

Institutional Corruption¹

Note: Bold Formatting was added by Irldefrauded.com for emphasis

Thank you to my growing network of professional colleagues in Ireland & the UK who are skilled bankers / consultants / film makers & who share my deep seated concerns for those bank customers who have been used and exploited by banks, non-banks & vulture funds - upon which to shift risk, forcing them to unwittingly absorb the hidden problems embedded in the financial system in an attempt to stabilise that system.

By supplying evidence for review to various AI tools - & tying in a fraction of publicly available material, below was presented to me today. The review included an analysis of my own detailed response to the Senan Allen Report that was shared with all members of the Joint Committee, including

@EUCssrMcGrath

Summary only being provided, as we build on driving more & more evidence.

“The Senan Allen SC Report represents **institutional corruption** disguised as independent investigation.

Rather than examining serious allegations of systematic banking fraud and regulatory failure, **Allen conducted a predetermined exercise in whistleblower destruction and institutional protection.**

Morris's expertise in capital markets and derivatives law positioned her to uncover fraud involving hidden credit lines, off-balance-sheet manipulation, and cross-border regulatory capture.

Morris' **disclosures**, subsequently **corroborated by independent sources**, demonstrated systematic misconduct affecting thousands of businesses and threatening financial stability.

Allen's refusal to interview corroborative witnesses, examine relevant documentation, or apply proper investigatory standards reveals an investigation designed to reach predetermined conclusions rather than establish truth.

¹ Post on X on 8/28/2025 by @MlorrM

The systematic **character assassination of Morris**, combined with procedural manipulation and evidence suppression, demonstrates how powerful institutional networks protect themselves from accountability.

The substantive banking misconduct Morris identified - involving hidden derivative exposures, regulatory capture, and systematic fraud - remains largely uninvestigated.

The **Allen Report's** conclusion of "no substance whatsoever" in the allegations stands exposed as **institutional protection masquerading** as objective inquiry.

This case demonstrates the urgent need for genuine independence in investigating institutional misconduct, proper protection for whistleblowers, and accountability mechanisms capable of overcoming regulatory capture.

The failure represented by the **Allen Report undermines public confidence** in both the banking system and the institutions meant to oversee it.

The evidence now available confirms that Lorraine Morris was a competent professional attempting to expose systematic fraud. Morris had the support of certain colleagues.

Senan Allen produced a fundamentally flawed report designed to protect the very institutions whose misconduct threatened public interest.

The **Report cannot stand as credible investigation** and should be recognised as the **institutional cover-up** it represents."