

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 January 15 2010

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

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

1. FORMAL INFORMATION

Date of Crime : December 10 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), 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).

We do oppose to the notion that we are part of a legitimate 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 10 2009 the bank sold securities (SG Ocean Fund Equities / Japan Target II AC JPY) worth some JPY 3.025.397. Please find enclosed the bank's letter of December 15 2009 as **Appendix I** to this criminal complaint, proving the sale.

In the letter the bank states that this act was executed on our order. It was not. The bank was thus wilfully lying which in any normal and just jurisdiction is a criminal offence.

As mentioned in **criminal complaint #12** we have never signed nor have we agreed upon the so called MIFID documents. 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. Wilfully violating the MIFID regulation is a criminal offence.

We do remind the public prosecutor that there has never been any reason for the bank to start selling our securities and/or seizing our cash, as the value of our securities has by far exceeded the level set out by the bank. In this regard we ask the public prosecutor to pay attention to the fact that we in a phone conversation with the bank on July 21 2008¹ informed the bank that our estate had increased substantially in value (at that point it was valued to some €880.000 while we paid some €695.000 for it) consequently increasing the value of our security with some €111.000. We asked the bank to take this into consideration when assessing our securities.

Nevertheless the bank refused to value our security (the estate) and on October 17 2008 the bank – by gross negligence – informed us that we were in default, while the fact is that the bank defaulted.

Whether the bank – by its actions since the summer of 2008 – 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 the bank actually assessed and valued **all** our securities prior to the notice of default on October 17 2008, or not. If the bank failed to carry out this, the bank's subsequent actions is part of a crime causing a substantial economic loss at our hands. The public prosecutor has been furnished with all necessary documentation to conclude – with us – that the bank failed and thus defaulted on October 17 2008, at the latest.

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 15 criminal complaints submitted by us (five of them directly involving violation on the bank secrecy), and how the CSSF and the Public Prosecutor has reacted upon these complaints, there are no reasons to conclude otherwise than that the state of Luxembourg does not provide any bank secrecy and secondly, that the clients of the banks located in Luxembourg in reality are not protected by any law. On the contrary it seems that both the public prosecutor – which states that there are more than 40.000

¹ Danske Bank International S.A. has refused to hand out this recorded conversation and is thus liable for concealing and withholding documents intended for use in a court of law. Withholding such documentation – hence protecting and concealing a continuous criminal activity – is regarded as a criminal offence.

criminal complaints filed against the banks in Luxembourg, advising all these clients to seek legal assistance with one of Luxembourg's law firms (instead of investigating the alleged crimes), still not a single one of these complaints seems to have reached the public eye - 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.

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.

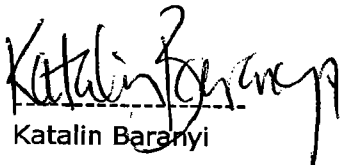
3. IN CLOSING WE PETITION THE PROCUREUR D'ETAT (PUBLIC PROSECUTOR):

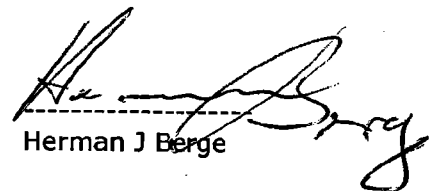
- to investigate the above mentioned actions and prosecute the offenders.
- to inform us, within two weeks of this letter, whether the actions pointed out in this and the previous criminal complaints are offences or not according to Luxembourg law.

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 15th day of January 2010; delivered by fax and mail to the attention of Mr. Laurent Seck with the Procureur d'etat.

App. # 1.

4673 15A06000071

Danske Bank

International Private Banking

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15 December 2009

ISIN LU0227368684
Account 6531471202
Custody 3007764316

Your sale of 'SG Ocean Fund Equities/Japan Target II AC JPY'

Deal reference	091214-134434			
Trade date	10 December 2009	Settlement date		15 December 2009
Quantity	634.4858			
Unit Price	4,768.2667	Market value	JPY	3,025,397.00
Settlement amount			JPY	3,025,397.00

We have completed your market order at 13:24 with the bank as venue and counterpart.

Aggregated trading cost amount to total of: JPY 0.00.

The securities will be withdrawn from your custody account, and the amount will be credited to your account on 15 December 2009. Our payment of the settlement amount is subject to our being given unconditional ownership of the securities on 15 December 2009.

The trade has been executed without the Bank having prepared a personal recommendation for you.

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.