IN THE COMMISSION OF INQUIRY ISSUED
UNDER THE CONSTITUTION OF THE REPUBLIC OF THE GAMBIA TO
INQUIRE INTO 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 BENSOUDA

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?
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 National Petroleum Corporation) has in the Bank?
10. A: Yes.
11. Q: How many accounts do they have?
12. A: They have One on One account like we mentioned last time. One on One account; that is the Current account. They have a Call account - -.
13. Q: The last time, the Managing Director gave evidence on the Special Services Accounts; which is the Ministry of Petroleum account. You are going to give evidence on the GNPC actual account?
15. Q: Let’s take them one at a time and give us the numbers?
16. A: We have 210108217110.
17. Q: What is the currency?
19. Q: When was it open?
20. A: It was opened on the 10th of September 2008.
21. 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 it’s a Call account; Interest bearing account.

27. Q: It’s a Call account?

28. A: Yes, it’s an Interest bearing account.

29. Q: What does a Call account mean?

30. A: We pay interest on it.

31. Q: Which means it’s a Current account you pay interest to it?

32. A: Yes we pay interest.

33. Q: When was it open?

34. A: It was opened on the 5th of January 2010.

35. Q: Next account?

36. A: We have 201108217210. It’s a Dollar account.

37. Q: Opened?

38. A: It was opened the 19th of March 2009.

39. Q: Next?

40. A: The next one is 201108217211. This is another Dollar account; it’s a sub account. It was opened on the 26th of May 2014.

41. Q: Next?

42. A: Then we have the last one 2011082174610. It’s a Euro account. Opened on the 11th of September 2015.

43. Q: Let’s go back to the GMD Account?

44. A: Ok.

45. Q: Who are the signatories when it was opened and tell us about the change of signatories?

46. A: There we have Momodou O.S. Badjie who was added on the 24th of April 2009. That was the first mandate that we have because at some point he was deleted and then re-added.

47. Q: Who open the account?
They opened the account.

This Momodou Badjie?

Yes. Momodou O.S. Badjie.

With whom?

What we have is Malick Jarju. Malick Jarju was the Accountant. But we don’t have Malick as part of the mandate. The mandate we have Ebrima O. Camara, the same date 24th of April 2009. We have Fafa Sanyang - -.

Momodou O.S. Badjie, what was his title at the time?

He was the Managing Director.

What about Ebrima O. Camara?

He was the Permanent Secretary as then.

Of which Ministry?

It was not specified there.

It just said ‘Permanent Secretary’?

Yes Permanent Secretary.

Is there anything in the document which suggests or indicates the Ministry? Can you look at the account opening documentation?

It’s not specify.

And that was sufficient for the Bank?

Yes as the mandate.

Surely if it says ‘Permanent Secretary’ it’s a title that doesn’t exist in a company which GNPC was at the time. Would that be required to find out what Ministry he was Permanent Secretary of?

Surely.

But it is not indicated?

Here it is not indicated.
Q: Could you finish telling us about the mandates for this account, then hand over the documentation to the Commission?

A: Ok. No problem. We also have Fafa Sanyang.

Q: Title?

A: Fafa was the Commissioner of Petroleum.

Q: Commissioner Petroleum?

A: Yes Commissioner of Petroleum.

Q: That’s all for this?

A: No, we have Teneng M. Jaiteh.

Q: All on the same date?

A: Yes all on the same date 24th of April 2009. Teneng was the Secretary General.

Q: Office of the President?

A: It’s not specified, it just said Secretary General.

Q: On the 24th of April that is what you have?

A: Yes 24th of April on the same date.

Q: Was there any subsequent change to the signatories?

A: Sure. We have other signatories.

Q: Tell us about the changes?

A: For Momodou O.S. Badjie, he was deleted on the 28th of July 2016 and re-added on the 28th of June 2017 but he was deleted again on the 31st of August 2017. Ebrima O. Camara was deleted on the 28th of July 2016. Then we have Fafa Sanyang. Fafa was also deleted 28th of July 2016. Teneng M. Jaiteh was also deleted on the 8th of September 2016.

Q: All in 2016?

A: Yes.

Q: So you are saying between 2009 up to 2016 there were no changes?

A: No, there are other signatories because there are a lot of signatories in the account. I
think we have to go one by one. We have Medoune Sanyang; Medoune was added on the 7th of February 2011 but deleted on the 8th of September 2016, Medoune Sanyang. Then we have Tsung Wen Shiao, he was added 29th of October 2012 and was deleted 28th of July 2016. Then we have the former President Yahya A.J.J. Jammeh; that was not on the Dalasi, it was only on one account, that’s the Dollar Account.

Q: You know we are talking about the GMD that is the Dalasi Account. Are you now saying these signatories you have been telling us about were in respect of all the accounts?

A: Up to 2013 on the main Dollar Account.

Q: What I want to understand; you were giving evidence on the signatories?

A: Yes.

Q: I assumed you were giving evidence only on the Dalasi Account?

A: Yes.

Q: Are you now saying that you are giving evidence only?

A: These were signatories on the Dalasi Account and then the Dollar Account as well.

Q: And the Dollar Account?

A: Yes then until on the 14th of August when they seized to be signatories on the main Dollar Account that is the 210 Account.

Q: Let’s just assume we are dealing with the Dalasi Account first. Then we can adopt part of your evidence for the rest of the accounts if it is relevant?

A: Ok.

Q: Let’s go back to the Dalasi Account. You were just telling us about the Ex-President.

A: To the Dollar Account.

Q: He was not a signatory to the Dalasi Account?

A: No, he was not a signatory to the Dalasi Account but the Dollar Account.

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?


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. Jaitech 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
titles are indicated whether or not?

Q: Now this is the Dalasi Accounts signatories?

A: Yes.

Q: Now you have a 2nd Dalasi Account; does the same signatories apply?

A: Sure, these are the signatories for the 2nd Dollar Account as well; that’s the 211.

Q: We have two Dalasi Accounts. You gave us two Dalasi Accounts?

A: Yes.

Q: My question is whether the signatories you have just indicated apply to the 2nd Dalasi Account as well?

A: Sure.

Q: Let’s move on to the Dollar Account 201108217210; that is the 1st one and there is a second one ending in 721. Those are the two Dollar Accounts?

A: 210 and 211.

Q: Now what is the difference first between these two Dollar Accounts; why two?

A: Yes I think the signatories were different.

Q: No, in terms of the accounts themselves. What is the difference? Why two Dollar Accounts? That is what I want to understand.

A: What I am saying, like these signatories I mentioned, they were signatories to that 210 Account until August 2014 when they seized to be signatories to that account. The President then became a signatory to the account.

Q: I understand there were changes in signatory. What I want to know is; what is the difference between these two accounts, the money that goes into them different? Why two Dollar Accounts and not one Dollar Account?

A: Like I said, I know the signatories are different like the President was managing the 210 Account whilst the Corporation was also managing the 211 Account.
Q: Tell us about the 210 Account. Who opened the 210 Account?

A: The 210, Momodou Badjie and Co. opened the 210 Account like I said which was opened on the 19th of March 2009 until 14th of August 2013 when they seized to be signatories.

Q: Tell us about the change of signatories?

A: We have a letter advising us to change signatories.

Q: Where did the letter emanate from?

A: The letter was from Gambia National Petroleum then.

Q: Signed by who?

A: Signed by the former MD Momodou O.S. Badjie, the Managing Director and also Medoune Sanyang the Finance Manager.

Q: And it says the signatories should change to?

A: Yes signatories to change to Sheikh Professor Alhaji Dr. Yahya A.J.J. Jammeh and Momodou Sabally.

MS.A. BENSOUDA: Let’s have that letter.

Q: Do you have the Statement of the 210 Account?

A: Sure, we have it.

Q: As at the time the signatories were changed on the 13th August 2013. What was the balance in the account?

A: The balance in the account then was $1, 241, 513.38 (One Million Two hundred and forty-one thousand Five hundred and thirteen Dollars and Thirty-eight Cents).

Q: How much money went into the account after the signatories were changed?

A: What went into the account was 2, 266, 266.29 (Two Million Two hundred and Sixty-six thousand Two hundred and Sixty-six point Twenty-nine).

Q: This is an additional amount that went into the account after the signatories were changed?

A: Yes.
Q: What was the balance in the Account as at 21st of January 2017?
A: 81, 112. 19 (Eighty-one Thousand One hundred and twelve point One nine).
Q: Do you have the transaction documents relating to the Account?
A: Yes.
Q: From what date do you have the transaction documents?
A: Though we have from inception but we also have from the day the Ex-President was added as a signatory.
Q: Do you have two copies of the Statement?
A: Sure we have a copy here.
Q: Let’s have the Statement?
A: It’s here.
Q: What would you like you to tell us about the withdrawals from the account from change of signatory on the 13th of August 2013? Let me just confirm something since the signatories were changed on the 13th August 2013. Was there any other change to the signatories to the account?
WITNESS: That Dollar Account?
MS.A. BENSOUDA: Yes.
A: Yes, there were other changes. Other Secretary Generals were signing. It depends on - -.
Q: Tell us about the change of signatories first?
A: We have Abdoulie Momodou Sallah.
Q: When was he added?
A: 7th of July 2014 and deleted 3rd of September 2014.
Q: Go on?
A: Then we have Kalidou Bayo who was also added 3rd of September 2014 and deleted 28th of July 2016.
Q: Is that all?
A: No. We have Sulayman Samba who was added 8th of September 2016 and deleted...
19th of July 2017. But this guy was also a signatory to the **GMD Account** as well, the **Dalasi Account** as well.

Q: That’s Mr. Sulayman Samba?
A: Yes.

Q: He was added to the **Dalasi Account**?
A: Yes to the **Dalasi Account**.

Q: When was he added?
A: The same day, 8th of September 2016.

Q: That was the last change?
A: No, then we have **Adama Ngum-Njie**. Adama was a signatory to the **Dalasi Account** as well. **Adama** was added the same day 8th of September 2016, deleted 19th of July 2017.

Q: That’s it?
A: That’s all.

Q: Can you hand over the signatory documentation? Does it apply to all accounts?
A: The signatory documentation - -.

Q: Do you have separately for the **Dollar Account**?
A: We don’t have separately for the **Dollar Account**.

Q: Let’s go to the transaction on the **Dollar Account** ending in 2010. The transactions after 13th or on from 13th August 2013? How many withdrawals are we talking about? Do you have a summary?
A: No we don’t have a summary of the withdrawals. But it is not much.

Q: Tell us about it and hand over the transaction documents?
A: We have there on the 20th September 2013, there was a debit of **76, 379.54** (Seventy-six Thousand Three hundred and seventy-nine point Five four). We have an instruction but it also said “**Transfer between customers transfer from GNPC going to GICEC**”.

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 us.
263. Q: Was it a letter?
264. A: Yes it was a letter.
265. Q: Written by who?
266. A: It was a letter signed by Momodou Sabally and the Ex-President Yahya Jammeh.
267. Q: What is the date?
269. Q: GICEC is obviously an abbreviation or an acronym?
271. Q: And the payment was made?
272. A: Yes the payment was made.
273. Q: To an account with GT Bank?
274. A: Yes to their account with GT Bank.
275. Q: Can you hand over the transaction documents?
276. A: Ok, yes. We have a transfer of €650,000 (Six hundred and fifty thousand Euros). It was a swap. But the debit amount in Dollar was $884,000 (Eight Hundred and Eighty-four thousand US Dollars).
277. Q: What date?
278. A: Their instruction was dated 4th of November. The debit was 5th of November but the instruction was 4th of November 2013.
279. Q: Tell us about the transaction?
281. Q: Instructions sign by?
A: Instructions signed by Momodou Sabally and Ex-President Yahya A.J.J. Jammeh.

MS.A. BENSOUDA: Hand it over.

Q: Next transaction?

A: The next transaction is; this is a CFA transaction. The instructions that we have is CFA but what they told us that is either equivalent in Euros, we can transfer that equivalent in Euros.

So the Euro equivalent was €121, 483.11 (One hundred and twenty-one thousand Four hundred and eighty-four point Eleven Euros). But the Dollar debit was 151, 246.47 (One hundred and fifty-one thousand Two hundred and forty-six point Forty-seven).

Q: Paid to who?

A: Paid to Cosetam.

Q: Is it a company?

A: Cosetam SABP.

Q: It’s a foreign transfer?

A: Yes it’s a foreign transfer.

Q: What country?

A: The bank that it went to is BNP Paribas.

Q: In which country? That’s the telex transfer you are reading from?

A: Yes. But the country is not mention.

Q: The bank account?

A: The Bank account we have the IBN is R7630004024790001061945447 and signed by

Momodou Sabally and the Ex-President.

Q: The address of the bank is not indicated; isn’t that usual?

A: No the address of the beneficiary is here; it’s Nomani.

Q: Whose address; the bank or the beneficiary?

A: The beneficiary bank; that is the Bank.

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

MS.A. BSENSOUDA: I think we will require more specifics in relation to this transaction. It is a significant amount of money going out of your Bank and we expect better documentation on that.

Q: Let’s move on to the next transaction?

A: The next transaction, is a transfer request of **$66,064.97** (Sixty-six thousand and Sixty-four Dollars and Ninety-seven Cents) also to GICEC’s account with GT Bank.

Q: Can you hand over the documents that you have referred to so far in respect of Cosetam and GICEC. The next transaction? What date is the **66,064** (Sixty-six thousand and Sixty-four)?

A: 3rd of December 2013. Then the next one is **21,338.30** (Twenty-one thousand Three hundred and thirty-eight point Thirty), it was also a payment to GICEC on the 26th of February 2014.

Q: Next?

A: There is a debit for **$28,810** (Twenty-eight thousand Eight hundred and ten Dollars), that’s on the 6th of March 2014. This was a transfer. It’s going through a beneficiary name called ‘Plats’.

Q: Beneficiary called?

A: Here they said “To the beneficiary account given below as payment for market data CSV subscription fee”.

Q: That’s a withdrawal? It’s a payment?

A: Yes it’s a payment.

Q: Authorize by who?

A: Authorize by Momodou .O.S. Badjie. Though what was quoted here was the Dalasi Account. It was signed by Momodou .O.S. Badjie and Medoune Sanyang. But they were not signatories to this account by that time. I think what we have to do; I don’t know whether we will see any document relating to - - because instead of debiting the Dalasi Account, we debited the Dollar Account.
Q: Are you saying that was a mistake?

A: No, I am not sure. Maybe for us to know that, we should have something to back it up.

But we can find out.

MS.A. BENSOUDA: Surely because they were no longer signatories.

WITNESS: Yes because what we have here really is the debit from the Dalasi Account not the Dollar Account.

Q: Next transaction? Can you hand over what you have and please make sure we have the authority for doing that?

A: Yes. So we have 92,282.78 (Ninety-two thousand Two hundred and eighty-two point Seventy-eight) debited on the 2nd of April 2014. It also went to GICEC’s account with GT Bank.

Q: The same account? Whose account?

A: Yes GICEC’s account with GT Bank and by the same signatories; Momodou Sabally and the Ex-President Yahya A.J.J. Jammeh. Then we have 100,000 (One hundred thousand) debit 8th of April 2014 but it was paid to Jammeh Foundation for Peace.

Q: Account with your Bank or a different bank?


Q: The same authority?

A: Yes same people. Then we have two transactions, it was a purchase 14,282,988.24

Q: Dollars?

A: Dollars, yes, on the 7th and another one for $282,988.23 (Two hundred and eighty-two thousand Nine hundred and eighty-eight point twenty-three Dollars). The Dalasi was credited to M.A. Kharafi’s account with GT Bank but we don’t have that one with us here. We don’t have that transaction details with us.

Q: Why don’t you have it?

A: We have been looking for it but we will still look out for it.

Q: Sorry you have been looking for it but you can’t find it?
A: No but I am sure we will see it. We can go back and look for it again.

Q: When? We don’t have a lot of time. Can we give until Thursday?

A: No problem that would be good. These were payments to M.A. Kharafi’s account with GT Bank.

Q: They were credited to that account with GT Bank?

A: Yes. The Dalasi equivalent.

Q: What is the Account Number?

A: M.A. Kharafi’s account, I don’t have the account number here.

Q: When you bring the information, can you bring the Statement of that account as well?

A: Ok.

Q: And the signatories?

A: Ok.

WITNESS: From when?

MS.A. BENSOUDA: From M.A. Kharafi.

WITNESS: From inception?

MS.A. BENSOUDA: From the 13th of August would be fine 2013.

WITNESS: Ok no problem. We have another debit 129,337.00 (One hundred and twenty-nine thousand Three hundred and thirty-seven point zero). This was 23rd of July 2014, the payment was also made to GICEC’s account with GT Bank. We have 141,789.31 (One hundred and forty-one thousand Seven hundred and eighty-nine point Thirty-one), 3rd of September 2014 another payment to GICEC. Then we have 129,375.00 (One hundred and twenty-nine thousand Three hundred and seventy-five point zero), this was debited on the 8th of September 2014 and the transfer was for T.K. Export.

Q: T.K. Export?

A: It is in Dubai. The bank address is in Dubai.

Q: What is the Bank address?
A: The Bank address says Dubai, United Arab Emirates, UAE.

Q: What is the Bank name?

A: The Bank’s name is Mashreq Bank.

Q: That is a bank name?

A: Yes, Mashreq Bank. It is in Dubai.

Q: These transactions that you’ve mentioned, no purpose is mentioned in any of the transaction documentations?

A: Their purpose; this one has no purpose but this one was signed by Dr. Kalidou Bayo and the Ex-President Yahya A.J.J. Jammeh. Some has purpose though; the GICEC. We have $1, 14, 165.60 (One million Fourteen thousand One hundred and sixty-five point Sixty Dollars), it was also to GICEC’s account. This was on the 9th of October 2014 signed by Kalidou Bayo and the Ex-President Yahya A.J.J. Jammeh to GICEC’s account with GT Bank.

Q: Now the transaction documents for GICEC, does it indicate the purpose of the monies being transferred to it?

A: Some of them. The first one I gave you, the 79,379.54 (Seventy-nine thousand Three hundred and seventy-nine point Fifty-four). That one said “It’s part payment for Petroleum House Certificate No.1”.

Q: Let’s go to the next transaction?

A: The other one, we just have stipend on the 11th of February. About this transaction, they were payment of stipend.

Q: Stipend to who?

A: Stipend to Musa Trawally.

Q: How much?

A: We have 2,450 (Two thousand Four hundred and fifty) to Basiru Sarr and then we also have Lamin K. Sanyang, it’s also $2,450 (Two thousand four hundred and fifty Dollars). We have 6,350 (Six thousand Three hundred and fifty), one to Abdoulie Mboob, Matarr Jammeh
is also the same amount 6,350 (Six thousand Three hundred and fifty). And we have

Musa Trawally and Yaya Drammeh $7,325 (Seven thousand Three hundred and twenty-five Dollars) each.

Q: Does it indicate where they are studying?
A: Yes let me check. The beneficiary bank though is Bank of America.

Q: For all of them Bank of America?
A: Yes Bank of America.

Q: Does it indicate which institutions they are studying in?
A: No.

Q: So those are the transactions from the Dollar Account?
A: Yes they are transactions from the Dollar.

Q: Is that all?
A: No the last one was also a swap, we converted the Dollar to Sterling and the Dollar debit was 11,628.00 (Eleven thousand Six hundred and twenty-eight point zero).

Q: For how much?
A: For the equivalent in Sterling was 7,650 (Seven thousand Six hundred and fifty) payment to Mr. Ousman Jobarteh.

Q: Is a student?
A: It’s not specified here.

Q: Mr. Ousman Jobarteh?
A: Yes Mr. Ousman Jobarteh.

Q: Can you read the instructions please?
A: “We the undersign hereby request you to effect the payment of £7,650 (Seven thousand Six hundred and fifty Pounds) from the Gambia National Petroleum Corporation Account. Bearing Account Number 201108217210 to Mr. Ousman Jobarteh as detailed below”. Then we have the beneficiary bank, Bank of Nova Scotia. The beneficiary
name is Ousman Jobarteh. Signed by Mr. Lamin Nyabally and the Ex-President Yahya A.J.J. Jammeh. So that was the end of the transaction for 210.

MS.A. BENSOUDA: Mr. Chairman, may I apply that the change of signatories and transaction documents in relation to Dollar Account No. 201108217210 to be admitted.

THE CHAIRMAN: Change of signatures request from Gambia National Petroleum Company (GNPC) Managing Director to Guaranty Trust Bank dated 13th August 2013 adding Ex-President Jammeh and Ex-Secretary General Sabally as the only signatories to the GNPC US Dollar Account No. 201108217210. Admitted, marked Exhibit BB53A. Statement of account of GNPC said Dollar Account from 10th March 2009 to 15th July 2017. Admitted, marked BB53B. Transfer request from Office of the President to the Managing Director GTB from 19th September 2013 to 9th February 2015 in a bundle. Admitted, marked BB53C.

Q: Can we now move on to the other Dollar Account which is 211. Was there any change of signatory to that account to the Ex-President?

A: No, he was not a signatory to the account.

Q: You had given us signatories to all the accounts I believe. Do the same signatories apply?

A: Sure.

Q: This Dollar account?

A: The same signatories apply except the signatories for the 210 Account; that’s the President and - -.

Q: We have dealt with 210. But 211 remains the signatories, the regular signatories and the addition of Sulayman Samba and Adama Ngum Njie. They were added?

A: Yes.

Q: Is that correct?

A: Yes.

Q: Was there any change of signatory to this account in August 2013?

WITNESS: Which of the accounts?
MS.A. BENSOUDA: The 2nd Dollar Account 211.

Q: Was there any change of signatory when the 1st one the Ex-President became signatory to the 1st Dollar Account. Did he became signatory to the 2nd Dollar Account?

A: No.

Q: As at that date Mr. Momodou Sanyang remain a signatory to the 2nd Dollar Account?

A: Remain a signatory, yes to that account.

Q: Until he was eventually changed?

A: Until he was deleted.

Q: Do you have the Statement of that account and the transaction documents for that account? Can you put them together?

A: Yes.

Q: Could we have the Statements of that account and the transaction documents?

A: Yes we have all the Statements here.

MS.A. BENSOUDA: Let’s have the Statement of the Dollar Account ending in 211 together with its transaction documents?

WITNESS: Ok. We have to go through it?

MS.A. BENSOUDA: No, we don’t have to go through that one. What we would like you to do is to give us the Statement together with the transaction documents.

WITNESS: The Statement is attached to that one there. But we have the transaction documents here.

Q: The Statement, can I have BB15 please? I believe what you gave us is a Statement of account for 210. What we now want is the Statement of account -?

A: No, they are all together. It’s continuous. We have there 210, 211.

MS.A. BENSOUDA: Can I have BB15 please; 15A to C?

Q: You have another copy?

A: Yes we have another copy.
Q: The Statement of account of Dollar Account 201108217211?

A: Yes we have it.

Q: You have a Statement of account?

A: Yes we have it.

MS.A. BENSOUDA: Let’s have the Statement of account and the transaction documents?

WITNESS: Ok.

Q: I don’t think there is another Statement of account here?

A: Yes we have the Euro Account there; we have the 2 Dollar Accounts as well. All the Foreign Currency Accounts.

Q: Ok. Take a look?

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)

MS.A. BENSOUDA: Can you hand over Exhibit BB53 to the witness please?

Q: Do you have the Exhibit with you; Statement of account? Can you look at Exhibit BB53B? So basically you are saying that the Statement of the Dollar Account ending in 211 is attached; forms part of that bundle?

A: And the 4610.

Q: That is the Euro Account?

A: That’s the Euro Account.

Q: Forms part of the Statement of account; for both forms part of Exhibit BB53A?

A: Yes.

Q: Can you give us the transaction documents for the Dollar Account ending in 211?

A: We have it.

Q: What about the transaction documents for the Euro Account 4610?

A: Sure, we have it.
MS.A. BENSOUDA: Mr. Chairman, I am applying to have admitted the transaction documents relating to Dollar Account ending in 211 and the Euro Account ending in 4610.


MS.A. BENSOUDA: Thank you Mr. Chairman.

Q: Do you have the Statement of account for the Dalasi Accounts?
A: Yes.

Q: Are they separate or single statement? You have 2 Dalasi Accounts?
A: Yes we have the 2 Dalasi.

Q: You have the Statement of accounts?
A: Yes.

Q: For both Dalasis Accounts?
A: Yes.

Q: And did you bring transaction documents or just the Statement?
A: Yes we have transaction documents as well.

MS.A. BENSOUDA: Can you put them together?
A: Only those were FX related.

Q: Those that were FX related?
A: We have those files.

MS.A. BENSOUDA: Let’s put the Statements first and you tell us whether there is any FX transaction connected to the Dollar Account 210?

WITNESS: Ok.

MS.A. BENSOUDA: Let’s have the Statements for both Dalasi Accounts?

Q: Are they together as - -?
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. BENSOUDA: 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 out of the Dalasi Account?
582. MS.A. BENSOUDA: Let’s have them.
583. Q: Are there any with instructions from the Office of the President?
584. A: No, because they are not signatories to the account.
585. MS.A. BENSOUDA: Mr. Chairman, I am applying to have admitted the Statement of account of the Call Account 2011082171550 and FX transactions from the said account admitted and separately Statement of account of the Dalasi Current Account which is 210108217110 and the FX transactions from the said account. We may recall you once we have review the Statement on these.
586. THE CHAIRMAN: Bank Statement for GNPC in Guaranty Trust Bank Call Account
587. No. 2011082171550 from 5th January 2010 to 28th August 2017 plus transfer request by GNPC to the MD Guaranty Trust Bank from 22nd February 2016 to 27th April 2016. Admitted, marked BB55. Bank Statements for GNPC Main Dalasi Account in GTB No. 201108217110 from 17th 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. BENSOUDA:** 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. BENSOUDA:** 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. BENSOUDA:** 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. BENSOUDA:** Thank you Mr. Chairman.

617. **Q:** Do you have any other documents for us?

618. **A:** The account opening.

619. **MS.A. BENSOUDA:** 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. BENSOUDA: Very well. Thank you very much Mrs. Jawara.
629. WITNESS: Thank you.

(PROCEEDING ENDS AT 12:18PM)