

(A)Q

**IN THE COMMISSION OF INQUIRY ISSUED
UNDER THE CONSTITUTION OF THE REPUBLIC OF THE GAMBIA TO
INQUIRE IN TO THE FINANCIAL DEALINGS, ASSETS ETC OF EX-
PRESIDENT YAHYA JAMMEH, FAMILY MEMBERS AND CLOSE
ASSOCIATES**

DATE: MONDAY 4TH SEPTEMBER 2017 AT 10:12AM
SUBJECT MATTER: G.N.P.C – MINISTRY OF PETROLEUM AND ENERGY
ACCOUNT (MOP)
EXPECTED WITNESS: MANAGING DIRECTOR GUARANTY TRUST BANK (G)
LTD

APPEARANCES:

CHAIRMAN TO THE COMMISSION:	HONORABLE SURAHATA .B. JANNEH
COMMISSIONER:	HONORABLE BAI MASS SAINÉ
COMMISSIONER:	HONORABLE ABIOSSEH GEORGE
SECRETARY TO THE COMMISSION:	ALHAJI MAMADI KURANG
COUNSEL TO THE COMMISSION:	MS. AMIE N BENSOU DA
TRANSCRIBER:	HADDY JAGNE

(WITNESS SWORN ON THE KORAN AND SPEAKS IN ENGLISH)

1. Q: Can you give your full names to the Commission?
2. A: My name is **Isatou Jallow, Executive Director of Guaranty Trust Bank.**
3. Q: What is your role in the Bank?
4. A: **Executive Director** and also **Regional Head of Corporate Bank.**
5. Q: Where do you live?
6. A: **Brusubi.**
7. Q: How long have you worked in the Bank?
8. A: I have been with the Bank since April 2003.
9. Q: You were required to produce documents relating to all the accounts that **GNPC** (Gambia
10. National Petroleum Corporation) has in the Bank?
11. A: Yes.
12. Q: How many accounts do they have?
13. A: They have **One on One account** like we mentioned last time. **One on One account**; that
14. is the **Current account**. They have a **Call account** - -.
15. Q: The last time, the Managing Director gave evidence on the **Special Services Accounts**;
16. which is the **Ministry of Petroleum** account. You are going to give evidence on the **GNPC**
17. actual account?
18. A: Sure.
19. Q: Let's take them one at a time and give us the numbers?
20. A: We have **210108217110.**
21. Q: What is the currency?
22. A: Its **Dalasi Account**; Current account.
23. Q: When was it open?
24. A: It was opened on the 10th of September 2008.
25. Q: Give us the next account number?

26. A: The next account is **2011082171150**. This is a **Dalasi account**. It's a Current account but
27. it's a **Call account; Interest bearing account**.
28. Q: It's a **Call account**?
29. A: Yes, it's an **Interest bearing account**.
30. Q: What does a **Call account** mean?
31. A: We pay interest on it.
32. Q: Which means it's a Current account you pay interest to it?
33. A: Yes we pay interest.
34. Q: When was it open?
35. A: It was opened on the 5th of January 2010.
36. Q: Next account?
37. A: We have **201108217210**. It's a **Dollar account**.
38. Q: Opened?
39. A: It was opened the 19th of March 2009.
40. Q: Next?
41. A: The next one is **201108217211**. This is another **Dollar account**; it's a sub account. It was
42. opened on the 26th of May 2014.
43. Q: Next?
44. A: Then we have the last one **2011082174610**. It's a **Euro account**. Opened on the 11th of
45. September 2015.
46. Q: Let's go back to the **GMD Account**?
47. A: Ok.
48. Q: Who are the signatories when it was opened and tell us about the change of signatories?
49. A: There we have **Momodou O.S. Badjie** who was added on the 24th of April 2009. That
50. was the first mandate that we have because at some point he was deleted and then re-added.
51. Q: Who open the account?

52. A: They opened the account.
53. Q: This **Momodou Badjie**?
54. A: Yes. **Momodou .O.S. Badjie**.
55. Q: With whom?
56. A: What we have is **Malick Jarju**. **Malick Jarju** was the Accountant. But we don't have
57. **Malick** as part of the mandate. The mandate we have **Ebrima .O. Camara**, the same date 24th of
58. April 2009. We have **Fafa Sanyang** - -.
59. Q: **Momodou O.S. Badjie**, what was his title at the time?
60. A: He was the Managing Director.
61. Q: What about **Ebrima .O. Camara**?
62. A: He was the Permanent Secretary as then.
63. Q: Of which Ministry?
64. A: It was not specified there.
65. Q: It just said '**Permanent Secretary**'?
66. A: Yes Permanent Secretary.
67. Q: Is there anything in the document which suggests or indicates the Ministry? Can you look
68. at the account opening documentation?
69. A: It's not specify.
70. Q: And that was sufficient for the Bank?
71. A: Yes as the mandate.
72. Q: Surely if it says '**Permanent Secretary**' it's a title that doesn't exist in a company which
73. **GNPC** was at the time. Would that be required to find out what Ministry he was Permanent
74. Secretary of?
75. A: Surely.
76. Q: But it is not indicated?
77. A: Here it is not indicated.

78. Q: Could you finish telling us about the mandates for this account, then hand over the
79. documentation to the **Commission**?
80. A: Ok. No problem. We also have **Fafa Sanyang**.
81. Q: Title?
82. A: **Fafa** was the **Commissioner of Petroleum**.
83. Q: **Commissioner Petroleum**?
84. A: Yes **Commissioner of Petroleum**.
85. Q: That's all for this?
86. A: No, we have **Teneng M. Jaiteh**.
87. Q: All on the same date?
88. A: Yes all on the same date 24th of April 2009. **Teneng** was the Secretary General.
89. Q: Office of the President?
90. A: It's not specified, it just said Secretary General.
91. Q: On the 24th of April that is what you have?
92. A: Yes 24th of April on the same date.
93. Q: Was there any subsequent change to the signatories?
94. A: Sure. We have other signatories.
95. Q: Tell us about the changes?
96. A: For **Momodou O.S. Badjie**, he was deleted on the 28th of July 2016 and re-added on the
97. 28th of June 2017 but he was deleted again on the 31st of August 2017. **Ebrima O. Camara** was
98. deleted on the 28th of July 2016. Then we have **Fafa Sanyang**, **Fafa** was also deleted 28th of July
99. 2016. **Teneng .M. Jaiteh** was also deleted on the 8th of September 2016.
100. Q: All in 2016?
101. A: Yes.
102. Q: So you are saying between 2009 up to 2016 there were no changes?
103. A: No, there are other signatories because there are a lot of signatories in the account. I

104. think we have to go one by one. We have **Medoune Sanyang**; **Medoune** was added on the 7th of
105. February 2011 but deleted on the 8th of September 2016, **Medoune Sanyang**. Then we have
106. **Tsung Wen Shiao**, he was added 29th of October 2012 and was deleted 28th of July 2016. Then
107. we have the former President **Yahya A.J.J. Jammeh**; that was not on the **Dalasi**, it was only on
108. one account, that's the Dollar Account.
109. Q: You know we are talking about the **GMD** that is the **Dalasi Account**. Are you now
110. saying these signatories you have been telling us about were in respect of all the accounts?
111. A: Up to 2013 on the main **Dollar Account**.
112. Q: What I want to understand; you were giving evidence on the signatories?
113. A: Yes.
114. Q: I assumed you were giving evidence only on the **Dalasi Account**?
115. A: Yes.
116. Q: Are you now saying that you are giving evidence only?
117. A: These were signatories on the **Dalasi Account** and then the **Dollar Account** as well.
118. Q: And the **Dollar Account**?
119. A: Yes then until on the 14th of August when they seized to be signatories on the main
120. **Dollar Account** that is the **210 Account**.
121. Q: Let's just assume we are dealing with the **Dalasi Account** first. Then we can adopt part
122. of your evidence for the rest of the accounts if it is relevant?
123. A: Ok.
124. Q: Let's go back to the **Dalasi Account**. You were just telling us about the Ex-President.
125. Was he a signatory to the **Dalasi Account**?
126. A: To the **Dollar Account**.
127. Q: He was not a signatory to the **Dalasi Account**?
128. A: No, he was not a signatory to the **Dalasi Account** but the **Dollar Account**.
129. Q: Have you concluded your evidence as to the signatories on the **Dalasi Account**?

130. A: No.
131. Q: Can you finish that please?
132. A: We have **Momodou Sabally**; **Momodou** was also a signatory to only the
133. **Dollar Account**.
134. Q: Let's leave the **Dollar Account**, let's finish the **Dalasi Account**. Are there any other
135. signatories to the **Dalasi Account** you want to tell us about?
136. A: Sure there are signatories there. We have **Alfred Alfred George Belford**, he was added
137. on the 16th of March 2016 but deleted on the 8th of September 2016. Then we have
138. **Baboucarr Njie**; **Baboucarr** was added on the 28th of July 2016 and deleted 15th of March 2017.
139. We have **Lamin Manneh**; **Lamin** was added on the 8th of September 2016 and deleted on the
140. 19th of July 2017. We have **Abdoulie T.B. Jarra**; **Abdoulie** was also added on the 15th of March
141. 2017, he is still a signatory to the Account. We **Cany Jobe Taal**; **Cany** is also a signatory.
142. Q: Added when?
143. A: Added on the 11th of May 2017.
144. MS.A. BENSOUDA: That is fine. We are really only interested up to January 2017. Let's go
145. back a little bit. We need to have the titles of these people to be consistent.
146. Q: You said **Teneng .M. Jaiteh** was Secretary General?
147. A: Yes.
148. Q: So **Mr. Medoune Sanyang** was what when he was added?
149. A: **Medoune** was the Finance Manager.
150. Q: **Mr. Tsung Wen Shiao**?
151. A: The title is not mentioned.
152. Q: His connection to the Company is not indicated?
153. A: He is a signatory but his title is not mentioned; there is nothing like that. We don't have
154. anything in place like that.
155. Q: What about **Mr. Belford**, **Baboucarr Njie**, **Lamin Manneh** and **Abdoulie Jarra**; there

156. titles are indicated whether or not?
157. MS.A. BENSOUDA: If you can't find it for now, we will have to look at it.
158. Q: Now this is the **Dalasi Accounts** signatories?
159. A: Yes.
160. Q: Now you have a 2nd Dalasi Account; does the same signatories apply?
161. A: Sure, these are the signatories for the 2nd **Dollar Account** as well; that's the **211**.
162. Q: We have two **Dalasi Accounts**. You gave us two **Dalasi Accounts**?
163. A: Yes.
164. Q: My question is whether the signatories you have just indicated apply to the 2nd **Dalasi**
165. **Account** as well?
166. A: Sure.
167. Q: Let's move on to the **Dollar Account 201108217210**; that is the 1st one and there is a
168. second one ending in **721**. Those are the two **Dollar Accounts**?
169. A: **210** and **211**.
170. Q: Now what is the difference first between these two **Dollar Accounts**; why two?
171. A: Yes I think the signatories were different.
172. Q: No, in terms of the accounts themselves. What is the difference? Why two **Dollar**
173. **Accounts**? That is what I want to understand.
174. A: What I am saying, like these signatories I mentioned, they were signatories to that **210**
175. **Account** until August 2014 when they seized to be signatories to that account. The President then
176. became a signatory to the account.
177. Q: I understand there were changes in signatory. What I want to know is; what is the
178. difference between these **two accounts**, the money that goes into them different? Why **two**
179. **Dollar Accounts** and not **one Dollar Account**?
180. A: Like I said, I know the signatories are different like the President was managing the **210**
181. **Account** whilst the **Corporation** was also managing the **211 Account**.

182. Q: Tell us about the **210 Account**. Who opened the **210 Account**?
183. A: The **210, Momodou Badjie and Co.** opened the **210 Account** like I said which was
184. opened on the 19th of March 2009 until 14th of August 2013 when they seized to be signatories.
185. Q: Tell us about the change of signatories?
186. A: We have a letter advising us to change signatories.
187. Q: Where did the letter emanate from?
188. A: The letter was from **Gambia National Petroleum** then.
189. Q: Signed by who?
190. A: Signed by the former **MD Momodou .O.S. Badjie**, the Managing Director and also
191. **Medoune Sanyang** the Finance Manager.
192. Q: And it says the signatories should change to?
193. A: Yes signatories to change to **Sheikh Professor Alhaji Dr. Yahya A.J.J. Jammeh** and
194. **Momodou Sabally**.
195. MS.A. BENSOUDA: Let's have that letter.
196. Q: Do you have the Statement of the **210 Account**?
197. A: Sure, we have it.
198. Q: As at the time the signatories were changed on the 13th August 2013. What was the
199. balance in the account?
200. A: The balance in the account then was **\$1, 241, 513. 38** (One Million Two hundred and
201. forty-one thousand Five hundred and thirteen Dollars and Thirty-eight Cents).
202. Q: How much money went into the account after the signatories were changed?
203. A: What went into the account was **2, 266, 266. 29** (Two Million Two hundred and Sixty-six
204. thousand Two hundred and Sixty-six point Twenty-nine).
205. Q: This is an additional amount that went into the account after the signatories were
206. changed?
207. A: Yes.

208. Q: What was the balance in the Account as at 21st of January 2017?
209. A: **81, 112. 19** (Eighty-one Thousand One hundred and twelve point One nine).
210. Q: Do you have the transaction documents relating to the Account?
211. A: Yes.
212. Q: From what date do you have the transaction documents?
213. A: Though we have from inception but we also have from the day the Ex-President was
214. added as a signatory.
215. Q: Do you have two copies of the Statement?
216. A: Sure we have a copy here.
217. Q: Let's have the Statement?
218. A: It's here.
219. Q: What we would like you to tell us about the withdrawals from the account from change of
220. signatory on the 13th of August 2013? Let me just confirm something since the signatories were
221. changed on the 13th August 2013. Was there any other change to the signatories to the account?
222. WITNESS: That **Dollar Account**?
223. MS.A. BENSOUDA: Yes.
224. A: Yes, there were other changes. Other Secretary Generals were signing. It depends on - -.
225. Q: Tell us about the change of signatories first?
226. A: We have **Abdoulie Momodou Sallah**.
227. Q: When was he added?
228. A: 7th of July 2014 and deleted 3rd of September 2014.
229. Q: Go on?
230. A: Then we have **Kalidou Bayo** who was also added 3rd of September 2014 and deleted
231. 28th of July 2016.
232. Q: Is that all?
233. A: No. We have **Sulayman Samba** who was added 8th of September 2016 and deleted

234. 19th of July 2017. But this guy was also a signatory to the **GMD Account** as well, the **Dalasi**
235. **Account** as well.
236. Q: That's **Mr. Sulayman Samba**?
237. A: Yes.
238. Q: He was added to the **Dalasi Account**?
239. A: Yes to the **Dalasi Account**.
240. Q: When was he added?
241. A: The same day, 8th of September 2016.
242. Q: That was the last change?
243. A: No, then we have **Adama Ngum-Njie. Adama** was a signatory to the **Dalasi Account** as
244. well. **Adama** was added the same day 8th of September 2016, deleted 19th of July 2017.
245. Q: That's it?
246. A: That's all.
247. Q: Can you hand over the signatory documentation? Does it apply to all accounts?
248. A: The signatory documentation - -.
249. Q: Do you have separately for the **Dollar Account**?
250. A: We don't have separately for the **Dollar Account**.
251. Q: Let's go to the transaction on the **Dollar Account** ending in **2010**. The transactions after
252. 13th or on from 13th August 2013? How many withdrawals are we talking about? Do you have a
253. summary?
254. A: No we don't have a summary of the withdrawals. But it is not much.
255. Q: Tell us about it and hand over the transaction documents?
256. A: We have there on the 20th September 2013, there was a debit of **76, 379.54** (Seventy-six
257. Thousand Three hundred and seventy-nine point Five four). We have an instruction but it also
258. said "*Transfer between customers transfer from GNPC going to GICEC*".
259. Q: What is **GICEC**?

260. A: Is a construction company.
261. Q: How did you receive the instructions?
262. A: We have a transfer request. They have an account with us; **GICEC** has an account with
263. us.
264. Q: Was it a letter?
265. A: Yes it was a letter.
266. Q: Written by who?
267. A: It was a letter signed by **Momodou Sabally** and the Ex-President **Yahya Jammeh**.
268. Q: What is the date?
269. A: 19th of September 2013.
270. Q: **GICEC** is obviously an abbreviation or an acronym?
271. A: **GICEC** is **Guangzhou International Construction and Engineering Company**.
272. Q: And the payment was made?
273. A: Yes the payment was made.
274. Q: To an account with **GT Bank**?
275. A: Yes to their account with **GT Bank**.
276. Q: Can you hand over the transaction documents?
277. A: Ok, yes. We have a transfer of **€650, 000** (Six hundred and fifty thousand Euros). It was a
278. swap. But the debit amount in Dollar was **\$884, 000** (Eight Hundred and Eighty-four thousand
279. US Dollars).
280. Q: What date?
281. A: Their instruction was dated 4th of November. The debit was 5th of November but the
282. instruction was 4th of November 2013.
283. Q: Tell us about the transaction?
284. A: The money went through **United Nations Office of Project Services**.
285. Q: Instructions sign by?

286. A: Instructions signed by **Momodou Sabally** and Ex-President **Yahya A.J.J. Jammeh**.
287. MS.A. BENSOUDA: Hand it over.
288. Q: Next transaction?
289. A: The next transaction is; this is a **CFA** transaction. The instructions that we have is **CFA**
290. but what they told us that is either equivalent in **Euros**, we can transfer that equivalent in **Euros**.
291. So the Euro equivalent was **€121, 483.11** (One hundred and twenty-one thousand Four hundred
292. and eighty-four point Eleven Euros). But the **Dollar debit** was **151, 246.47** (One hundred and
293. fifty-one thousand Two hundred and forty-six point Forty-seven).
294. Q: Paid to who?
295. A: Paid to **Cosetam**.
296. Q: Is it a company?
297. A: **Cosetam SABP**.
298. Q: It's a foreign transfer?
299. A: Yes it's a foreign transfer.
300. Q: What country?
301. A: The bank that it went to is **BNP Paribas**.
302. Q: In which country? That's the telex transfer you are reading from?
303. A: Yes. But the country is not mention.
304. Q: The bank account?
305. A: The Bank account we have the **IBN** is **R7630004024790001061945447** and signed by
306. **Momodou Sabally** and the Ex-President.
307. Q: The address of the bank is not indicated; isn't that usual?
308. A: No the address of the beneficiary is here; it's **Nomani**.
309. Q: Whose address; the bank or the beneficiary?
310. A: The beneficiary bank; that is the Bank.
311. Q: That's **Cosetam**?

312. A: No, **Cosetam** is the account name.
313. Q: Who is the beneficiary?
314. A: We have the beneficiary, we have the beneficiary bank. The beneficiary name is the
315. Account name.
316. Q: The beneficiary name is the Account name?
317. A: Yes the beneficiary name is the account name. It's the same.
318. Q: And is it consistent with the instructions that you have to pay to **Cosetam**?
319. A: Unless we go to other instructions and see whether we have - -.
320. Q: You are here to help us, tell us where the money went?
321. A: Yes that is what I am saying; that is the beneficiary, the beneficiary is **Cosetam**. And
322. then we have the beneficiary bank, that is the **BNP Paribas**.
323. Q: The instructions that you have, can you read it to us please?
324. A: The instructions that we have, we said "*We the undersign hereby request you to transfer*
325. *the sum of CFA79, 687, 693.5 (Seventy-nine Million Six hundred and eighty-seven thousand*
326. *Six hundred and ninety-three point five) or its equivalent in Euro from the Gambia National*
327. *Petroleum Company then Account No. 201108217210*".
328. Q: That's all it says; the letter?
329. A: To the account then we have the account name that is **Cosetam**. Then we have the
330. beneficiary bank, we have the **BIT** and then we also have the **IBAN**.
331. Q: Can you hand it over?
332. A: Ok.
333. Q: But we do expect a bank to know which country money is going to?
334. A: We can look out for that. We can check that one further.
335. Q: You are saying you can check that?
336. A: I said we can find out further. We can find out from the telex and see whether - -.
337. Q: You don't have the telex with you?

338. A: We don't have that telex here.
339. MS.A. BENSOUDA: I think we will require more specifics in relation to this transaction. It is a
340. significant amount of money going out of your Bank and we expect better documentation on that.
341. Q: Let's move on to the next transaction?
342. A: The next transaction, is a transfer request of **\$66, 064.97** (Sixty-six thousand and Sixty-
343. four Dollars and Ninety-seven Cents) also to **GICEC's** account with **GT Bank**.
344. Q: Can you hand over the documents that you have referred to so far in respect of **Cosetam**
345. and **GICEC**. The next transaction? What date is the **66, 064** (Sixty-six thousand and Sixty-four)?
346. A: 3rd of December 2013. Then the next one is **21, 338. 30** (Twenty- one thousand Three
347. hundred and thirty-eight point Thirty), it was also a payment to **GICEC** on the 26th of February
348. 2014.
349. Q: Next?
350. A: There is a debit for **\$28, 810** (Twenty-eight thousand Eight hundred and ten Dollars),
351. that's on the 6th of March 2014. This was a transfer. It's going through a beneficiary name called
352. **'Plats'**.
353. Q: Beneficiary called?
354. A: Here they said *"To the beneficiary account given below as payment for market data*
355. *CSV subscription fee"*.
356. Q: That's a withdrawal? It's a payment?
357. A: Yes it's a payment.
358. Q: Authorize by who?
359. A: Authorize by **Momodou .O.S. Badjie**. Though what was quoted here was the **Dalasi**
360. **Account**, It was signed by **Momodou .O.S. Badjie** and **Medoune Sanyang**. But they were not
361. signatories to this account by that time. I think what we have to do; I don't know whether we will
362. see any document relating to - - because instead of debiting the **Dalasi Account**, we debited the
363. **Dollar Account**.

364. Q: Are you saying that was a mistake?
365. A: No, I am not sure. Maybe for us to know that, we should have something to back it up.
366. But we can find out.
367. MS.A. BENSOUDA: Surely because they were no longer signatories.
368. WITNESS: Yes because what we have here really is the debit from the **Dalasi Account** not
369. the **Dollar Account**.
370. Q: Next transaction? Can you hand over what you have and please make sure we have the
371. authority for doing that?
372. A: Yes. So we have **92, 282. 78** (Ninety-two thousand Two hundred and eighty-two point
373. Seventy-eight) debited on the 2nd of April 2014. It also went to **GICEC's** account with **GT Bank**.
374. Q: The same account? Whose account?
375. A: Yes **GICEC's** account with **GT Bank** and by the same signatories; Momodou Sabally
376. and the Ex-President **Yahya A.J.J. Jammeh**. Then we have **100, 000** (One hundred thousand)
377. debit 8th of April 2014 but it was paid to **Jammeh Foundation for Peace**.
378. Q: Account with your Bank or a different bank?
379. A: **Trust Bank Gambia Limited**.
380. Q: The same authority?
381. A: Yes same people. Then we have two transactions, it was a purchase **14, 282, 988. 24**
382. Q: **Dollars?**
383. A: **Dollars**, yes, on the 7th and another one for **\$282, 988. 23** (Two hundred and eighty-two
384. thousand Nine hundred and eighty-eight point twenty-three Dollars). The **Dalasi** was credited to
385. **M.A. Kharafi's** account with **GT Bank** but we don't have that one with us here. We don't have
386. that transaction details with us.
387. Q: Why don't you have it?
388. A: We have been looking for it but we will still look out for it.
389. Q: Sorry you have been looking for it but you can't find it?

390. A: No but I am sure we will see it. We can go back and look for it again.
391. Q: When? We don't have a lot of time. Can we give until Thursday?
392. A: No problem that would be good. These were payments to **M.A. Kharafi's** account with
393. **GT Bank.**
394. Q: They were credited to that account with **GT Bank**?
395. A: Yes. The **Dalasi** equivalent.
396. Q: What is the Account Number?
397. A: **M.A. Kharafi's** account, I don't have the account number here.
398. Q: When you bring the information, can you bring the Statement of that account as well?
399. A: Ok.
400. Q: And the signatories?
401. A: Ok.
402. WITNESS: From when?
403. MS.A. BENSOUDA: From **M.A. Kharafi.**
404. WITNESS: From inception?
405. MS.A. BENSOUDA: From the 13th of August would be fine 2013.
406. WITNESS: Ok no problem. We have another debit **129, 337. 00** (One hundred and twenty-
407. nine thousand Three hundred and thirty-seven point zero). This was 23rd of July 2014, the
408. payment was also made to **GICEC's** account with **GT Bank**. We have **141, 789. 31**
409. (One hundred and forty-one thousand Seven hundred and eighty-nine point Thirty-one), 3rd of
410. September 2014 another payment to **GICEC**. Then we have **129, 375. 00** (One hundred and
411. twenty-nine thousand Three hundred and seventy-five point zero), this was debited on the 8th of
412. September 2014 and the transfer was for **T.K. Export.**
413. Q: **T.K. Export**?
414. A: It is in **Dubai**. The bank address is in **Dubai**.
415. Q: What is the Bank address?

416. A: The Bank address says Dubai, **United Arab Emirates, UAE.**
417. Q: What is the Bank name?
418. A: The Bank's name is **Mashreq Bank.**
419. Q: That is a bank name?
420. A: Yes, **Mashreq Bank.** It is in **Dubai.**
421. Q: These transactions that you've mentioned, no purpose is mentioned in any of the
422. transaction documentations?
423. A: Their purpose; this one has no purpose but this one was signed by **Dr. Kalidou Bayo** and
424. the Ex-President **Yahya A.J.J. Jammeh.** Some has purpose though; the **GICEC.** We have
425. **\$1, 14, 165. 60** (One million Fourteen thousand One hundred and sixty-five point Sixty Dollars),
426. It was also to **GICEC's** account. This was on the 9th of October 2014 signed by **Kalidou Bayo**
427. and the Ex-President **Yahya A.J.J. Jammeh** to **GICEC's** account with **GT Bank.**
428. Q: Now the transaction documents for **GICEC,** does it indicate the purpose of the monies
429. being transferred to it?
430. A: Some of them. The first one I gave you, the **79, 379.54** (Seventy-nine thousand Three
431. hundred and seventy-nine point Fifty-four). That one said **"It's part payment for Petroleum**
432. **House Certificate No.1"**.
433. Q: Let's go to the next transaction?
434. A: The other one, we just have stipend on the 11th of February. About this transaction, they
435. were payment of stipend.
436. Q: Stipend to who?
437. A: Stipend to **Musa Trawally.**
438. Q: How much?
439. A: We have **2, 450** (Two thousand Four hundred and fifty) to **Basiru Sarr** and then we also
440. have **Lamin .K. Sanyang,** it's also **\$2, 450** (Two thousand four hundred and fifty Dollars). We
441. have **6, 350** (Six thousand Three hundred and fifty), one to **Abdoulie Mboob, Matarr Jammeh**

442. is also the same amount **6, 350** (Six thousand Three hundred and fifty). And we have
443. **Musa Trawally** and **Yaya Drammeh \$7, 325** (Seven thousand Three hundred and twenty-five
444. Dollars) each.
445. Q: Does it indicate where they are studying?
446. A: Yes let me check. The beneficiary bank though is **Bank of America**.
447. Q: For all of them **Bank of America**?
448. A: Yes **Bank of America**.
449. Q: Does it indicate which institutions they are studying in?
450. A: No.
451. Q: So those are the transactions from the **Dollar Account**?
452. A: Yes they are transactions from the **Dollar**.
453. Q: Is that all?
454. A: No the last one was also a swap, we converted the **Dollar** to **Sterling** and the **Dollar**
455. debit was **11, 628. 00** (Eleven thousand Six hundred and twenty-eight point zero).
456. Q: For how much?
457. A: For the equivalent in **Sterling** was **7, 650** (Seven thousand Six hundred and fifty)
458. payment to **Mr. Ousman Jobarteh**.
459. Q: Is a student?
460. A: It's not specified here.
461. Q: **Mr. Ousman Jobarteh**?
462. A: Yes **Mr. Ousman Jobarteh**.
463. Q: Can you read the instructions please?
464. A: *"We the undersign hereby request you to effect the payment of £7, 650*
465. *(Seven thousand Six hundred and fifty Pounds) from the Gambia National Petroleum*
466. *Corporation Account. Bearing Account Number 201108217210 to Mr. Ousman Jobarteh as*
467. *detailed below"*. Then we have the beneficiary bank, **Bank of Nova Scotia**. The beneficiary

468. name is **Ousman Jobarteh**. Signed by **Mr. Lamin Nyabally** and the Ex-President
469. **Yahya .A.J.J. Jammeh**. So that was the end of the transaction for **210**.
470. MS.A. BENSOUUDA: Mr. Chairman, may I apply that the change of signatories and transaction
471. documents in relation to **Dollar Account No. 201108217210** to be admitted.
472. THE CHAIRMAN: Change of signatures request from **Gambia National Petroleum**
473. **Company (GNPC)** Managing Director to **Guaranty Trust Bank** dated 13th August 2013 adding
474. Ex-President **Jammeh** and Ex-Secretary General **Sabally** as the only signatories to the **GNPC**
475. **US Dollar Account No. 201108217210**. Admitted, marked **Exhibit BB53A**. Statement of
476. account of **GNPC** said **Dollar Account** from 10th March 2009 to 15th July 2017. Admitted,
477. marked **BB53B**. Transfer request from Office of the President to the Managing Director **GTB**
478. from 19th September 2013 to 9th February 2015 in a bundle. Admitted, marked **BB53C**.
479. Q: Can we now move on to the other **Dollar Account** which is **211**. Was there any change
480. of signatory to that account to the Ex-President?
481. A: No, he was not a signatory to the account.
482. Q: You had given us signatories to all the accounts I believe. Do the same signatories apply?
483. A: Sure.
484. Q: This **Dollar account**?
485. A: The same signatories apply except the signatories for the **210 Account**; that's the
486. President and - -.
487. Q: We have dealt with **210**. But **211** remains the signatories, the regular signatories and the
488. addition of **Sulayman Samba** and **Adama Ngum Njie**. They were added?
489. A: Yes.
490. Q: Is that correct?
491. A: Yes.
492. Q: Was there any change of signatory to this account in August 2013?
493. WITNESS: Which of the accounts?

494. MS.A. BENSOU DA: The **2nd Dollar Account 211**.
495. Q: Was there any change of signatory when the **1st** one the Ex-President became signatory to
496. the **1st Dollar Account**. Did he became signatory to the **2nd Dollar Account**?
497. A: No.
498. Q: As at that date **Mr. Momodou Sanyang** remain a signatory to the **2nd Dollar Account**?
499. A: Remain a signatory, yes to that account.
500. Q: Until he was eventually changed?
501. A: Until he was deleted.
502. Q: Do you have the Statement of that account and the transaction documents for that
503. account? Can you put them together?
504. A: Yes.
505. Q: Could we have the Statements of that account and the transaction documents?
506. A: Yes we have all the Statements here.
507. MS.A. BENSOU DA: Let's have the Statement of the **Dollar Account** ending in **211** together
508. with its transaction documents?
509. WITNESS: Ok. We have to go through it?
510. MS.A. BENSOU DA: No, we don't have to go through that one. What we would like you to do
511. is to give us the Statement together with the transaction documents.
512. WITNESS: The Statement is attached to that one there. But we have the transaction
513. documents here.
514. Q: The Statement, can I have **BB15** please? I believe what you gave us is a Statement of
515. account for **210**. What we now want is the Statement of account- - ?
516. A: No, they are all together. It's continuous. We have there **210, 211**.
517. MS.A. BENSOU DA: Can I have **BB15** please; **15A** to **C**?
518. Q: You have another copy?
519. A: Yes we have another copy.

520. Q: The Statement of account of **Dollar Account 201108217211**?
521. A: Yes we have it.
522. Q: You have a Statement of account?
523. A: Yes we have it.
524. MS.A. BENSOUA: Let's have the Statement of account and the transaction documents?
525. WITNESS: Ok.
526. Q: I don't think there is another Statement of account here?
527. A: Yes we have the **Euro Account** there; we have the **2 Dollar Accounts** as well. All
528. the **Foreign Currency Accounts**.
529. Q: Ok. Take a look?
530. THE CHAIRMAN: Sorry Counsel. At this juncture, I think we will rise for 15 minutes.
- (PROCEEDING STOOD DOWN AT 11:22AM)**
- (PROCEEDING RESUMED AT 11:44AM)**
531. MS.A. BENSOUA: Can you hand over **Exhibit BB53** to the witness please?
532. Q: Do you have the Exhibit with you; Statement of account? Can you look at **Exhibit**
533. **BB53B**? So basically you are saying that the Statement of the **Dollar Account** ending in **211** is
534. attached; forms part of that bundle?
535. A: And the **4610**.
536. Q: That is the **Euro Account**?
537. A: That's the **Euro Account**.
538. Q: Forms part of the Statement of account; for both forms part of **Exhibit BB53A**?
539. A: Yes.
540. Q: Can you give us the transaction documents for the **Dollar Account** ending in **211**?
541. A: We have it.
542. Q: What about the transaction documents for the **Euro Account 4610**?
543. A: Sure, we have it.

544. MS.A. BENSOUA: Mr. Chairman, I am applying to have admitted the transaction documents
545. relating to **Dollar Account** ending in **211** and the **Euro Account** ending in **4610**.
546. THE CHAIRMAN: Transfer request dated 9th February 2015 to 25th August 2016 in respect
547. of **GNPC Dollar** and **Euro Accounts** respectively numbered **201108217211** and **2011082174610**
548. in a bundle. Admitted, marked **BB54**.
549. MS.A. BENSOUA: Thank you Mr. Chairman.
550. Q: Do you have the Statement of account for the **Dalasi Accounts**?
551. A: Yes.
552. Q: Are they separate or single statement? You have **2 Dalasi Accounts**?
553. A: Yes we have the **2 Dalasi**.
554. Q: You have the Statement of accounts?
555. A: Yes.
556. Q: For both **Dalasis Accounts**?
557. A: Yes.
558. Q: And did you bring transaction documents or just the Statement?
559. A: Yes we have transaction documents as well.
560. MS.A. BENSOUA: Can you put them together?
561. A: Only those were **FX** related.
562. Q: Those that were **FX** related?
563. A: We have those files.
564. MS.A. BENSOUA: Let's put the Statements first and you tell us whether there is any **FX**
565. transaction connected to the **Dollar Account 210**?
566. WITNESS: Ok.
567. MS.A. BENSOUA: Let's have the Statements for both **Dalasi Accounts**?
568. Q: Are they together as - -?
569. A: Yes they are together.

570. Q: But the account numbers are clearly marked?
571. A: Yes.
572. Q: Is it for **1 account** or for the **2 accounts**?
573. A: For the **2 accounts**.
574. MS.A. BENSOU DA: How do we know which is for which? Because they are not stitched.
575. Could you separate them into the **2** separate **Dalasi Accounts** ending in **110** and **115**?
576. Q: Now the **FX** transaction that relate to the **Dollar Account** ending in **210**?
577. A: No, we don't have any related to the - -.
578. Q: **Dollar account 210**?
579. A: No.
580. Q: These **FX** transactions that you have, what are they related to? They are just transactions
581. out of the **Dalasi Account**?
582. A: From the **Dalasi Account**, yes. It's the **Outflows**.
583. MS.A. BENSOU DA: Let's have them.
584. Q: Are there any with instructions from the Office of the President?
585. A: No, because they are not signatories to the account.
586. MS.A. BENSOU DA: Mr. Chairman, I am applying to have admitted the Statement of account
587. of the **Call Account 2011082171550** and **FX** transactions from the said account admitted and
588. separately Statement of account of the **Dalasi Current Account** which is **210108217110** and the
589. **FX** transactions from the said account. We may recall you once we have review the Statement
590. on these.
591. THE CHAIRMAN: Bank Statement for **GNPC** in **Guaranty Trust Bank Call Account**
592. **No. 2011082171550** from 5th January 2010 to 28th August 2017 plus transfer request by **GNPC** to
593. the **MD Guaranty Trust Bank** from 22nd February 2016 to 27th April 2016. Admitted, marked
594. **BB55**. Bank Statements for **GNPC Main Dalasi Account** in **GTB No. 201108217110** from 17th
595. September 2008 to 28th August 2017 plus transfer request from **GNPC** to the Managing Director

596. **GTB** from 21st November 2010 to 11th August 2016 in a bundle. Admitted, marked **BB56**.
597. Q: You are required to bring the originals of some of the documents tendered as **BB47**.
598. These were the hand written forms, your Bank forms completed in writing?
599. A: We have them.
600. Q: Can we have them please?
601. A: Sure.
602. MS.A. BENSOUA: Mr. Chairman, may I have admitted as well the originals of **BB47**;
603. originals in terms of the receipts written on some of the foreign exchange deal slips and the
604. receipts sign by the signatory to the accounts. **BB47** was tendered in as copies and we requested
605. that since some of the hand writing on the forms. Some of the receipts on the form was in hand
606. writing. We requested that the Bank produce the hand written copies and this is what they have
607. now provided.
608. THE CHAIRMAN: Alright. The replacement is accepted and noted.
609. MS.A. BENSOUA: We are not applying to replace them because we haven't studied them,
610. compared them in detail. If maybe if they can be attached just for the avoidance of any doubt.
611. THE CHAIRMAN: Very well. Alright, granted. Are you saying you want them attach until
612. you look into them?
613. MS.A. BENSOUA: If the originals can be marked as maybe **BB47A**, then we may retain both
614. until we have had a chance to compare them.
615. THE CHAIRMAN: Yes, that's not a problem. It will be done. Very well.
616. MS.A. BENSOUA: Thank you Mr. Chairman.
617. Q: Do you have any other documents for us?
618. A: The account opening.
619. MS.A. BENSOUA: Can I have the account opening information for all the accounts
620. excluding the change of signatories to the **Dollar Account** which has been tendered separately?
621. Mr. Chairman, may I apply to have the account opening information with respect to all the

622. **GT Bank Accounts** for **GNPC** excluding the change of signatory on the **Dollar Account** ending
623. in **210** which was separately tendered?
624. THE CHAIRMAN: Account Opening Form in **GT Bank** in respect of **GNPC Account**
625. **No. 2011082171110**, dated 8th September 2008 and related documents in a bundle. Admitted,
626. marked **BB57**. I must remark that the photocopy of the **Act; The Gambia National Petroleum**
627. **Corporation Act** is not admitted. We will go to the **Gazetted Act** when necessary.
628. MS.A. BENSOU DA: Very well. Thank you very much **Mrs. Jawara**.
629. WITNESS: Thank you.

(PROCEEDING ENDS AT 12:18PM)

