



Letter to the bank

Previous targets of a swindle by a bank now target this same bank by means of frontal confrontation. They want to give the revenues to other victims of the banking system. Will the legend of Robin Hood repeat itself in modern times? Will others follow this example?

The letter below is written as a [manifesto \(https://en.wikipedia.org/wiki/Manifesto\)](https://en.wikipedia.org/wiki/Manifesto) and sent to Komerční banka, a Czech branch of the French commercial bank [Société Générale \(https://en.wikipedia.org/wiki/Société_Générale\)](https://en.wikipedia.org/wiki/Société_Générale). Société Générale is the 3th largest bank in France with branches in Africa, Asia, Europe and South America.

H.F.N. den Boer
 Lovčice 17
 50361 Lovčice u Nového Bydžova

Komerční banka, a. s.
 nám. Osvoboditelů 798
 502 16 Hradec Králové
 Jan Brzák

Lovčice, 21-02-2014

By registered letter dated 25-11-2013 I have indicated that we can no longer send payments on our mortgage and its connected life insurance. The reason for none payment was not mentioned. In this letter I did promise to contact KB at the latest on 31-01-2014 with concrete information necessary for settlement. Later I moved this deadline to 28-02-2014.

In this letter I have requested KB to wait patiently until that moment. KB did not respect this. Since then I have received several pointless payment reminders which were sent automatically by post, SMS and email. KB also called several times. I consider it to be very inappropriate that we are harassed with a mechanical strategy which is aimed to manipulate and intimidate.

After signing the mortgage contract on 14-02-2007 I attained facts which are relevant for the settlement of this contract. These facts are described in attachment 1. The text is written in a way so that relevant facts are presented in as condensed a form as possible, but sufficiently clear. Before continuing reading this letter, I strongly suggest reading attachment 1.

After having learned about these facts, I was first perplexed and angry. Nothing has bigger consequences than betraying confidences. Because I did not want to act from an emotional impulse, I first took the necessary time needed to verify the facts and to think about what to do practically. After all, a response to crimes like swindle should be distinct, powerful, worthy and just.

Current account

Regularly money is debited from my current account for administering the account, deposits of money etc. In total 14.500 Kč (approximately € 560) was debited from my current account for banking costs. As an IT specialist (analyst, designer, programmer and administrator) I have designed, produced, maintained and administered software for web based bookkeeping. Because of that, I know that the infrastructure of banks is roughly the same as for accounting offices. After all, bookings are mainly entered into the account by the account holder himself. Payments by means of payment cards are automatically registered. An accounting office which is not greedy should be able to deal with remaining actions for my current account for a *fraction* of the charged costs. The [Bitcoin \(https://en.wikipedia.org/wiki/Bitcoin\)](https://en.wikipedia.org/wiki/Bitcoin) system deals with all digital payments and related checks, strongly secured, fully automated and *completely free*. With the exorbitant prices of Czech banks we clearly see their greediness with regard to current accounts.

In order to test how banks behave as a contract partner, I did not deposit money at a crucial moment a number of times. As it was expected, the money for the monthly mortgage payment was partly debited, which resulted in a zero account balance. According to earlier agreement, this account does not allow a negative balance. Still I observed that KB, instead of waiting politely for new funds, debited bank charges. Due to this a negative account balance ensued, a problem which is not according to our agreement and caused by KB. Then KB sent a payment reminder about unauthorized negative balance, followed by a penalty. The negative balance of approximately 125 Kč (approximately € 5) was penalized by a charge of approximately 100 Kč (approximately € 4), after which KB also debited interest of less than 1 Kč. These events have repeated themselves a number of times so a pattern of behavior could be observed. In this way it is clear to see that KB does not consider her clients as equal partners with whom they deal decently, but instead as almost inexhaustible sources for additional revenues which can be stolen from accounts unscrupulously. After all, the victims of this crime are defenseless, unless they cancel their accounts. Inquiry showed that this works the same with all Czech banks, I have found no exception to this modus operandi.

The mortgage

A number of arbitrary things have happened during closing the mortgage. As far as I am concerned, the situation was very simple. We wanted a house with money from the loan. We assumed that KB had this money in her possession and was reliable. Afterwards this turned out, as attachment 1 shows, nothing more than a *carefully constructed lie*.

We agreed on duration, interest percentage, period of fixed interest and the monthly installment. The house served as collateral. We have never agreed more than this - and the tied sales which is mentioned below - with KB. The contract and the general terms and conditions were in the Czech language, so we could not read them. It had not been explained to us what they contained, so it could not be said that we had agreed to these terms. For this reason, I consider the not-agreed terms in the agreement as none-binding.

Afterwards it turned out that the contract mentions that we have read the documents and have agreed with all terms in it voluntarily. This is *blatantly untrue*. Anyone stating that we should not have signed, forgets that paper is not sacred, and any agreement should result from equality, mutual respect, transparency, honesty and reliability. A document which results from coercion or deception is nothing but a rag of no value at all.

Whilst concluding the agreement we were also faced with *tied sales*. We were told that the house had to be insured. The insurance was arranged with KB. We were told that we had to have a life insurance for the same value as the purchase price of the house. The insurance was arranged with KB at a premium which turned out to be at least double that of any another provider. We were not offered the possibility of obtaining this insurance elsewhere. Afterwards I consider the coercion to take these expensive supplementary services from KB to be disrespectful and criminal.

Another document which we should sign is called a *vinkulace* (translated: immobilization) in the Czech language. Afterwards, when we obtained different insurance for the house, it seemed that a new vinkulace should be signed. So I first checked what a vinkulace actually implies. Our account manager did not make the effort to fully answer my questions, so I did the research myself. It turned out that by this vinkulace, in the case of fire in the house, KB gets full control over any damage compensation from the insurance, no matter which part of the house is financed by them and the current market value of the house. Suppliers can only be paid after permission from KB.

The role of a bank is solely to provide a loan. The role of a house owner is, among other things, to take care of

the house. Because KB maneuvers itself into a sphere of power by means of the vinkulace, the owner is, after signing this vinkulace, no longer free to make a plans according to his own wishes, ordering, repairing his house and sending payments. Moreover, the owner is seriously hindered from doing what he considers necessary and is treated by KB as a malleable object. This is absolutely unacceptable. That is why I did not sign a new vinkulace last year. No one with common sense will, knowing what a vinkulace implies, ever sign such a document. The fact that various Czech banks, as part of standard procedure, present such documents for signing, proves their absolute contempt for clients.

Conclusions

When a monkey puts on a gold ring, it remains a monkey. When a swindler presents himself with nice words, nice suits and nice buildings, he remains a swindler. There is nothing more to be said. The above and the attached text show that bankers are swindlers by nature, parasites, and a destructive plague on society.

Both the above and the attached texts show that we are deliberately misled by their scams in several ways. The signed agreement only looks after the interests of KB. The unequal relationship between KB and us as clients which is described in the general terms and conditions is repulsive. Since this agreement results from deception and deceit, it is void.

Settlement

Dissolution of agreements

It is clear that we want no relationship whatsoever with an organization of swindlers. For that reason we now inform you that our relationship with KB is effectively dissolved immediately. It means that the current account, the mortgage and insurance with or through KB no longer exist.

Final settlement

Justice requires that the fruits of swindle are returned and the crime is punished. KB provided an administrative service of little value and charged usurious prices for that. In a period of about 7 years I have handed over the fruits of my efforts to KB. This situation must now be corrected. It would be unwise to request the government, accessory and facilitator of these crimes, to execute the necessary corrective measures. Apparently the time has come to reintroduce a [people's court \(https://en.wikipedia.org/wiki/Heliain\)](https://en.wikipedia.org/wiki/Heliain) according to the principle of the ancient Greek [ecclesia \(https://en.wikipedia.org/wiki/Ecclesia_\(ancient_Athens\)\)](https://en.wikipedia.org/wiki/Ecclesia_(ancient_Athens)), which provided true justice for many centuries in many cultures. A people's court is a court of, for and by the people. This is completely different from government courts which serve the interests of corrupt politicians and bankers. Since there is no functional people's court yet, I have no other choice but to determine the verdict myself.

Attachment 2 contains a calculation. It lists which transactions have taken place and which corrections are to be applied. The actions of KB will not be without further consequences. KB assumes it may impose penalties upon us without prior agreement. In attachment 2 I have fixed a penalty for KB, which is due immediately. The level is not negotiable and considers:

- The nature and magnitude of the swindler practices and the gravity of the committed crimes.
- The prosperity and especially the quality of life, it attempts to deny us.
- The fact that present day money is a bubble which is about to burst, so a given amount of money will soon be valueless.

The main purpose of applying the penalty is to make clear that the allowable limit is substantially crossed. Not only for us, but also to everyone who takes out loans or pays taxes. I am not only thinking about the neighbors in our street, acquaintances, friends and family, but also about billions of people worldwide who suffer unnecessarily from hunger and poverty because of bankers and their government accessories.

Registration land register

The right of KB for the house as collateral for the mortgage has expired. As shown by attachment 2, KB is no longer the creditor, but the debtor. This means that I expect KB to cancel her right of collateral immediately at the land register, so the house can be sold freely. We have consciously opted for a lower life standard. We have already followed the advice of Jesus (Matthew 19:21) and made several poor people happy, which has been a liberating experience. Now we want to get rid of the burden of a big house, of course without providing the opportunity to swindlers or robbers.

Applicable law

No bank has the right to deceive, mislead, swindle or manipulate. The notion that these practices could continue without consequences is insanity. On what grounds do I establish my right to single-handedly fix a penalty for KB and to state that I do not owe KB anything?

Laws of countries are corrupted and because of this they should be condemned. Few realize, that these laws are subject to [natural laws \(https://en.wikipedia.org/wiki/Natural_law\)](https://en.wikipedia.org/wiki/Natural_law), which are superseded by the laws of the Creator of the universe, the rightful owner of the earth. Two of these laws are violated by banks and governments in a structural way:

- "You shall not steal" (Exodus 20:15)
- "You shall not covet *your neighbor's house*; you shall not covet your neighbor's wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, *nor anything that is your neighbor's.*" (Exodus 20:17)

My loyalty is exclusively to our Creator and good-hearted people. Malignant people, regardless if united in organizations or not, should in my opinion be stopped without hesitation. This insight is in accordance with the instructions of our Creator. Other laws than those of our Creator I consider condemnable.

Interpretation

Which interpretation dominates, depends according to Nietzsche on power and influence, not on truth. A good example of this principle is Robin Hood. Many suppose that he stole from the rich and gave to the poor. In reality he returned property, stolen from the people by a crooked government and clergy, to the rightful owners.

I have no desire to enrich myself by paying no longer and obtaining a house without a mortgage the easy way. Money which people into psychopathic egoists and their value system is a mere bubble which inevitable will burst. This has no appeal for me. The latter also applies to all property which can be stolen.

After canceling the mortgage collateral of the house at the land register, the then free house will be sold. The revenues will be given to the people who suffered the most from these crimes by banks and governments. Other revenue from this case file will get the same treatment. Such unselfish actions assist in restoring the God given (but stolen) human dignity.

This attitude is a practical consequence of my beliefs and the fact that I take the words of the prophets Isiah and Jesus seriously; to throw off chains and to help others doing the same (Isiah 58:5-6, Isiah 61:1-2, Luke 4:17-21). I reject selfish competition between men, which denies others freedom and prosperity. I believe in voluntarily cooperation which brings actual freedom and is unselfish and giving in nature.

Who wishes to interpret my actions does well if he thoroughly thinks over who the criminal is in this matter. The 'defaulting debtor' as KB might assert, or KB as a criminal organization? Or perhaps governments which facilitate the crimes of banks? To what will this interpretation be subjected? Natural laws, the authority of our Creator or propaganda for slavish obedience to governments which come to us by means of schooling, the media and the church?

Options

KB has the possibility of canceling the collateral of the mortgage at the land registry and making the payment. The alternative is to turn practices of swindle into robbery, in cooperation with its partners, governments and bailiffs. In the latter case they will try to take possession of money or goods, using coercion or violence.

KB ie Société Générale has, just like any other bank, declared war on populations by committing crimes. Opting for robbery, in spite of increased public knowledge about the actual nature of money and the banking system, they increase the gravity of their crimes. As a logical consequence of such crimes it is likely that populations will not let bankers, politicians and other profiteers live. The gravity of the crimes justifies this. In this context it should be noted that this would only be just if:

- The owners of banks, hidden out of sight of the public, were treated the same way.
- Fractional banking is stopped forever.
- Money will never become a means of power again.

In other words there can only be lasting justice if people, after having dealt with this malignant phenomena, continue to act unselfishly instead of continuing to compete with others.

Finally

By means of this letter I have kept my promise to contact KB with concrete information with regard to the settlement of the mortgage. From this moment, communication will be on my terms:

- All further communication will be by means of email, unless I indicate otherwise. This communication will be made public. My email address for this case file is nico-kb@riseup.net. Incoming email messages which are sent to any other address, will be considered as unsent.
- From now all communication will be in English. In addition I expect a Czech original of the document as an attachment. Incoming email messages which are not bilingual, will be considered as unsent.
- Letters of KB or her accessories will be considered as unsent.
- Phone calls from KB are not welcome. Not only because the caller will not be credible, but also because of public transparency.
- Meetings at this stage are undesirable. Not only because of public transparency, but also because we do not want to be summoned to a bank office or to be surprised by unexpected visitors, in order to subsequently be intimidated.
- Conditions apply to this and all subsequent communication:
<http://www.nicodenboer.com/learning-together.html>.
By carrying on this communication, KB and parties engaged by KB are effectually agreeing, unless otherwise mutually agreed.

Put down in writing in Lovčice,

Nico den Boer

Attachment 1

National currency

The past mediums of exchange of various kinds were replaced by coinage at a certain point in history. The mediums of exchange and currency had one thing in common; they had intrinsic value. This means that the material had a certain value. This value strongly depended on the scarcity of the medium and was for the rest determined by free, unregulated market mechanisms. Usually coins were made of gold or silver.

Because it turned out not always to be practical to take these materials for payments, bank notes were later printed which represented a equivalent value of the gold or silver, which was physically stored in a vault. This is called the [gold standard \(https://en.wikipedia.org/wiki/Gold_standard\)](https://en.wikipedia.org/wiki/Gold_standard). The bank notes were, as mentioned on the notes, redeemable at banks for the physical equivalent value so people could, if they wanted to, pay with gold or silver.

Politicians aim for various objectives which are not in the interest of the population, like fighting offensive wars in order to increase there territory, take possession of raw materials, etc. Because it was not always possible to extort the desired resources from populations by means of taxes, politicians decided to loan money from international bankers with the future tax revenues of populations as collateral. However, these bankers had amounts in there possession which were far less than the amounts desired by politicians. That is why politicians granted permission to bankers to print bank notes for larger amounts than they actually had in their vaults. In this way, the gold standard was dropped. From then on, bankers provided administrative services by (facilitating) the production of bank notes which were actually tradeable debt securities.

In this way much so called [fiat money \(https://en.wikipedia.org/wiki/Fiat_money\)](https://en.wikipedia.org/wiki/Fiat_money) without actual equivalent value expressed in gold or silver came into circulation. This money represented nothing more than the promise to pay something in the future. Politicians borrowed money, but had to pay it back including interest. In this way populations were coerced to pay also interest to bankers, by means of taxes. However, the money for the interest of these state loans was not printed yet. Therefore, politicians could choose between becoming impoverished or to loan more and usually chose the latter. This is where increasing state debts come from. Bankers established banks for their activities, known as 'central banks' or sometimes 'national banks'.

Wars are mainly in the interest of international bankers. Those wishing to go to war borrow money from them. When finally all kinds of infrastructure is destroyed, once again money is borrowed to rebuild. With that, bankers are the only party who actually benefit from long and destructive wars. It is not surprising that the number of wars and their magnitude increased explosively after the establishment of central banks. The animation [World Battleground, 1000 years of war in 5 minutes \(https://www.youtube.com/watch?v=1hsDn2kNriI\)](https://www.youtube.com/watch?v=1hsDn2kNriI) visualizes this strikingly.

Although the name raises different expectations, central banks are not owned by governments but by a small group of individuals. The Jewish-German [Rothschild \(https://en.wikipedia.org/wiki/Rothschild_family\)](https://en.wikipedia.org/wiki/Rothschild_family) family owns several centrals banks. Thanks to governments who borrow money from then, they rapidly became enormously wealthy. According to an estimate from 2010 the capital of this family amounts to 115.000 billion dollars, excluding real estate, gold, silver and diamonds. This is apparently more than half of the capital worldwide and converted approximately 16.000 dollars per head of the world population (from baby to greybeard, 7.2 billion people).

Power and justice

Although bankers actually only provide administrative services, they determine indirectly and compel the policy of governments. After all, governments who borrowed money are to obey bankers or face the penalty of immediate due 'debts'. Because of this situation, legislation arose which is in the interests of bankers and governments, but not in the interests of populations.

“ Give me control of a nation's money and I care not who makes it's laws
 --Baron Mayer Amschel Rothschild (1744 -1812)

Politicians have allowed deceit and parasitic behavior, for which populations pay the final bill though taxes. However, that politicians have allowed and legalized this deceit does not mean that this situation is acceptable for populations, nor just.

We cannot speak of justice. A system of laws facilitates and maintains the injustice which is done to populations.

Those choosing not to pay for money borrowed by politicians, nor the assumed required interest, are immediately and coercively deprived of his property or thrown into jail. However, that politicians have allowed and legalized this deceit does not mean that this situation is acceptable for populations, nor just.

There is no single ground to suppose that a human being would be liable for debts which others have initiated before his birth, nor for debts which others will initiate after his birth, all of which he could not possibly personally give his permission, by free will or by informed consent. On the other hand, when debts (or laws) are imposed unilaterally, coercively and without consent, this can rightfully be seen as hostage taking or slavery. An unjust situation.

At this moment, populations are still passive. In Poland the government confiscated a part of the pension reserves last year. In Cyprus 10% of savings on bank accounts were confiscated last year. These experimental actions did not result in revolutions. During a conference between the IMF and European governments, it was decided to confiscate a part of the savings on bank accounts, this time in various European countries. Please note: Confiscation equals robbery. In both cases property is seized coercively, an unjust course of action.

Smaller scale loans

While international bankers and politicians mainly act because of the lust for power, individual people mainly act because of materialistic considerations which are supposed to increase their social standing. In both cases ego is usually the driving force. In both cases bankers are appealed to in order to gain possibilities. In both cases one walks into a trap which results in deceit and usually also being held to ransom.

Governments allowed a system of [fractional banking \(https://en.wikipedia.org/wiki/Fractional_reserve_banking\)](https://en.wikipedia.org/wiki/Fractional_reserve_banking), pressured by international bankers. This means that when account holders deposit money, the bank must keep only a fraction of that as a reserve in order to be able to pay account holders when they want to withdraw money. The bank may use the other part to provide loans. Because banks must only have a fraction of what they loan to others, they can loan a multiple of deposits. Those searching the internet for terms as 'money as debt' find various articles and documentaries which explain this modus operandi in detail.

Loans of governments and smaller scale loans from for example private people, have the following in common:

- Money which first never existed, is created based on a signed agreement about a loan, by entering numbers into a banking computer. In this way money is brought into circulation, which later is removed from circulation when the loan is repaid. It then ceases to exist.
- An agreement normally requires that both parties bring in a share of equal value. However, there is no equal relationship between the effort to enter a few numbers into a computer and the effort which is required to meet the requirements of a loan.
- Excessive compensation for the administrative service of the bank is paid in the form of interest and other 'bank costs'.

The result of the system of fractional banking is a giant bubble. Of all the money which is now in circulation, less than 5% is created by central banks and more than 95% by other banks. This means that less than 1% of the money which circulates actually has an equivalent value in terms of gold or silver. More than 99% represents only a promise to pay in the future. The value of money is presently mainly determined by the trust in societies that debts can be paid and currency is sufficiently covered by the real value of gold or silver. If this misplaced confidence disappears, the bubble would burst immediately.

Experiences with fractional banking show that after a period of confidence (approximately 40-45 years) hyperinflation follows, after which the currency collapses totally. Those who have money, find out that it has become useless. Those who are in debt, find out that banks require to redeem their obligation no matter what the circumstances are.

Banks create money virtually unlimitedly. As more money is brought into circulation, the value decreases. This phenomenon is called *inflation*. By not providing new loans, money is redrawn from circulation. The latter is used, mainly by international bankers, as an instrument to cause a depression, which is used to strengthen their grip on governments and populations.

Outcomes

The system of fractional banking is designed in a way that people or governments will sooner or later be unable to fulfill their obligations. During bankruptcies or a total collapse of a currency the possessions of hardworking

people move into the hands of bankers. Interest, increasing debts and the final collapse of a currency are not accidental. They are instruments which are deliberately deployed in order to lay hold of all property in the long term.

Money has become *the* means to control people. Who obediently hand over a part of the fruits of their efforts to parasites like governments and bankers, are rewarded with certain privileges. Those no longer wishing to cooperate or who can no longer meet the set requirements, find out that they is written off in an evil and psychopathic way and their bones picked clean.

The legitimacy of laws which are unilaterally imposed without consent is disputable. Equally the enforcement is faulty. Judges look after other interests than those of the population and interpret legislation as it suits them. Police officers regularly exceed the limits of the law, just like bailiffs.

In the Czech republic, many former employees of the secret service, during the communist era, have started to work as bailiffs. These individuals structurally ignore laws by breaking into houses unlawfully, taking possessions of others than their targeted victims, etc. This cesspit stinks! These totally lawless mafiosi are not tackled by police or judges, but moreover supported by them.

The present situation has arisen because good hearted people have neglected to identify and exterminate evil in society. Instead, they have allowed uncalled for others for others to make binding decisions for them. In this way evil people are provided with the means to tyrannize others. The present situation is not surprising, but certainly correctable.

Solutions

If present day politicians truly represented the people, they would act according to the principle of [odious debt](https://en.wikipedia.org/wiki/Odious_debt) (https://en.wikipedia.org/wiki/Odious_debt). This term, from international legal circles, means that politicians who initiate debts which are not in the interest of people do so in their personal capacity, so they are personally liable for this. In a way this is comparable with the invalidity of agreements which are signed under coercion. Agreements which result from deceit or coercion are not valid or binding.

The present problem of public debt can easily be solved by refusing to pay international bankers any longer. Justice requires that possessions of bankers, politicians and their accessories, obtained by deceit and extortion, will be subsequently returned to the rightful owner. In view of the behavior of politicians, it is necessary that people take measures themselves, to halt the current situation of deceit and extortion. As the first step in this direction people need to shake off the [Stockholm syndrome](https://en.wikipedia.org/wiki/Stockholm_syndrome) (https://en.wikipedia.org/wiki/Stockholm_syndrome) which has been drilled into their heads. After all, sympathy and loyalty for criminals is unwise, if not insane by nature.

At another level banks prey on individual people by demanding interest rates which are sometimes extremely high (I saw interest rates of more than 70% in the Czech republic - [example](https://www.provident.cz/online-kalkulacka/) (<https://www.provident.cz/online-kalkulacka/>)). This problem too can be solved easily, in a similar way as governments. When people do this jointly, no one has the power to rob them any longer.

“ You assist an evil system most effectively by obeying its orders and decrees. An evil system never deserves such allegiance. Allegiance to it means partaking of the evil. A good person will resist an evil system with his or her whole soul.

--M.K. Ghandi

Returning possessions to the rightful owner is not easy. For this reason it is recommended that people declare materials like gold and silver worthless. In that way they can focus on what really has value, like raw materials, construction materials and fruits of agriculture.

Attachment 2

Calculations

Description	Amount
Current account	
Paid bank charges	14.500 Kč
Correction	- 12.000 Kč
Mortgage	
Paid interest	659.621 Kč
Correction on paid interest	659.621 Kč
Paid closing commission, costs for mortgage proposal, appraisal, monthly costs for administration of mortgage and obsolete payment reminders	36.967 Kč
Correction on bank charges	- 35.967 Kč
Paid monthly costs of the connected life insurance	68.580 Kč
Correction on life insurance	- 34.290 Kč
Intended profit by bank	
Revenues of interest over 25 years based on original monthly installment	1.593.500 Kč
Bank charges regarding mortgage loan	34.351 Kč
Exorbitant profit on mortality risk	128.250 Kč
Costs of current account, estimation	27.476 Kč
Total targeted profit during the mortgage contract	1.783.577 Kč
Final settlement	
Amount of mortgage	2.200.000 Kč
Amount bank charges and insurance of mortality risk after correction	37.610 Kč
Paid redemption	- 324.209 Kč
Other paid amounts	- 779.488 Kč
<i>Sub-total</i>	<i>1.133.913 Kč</i>
Penalty for Komerční banka, twice the targeted profit	- 3.567.155 Kč
Closing balance	- 2.433.242 Kč

- Komerční banka currently owes us 2.433.242 Kč (ca. € 93.580).
How many people, targeted and damaged by banks, could we help with this budget?
- If Komerční banka opts for **robbery**, then the **effect** on our liquidity could equal at least the above mentioned paid amounts (1.103.697 Kč) plus expenses during purchase (30.000 Kč), plus renovation- and maintenance costs (770.000 Kč) minus estimated rent of a house during the period June 2007 to January 2014 (approximately 800.000 Kč) equals minimally 1.103.697 Kč (ca. € 42.450). In the meantime KB and bailiffs will enrich themselves with the foreclosure sale of our house.
All my earnings and time spent become pointless. Did I work for nothing?
- Following the example of others and **doing nothing** with the obtained information, means that I will be forced to work approximately for the next 19 years in order to gather the total profit targeted by banking

swindlers (minimally 1.783.577 Kč / € 68.599). This is absolutely unacceptable to me.
All this compounded time is merely for the benefit of swindlers.