 19th day of January 2010; delivered by fax and mail to the attention of Mr. Laurent Seck with the Procureur d'etat.

² Still not a single one of these complaints seems to have reached the public eye

³ FIN-USE response to Call for Evidence on Directive 1997/9/EC on Investor-Compensation Schemes

App. # 1.



International Private Banking

4673

HERMAN BERGE & KATALIN BARANYI
665, RUE DE NEUDORF
L-2220 LUXEMBOURG

Danske Bank International
13, rue Edward Steichen
P.O. Box 173
L-2011 Luxembourg
Telephone +352 46 12 751
Telefax +352 47 30 78
www.danskebank.lu

18 December 2009

ISIN GB00BOXNF882
Account 6531475501
Custody 3007764316

Your redemption of 'Danske Invest Leveraged Balanced Fund - A'

Deal reference	091218-162594			
Trade date	18 December 2009	Settlement date		23 December 2009
Quantity	50.8959			
Unit Price	218.480	Market value	EUR	11,119.74
Settlement amount			EUR	11,119.74

The Bank has received and transmitted your order to the Fund Management Company. The Fund Management Company has settled your order in accordance with the Fund regulations.

Aggregated trading cost amount to total of: EUR 0.00.

The securities will be withdrawn from your custody account, and the amount will be credited to your account on 23 December 2009. Our payment of the settlement amount is subject to our being given unconditional ownership of the securities on 23 December 2009.

21334 2009.12

Our General Terms and Conditions apply to this statement. In case of discrepancies, please contact the Bank's Legal & Compliance Department. It is the responsibility of the Account Holder to comply with any reporting regulations, unless otherwise regulated.

Danske Bank International S.A., Société Anonyme,
R.C.S. Luxembourg B 14.101, Aut. 24859