

## Insight into what the Banking Inquiry Missed (Ignored)?

### Banks

- Insolvency of Banks
- EURIBOR low-balling?
- At what point did Irish banks begin to have liquidity / solvency issues in advance of the September 2009 Bank Guarantee?
- Which banks paid out dividends and bonuses while on notice of significant liquidity issues or insolvency?

### Central Bank<sup>1</sup>

- Regulatory Capture and contributory role of Central Bank?
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- Central Bank's knowledge of methodologies banks and non-banks were using to shore up crippled balance sheets?
- Failure of Central Bank to protect consumers?
- Heavy redaction and withholding of documentation by Central Bank and all participant banks?

### Ulster Bank (Central Bank role?)

- Ulster Bank Frauds and the reliance placed on the Mason Hayes and Curran Report 2014 - erroneously clearing Ulster Bank of wrongdoing?

### Witnesses

- Exclusion of numerous significant witnesses?
- Attempts to restrict testimony from former Head of Financial Stability of the Central Bank?
- Forcing Joint Committee Members to question witnesses without experts having reviewed the relevant documentary evidence?

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<sup>1</sup> Are these the reasons why Senan Allen NEVER investigated the Central Bank disclosures as evidenced in transcripts and memo from Committee Member, Senator Mac Sharry, 8 Sept 2016