

MOTTATT**15 AUG. 2010**

Luxembourg, 13 August 2010

Mrs Katalin Baranyi
Mr Herman J. Berge
665, rue de Neudorf
L-2220 LuxembourgO/Ref.: JUR.10/1022-BJ/MR/LTG 1090
Y/Ref.:
Dispatch: mailContact person : Benoît Juncker
Direct dialling: (+352) 26 251 - 574**Re: your complaint against Danske Bank International S.A.**

Dear Madam, dear Sir,

We refer to the above-mentioned matter.

While we are reexamining your claim we notice that we need more information from you or at least your comments on the following points to get a better understanding of your grievances.

Concerning your letter of 27 October 2008 to our Commission.

We have noticed that you wrote to us on 27 October 2008 that you had received an e-mail from Mrs Anne Kaupang Leighton from Danske Bank International S.A. (the bank) informing you that all your deposits were lost.

We would like to ask you if you could send us a copy of that e-mail from Mrs Leighton.

Concerning the "Client Information Form" and the document on risks in relation with derivatives.

In one of the folders you sent to us on 26 June 2010 (the folders), you have brought to our attention a copy of a writ of summons of 12 January 2010 whereby the bank represented by Me Alex Schmitt summons you to appear before the District Court of Luxembourg.

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Me Schmitt mentions in the writ of summons that you had indicated to the bank in a "Client Information Form" the following goals for your investments: "moderate risk-goal of a higher return" and "high risk-goal of a very high risk return."

According to Me Schmitt you also signed on 24 July 2006 a document informing you on the risks that are inherent to derivatives.

We may kindly ask you to transmit to us a copy of those two documents that are mentioned in the writ of summons of 12 January 2010.

Concerning the allegedly deceitful attitude of the bank

In one of the folders, you regrouped 7 documents in order to demonstrate to us how you "were deceived and slowly but steadily manipulated in the bank's system".

We may kindly ask you to briefly comment, while referring to the relevant points and sentences in those documents, on how you were deceived and manipulated thereby.

Concerning the conversations between you and the bank.

In the e-mail you sent to our Commission on 15 July 2010 you mention several conversations you had with your contact persons at the bank and you reproduce some extracts of these conversations. We understand that these extracts are to demonstrate that the disputed investments were not initiated by you.

Yours sincerely,

COMMISSION de SURVEILLANCE du SECTEUR FINANCIER



Benoît JUNCKER
Conseiller de direction



Andrée BILLON
Directeur