

BILAG 6.

Ms. Katalin Baranyi and Mr. Herman J Berge
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Luxembourg

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

Luxembourg February 5 2009

Att : Mr. Laurent Seck
Re : Danske Bank Intl. S.A. - Criminal Complaint VI
Case # :
Your reference :
Our reference :
Posting by : Fax and mail
Your fax # : +352 26 20 25 29
Numbers of pages : 14
Attachment : 4 (10 p)
Copy : CSSF

We refer to Criminal Complaints of December 22 2008, January 26 and 28 2009,
February 2 and 3 2009.

CRIMINAL COMPLAINT

1. FORMAL INFORMATION

Date of Crime : January 9 2009
Scene of Crime : Danske Bank International S.A., 13, rue Edward Steichen, 2011
Luxembourg.
Perpetrator : Managing Director; Klaus Mønsted Pedersen (Luxembourg) and
Legal Adviser; Ole Stenersen (Luxembourg).

The above named persons are employed with the Danske Bank International S.A., 13,
rue Edward Steichen, 2011 Luxembourg.

2. CRIMINAL ACTIONS

As mentioned in previous criminal complaints, on January 7 2009 we yet again requested
the bank to grant 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 communication 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.

* * *

In the above mentioned letter of January 9 2009, the bank responds to the CSSF's request of November 2008 (we never got any copy of the correspondence to the bank from the CSSF, thus we are not able to identify this letter). The bank's response is misleading and has partly been reacted upon by our criminal complaint # IV of February 2 2009, and # V of February 3 2009.

In an attempt to make CSSF believe that we had been fully informed about the state of our savings and its speedily deterioration, the managing director and his legal adviser states in their letter that 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."

By this statement the bank implies that they have informed us about the status of our savings, on a regularly basis. As the Public Prosecutor will notice though, the bank carefully avoids stating that they actually *have* informed us about the status of our savings (in that case leaving us to understand the graveness of the situation), as this – if so stated – would be a lie.

Merely an indication from the bank that the bank has dispatched documents and have been talking to a client, does not establish any proof of release from liabilities in which the bank has towards its clients.

We want to underline that we do not agree to the bank's statements elsewhere that we have committed ourselves to a house-loan called Multipurpose Line Agreement (we will get back to this in a separate criminal complaint), but for the sake of the argument and as an exercise to point out the bank's unlawful actions, let's assume that we do:

Giving a client a piece of information – about the bank's financial actions/transactions on behalf of the client – that is hard to understand, or even incomprehensible, would certainly not be categorized as useful information in regards to the client's ability to evaluate and understand the health of the savings/investments or the agreement with the bank, unless the Account Manager explains and makes sure that the client really understands the information.

Providing a client with information that is misleading can not be considered as useful information, on the contrary such an action could be classified as a crime.

Investing in shares is more risky than investing in bonds.

In March 2006 the bank made an unauthorised investment in the DLF Balanced Fund, a fund that we don't know anything about (this particular transaction will be object of an individual criminal complaint as it was made twice presumably to obtain double fees). But for the sake of the argument, let's say that this investment was legitimate.

During the period of March 2006 and December 2007 (before the marked plunged) the bank made us believe that our savings were safely spread in bonds, cash (deposits and accounts) as well as in shares. Our "investment" was pictured by the bank's Pie Chart, where the DLF Balanced Fund was categorized as "Bonds", thus making it look like our investment had a sound spread.

Appendix #3: "Report" March 31 2006 and September 30 2007.

In the "Report" of December 31 2007 – printed on January 9 2008, two weeks *after* the marked had plunged – nothing had changed *but* the Pie Chart, which now showed the *actual* investment where the DLF Balanced Fund was listed as "Shares" and hence all our savings suddenly appeared in "one basket", showing a high risk investment (which has been there, although concealed by the bank, since the beginning) not consistent with our means and economical situation.

Appendix #4: "Report" December 31 2007.

As the bank knows, we were not interested in investments with high risk as we were a family with a house, a child in school, and no other income than the interest from our savings. This was also expressed to the bank when we bought our house and moved to Luxembourg as well as during a phone conversation in February 2008 when the account manager questioned Mr. Berge in regards to the "client Information Form" that had to be filled out.

To keep us believing that our savings where safely spread, the bank produced false "Reports" and provided us with this disinformation.

The above mentioned "Reports" indicates that we have been misled by the bank since the spring of 2006, at the latest, thus within the same period where more than €200.000 was siphoned from our account. Needless to say there is not much help in regularly statements, valuation reports and dialogues when the information given has been twisted.

In regards to the alleged ongoing dialogue between the bank and us, we were hardly informed about anything until after it had happened. As far as we recall Ms. Anne Kaupang Leighton, the account manager, never suggested any investments nor did she suggest for us to get out of any investments, not until after it was too late, but then forced by her own credit department rather than by a sound evaluation of the situation.

Even during our last meeting on September 29 2008, 14 days *after* the Lehman Brothers'-collapse and bankruptcy (announced all over the world), Ms. Kaupang Leighton assured us that:

- There is no crisis (for you). Listen now; there is no crisis, just so you know it!

She didn't mention the impact this bankruptcy already had had on the bank and on our savings.¹

¹ We were informed that our savings were placed with the Lehman Brothers in a letter of October 16 2008, three weeks after the meeting with the bank.

These facts are inconsistent with the bank's allegations to the CSSF in their letter of January 9 2009, attempting to mislead the CSSF to 1) trust that the bank had been acting according to law and ethical standards, and to 2) distrust our assertions and our case.

Finally: Merely referring to a dialogue – as the bank does – does not give proof that any investment situation, transactions, proposed investments or other relevant advices have been discussed. And as the facts shows, the bank has wilfully led us to think that there were no reason to worry, not even after the Lehman Brothers were kicked out of the financial marked.

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

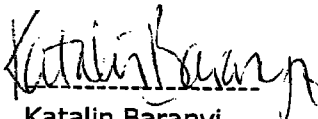
- to investigate the above mentioned actions and prosecute the offenders.

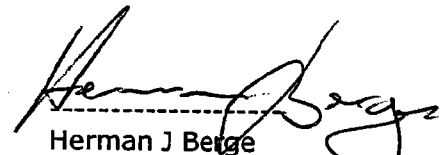
We do reserve the right to claim compensation for any economical loss, as well as non-pecuniary damages, these actions has caused us. In this regard we wish to be informed by the Public Prosecutor whether such a claim can be filed as a part of the criminal case.

* * *

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 5th day of February 2009; delivered by fax and ordinary mail to the attention of Mr. Laurent Seck with the Procureur d'etat.

000001

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

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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.

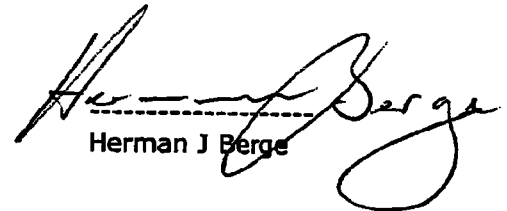
Deletion of Spezialhypothek of January 26 2007

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

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

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

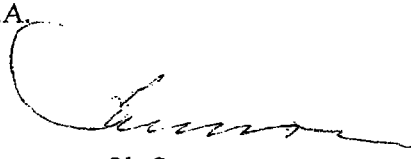
Furthermore, Mr. Berge seems to allege that he - without prior information - was told that his deposits had been lost. This is not true. In fact, the Bank has regularly sent account statements and portfolio valuation reports to the clients. Also, the Bank has had an ongoing dialogue with Mr. Berge. This 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

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 %

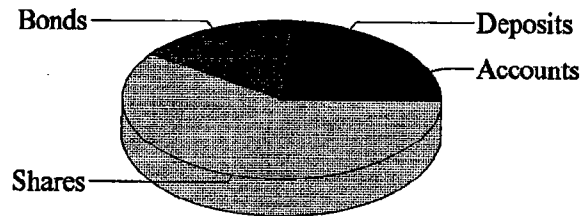
Distribution of liabilities	NOK	Share
Loans	995,448.15	95.3 %
Accounts	26,437.10	2.5 %
Value Off-balance	22,492.15	2.2 %
Liabilities in total	1,044,377.40	100.0 %

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

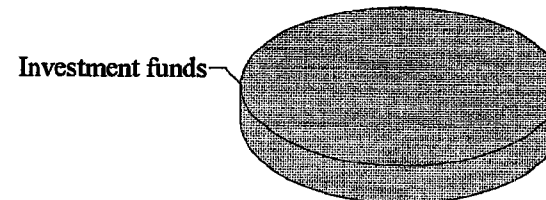
Portfolio - net value **6,258,185.87**

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



000003

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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Distribution of assets	NOK	Share
Shares	3,926,337.57	61.2 %
Bonds	1,167,329.60	18.2 %
Accounts	1,226,460.77	19.1 %
Value Off-balance	95,500.74	1.5 %
Assets in total	6,415,628.68	100.0 %

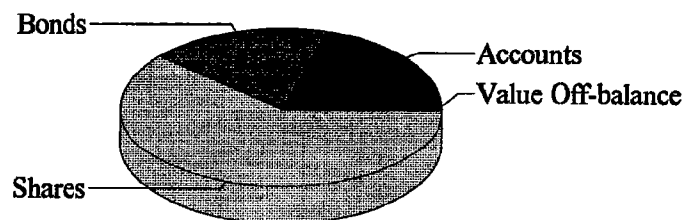
Distribution of liabilities	NOK	Share
Loans	7,545,608.79	99.9 %
Accounts	7,426.82	0.1 %
Liabilities in total	7,553,035.61	100.0 %

Portfolio distribution	NOK	Gearing
Assets	6,415,628.68	
Liabilities	7,553,035.61	1,000.0 %

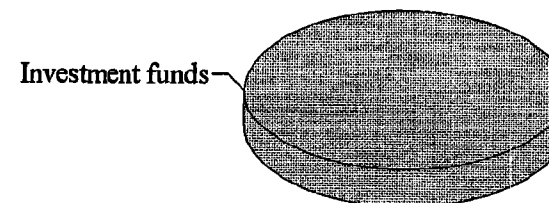
Portfolio - net value -1,137,406.93

Sector Allocation of shares	NOK	Share
Investment funds	3,926,337.57	100.0 %
Shares	3,926,337.57	100.0 %

Distribution of assets



Sector Allocation of shares



Custody account statement as at 30 September 2007
(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	25.4410	24/09/07	22.1593		224,593.15	7.7184	1,733,492.58	27.02	
DAAF Alloca.Stab	8,032.00	EUR	24.8490	24/09/07	23.8916		199,587.17	7.7184	1,540,487.23	24.01	
Ocean Eq Jap II	1,750.00	JPY	7,898.9653	06/09/07	10,100.0000		13,823,189.00	0.0472	652,357.76	10.17	
Total Investment funds									3,926,337.57	61.20	
Total Shares									3,926,337.57	61.20	
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	1,009.4300	21/09/07	1,011.1615		151,240.47	0.00	7.7184	1,167,329.60	18.20
Total Investment funds										1,167,329.60	18.20
Total Bonds										1,167,329.60	18.20
Accounts	Balance in the accounts ccy	Ccy						Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account	3,991.18	NOK						0.00	1.0000	3,991.18	0.06
Money Market Account	0.00	AUD						0.00	0.0000	0.00	0.00
Money Market Account	493.76	CHF						0.00	4.6493	2,295.64	0.04
Money Market Account	0.00	DKK						0.00	0.0000	0.00	0.00
Money Market Account	156,180.80	EUR						0.00	7.7184	1,205,460.90	18.79
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	1,201.78	NZD						0.00	4.1193	4,950.47	0.08
Money Market Account	2,002.51	TRY						0.00	4.4981	9,007.56	0.14
Money Market Account	138.70	USD						0.00	5.4436	755.02	0.01
Money Market Account	0.00	ZAR						0.00	0.0000	0.00	0.00
Total Accounts										1,226,460.77	19.12

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Distribution of assets	NOK	Share
Shares	5,145,919.11	93.8 %
Accounts	338,289.06	6.2 %
Assets in total	5,484,208.17	100.0 %

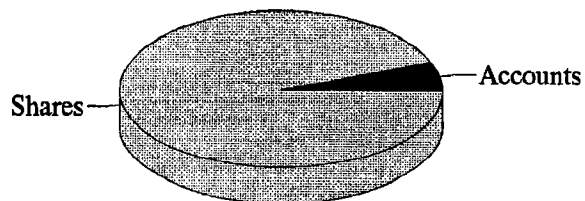
Distribution of liabilities	NOK	Share
Loans	6,992,653.14	99.7 %
Accounts	23,250.93	0.3 %
Liabilities in total	7,015,904.07	100.0 %

Portfolio distribution	NOK	Gearing
Assets	5,484,208.17	
Liabilities	7,015,904.07	1,000.0 %

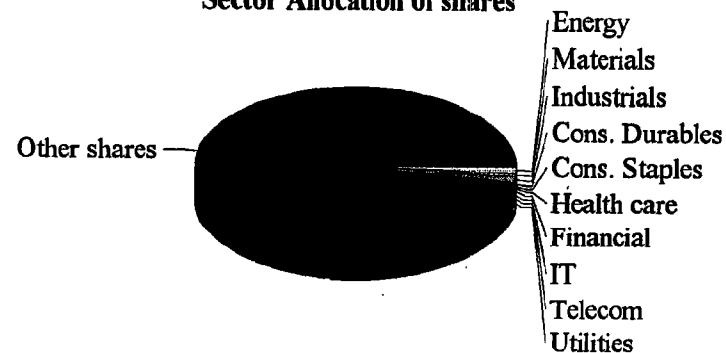
Portfolio - net value -1,531,695.90

Sector Allocation of shares	NOK	Share
Energy	66,787.53	1.3 %
Materials	30,242.43	0.6 %
Industrials	67,279.71	1.3 %
Cons. Durables	11,657.31	0.2 %
Cons. Staples	18,285.20	0.4 %
Health care	9,522.04	0.2 %
Financial	51,117.08	1.0 %
IT	10,648.72	0.2 %
Telecom	19,538.34	0.4 %
Utilities	18,061.59	0.4 %
Other shares	4,824,931.69	94.1 %
Shares	5,145,919.11	100.0 %

Distribution of assets



Sector Allocation of shares



000004

Custody account statement as at 31 December 2007
(trade date)
Assets

NOK - 653147

Shares	Holding	Ccy	Price	Date	Avg. purchase price	Value in ccy	Exchange rate	Balance	Share of assets
SKAGEN Global/NO	197.14	NOK	808.0103	31/12/07	845.3155	159,295.43	1.0000	159,295.43	2.90
SKAGEN Kon-Ti/NO	358.23	NOK	451.3626	31/12/07	465.2029	161,691.99	1.0000	161,691.99	2.95
DAAF Allo Dynami	8,828.00	EUR	25.1390	31/12/07	22.1593	221,927.09	7.9741	1,769,673.25	32.27
DAAF Alloca.Stab	8,032.00	EUR	24.8250	31/12/07	23.8916	199,394.40	7.9741	1,589,994.87	28.99
DLF Balanced A	149.82	EUR	972.4600	31/12/07	1,011.1615	145,701.35	7.9741	1,161,840.05	21.19
Ocean Eq Jap II	875.00	JPY	7,224.5209	30/11/07	10,100.0000	6,321,455.00	0.0480	303,423.52	5.53
Total Investment funds								5,145,919.11	93.83
Total Shares								5,145,919.11	93.83

Accounts	Balance in the accounts ccy	Ccy	Accrued interest in ccy	Exchange rate	Balance	Share of assets
Money Market Account 6531470801	863.58	NOK	0.00	1.0000	863.58	0.02
Money Market Account 6531472701	0.00	AUD	0.00	0.0000	0.00	0.00
Money Market Account 6531470501	493.76	CHF	0.00	4.8025	2,371.27	0.04
Money Market Account 6531470901	0.00	DKK	0.00	0.0000	0.00	0.00
Money Market Account 6531475501	2,263.88	EUR	0.00	7.9741	18,052.45	0.33
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	6,289,847.00	JPY	0.00	0.0480	301,907.00	5.51
Money Market Account 6531476001	0.00	MXN	0.00	0.0000	0.00	0.00

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