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Commission de Surveillance du
Secteur Financier Luxembourg
Secrétariat Général
Ms. Danielle Mander
110, route d'Arion
L-2991 Luxembourg
Luxembourg

Luxembourg January 22 2009

Att : Ms. Mander
Re : Deposits in Danske Bank International S.A., Luxembourg. The
bank's letter of January 9 and 14 2009.
Case # :
Your reference :
Our reference : 653147
Posting by : Mail and fax
Your fax # : 26 25 1 601
Numbers of pages : 3
Attachment :
Copy : Danske Bank International S.A.
Priority :

Your intervention.

In the bank's letter to the CSSF of January 9 2009, the bank states that "...Mr. Berge fails to mention the debit transactions made by him and Ms. Baranyi."

On the contrary, in our letter to the bank of November 11 2008 we *asked* the bank to:

"...inform us of the total amount of cash withdrawals and credit card charges, so that we can balance the account."

The banks motivation for drawing this suspicious veil over us seems to origin from their ongoing efforts to avoid scrutiny of their own actions.

We have deposited more than € 1 million into our savings account with the bank. The bank has informed us that the deposit is basically lost. The bank alleges that the cause of this "loss" is our own withdrawals combined with the banks management of the savings account, the so called investments. By this it is not too much to ask for the bank to provide us and the CSSF with documents that could verify the withdrawals as well as establish a reasonable cause of the so called loss, e.g. providing us with all documents constituting any investment acts.

In the letter of January 9 2009, the bank somehow attempts to illustrate to the CSSF the amounts that have been withdrawn from our savings account. As anyone could agree on,

this statement is nothing but confusing. It is impossible to check and control the bank's numbers as there are no appendixes connected to each amount allegedly withdrawn.

In addition we do not understand why the bank is using exchange rates of January 8 2009 on amounts withdrawn and deposited on different dates in the period of July 2003 and onwards, in order to give an adequate as well as accurate explanation of what has happened to our savings.

The bank provides the CSSF with two columns allegedly giving proof of transfers. The first column is to establish a fact that we have withdrawn from our savings account the amount of some € 1.332.889,506 or some NOK 12.084.683,47.

The second column has been provided by the bank to establish a fact that we have deposited some NOK 6.366.316,77 and NZD 223.477,68 or some € 765.860,52 and that we have withdrawn some €1.239.634,15 leaving us with a deficit of some € 477.773,63.

This can not be regarded as an acceptable presentation or explanation on what has happened to our savings, whereas it is impossible to control whether the bank's data is correct.

The two columns in question are supposed to be somehow connected to each other, but after a closer look they appear to diverge and confuse rather than explain.

Firstly: In the first column the bank states that we have made a withdrawal of some NOK 707.060,54. In the second column this amount has disappeared from the account and the calculation without any explanation.

Secondly: The Euro-amount of some 1.202.755,49 stated in the first column to have been withdrawn is reduced by some €16.000,16 in the second column, with no further explanation.

Thirdly: Even though the bank acknowledge a deposit of some NOK 7.173.377,31 on page one of the letter to the CSSF, this deposit has been reduced by some NOK 807.060,54 in the second column on page two, without any explanation.

Fourthly: Even though the bank acknowledge a deposit of some €120.184,93 on October 18 2006, stated on page one of the letter to the CSSF (the NZD deposit), the bank has reduced this amount by some €23.825,31 in the second column on page two. Even the NZD amount has been reduced by some NZD 3.082,93 without any explanation.

By this unexplainable and confusing accountancy the bank has reduced our deposit by more than NOK 1 million.

The fact is that our deposits represents approximately NOK 8.380.000 or € 1.001.100.- and not € 765.860,52 as the bank alleges. The difference of some € 235.240 has not been accounted for by the bank.

* * *

It seems obvious that the bank by this rather dogmatic and apparently authoritative but still confusing accountancy, is trying to mislead the CSSF to believe that everything is ok, and that there are no reasons for further investigation or control on this matter. Such an act will be considered as of criminal nature, if the bank by their letters wilfully attempts to defraud the CSSF and us in order to conceal any embezzlement from our savings account or any other unlawful act made against our deposit.

Depositing such an amount in a bank normally gives a certain amount of interest added to the deposited amount every year, thus we were expecting some return on our deposit. According to the bank's accountancy our deposit on approximately €1 million has not given us any return in a period of more than five years, which in itself is quite striking.

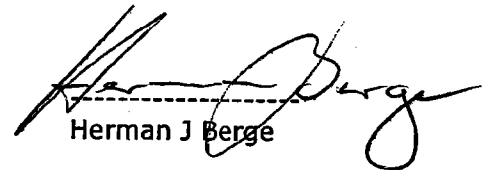
In conclusion: The bank has acknowledged our deposit of NOK 5.1 million and € 386.651,62. Even using the exchange rate of today, this amounts to the total of € 950.245,02, of which the amount of some € 184.384,50 (NOK1.670.874,99) is left unaccountable for.

This for your information.

Sincerely,


Katalin Baranyi

Luxembourg January 22 2009


Herman J Berge

BILAG 29.

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In our correspondence with the bank of January 7 2009, we have asked the bank to provide us with an explanation on the authorisations of transactions of some + €200.000 – in addition to the known transactions – from our account in the period of March-June 2006 as well as the period of August-December 2006.

In the letter of January 9 2009, addressed to the CSSF, the bank confirms to the control body that they have "*...gone through all transactions on all accounts...*"

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 reaction from the bank.

During the period of March-June 2006 we instructed the bank to transfer some NOK 400.000 out of the account. In addition and during the same period some NOK 102.262 was deducted from our MasterCard totalling the amount withdrawn from our account to some NOK 502.262.

The amount of minimum NOK 873.829 that vanished from our account sometime during these three months (this "missing" amount comes in addition to the mentioned NOK 502.262) has though not been accounted for.

In the bank's response of January 14 2009 the bank fails to provide us with any information about this "missing" amount, not surprisingly though as the bank didn't find any discrepancy during their investigation of the account.

The bank's failed attempts to respond and to clarify the situation (three months has passed since we first started to ask questions about our savings account), confirms that the bank is not able to comply with our requests.

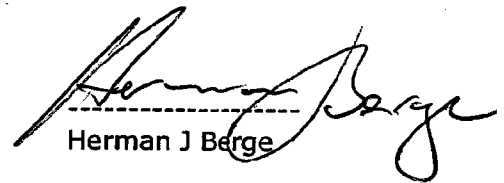
As the bank cannot or will not enter this problem and solve it, this reaction gives us the reason to believe that the amount in question has been embezzled. This goes for missing deposits during the period of August-December 2006 as well.

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Sincerely,


Katalin Baranyi

Luxembourg January 22 2009


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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 reaction 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 – as if it was his own – in what seems to be illegal Foreign Exchange-speculations.

See : Report on "653147" of December 31 2004.

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

See : Report on "653147" of March 31 2005.

Nevertheless this fact clearly shows that the Account Manager Bjerregaard or some of his co-workers had speculated 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 actions against our account indicate that this bank, or certain employees with this bank, operates client accounts for their own profit, in which is needless to say considered as a serious criminal action.

I remind the CSSF that the bank in their investigative due diligence didn't find any problem with this nor any other transactions in regards to our account, which is alarming in itself.

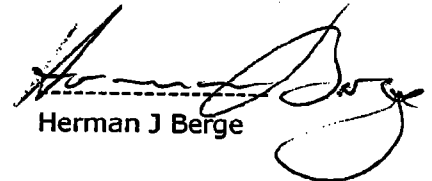
The bank's response to our questions regarding our savings account has been rather hostile and rejective. Instead of trying to clarify, or at least answering our requests, the bank flatly closed our account four days before Christmas, which in itself is an act of chocking us economically in an attempt to stop us from claiming our rights towards the bank, and is by far a response that could unveil any misunderstandings.

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Sincerely,


Katalin Baranyi

Luxembourg January 22 2009


Herman J Berge