

BILAG 3.

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

Luxembourg January 28 2009

Att : Mr. Laurent Seck
Re : Danske Bank S.A. – Criminal Complaint III
Case # :
Your reference :
Our reference :
Posting by : Fax and mail
Your fax # : +352 26 20 25 29
Numbers of pages : 3
Attachment :
Copy : CSSF

We refer to Criminal Complaints of December 22 2008, and of January 26 2009 (incorrectly marked 2008).

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

1. FORMAL INFORMATION

Date of Crime : September 29 2008.
Scene of Crime : Danske Bank International S.A., 13, rue Edward Steichen, 2011 Luxembourg.
Perpetrator : Anne Kaupang Leighton, Account Manager, Steinsel.

The above named person works at Danske Bank International S.A., 13, rue Edward Steichen, P.O. Box 173, 2011 Luxembourg.

2. CRIMINAL ACTIONS

On September 29 2008 a meeting was held – between Baranyi/Berge and Ms. Kaupang Leighton – at the bank's premises on the above mentioned address.

One of many things that really disturbed us after the meeting was Ms. Kaupang Leighton's failing moral and ethics.

During the meeting we were describing our experiences with several Luxembourg-companies, and how they did the job we asked them to do, but they never returned with

the bill. We told Kaupang Leighton about how we had to remind these companies to send us the invoices, otherwise they wouldn't have charged us for the work.

Ms Kaupang Leighton cut us off and asked: - Why do you call him? Just let it be!

She then told us one of her own experiences in this regard, and how she had extended and refurbished her own garden using a Luxembourg landscaping company, "for free". More than five years had passed since the job was done, she explained to us, but she had still not paid for the job since the company hadn't sent her the bill. She told us that she knew that she hadn't paid but nevertheless she had no intention to call and ask for the invoice as this was not her fault but the company's which fixed and extended her garden.

This story could be compared with the following situation: You are having your dinner in a restaurant. For some more or less legitimate reason (you are stressed by a sudden phone call or something) you leave the restaurant, unfortunately without paying. When you notice that you have left without paying, are you obliged to call the restaurant to have them to send you the bill, or is this dinner for free?

I remind the Public Prosecutor that Ms. Kaupang Leighton *advised* us 1) not to ask for the invoices and by this 2) to not pay the bill. With this act the Wealth Manager at the Danske Bank International S.A. *suggested* to us to commit fraud against two Luxembourg companies, on top of *admitting* fraud against the Landscaping company that extended and fixed her garden.

After this meeting we had to ask ourselves: How can we trust Ms. Kaupang Leighton? This Wealth Manager obviously lives after the rule: "If we have an agreement and for some reason you have failed to act as expected in the light of the agreement, and you haven't noticed your own error, then I surely won't tell you."

Ms. Kaupang Leighton has been the manager of our savings account since late summer 2006.

As an extension to this criminal complaint we would like to express that we consider the Danske Bank International S.A. to be liable for deceiving us as they have not warned us against this person, who has been placed to act as the guard and guide of our savings.¹

Important information about our savings – that could prevent grave misunderstandings, economical losses or other negative results for us if we had been informed in due time – could (as shown) easily stop with Ms. Kaupang Leighton due to her expressed standard of moral and ethics. This is exactly what seems to have happened to us, as more than €200.000 obviously has been siphoned from our savings account in several actions without the bank informing us about this "leakage".

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

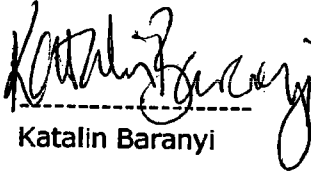
- to investigate the above mentioned actions and prosecute the offender.

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.

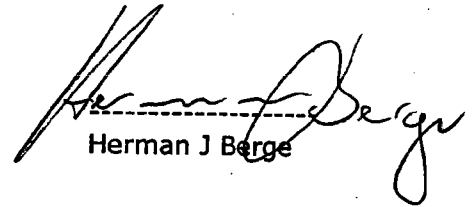
¹ After assessing all transactions in this case, the bank concludes – in January 2009 – that Ms. Kaupang Leighton has not been ignorant to our savings and that she still have the bank's full confidence. This is alarming taken into consideration how Ms. Kaupang Leighton has acted in this case.

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