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Commission de Surveillance du
Secteur Financier Luxembourg
110, route d'Arlon
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Luxembourg July 30 2010

Att : Mr. Benoît Juncker – Mr. Jean-François Hein
Re : Deposits in Danske Bank International S.A., Luxembourg
Case # :
Your reference : SG.09/247-NDE/MR/LTG 1090 – Jur.10/577-BJ/KF LTG 1090
Our reference : 653147
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As you are aware of Danske Bank has lead us into a deep financial crisis. Danske Bank did not only violate the laws of the financial markets but also did they practise unethical and unlawful methods in putting a family with a child in such horrible circumstances. As a consequence of this situation we have been compelled to contact another bank asking for a second mortgage loan in order to survive and to keep the house in shape. The problem now is that hardly any banks will "touch us" as long as the situation with Danske Bank International S.A. is unsettled.

We have presented reliable evidence supporting that the bank has:

Committed numerous violations on the Secrecy Act; Committed embezzlement and exploited our savings in illegal FX-trade; Wilfully misled us in regards to contracts, investments, transactions, and bank statements, and in this regard wilfully violated EU-law as well as Norwegian law on financial activity, thus committing fraud; Committed perjury; Led CSSF to commit perjury; Committed extortion; Led third party (law firm of Bonn Scmitt Steichen) to commit extortion; Created a situation which in turn was meant to lead to a default on our end, hence by unlawful means opening the doors for the bank to cash in what was left of our savings; Concealed documents, voice recordings and other information (which would have shed light to this matter) in an attempt to avoid investigation and legal sanctions against the bank and its staff; Leaked protected personal information (confided to the bank) to third parties (or being accessory to such act); Violated the MIFID regulations and in this regard executed transactions in violation of the MIFID regulations; Committed churning.

In addition to this there is no doubt that the bank defaulted at the latest in July 2008 due to a blatant negligence to the value of our collaterals.

Thus even working from a best case scenario (from the bank's point of view), the bank will still be liable to us. It is therefore – as mentioned in our letter to CSSF of June 25 2010 – not a question of fault or liability anymore, but rather a question of how much the bank will have to reimburse and compensate.

Part of CSSF's mandate is to intervene "...with a view to helping the parties to reach an amicable settlement." CSSF intervened in this matter late 2008 by sending our complaint to the bank. The bank responded to the complaint with their letter of January 9 2009. As we had filed several criminal complaints against the bank in this period, CSSF informed us (letter of January 22 2009) that they had ceased their intervention. We continued, though, to send copies of our criminal complaints to CSSF, as we had been asked to inform CSSF about the outcome of this matter.

In CSSF's letter of March 12 2009 we were notified that CSSF had *reopened* the case, that CSSF had called for a meeting with the bank and that CSSF had asked the bank to take up a position in regards to our complaints. Based on whatever position the bank presented to CSSF, CSSF closed the case again. At this point Danske Bank International S.A. had, presumably, provided CSSF with all relevant information in regards to this matter. Failing to do so would be considered as perjury.

In a letter of May 3 2010 CSSF invited us for a meeting. The meeting was held on June 10 2010, and was followed up by our letters to CSSF of June 25 and July 15 2010. CSSF formally informed us in their fax of July 16 2010 that the case had been reopened as new elements had been brought to CSSF's attention. These new elements are nothing more than known information which the bank has been in possession of since before their first contact with CSSF. Consequently Danske Bank International S.A. has been withholding/concealing important documents and information relevant to this case, information which should have been presented to CSSF in the bank's letter of January 9 2009 or at the latest on the last meeting between the bank and CSSF in March 2009. In other words this means that the bank has committed perjury.


The bank has – not only in regards to our case but also in regards to how they have handled CSSF's intervention and requests – placed themselves in a situation faced with a choice between two unsatisfactory options, to put it mildly.

We do see a solution to this matter, but that process can be time consuming – at least as long as the bank continues concealing facts. As for now we need immediate access to our funds, and in this regard we urge CSSF to do whatever is in its mandate to see to that we get such access, or alternatively; to produce a document which is to be attached to a loan application explaining the situation in short for any third-party-bank we might choose.

We are looking forward to your prompt reply.

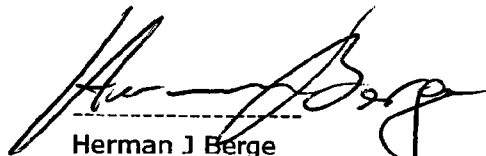
Thank you.

Sincerely,



Katalin Baranyi

Luxembourg July 30 2010



Herman J Berge