

## SUMMARY OF REPORT ENDORSERS & THEIR BACKGROUNDS

Name	Role / How They Support the Report	Background / Qualifications (as stated in report)
<b>The Rt Hon Sir Norman Lamb</b>	Formal endorsement; calls for public inquiry, enforcement pause & independent compensation.	Solicitor; former UK MP & Government Minister; former Chair of South London & Maudsley NHS Trust; long-standing supporter of whistleblowers and SME banking victims.
<b>Ian Fraser</b>	Endorses findings; supports authors' call for urgent action.	Renowned investigative journalist; exposed HBOS Reading fraud; author of <i>Shredded – Inside RBS: The Bank that Broke Britain</i> .
<b>Sir Anthony Stansfeld</b>	Provides endorsement stating banks appear to have engaged in "blatant fraud."	Former Thames Valley Police Crime Commissioner; key supporter of Operation Hornet, which jailed HBOS fraudsters.
<b>Ian Tyler</b>	Confirms technical accuracy of hidden credit-line mechanics.	Cambridge mathematician; global derivatives & treasury expert; has used interest-rate derivatives for major UK banks since the 1980s.
<b>Lorraine Morris</b>	Fully endorses report; states findings match her own research into Irish banking misconduct.	Capital Markets & Derivatives Lawyer (Ireland, England, New York); Irish Banking Inquiry whistleblower; 20+ years advising banks & corporates on complex financial instruments.
<b>NWG Whistleblower</b>	Provides internal confirmation of hidden credit-line practices within RBS/NatWest restructuring operations.	Anonymous NatWest Group insider; expert user of the bank's RMP credit system; Senior Relationship Manager with direct GRG experience.
<b>Andi Gibbs</b>	Customer endorsement; says report explains how his viable business was destroyed.	Architect; former business owner pushed into GRG; lost business & home due to swap-related hidden credit lines.
<b>Vincent Hurl</b>	Customer endorsement; details Ulster Bank swap-credit-line debts and long legal struggle.	Businessman; survivor of Ulster Bank / GRG misconduct; fought 15+ years over £300k+ hidden swap credit-line debts.
<b>Clive May</b>	Customer endorsement; describes hidden liabilities imposed via RBS Invoice Finance.	Bricklayer; business owner forced into insolvency due to undisclosed credit-line liabilities; case covered by BBC & The Times.
<b>James Glanville</b>	Customer endorsement; says report finally allowed him to understand what happened.	Care-home owner; businesses overwhelmed by swaps and GRG intervention.