1 2 Α.

3

4

5

6 Α.

7 Q.

Q. But anyway.

the Board.

Yeah, I would think so, yes.

Day.

1		Thursday, 6 June 2024			
2	(9.45 am)				
3	(5	ALICE ELIZABETH PERKINS (continued)			
4		Questioned by MR BEER (continued)			
5	SIR	WYN WILLIAMS: Mr Beer.			
6	MR	BEER: Thank you, sir.			
7		Good morning, Ms Perkins.			
8	Α.	Morning.			
9	Q.	Yesterday we were examining the extent to which some			
10		material did not get disclosed to, or summarised for,			
11		the Board. I just want briefly to examine whether there			
12		were other things going on in the business in relation			
13		to Fujitsu that may be relevant to why that disclosure			
14		or summary did not occur and to get your assistance on			
15		this if possible.			
16		Can we look, please, at POL00297877. If we scroll			
17		down, please, this is an email from Tim Franklin to			
18		Alwen Lyons, copied to you. Can you help us, Tim			
19		Franklin?			
20	Α.	I haven't seen this email before this email exchange			
21		before, I don't think.			
22	Q.	I think you have?			
23	Α.	You think I have?			
24	Q.	It's part of the pack, yes.			
25	Α.	Okay, I'll take your word for it. 1			
1		much we have tried to play hardball with them, but			
2		I would hope that these numbers represent our maximum			
3		financial exposure, and that we will seek to negotiate			
4		below this. If they want a future role in our IT			
5		estate, they should want to be less exploitative of us			
6		now."			
7		Is what we read there about the relationship, or			
8		Mr Franklin's view of the relationship, between Post			
9		Office and Fujitsu representative or indicative of the			
10		Board's view of the relationship between Post Office and			
11		Fujitsu at that time, which is July 2013?			
12	Α.	Yes, I think so and I would say, you know, over a longer			
13		period.			
14	Q.	Did you ever link this, what's said here, back to your			
15		initial discussion with Angus Grant back in September			
16		2011, where he told you, I think, that the relationship			
17		was too nice and that the Post Office had been naive or			
18		too naive? Was that a constant, essentially, over that			
19		period of time, September '11 to July '13?			
20	Α.	Absolutely, all the way through, I would say. I think			
21		that, as the different non-executives came on Board,			
22		they, you know, reached the same view. We all wanted to			

IT Transitional Services Agreement." 8 Can you recall what that was? 9 10 A. I think this is to do -- if I'm right about this, this 11 is to do with the fact that we were -- we believed that we were going to be transitioning away from Fujitsu to 12 13 a different provider but it was going to be difficult to 14 manage that transition and, over the period in question, 15 we had to extend the arrangement with Fujitsu to provide 16 us with, if you like, a kind of bridge to the new 17 arrangements. I think that's how I would describe it. Q. I see: 18 19 "I am in agreement with the proposal as I don't see 20 we have any choice. Horizon is a complex Fujitsu 21 proprietary system and any move other than renewal would 22 present unacceptable risk. I agree with Lesley's future 23 review and the potential to mitigate our Fujitsu 24 dependency in the future. I do feel like they have us 25 over a barrel, and that they know it. I'm not clear how 2 1 they were unable to extricate themselves. 2 Q. Was this any cause for concern, this understanding of 3 a relationship of dominance or an unequal power 4 relationship in circumstances where the Post Office was 5 continuing to rely on Fujitsu for data and analysis to 6 support its work with Second Sight? 7 A. So I think the concerns were definitely about 8 an imbalance of power and, yes, I think we were 9 sceptical; we were sceptical about all sorts of aspects of the Horizon -- of the relationship with Fujitsu. 10 Q. This records that the system was complex and 11 12

Tim Franklin was one of the Non-Executive Directors on

Q. Thank you. He says, "Chris", which presumably is Chris

"... thanks for the updated information relating to the

13 Α. Yeah.

proprietary --

- 14 Q. -- and that Fujitsu had the Post Office over a barrel. 15 Was that a relationship that the Post Office had
- essentially inherited from Royal Mail Group? 16
- A. I think so, yes. I mean, certainly, that was how 17
- 18 I felt. Whether I would have said they had -- I think
- I might have said they had us over a barrel. 19
- 20 I certainly came to that view early on and I now
- 21 understand that it did -- you know, it did go back
- 22 really from the very, very outset but I didn't
- 23 understand that at the time.
- 24 Q. Against that background, how would you assess the
- 25 executives' feeling about delivering news to the Board 4
- would be happening but it subsequently turned out that 3

move away from Fujitsu altogether and, when I left the

Post Office in 2015, I believed that that is indeed what

23

24

25

(1) Pages 1 - 4

1		that a Fujitsu expert, who had given evidence, written	1
2		and oral, in criminal proceedings, was considered to be	2
3		tainted or an unsafe witness and had breached their	3
4		duties to the court in a manner which may have caused	4
5		prosecutions brought by both Royal Mail Group and Post	5
6		Office to have been undermined?	6
7	Α.	· · · · · · · · · · · · · · · · · · ·	7
8	~	sorry?	8
9	Q.	Yes. How would the executives have felt about	9
10		delivering news to the Board	1(
11 12	A.	Yes, okay, yes.	1 [.] 1:
12	Q.	that a Fujitsu expert witness may have given false evidence to courts?	1:
13	Α.	Well, I think that a number of the executives shared the	14
14	А.	Board's view about I mean, obviously they wouldn't	14
16		have said they thought that Fujitsu had got them over	16
17		a barrel but my understanding was that the senior	17
18		executives were in agreement with the Board that we	18
19		5	19
20		wanted to move away from Fujitsu. I think everybody shared that aspiration. So	20
20	Q.	···· · · · · · · · · · · · · · · · · ·	2°
21	ω.	a reason or relevant to the non-revelation of	2
23		information to the Board?	23
24	Α.		24
25	Α.	everybody was agreed that we'd rather not have Fujitsu	2
		5	
1		for; and what have we been doing to fulfil our	1
2		obligations under our policies?	2
3		"2) Are we safe from legal challenge in what we	3
4		are/have been doing? What is the position both since we	4
5		became independent and before?	5
6		"3) What is the worst case in relation to costs	6
7		which could result from this", et cetera.	7
8		Now, you've been asking, as a Board, I think,	8
9		questions of insurance coverage for both the	9
10		organisation and individual members of the Board since	1(
11		mid-2013.	1
12	Α.	Yeah.	12
13	Q.	It seems like you hadn't got an answer, at least	1:
14		a definitive answer, by this time; is that right?	14
15	A.	Yes.	1
16	Q.	If we go, please, to the reply, which is at the foot of	16
17		page 1, from Alwen Lyons. She says:	17
18		"Alice	18
19		"Apart from making sure the business are ready to	19
20		answer these questions is there anything else you would	20
21		like me to do.	2 ⁻
22		"The insurance issue is with Chris [Day] and I did	22
23 24		push for clarity to be included in the B48 email without success."	23
24 25		I don't know what that means. Let's go up to see	24 25
20		7	23

	mq	
1		as a very significant IT partner, I'm not sure why that
2 3		would have I mean, maybe I'm being really stupid here but I can't really see why that would affect executives'
4		ability or willingness to share that information with
5		the Board one way or in fact, it might be an argument
6		for, you know, "We're not sure we can trust this
7		another reason why we're not sure we can trust them".
8		So I think you could argue it either way.
9	Q.	Thank you. That can come down.
10		Can I examine a little further the continued fallout
11		from the Second Sight Report
12	Α.	Yes.
13	Q.	and, in particular, looking at the Board's approach
14		as to whether the Second Sight Report opened it up to
15		legal challenge, by looking at POL00344895. Can we
16		start, please, at page 2, and scroll down. An email
17		from you we're now March 2014
18	Α.	Mm-hm.
19	Q.	to Paula Vennells and Alwen Lyons, about Sparrow:
20		"Following our helpful conversation, I am setting
21		out what I would like on this for further substantive
22		discussion at the March Board meeting.
23		"1) The definitive view on all aspects of insurance
24		ie organisational and personal. What policies do we
25		have; what in practice do we believe they will cover us
		6
1		what you reply. You said:
2		"What is B48?!"
3	Α.	l'm no wiser.
4	Q.	Yes:
5		"Maybe you can help by explaining to everyone what
6		the context is here.
7		"The position is intrinsically worrying (to put it
8		politely). The [Non-Executive Directors] are really
9 10		concerned because of the potential costs to the
10		business, the distraction from implementing our strategy
11 10		(which is demanding enough), the reputational issues,
12		and their personal positions. A bad combination made
13 14		far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the
14 15		Board's concerns on the latter point [presumably that is
16		their personal positions] if that is possible. That
17		means it needs to be comprehensive, clear and
		professional."
18 19		Then there's an issue about a non-attendance at
19 20		
20 21	Α.	James Arbuthnot's meeting. Mm.
21 22	A. Q.	So I think this chain shows us that, by March 2014, you
22	ω.	and the Board were still not clear, seemingly, on what
23 24		the insurance situation was both for the company and for
24 25		Board members?
		0

3

1	Α.	Yes.
2	Q.	Were there concerns, essentially, on behalf of Royal
3		Mail that you're expressing
4	Α.	To be
5	Q.	as well as Post Office?
6	Α.	I can't say that I can't remember that there were, if
7		I'm honest.
8	Q.	Can you help us: the Second Sight Report had, from the
9		Post Office's perspective, been presented as a positive
10	I	one?
11	Α.	Yes.
12	Q.	No system-wide, ie systemic, issues had been found,
13		albeit there were some process problems
14	Α.	Yes.
15	Q.	concerning, in particular, training and support. Why
16	i	was there a continuing concern about the individual
17		liability of Board members if there were no problems
18		with the Horizon system?
19	Α.	I don't remember very much about this discussion about
20	1	the insurance side of things. I think that it was put
21		on the agenda by other non-executives. I can't remember
22		exactly but I think that Alasdair Marnoch certainly was
23		interested in this subject, at least in part because he
24		was the Chair of the Audit and Risk Committee and that's
25		the natural place for that to be you know, the first
		9
1	Q.	in the interim, had the Board asked any more
2		questions about why there may be claims against them,
3		given the positive generally positive outcome of
4		the Second Sight Interim Review?
5	Α.	Well, during the intervening period, you've got the
6		beginning of the Mediation Scheme and you've got I'm
7		sure we'll come on to this something that was called
8		the expectation gap between what it began to emerge
9		subpostmasters and the people representing them thought
10	1	might be on the table in relation to the Mediation
11		Scheme and what the Post Office thought the outcome of
12		the Mediation Scheme in individual cases might be. And
13		I think that this concern was part of the story.
14		So you don't have a situation where the Interim
15		Report has come out and we've had the view of that, and
16		then nothing happens. You've got a continuing story, if
17		you like, because of the setting up of the Mediation

- 18 Scheme and what's beginning to emerge as people make
- 19 applications to go into that and it becomes clear --
- 20 clearer what it is they're hoping to get from it.
- 21 $\,$ Q. $\,$ Do I understand you to mean that you didn't think that
- 22 there were claims or were not advised that there were
- 23 claims that had merit, but you were more concerned about
- 24 claims that lacked merit being brought against the
- company or the Board?

11

- port of call, I think, for that issue. And I think, from what I remember, that the thing that was beginning to get in the way for the
- 4 Non-Executive Directors was actually the delay in
- 5 answering the questions, rather than the questions
- 6 themselves, if you see what I mean.
- 7 Q. Not really. Why would you have a continuing concern
- 8 over the individual liability of Board members, ie their
- 9 personal positions and the need to nail down insurance
- 10 as protection, if there wasn't a belief that individual
- 11 members of the Board may be open to liability?
- 12 **A.** I think there was a question in people's minds, some
- 13 people's minds, about whether members of the Board might
- 14 be vulnerable in some way and that question, having been
- put on the agenda, it was obviously in everybody's mindsand I do remember over a very long period it just
- 17 wasn't -- didn't seem to be possible to get definitive
- 18 advice about this and it became frustration in itself
- 19 that we couldn't get clear answers.
- 20 **Q.** Given the continuing concerns -- you first raised
- 21 personal liability of Board members for civil claims for

10

- 22 wrongful prosecution in July 2013 --
- 23 A. Yes.

- 24 Q. -- and we're now in March 2014 --
 - A. Yes.
- 1 Α. Both, I would say. I think we would always have been 2 concerned that there might be claims that had merit and 3 that we would need to deal with those, but we also, as 4 I've said, believed that the Horizon system was sound 5 and we thought that the legal side -- the work that 6 ought to be being done, in relation to past 7 prosecutions -- was being done and was being done 8 properly. 9 Q. I'm just trying to understand how it is that there is this focus on liability of the company and the Board, 10 11 which seems to be a continuing concern even into March '14, in the light of the positive Second Sight Report, 12 13 when we know that lurking underneath are a series of 14 advices that would expose the company to liability, that 15 may expose Board members to personal liability but 16 they're not revealed to you. It's as if two 17 conversations are going on at the same time --18 Α. Yes. 19 Q. -- in parallel; do you understand? 20 Α. I understand. That's very clear, thank you. I do 21 understand. 22 Q. What you're saying in these email exchanges is not 23 motivated by, or a reflection of, you knowing about the
- 24 other thing that hadn't been revealed; is that right?
- 25 A. Absolutely right, yes.

1	Q.	So I'm trying to understand what it was that was
2		motivating you to continue to explore the extent of the
3		Board's own liability and the insurance position?
4	Α.	Yes.
5	Q.	If it wasn't knowledge of the Jenkins problem, what was
6		it?
7	Α.	Well, I'm sorry to repeat myself but, if the Board asked
8		a question or people or somebody on the Board asked
9		a question, then it was important to me that the
10		business answered that question and I and I think
11		I wasn't alone in this I found it very strange that
12		it was taking this amount of time to get the answers to
13		what seemed like relatively straightforward questions.
14		And I think that, by this time, we were starting to
15		have some reservations about the way in which Chris Day
16		was performing his responsibilities and this was a part
17		of we just we didn't feel, at any rate, that he
18		was on top of this aspect of the job and we didn't seem
19		to be able to get anybody else to give us the answers,
20		and that was frustrating.
21 22		And I think we were, you know somewhere in people's minds was always the thought that, you know, we
22		knew that people were interested in bringing claims
24		against us and you never know, when that happens, what
25		the outcome might be. So I think, you know, it was
		13
1		But, you know, given what we were being told, we
2		accepted it and we had I think, if you, you know, if
3		we try to put ourselves back into the shoes who were
4		reading that advice at that time, that wasn't
5		unreasonable.
6	Q.	Thank you. Can I move to a new topic. You suggested in
7		your oral evidence yesterday, and suggest in a number of
8		parts in your witness statement, that, in your view,
9		Susan Crichton was substantially to blame for the
10		failure to provide the Board with relevant information
11		and documents?
12	Α.	Yes.
13	Q.	Can we turn to POL00108058. This is an email exchange
14		of August 2013 between you and Paula Vennells.
15	Α.	Mm.
16	Q.	In the email that we can see at the foot of this page
17		here you say:
18		"Yes. It is the fact that she"
19		You're talking about Susan Crichton here.
20	A.	Mm.
21	Q.	" sees so much as beyond her control which made me
22 23		most worried. It is her alibi. That is why I pushed
23 24		back and also why I asked her to flag up if there was anything she needed which she couldn't get."
24 25		Then you go on to talk about another issue. What
20		15

1	5	

izon IT	Inq	uiry 6 June 2024
1		a precaution on the part of the non-executive members
2		of the Board, it was a precautionary approach.
3	Q.	If we go back to the document we were just displaying,
4		POL00344895, and look at page 2., and scroll down, your
5		second question:
6		"Are we safe from legal challenge in what we
7		are/have been doing? What is the position both since we
8		became independent and before?"
9		Why wasn't the Board why weren't you asking to
10		see the external lawyers' advice?
11	Α.	Because well, I think it depends which bit of
12		external lawyers' advice we're talking about here.
13	Q.	Any.
14	Α.	So we knew that Brian Altman has had been asked to
15		give advice and we were given, at various points,
16		some well, I won't call them "summaries" because they
17		weren't as I now know, they weren't really summaries.
18		We were given a view of what was in that advice and I'm
19		sorry to say that I believed, and I think the other
20		Non-Executive Directors believed, what we were reading
21		in those papers about what was being said and we could
22		have asked to see that advice, you know, the original
23		documents and, if we had, the story might have been
24		very well, I think the story would have been very,
25		very different.
		14

1		did you mean by "It is her alibi"?
2	Α.	So I was talking there about the subject which we
3		discussed yesterday, which was the fact that we'd got to
4		a position where the Interim Report from Second Sight
5		came not completely out of the blue but came very, very
6		unexpectedly to the Board in the run-up to its
7		publication, and the Board's concern as to how that had
8		happened, linked with the other issues that the Board
9		was concerned about, the length of time the work was
10		taking, the costs, and so on. So that's what I was
11		talking about there.
12	Q.	What do you mean by "alibi"?
13	Α.	That
14	Q.	An alibi is normally if you're accused of a crime
15	Α.	Oh, I see what you're saying, yes, yes.
16	Q.	or accused of wrongdoing
17	Α.	Yes, yes, well
18	Q.	you have an excuse or a reason to put yourself
19		somewhere else
20	Α.	Yes, yes.
21	Q.	and, therefore, say, "I can't have committed the
22		crime"
23	Α.	Yes.
24	Ο	or "I can't have undertaken the wrongful conduct"

- 24 Q. -- or "I can't have undertaken the wrongful conduct".
- 25 A. Yes. So I think an "excuse" would have been a better 16

1	word. "Alibi" does sound as though as you say, as
2	those it's linked to a crime

- 3 Q. I'm not suggesting that you were here talking about
 4 Susan Crichton committing a crime at all. I am just
 5 seeking to understand what you meant by the use of the
 6 word "It is her alibi"?
- 7 A. So what I think I'm saying here is that I didn't, and
- 8 the Board didn't, think that Susan had done that aspect9 of her job well, that when I had had my conversation
- 10 with her, she had talked about -- she had given me
- 11 a variety of reasons as to why it hadn't been possible
- 12 for her to anticipate in the way that we would have
- 13 liked what was going to -- you know, the events leading
- 14 up to the publication of the Interim Report and
- 15 I thought that she was very passive, and I think that's16 really what I was trying to say here.
- 17 **Q.** Does this show contemporaneous knowledge by you of
- 18 a failure by Susan Crichton to do what she should have19 done in her job?
- A. In that respect. Not in the respect of her having
 concealed documents from us because --
- 22 Q. That's what I was going to ask you about.
- 23 A. Sorry.
- 24 Q. Did you have any suspicion that she was deliberately not
- 25 flagging potential concerns to you or to the Board? 17
- 1 a separate part of the Business Department, on the Post
- 2 Office team; and the other names, some of them
- 3 I recognise and some of them I don't. I think they were4 all officials in the Business Department.
- 5 Q. I see. So we should read this as not a committee of
 6 Post Office but a committee either of the Department or
- 7 of ShEx?
 8 A. Yes. I mean, I may be wrong. It's possible that there
 9 is somebody in this list who was in the Post Office but
- 10 I don't think so.
- 11 Q. Thank you. Can we go forwards, please, to page 3 and12 under "POL Management":
- 13 "The [Shareholder Executive Post Office] Team
- 14 outlined that certain key vacancies have been filled
- 15 over the course of the past year and a more appropriate
- 16 management structure has been implemented. Yet,
- 17 vacancies have also arisen", et cetera.
- 18 **A.** Yes.
- 19 Q. Next paragraph:
- 20 "The Review Team also discussed the suitability of
 21 the current management team (ie capability and capacity)
 22 and in particular whether Paula Vennells was the right
 23 person to hold the CEO position long term. Questions
- 24 were raised and it was agreed that a confidential and
- 25 internal review would be undertaken to assess her

- 1 A. Absolutely not. I had no idea.
- 2 **Q.** Thank you. You raise in your witness statement that one
- 3 of your achievements, I think, in your time at the Post
- 4 Office, was replacing a large number -- in fact, I think
- 5 every member -- of the Executive Committee, except Paula6 Vennells.
- 7 A. Well, actually, it was -- the two people on the --
- 8 Q. Kevin Gilliland?
- 9 A. I beg your pardon?
- 10 Q. Kevin Gilliland as well?
- A. Kevin Gilliland and Nick Kennett, who was the Financial
 Services Director.
- 13 Q. Can we look, please, at UKGI00042089. These are the14 minutes of a Post Office Investment Review Committee.
- 15 Can you see the attendees there?
- 16 A. Yes, I can.
- 17 Q. Just looking at that, of what would this be a committee?
- 18 A. I never had anything to do with this committee.
- 19 I probably heard about it at the time. There were
- 20 various committees inside the Business Department. This
- 21 looks to me like a Shareholder Executive committee.
- 22 Richard Callard was, at that time, the Non-Executive
- 23 Director on the Board representing the shareholder;
- 24 Roger Lowe was one of his colleagues, possibly his boss;
- 25 Tim McInnes was, I think, on the Post Office -- in 18
- 1 suitability." Did you know this was going on? 2 3 A. I don't think so. 4 Q. Can we look, please, at some slides in the Department's 5 Audit and Risk Committee from February 2014, so that's 6 the next month. UKGI00042677. I think this makes it 7 much clearer that this is not the Post Office --8 A. Okay, yes. I think so too. Q. -- this is the Department and the Shareholder Executive. 9 10 A. Mm. Q. This is the Risk and Assurance Committee, or at least 11 12 a presentation to it, of February 2014. Can we go to 13 the second page, please, left-hand column underneath 14 number 1: 15 "Advice from the recent Annual Review suggested that 16 the [Post Office] team give careful consideration to the 17 continued suitability of Paula Vennells as CEO. 18 "There is a general consensus that Paula is no 19 longer the right person to lead [the Post Office] but 20 justification is anecdotal. 21 "This short paper aims to examine the options 22 available to [the Shareholder Executive]." 23 Then, on the right-hand side, under "Why is Paula's 24 position under review?", at the bottom, the Committee 25 was told:

2

3

4

5 6 **A**.

7

8

9 10

11

12 13

14

15 16

17

18

19

20

21

22

23

24

25

1

2

3

4

5

6

7

8

9 10

11

12 13

14

15

16 17

18

19 20

21 22

23

24

25

1		"However, the 2010 plan, which admittedly was not
2		hers failed to deliver the expected revenue growth, and
3		the Network Transformation has required politically
4		awkward revisions to remain deliverable.
5		"Paula has not shone an understanding of political
6		considerations (ie presentation of plan to ministers) or
7		of the detail of the plan, and she has been unable to
8		work with the personalities that provide robust
9		challenge to her."
10		Then there is a third point.
11		Did you know that it was seemingly the view of
12		a team presenting to the Department and the Shareholder
13		Executive that Ms Vennells had been unable to work with
14		people that provided robust challenges to her.
15	Α.	I don't think I did, no. These papers, when I saw them,
16	~	are complete news to me.
17	Q.	Was that your view: that Ms Vennells had been unable to
18		work with people who provided robust challenges to her?
19	Α.	No, I don't think that was my view. You know, there was
20		certainly some tension between Susan Barton, whose name
21 22		appeared on the previous document and Paula. I think
22		their working styles were very different and Susan was I mean, she was a very, very able person and she
23 24		did a very, very good job and she was robust, and
24		I think that there was some tension between the two of
20		21
1	Α.	Okav.
1 2	A. Q.	Okay. Given this isn't a committee of which you were a member.
		Okay. Given this isn't a committee of which you were a member. Thank you. <i>(Pause)</i>
2	Q.	Given this isn't a committee of which you were a member.
2 3	Q.	Given this isn't a committee of which you were a member. Thank you. <i>(Pause)</i>
2 3 4	Q. A.	Given this isn't a committee of which you were a member. Thank you. <i>(Pause)</i> Yeah. Thank you.
2 3 4 5	Q. A.	Given this isn't a committee of which you were a member. Thank you. <i>(Pause)</i> Yeah. Thank you. Then, over the page, please, moving to the option of
2 3 4 5 6	Q. A.	Given this isn't a committee of which you were a member. Thank you. <i>(Pause)</i> Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page:
2 3 4 5 6 7	Q. A.	Given this isn't a committee of which you were a member. Thank you. <i>(Pause)</i> Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the
2 3 4 5 6 7 8	Q. A.	Given this isn't a committee of which you were a member. Thank you. <i>(Pause)</i> Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its
2 3 4 5 6 7 8 9	Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy.
2 3 4 5 6 7 8 9 10	Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working
2 3 4 5 6 7 8 9 10	Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson"
2 3 4 5 6 7 8 9 10 11 12	Q. A. Q.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time.
2 3 4 5 6 7 8 9 10 11 12 13	Q. A. Q.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was.
2 3 4 5 6 7 8 9 10 11 12 13 14	Q. A. Q.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff."
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q. A. Q. A. Q. A. Q.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff." Did you hold any of those three views?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A. Q. A. Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff." Did you hold any of those three views? At this point in time March 2014 February 2014 I sorry?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A. Q. A. Q. A. Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff." Did you hold any of those three views? At this point in time March 2014 February 2014 I sorry? February 2014.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. A. Q. A. Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff." Did you hold any of those three views? At this point in time March 2014 February 2014 I sorry? February 2014. Yes. In this period in 2014, I did start and
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. A. Q. A. Q. A. Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff." Did you hold any of those three views? At this point in time March 2014 February 2014 I sorry? February 2014. Yes. In this period in 2014, I did start and I wasn't alone in this to have reservations about
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A. Q. A. Q. A. Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff." Did you hold any of those three views? At this point in time March 2014 February 2014 I sorry? February 2014. Yes. In this period in 2014, I did start and I wasn't alone in this to have reservations about Paula's ability to lead the Post Office in the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. A. Q. A. Q. A. Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff." Did you hold any of those three views? At this point in time March 2014 February 2014 I sorry? February 2014. Yes. In this period in 2014, I did start and I wasn't alone in this to have reservations about Paula's ability to lead the Post Office in the circumstances which it found itself in.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A. Q. A. Q. A. Q. A.	Given this isn't a committee of which you were a member. Thank you. (Pause) Yeah. Thank you. Then, over the page, please, moving to the option of "Remove", on the left-hand side of the page: "There is a general feeling that Paula is not the optimal person to lead [the Post Office] to deliver its commercial strategy. "[She] has not been able to establish good working relationships with Jo Swinson" That was the Minister at the time. It was. "She has been unable to retain key staff." Did you hold any of those three views? At this point in time March 2014 February 2014 I sorry? February 2014. Yes. In this period in 2014, I did start and I wasn't alone in this to have reservations about Paula's ability to lead the Post Office in the

23

Lesley Sewell, for example? A. I don't think that would be a fair characterisation. Q. Did you have any concern that she had been unable to work with people that provided robust challenges to her? A. I didn't have that concern, no. Q. Can we go forwards, please, to page 5. A series of options are outlined, one of which is, essentially, release her from her role now; the next of which is retain but review after a period of time. A. Mm. Q. Then we'll go on to see that another one is a retain until the natural course of events that she wishes to move on. "Retain and review", you'll see, if you just briefly scan what's said on that page --Α. The whole of this page? Q. Yes, I mean, this is just to give you some context. 22 A. Yes, and it went beyond that. I mean, that was the example -- that's illustrated by the setting of that personal objective, which I'm sure is what you've got in mind, but the concern about the grip went wider than that. Q. So just to summarise -- I'm not going to go to the documents -- for the 2014/15 year, you set as one of her objectives for that year a specific personal objective in relation to the need to give priority to Horizon issues? A. I did. Q. You tell us in your witness statement that at this time you had doubts as to her personal grip on Horizon issues and the level of attention that she was giving them? A. Yes. Q. That's paragraph 180. What were your concerns about the level of attention that Ms Vennells was giving to Horizon issues? A. I think that I felt that she was relying too much on her colleagues. Q. Which colleagues? A. Executive colleagues, so this --Q. Any in particular? A. Um ... well, in this -- in the context of Horizon, this would have been IT and Legal, primarily, and that -- I'm 24

them. I'm not aware -- I'm just trying -- let me just

Q. I'm really asking you whether it was your view that

Q. -- around her, surrounding herself with a coterie of

No, I don't think that's fair.

think about this for a second as to whether I was aware of that sort of tension with other people in her team.

Ms Vennells preferred to have yes-men and yes-women --

trusted lieutenants: Mark Davies, Angela van den Bogerd,

A. Yes.

1		just trying to find a way of describing what I meant by
2		not having because you're asking me about whether
3		I felt she relied too much on other people; that was the
4		question?
5	Q.	Yes.
6	Α.	Yes. I think that I felt that there was too much
7		passing on of other people's views and that, when she
8		talked, say, to the Board, gave an update to the Board,
9		that what he was relying on were words that other people
10		had written for her, rather than her own words, perhaps
11		that's the best way of putting it.
12	Q.	Thank you. On the right-hand side, under "Performance
13		as CEO and delivery of strategy plan", there is
14		a repetition of the point:
15		"[The Post Office] failed to deliver its 2010
16		strategic plan, and refused to keep the Government
17		properly appraised of developments in the [Network
18		Transformation] programme, requiring difficult revisions
19		in 2013. [Paula Vennells] has shown a worrying lack of
20		knowledge about the detail of the new plan."
21		Then this:
22		"Paula's people management has caused concern as she
23		appears unable to work with personalities and approaches
24		that differ from hers"
25		Just stopping there, is that a concern that you
		25
1	Q.	and then Post Office personnel on the other?
1 2	Q. A.	and then Post Office personnel on the other? Exactly, yes.
		·
2	Α.	Exactly, yes.
2 3	Α.	Exactly, yes. I see. The sentence continues:
2 3 4	Α.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships
2 3 4 5	Α.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors."
2 3 4 5 6	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014?
2 3 4 5 6 7	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself.
2 3 4 5 6 7 8	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but
2 3 4 5 6 7 8 9	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this
2 3 4 5 6 7 8 9	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite
2 3 4 5 6 7 8 9 10 11	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from.
2 3 4 5 6 7 8 9 10 11 12	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point:
2 3 4 5 6 7 8 9 10 11 12 13	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by
2 3 4 5 6 7 8 9 10 11 12 13 14	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board."
2 3 4 5 6 7 8 9 10 11 12 13 14 15	A. Q.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. Q. A.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about Paula's performance?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. Q. A.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about Paula's performance? As I say, Richard was party to this. I would have
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q. A.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about Paula's performance? As I say, Richard was party to this. I would have I had conversations from time to time with various
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	A. Q. A.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about Paula's performance? As I say, Richard was party to this. I would have I had conversations from time to time with various people in the Department, including Mark Russell, who
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A. Q. A.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about Paula's performance? As I say, Richard was party to this. I would have I had conversations from time to time with various people in the Department, including Mark Russell, who was the Head of the Shareholder Executive, and I can't
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Q. A.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about Paula's performance? As I say, Richard was party to this. I would have I had conversations from time to time with various people in the Department, including Mark Russell, who was the Head of the Shareholder Executive, and I can't remember you know, I haven't got notes of those
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q. A.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about Paula's performance? As I say, Richard was party to this. I would have I had conversations from time to time with various people in the Department, including Mark Russell, who was the Head of the Shareholder Executive, and I can't remember you know, I haven't got notes of those meetings but I'm sure this would have come this would
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. Q. A.	Exactly, yes. I see. The sentence continues: " and [she] has failed to build relationships with key Directors." Was that a view that you held in February 2014? Other than I'm sorry, I keep repeating myself. I mean, I was aware of the issue with Susan Barton but I don't remember there being a my being aware of this in relation to other directors, no. So I don't quite understand where that's coming from. Next bullet point: "Paula's performance as CEO has been questioned by [the Post Office] Chair, and by members of the Board." Had you spoken to the Department or ShEx about Paula's performance? As I say, Richard was party to this. I would have I had conversations from time to time with various people in the Department, including Mark Russell, who was the Head of the Shareholder Executive, and I can't remember you know, I haven't got notes of those meetings but I'm sure this would have come this would have been a topic of conversation on a pretty regular

۲Inq	Inquiry 6 June 20		
	shared?		
Α.	l don't think that was that wasn't one of my		
	concerns, other than, as I say, there was this tension		
	between her and Susan Barton, I recognised that.		
Q.	Do you know where the department and ShEx would get		
	information, that enables them to reach a view like		
	this, from?		
Α.	Yes, I think they would have got it from a number of		
	sources.		
Q.	Being?		
Α.	So Richard Callard, as I've already said, was		
	a Non-Executive Director on the Board and, therefore,		
	would have seen Paula operating in the context of the		
	Board, would have heard conversations, would have been		
	party to conversations that I and the other		
	Non-Executive Directors were having because he was one		
	of us, in that sense. There would have been feedback,		
	I'm sure, from the Minister and the Minister's office,		
	and there would have been interactions with officials at		
	different levels in the department. So I would think		
	those would be the three main sources.		
~			

- ${\bf Q}. \ \ \, {\rm On \ that \ last \ one, \ where \ you \ say, "there \ would \ have \ been$ interactions between officials" do you mean officials
- within the Department and ShEx, on the one hand --

1	Q.	By "other members of the Board", to your knowledge which
2		other members of the Board had questioned her
3		performance?
4	Α.	I think everybody had, by this stage.
5	Q.	Thank you. That can come down.
6		Did you ever advise Ms Vennells that, if you wanted
7		an answer to a question, you should tell the person that
8		you were asking the question of the answer that you
9		wanted to hear and then, essentially, get them to either
10		confirm what you said was right or persuade you that you
11		were wrong?
12	Α.	I have absolutely no recollection of saying that and
13		it's not I simply cannot imagine circumstances in
14		which I would have said that.
15	Q.	Ms Vennells told us that when she was preparing for the
16		Select Committee, on 3 February 2015, she sent an email
17		which said "What's the true answer?", which was about
18		the facility for remote access:
19		"I hope it is we know that this is not possible and
20		we are able to explain why that is. I need to be able
21		to say no it's not possible and that we're sure of this
22		because of XXX."
23		She told us that the phrasing of the email, the
24		framing of it, "We need to say this is not possible",
25		was specifically because you had told her that, if you 28

1 want to get to the truth and a really clear answ	ver from
2 somebody, you should tell them what it is you	want to
3 say very clearly and ask for the information th	at backs
4 that up. Is that true; did you tell her that?	
5 A. No. I think I might have said to her, you know	, if you
6 want to know something is true, you need to b	e really
7 clear about what the proposition is.	
8 Q. That's a very different issue.	
9 A. Yes.	
10 Q. Thank you. Can we move forward to the Post	t Office's
11 conduct during the Mediation Scheme and its	attitude
12 A. Sorry, could I just say one other thing on that	last
13 conversation?	
14 Q. Yes.	
15 A. I'm it's a surprise to me that these sorts of	
16 detailed conversations were going on and that	t nobody
17 told me that they were going on at the time. A	And
18 I think that is I just find that rather	
19 extraordinary, that, you know, I was aware of	these
20 reservations that I and my fellow Board memb	pers had, and
21 I would know that Richard would be party to the	nat, and
22 I knew that the Minister had some reservation	s, but
23 I had absolutely no idea that there was this m	achinery
24 inside the department that was having these	
25 conversations, and I just find that quite surpris 29	sing.
1 paragraph, Sir Anthony said that he had comr	nunicated the
2 following to you and Ms Vennells	
3 A. Yes.	
4 Q "The Post Office's case didn't make sense.	lt didn't
5 make sense that reputable subpostmasters, a	ppointed by
6 the Post Office after an examination of their	
7 characters, would be stealing these sums of r	noney but it
8 didn't make sense, in particular, because, in a	matter
9 of days of any 'alleged' theft, they had to bala	nce the
	t point

- 11 over and over again."
- 12 Did Sir Anthony make that point to you, whether over 13 and over again, or at all?
- Not at all. 14 Α.
- Q. Do you recall having conversations with Sir Anthony? 15
- A. I recall I had a meeting with him shortly, very shortly 16
- 17 after he'd been appointed, which was a sort of --
- 18 I hadn't been part of the selection process, Alasdair
- Marnoch was the non-executive who was involved with that 19
- 20 and, after he was appointed -- and I think just after
- 21 he'd had the very first meeting of the Working Party --
- 22 he and I met and, as far as I'm aware, that is the only 23 time I ever actually met him.
- 24 Q. He didn't say, on that occasion, that the Post Office's
- 25 case didn't make sense, in that, on Post Office's view 31

- Q. Thank you. Can we then turn to Post Office's conduct 1 2 during the Mediation Scheme proper and its attitude towards the subpostmasters in the Mediation Scheme. Can 3 we start with some advice that Sir Anthony Hooper says 4 that he gave I think in February 2014, by looking at 5 6 POL00100335. These are the minutes of a meeting with 7 Sir Anthony Hooper. You can see who is in attendance: 8 you're not. 9 A. Yeah. 10 **Q.** If we go down to paragraph 4: 11 "TH [that's Sir Anthony Hooper] agreed that [Second Sight] were very resource challenged, and it would be 12 13 difficult for them to meet the current timetable. That 14 said [Sir Anthony's] view was that [Second Sight] were 15 trying to be objective and that they had a difficult 16 path to tread ... in order to do their job properly (in 17 his view) they would need to express an opinion on the merits of each claim. In [Sir Anthony's] view, this was 18 19 something that they found hard to do. Some concern was 20 expressed by [Paula Vennells] and [Chris Aujard] that 21 [Second Sight] had not in their correspondence come 22 across as independent, and may be unduly influenced by 23 the need to satisfy certain MPs." 24 Α. Mm.
 - Q.
- 25 In his evidence to the Inquiry in relation to this 30

1		of the contract, they had to balance the books and make
2		good any shortfalls of any losses within days of the
3		losses occurring?
4	Α.	He didn't say that to me. I would have remembered if
5		he'd said that to me and when we met it was very, very
6		early days, so it would have been surprising if he had
7		come to any sort of clear view. I think we were talking
8		about, you know, as it were, the future, rather than
9		about what he had already found, because it was very
10		early days.
11	Q.	Then over the page, please, to paragraph 6:
12		"[Sir Anthony's] strong contention was that [the
13		Post Office] should take no precipitous action until
14		such time as [Second Sight] had produced, say, 5
15		reports, and until we had seen their thematic report.
16		He noted the adverse [public relations] consequences of
17		terminating and offered to make himself available to
18		the Board
19		"The quantum of the compensation payments was
20		discussed. [Sir Anthony] noted that the applicant's
21		CQRs often painted a very distressing picture, where
22		there had been loss of livelihood, and other losses.
23		His view was that, should the evidence show that [the
24		Post Office] that not acted properly, then the amount of
25		compensation payable could be quite material (this

1		contradicts legal advice obtained by [Post Office] from	1	
2		[Bond Dickinson] which categorically states that the	2	
3		maximum loss [Post Office] could expect would be	3	
4		limited to 3 months 'pay' under the subpostmasters'	4	
5		contract). It was not entirely clear whether	5	
6		[Sir Anthony] had in mind criminal cases only when he	6	
7		had made these comments."	7	
8		Was this passed on to you: that Sir Anthony's view	8	
9		was that the amount, the quantum of potential	9	
10		compensation, could be material, ie substantial?	10	
11	Α.	No.	11	
12	Q.	Was it ever explained to you that there was a difference	12	
13		of view between the advice Bond Dickinson had given and	13	
14		that being explained by Sir Anthony?	14	
15	Α.	No.	15	
16	Q.	I think, in the next month, Post Office took advice from	16	
17		Linklaters.	17	
18	Α.	Yes.	18	
19	Q.	Can we turn to a Board meeting on 26 March 2014,	19	
20		POL00021523. These are the Board minutes for 26 March	20	Α.
21		2014. You will see that you're present. Can we go,	21	
22		please, to page 2 at the foot. Thank you. Under (k):	22	
23		"The Board agreed that they needed to commission	23	
24		a piece of work, to complement that undertaken by	24	
25		Linklaters, to give them and those concerned outside the 33	25	
1		to what amounts of money might be payable, and	1	
2	0	I'm thinking more of the phraseology, Ms Perkins.	2	
2	а. А.	I am coming to that. So, got sought this legal	3	
4	ς.	advice on what the exposure was. The legal advice was	4	
5		delivered on the basis needed in order to deliver	5	
6		their legal advice. Linklaters said that they wanted to	6	Α.
7		be confident about the safety of the Horizon system and	7	Q.
, 8		they were not happy about the quality or the nature of	8	Q.
9		the work that Second Sight had done. So they were	9	
10		and we haven't looked at that I mean, there are	10	
11		I think in these minutes there are quotations from the	11	
12		Linklaters partner.	12	
13	Q.	We're going to go to the	13	
14	Α.	Yes, I'm, sorry, I'm anticipating.	14	
15	Q.	Yes.	15	
16	Α.	But we had heard at this Board meeting that the	16	
17		Linklaters partner was sceptical about the work that had	17	
18		been undertaken by Second Sight and thought that	18	
19		a different kind of a different piece of work needed	19	
20		to be done, and that was what we that's how we	20	
21		arrived at the decision to commission a further piece of	21	
22		work.	22	
23	Q.	I'm asking about the phraseology.	23	
24	Α.	Right.	24	
25	Q.	Why is it, when I read a Board minute about commission 35	25	

35

	Business, comfort about the Horizon system. The
	Business was asked to revert with the terms of reference
	and timescale for the work which [would] cover:
	"The work undertaken by Angela van den Bogerd
	explaining how the system works;
	"A review of the data integrity aspects of the
	system;
	"A reference to all audits and tests carried out on
	the system;
	"A response to the most significant thematic issues
	raised by Second Sight.
	"These terms of reference should be tested with
	Linklaters to ensure this work would satisfy them as
	evidence that Horizon is reliable and then agreed by the
	Board Sparrow Subcommittee."
	Just go back to the previous page, at the foot
	thank you why did the Board wish to obtain a piece of
	work to give it, or Linklaters or those concerned
	outside the business comfort?
A.	So, at this time, there were continuing questions about
	the Horizon system and we and the Board was unclear
	about what the level of exposure of the Post Office was
	to claims, and I referred earlier this morning to the
	different perceptions of people going into applying
	to go in to the Mediation Scheme and the Post Office as
	-
	34
	-
	-
	34
	34 anything a piece of work about Horizon, it always says
	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will
	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two
Δ	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday.
Α.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm.
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way?
A. Q. A.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by Lord Arbuthnot and others, and we had no reason to be
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by Lord Arbuthnot and others, and we had no reason to be to have doubts that that was the case.
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by Lord Arbuthnot and others, and we had no reason to be e- to have doubts that that was the case.
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by Lord Arbuthnot and others, and we had no reason to be to to ave doubts that that was the case.
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by Lord Arbuthnot and others, and we had no reason to be e- to have doubts that that was the case.
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by Lord Arbuthnot and others, and we had no reason to be to to have doubts that that was the case. But, here we were, being advised by this very well respected legal firm but the evidence that we had was not sufficient for them and, therefore, we should seek some further advice. But I don't think that, at this
Q.	<text><text><text><text></text></text></text></text>
Q.	34 anything a piece of work about Horizon, it always says something along the lines of "it will give us comfort, it will establish that Horizon is reliable, it will reassure us as to our existing view". We looked at two of them yesterday. Mm-hm. You remember? Why is it always framed in that way? I think because, by this stage, we had had the Second Sight Interim Report, which said that it had so far not found evidence of systemic issues with the Horizon system. That had been interpreted by the Post Office as an assurance of that, and had, actually, as I said yesterday, similarly been interpreted in that way by Lord Arbuthnot and others, and we had no reason to be to tave doubts that that was the case. But, here we were, being advised by this very well respected legal firm but the evidence that we had was not sufficient for them and, therefore, we should seek some further advice. But I don't think that, at this point we did not think that there was anything wrong

wanted, that was absolutely not my position, and I'm completely sure it wasn't the position of other Board

36

(9) Pages 33 - 36

"The work undertaken by Angela van den Bogerd

Do you know what's meant by that: the work should cover the work undertaken by Angela van den Bogerd?

"A review of the data integrity aspects of the

"A reference to all audits and tests carried out

So was that intended to mean a reference back to

"A response to the most significant thematic issues

That's rather different from what was proposed, wasn't it: an objective report addressing the use and

Well, "an objective report which describes and addresses

the use and reliability of Horizon" is a very broad

That was what was needed, though, wasn't it? I'm sorry, I don't think that I can be of much more help

things in the past that don't really stack up?" To be honest, I can't remember exactly what I was thinking when I was considering this report, other than the fact that the work that had been done so far by Second Sight was not the answer, was not what was required here, and that we needed to commission some more work. I just can't go back and dig that out of my

Okay. Was it quite sobering, though --

-- you were being told by somebody new --

Yeah, I think we were surprised by that. Thank you. Those documents can come down. Can we turn then to the Deloitte report. Essentially, the Deloitte Project Zebra Report was

-- to the process, Linklaters, who were brought in --

-- to say, in fact "Here we are in March 2014, we haven't actually got a report that addresses the

40

-- to realise that in March 2014 --

38

explaining how the system works ..."

Secondly:

system;

previous audits? Yes, I think so, yeah.

raised by Second Sight."

reliability of Horizon?

on this, I'm afraid.

statement.

mind.

Yes.

Yes.

Yes.

Yes.

meeting.

reliability of Horizon"?

..."

Then:

I can't help you with that, I'm afraid, now.

1		members either.	1	
2	Q.	Can we display at the same time, please, POL00107317,	2	
3		and page 3 of that document, please. Sorry, I should	3	
4		have rested on page 1 for a bit, just so you can see	4	
5		what it was.	5	Α.
6		It's the Linklaters advice of 20 March for this	6	Q.
7		board meeting, okay, and presented by Christa Band. If	7	
8		we go forward to page 3, please, and go to	8	
9		paragraph 2.3, if we can just highlight that, thank you.	9	
10		In the first part of that, there's some information	10	
11		about Jo Swinson.	11	
12	Α.	Mm.	12	
13	Q.	Then, in the second part of the paragraph, Linklaters	13	Α.
14		say:	14	Q.
15		"We note that there is, so far as we understand it,	15	
16		no objective report which describes and addresses the	16	
17		use and reliability of Horizon. We do think that such	17	
18		a report [will] be helpful, though there's a decision to	18	
19		be made about how broad and/or thorough it needs to be."	19	
20		That was what was needed, wasn't it: an objective	20	Α.
21	•	report describing the use and reliability of Horizon?	21	
22	A.	Yes.	22	~
23 24	Q.	If you just look at the right-hand side, what that gets translated into:	23 24	Q. A.
24 25		" the work should cover:	24 25	А.
25		the work should cover. 37	25	
1	Q.	Did the Board commission a comprehensive review of the	1	
2	Q.	Did the Board commission a comprehensive review of the use and reliability of Horizon?	2	Α.
2	Α.	The Board commissioned a review by Deloitte, which was	2	А.
4		a desktop exercise of assurances and controls of the	4	
5		Horizon system.	5	
6	Q.	So that does that mean: no, it did not?	6	
7	ч.	We're going to come and look at the Deloitte report	7	
8		with all of its limitations in a moment but what Ms Band	8	
9		was saying was that there is no objective report	9	Q.
10				~ .
		describing and addressing the use and reliability of		Δ
11		describing and addressing the use and reliability of Horizon Did that come as a surprise to you? Did you	10	А. Q.
11 12		Horizon. Did that come as a surprise to you? Did you	10 11	Q.
12		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We	10 11 12	Q. A.
12 13		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the	10 11 12 13	Q. A. Q.
12 13 14	А.	Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"?	10 11 12 13 14	Q. A. Q. A.
12 13 14 15	А.	Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably	10 11 12 13	Q. A. Q.
12 13 14	А.	Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked	10 11 12 13 14 15	Q. A. Q. A. Q.
12 13 14 15 16	A. Q.	Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes.	10 11 12 13 14 15 16	Q. A. Q. Q. A.
12 13 14 15 16 17		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked	10 11 12 13 14 15 16 17	Q. A. Q. Q. A.
12 13 14 15 16 17 18		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes. Did you think, "How have we ended up here and what about	10 11 12 13 14 15 16 17 18	Q. A. Q. Q. A.
12 13 14 15 16 17 18 19		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes. Did you think, "How have we ended up here and what about the times that I've said that we have had Horizon	10 11 12 13 14 15 16 17 18 19	Q. A. Q. A. Q. Q.
12 13 14 15 16 17 18 19 20		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes. Did you think, "How have we ended up here and what about the times that I've said that we have had Horizon independently assured or the times I've been present in	10 11 12 13 14 15 16 17 18 19 20	Q. Q. Q. Q. Q.
12 13 14 15 16 17 18 19 20 21		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes. Did you think, "How have we ended up here and what about the times that I've said that we have had Horizon independently assured or the times I've been present in meetings with Parlimentarians, for example, and said we	10 11 12 13 14 15 16 17 18 19 20 21	Q. Q. Q. Q. Q.
12 13 14 15 16 17 18 19 20 21 22		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes. Did you think, "How have we ended up here and what about the times that I've said that we have had Horizon independently assured or the times I've been present in meetings with Parlimentarians, for example, and said we have had Horizon independently reviewed investigated or	10 11 12 13 14 15 16 17 18 19 20 21 22	Q. Q. Q. Q. Q.
12 13 14 15 16 17 18 19 20 21 22 23		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes. Did you think, "How have we ended up here and what about the times that I've said that we have had Horizon independently assured or the times I've been present in meetings with Parlimentarians, for example, and said we have had Horizon independently reviewed investigated or assured? What about the Ernst & Young audits? Don't	10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. Q. Q. Q. Q.
12 13 14 15 16 17 18 19 20 21 22 23 24		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes. Did you think, "How have we ended up here and what about the times that I've said that we have had Horizon independently assured or the times I've been present in meetings with Parlimentarians, for example, and said we have had Horizon independently reviewed investigated or assured? What about the Ernst & Young audits? Don't they count? What about the internal review that was	10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Q. Q. Q. Q. Q.
12 13 14 15 16 17 18 19 20 21 22 23 24		Horizon. Did that come as a surprise to you? Did you think "Goodness me, here we are in March 2014. We haven't got an objective report that addresses the reliability of Horizon"? I think it made me realise that we had gone probably gone down the wrong road in the work that we had asked Second Sight to do, the case-based review, yes. Did you think, "How have we ended up here and what about the times that I've said that we have had Horizon independently assured or the times I've been present in meetings with Parlimentarians, for example, and said we have had Horizon independently reviewed investigated or assured? What about the Ernst & Young audits? Don't they count? What about the internal review that was reviewed by Deloitte; doesn't that count? Have I said	10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Q. Q. Q. Q. Q.

1	Α.	It was.
2	А. Q.	I'm not going to look at the report itself. I want to
3	હ.	look, please, at the Board briefing prepared by
4		Deloittes, as a result of their work because that was
5		sent to you directly. For reference, it's no need to
6		display POL00029733, and the document I'm about to
7		show you was emailed to you on 24 June 2014 by the
8		Company Secretary, Alwen Lyons.
9		Let's look at that document, then. POL00028069. So
10		this is the Board Briefing, as I say, emailed to you by
11		Alwen Lyons on the very day that it was created. Would
12		you have read this at the time?
13	Α.	So this document was disclosed to me after I'd finished
14		the I had submitted my written statement just before
15		Christmas and, when I first saw it, I had no
16		recollection of having seen it. But there clearly is
17		an email from Alwen, I think not just to me but to
18		fellow Board members, in which she says she attaches
19		this.
20	Q.	Yes.
21	Α.	The email itself doesn't appear to have the attachment
22		attached to it but I have no reason to think that it
23	_	wasn't attached, but I simply don't remember this.
24	Q.	So you don't remember whether you read it or not?
25	Α.	If it came to me, I would have read it. 41
		-1
1		timeline. Our findings below are written in the context
2		of the information available, which relates to the
2 3		of the information available, which relates to the current system.
2 3 4		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the
2 3 4 5		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in
2 3 4 5 6		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from
2 3 4 5 6 7		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on
2 3 4 5 6		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from
2 3 4 5 6 7 8		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal
2 3 4 5 6 7 8 9		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how
2 3 4 5 6 7 8 9		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only
2 3 4 5 6 7 8 9 10 11		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true.
2 3 4 5 6 7 8 9 10 11 12		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any
2 3 4 5 6 7 8 9 10 11 12 13		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you
2 3 4 5 6 7 8 9 10 11 12 13 14		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us.
2 3 4 5 6 7 8 9 10 11 12 13 14 15		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the quality of the documentation supplied to us."
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	А.	of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the quality of the documentation supplied to us." Were you disappointed to have received a report
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A.	of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the quality of the documentation supplied to us." Were you disappointed to have received a report which was limited and caveated in such a heavy way?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	A.	of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the quality of the documentation supplied to us." Were you disappointed to have received a report which was limited and caveated in such a heavy way? Could I scroll could I go back to the setting for the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A.	of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the quality of the documentation supplied to us." Were you disappointed to have received a report which was limited and caveated in such a heavy way? Could I scroll could I go back to the setting for the receipt of this report? So we had had a Board meeting,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A.	of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the quality of the documentation supplied to us." Were you disappointed to have received a report which was limited and caveated in such a heavy way? Could I scroll could I go back to the setting for the receipt of this report? So we had had a Board meeting, I think it was in a few weeks earlier than this, at
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Q.	of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the quality of the documentation supplied to us." Were you disappointed to have received a report which was limited and caveated in such a heavy way? Could I scroll could I go back to the setting for the receipt of this report? So we had had a Board meeting, I think it was in a few weeks earlier than this, at which the partner from Deloitte, who was responsible for this exercise, he'd come to that Board meeting Yes.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23		of the information available, which relates to the current system. "[3] An event occurred in 2010 which required the use of the exceptional Balancing Transaction process in Horizon to correct a subpostmaster's position from a technical issue. Information has not been provided on the circumstances that [led] to this system say and how the issue was identified. It is assumed that verbal assertions received from Fujitsu that this was the only time that this process has been used hold true. "[4] We have not had any direct contact with any third parties other than the named contacts that you have provided to us. "[5] We have not validated or commented on the quality of the documentation supplied to us." Were you disappointed to have received a report which was limited and caveated in such a heavy way? Could I scroll could I go back to the setting for the receipt of this report? So we had had a Board meeting, I think it was in a few weeks earlier than this, at which the partner from Deloitte, who was responsible for this exercise, he'd come to that Board meeting

on IT Inquiry 6 June 2024		
1	Q.	Okay. Can we look, please, at page 3 and just look at
2		the top paragraph:
3		"The work we carried out to support our full report,
4		and thus this Board Briefing document, did not
5		constitute an audit or assurance engagement in
6		accordance with UK or international standards. In order
7		to deliver a formal assurance opinion, we would need to
8		have carried out testing to address the scope
9		limitations. Our conclusions and findings are therefore
10		limited to the design of Horizon. They are also subject
11		to the accuracy of the assumptions and limitations in
12 13		section 3."
13		If we just go down the page, "Limitations and Assumptions":
14		"Our findings and conclusions are presented in the
16		context of the following limitations:
17		"[1] As a desktop exercise we have not validated
18		whether Horizon has been implemented or operated as
19		described in the documentation reviewed.
20		"[2] Our work was limited by significant gaps
21		existing in the information available, relating to both
22		the granularity of information and the existence of
23		Horizon features over the entire timeline of operation
24		of Horizon. The effect of which is there are gaps
25		within what we are able to comment upon over this
		42
1		sense of what Deloitte had found thus far, and that's
2		recorded in the minutes. So I think it is really,
3		really important to understand that. He had been
4		present at the meeting. He had given a very clear and
5		positive account of what he and his colleagues had seen
6		so far, and there was a discussion about further work
7		that should be done.
8		This Board Briefing that came in some weeks later,
9		was therefore a follow-up to that and, if we scroll up
10		the page a bit do you mind going back up?
11	Q.	The second paragraph from the top?
12	Α.	Yes. So
13	Q.	I was going to come to that.
14	Α.	I'm sorry.
15	Q.	I just wanted to
16	Α.	I'm sorry.
17	Q.	deal with the limitations first.
18	Α.	Yes, but I was trying to explain I think it is
19		really, really important that people understand that, in
20		my mind, and the mind of my fellow Board members, we had
21		had that very clear and positive steer from Gareth
22		James.
23	Q.	So were you surprised, therefore
24	Α.	Yes.
25	0	if we scroll back down, to read all of these

25 **Q.** -- if we scroll back down, to read all of these 44

1	limitations?
2	A. So, I think I said a minute ago, I don't recall seeing
3	this report and, therefore, I don't recall reading it.
4	I do, however, remember that there was disappointment
5	that Deloitte did not feel able to give us the kind of
6	description of Horizon that we had expected would be
7	forthcoming following Gareth James' appearance at the
8	Board and that there were, as I understood it from Chris
9	Aujard, a whole lot of reservations about the value of
10	doing further work, the cost of it and the time it would
11	take.
12	MR BEER: Thank you. I'll leave that there for the moment?
13	Sir, that would be a good time for the morning
14	break.
15	SIR WYN WILLIAMS: All right.
16	MR BEER: Can we say until 11.10. Thank you.
17	(11.00 am)
18	(A short break)
19	(11.11 am)
20	MR BEER: Thank you.
21	Ms Perkins, I was asking you about the Board
22	Briefing prepared by Deloitte
23	A. Yes.
24	Q. dated 4 June 2014. Just for the transcript, and for
25	those looking later, the document that shows that it and 45
	40
1	"The Chairman thanked Gareth James for his draft
2	report and explained there were a number of people who
3	were sceptical about Horizon. The Board were concerned
4	to know the truth about the reliability of the system.
5	Deloitte's views would need to be expressed in search
6	a way that they would persuade reasonable lay people.
7	"Lesley Sewell explained that the first piece of
8	work Deloitte had been asked to undertake was to give
9	assurance that the control framework, including the
10 11	security and processes for changes in the system, were
	robust from an IT perspective.
12 13	"Gareth James reported that all the work to date
13	showed that the system had strong areas of control and that its testing and implementation were in line with
14 15	best practice. Work was still needed to assure the
16	controls and access at the Finance Service Centre.
17	"Chris Aujard explained that several of the
18	subpostmasters who were challenging Horizon had made
10	allegations about 'phantom' transactions which were
10	

as an attachment, is POL00138401. No need for that to 3 be displayed. 4 A. No, no. Q. That is an email to you and others showing that the 5 6 document was emailed to you. You were making the point 7 that we've got to read the Board Briefing of 4 June in the light of the earlier meeting of the Board on 8 30 April, at which the partner from Deloittes had made 9 10 a presentation? 11 A. Yes. Q. So can we look at the two documents alongside each 12 13 other, then. Firstly, the minutes of that Board 14 meeting, POL00021524 -- thank you -- and can we go to 15 page 6 of those. Thank you. 16 Then can we display the Board Briefing, POL00028069, 17 at page 3 of the Board Briefing and, in particular, the bottom part of the page, the "Limitations and 18 19 Assumptions" -- thank you. 20 So dealing with the document on the right, these are 21 the minutes of the Board meeting of 30 April, which you 22 were mentioning: 23 "The Board welcomed Lesley Sewell, [CIO], and Gareth 24 James, Partner, Deloitte, to the meeting. Chris Aujard 25 also rejoined the meeting. 46 1 cost a proposal for additional work to enable assurance 2 for the wider system, pre-2010. 3 "Lesley Sewell, Gareth James and Chris Aujard left 4 the meeting." 5 It was that that you were referring to? 6 A. It was, yes. 7 Q. The "strong areas of control" is a reference to the 8 control framework and security and processes for changes 9 in the system in this minute, isn't it? A. I have to confess, at this point, that my recollection 10 11 of these sorts of details from this long ago are not good. I mean, I can't add much to what we see. 12 13 Q. What was in the minutes? 14 A. I really can't, I'm afraid. Q. Okay, I understand. It's clear, reading the minute as 15 16 a whole, that the Board needed some further work to be 17 done by Deloitte? A. Yes. 18 Q. What we're reading on the left-hand side is the product 19 20 of that further work in June? 21 Α. Yes 22 **Q.** What it says, in the five limitations and assumptions, 23 would you agree, does not really mean that the questions

the attachment was sent to you -- or it was sent to you

- 24 asked by the Board were answered?
 - 25 A. Yes. I would agree but would it be all right to scroll 48

(12) Pages 45 - 48

47

non-traceable. Assurance from Deloitte about the

integrity of the system records logs would be very

"The Board asked what assurance could be given

pre-2010 when the different Horizon system was in use.

It was agreed that [Gareth Jenkins] would produce and

20

21

22

23

24

25

valuable.

1 up- 1 0. No, there is commentary as well? 3 A - because there's one paragraph which we haven't looked A Second from the top. We're going to look at that. don't 6 0. Second from the top. We're going to look at that. don't A So that came with commentary. Anyway, it wasn't will that we disclosed to me. that is aiw that we had second the. 7 A Notal pain the limitations fint. B A Ok was that is what we had second the. 8 A. Okay. C. Oway but its were to simple. The way that it were were were there it append it. C. Can we go to rape 5 in the document to the left, please. 9 A. As i said to you before the break. I have a complete The way that it were there were there it append it. C. Can we go to rape 5 in the document to the left, please. 11 Lookid ust explain that, when I was putting my written The way that it were there it commentary it wasn't. The maximum tere itere were there itere itere itere itere itere itere to simple. 12 Lookid ust explain that, when I was putting my written The maximum tere itere ite						
3A- because there's one paragraph which we haven't looked3Q. Ves.4al.ASo bac came with commentary. Anywey, It wasn't until5C. Second from the top. We're going to look at that, don'tAA so bat came with commentary. Anywey, It wasn't until6Would you have focused on these limitations first.ANo that came with the commentary. Anywey, It wasn't until6Would you have focused on these limitations?C. Can we go to page 5 in the document to the left, please.10A so is ald to you before the break, I have a completeThe way that it would was that Delotte were asked to11Looking use teplin that, when I was putting my writtencestibed as 'Matters' heres, bit requestor was:12Looking at the limitations first.C. Can we go to page 5 in the document to the left please asked to13statement topeter, last year, in the run-up toThe them, the questor was:14Christmas, It was a complete mytery to me what hid"Matters' thems, the questor was:15happened following the Board meeting whose minutes we'retooking and the creatived from Delotible after16total and I was, you know, knod of strogging to – JustThe answer is:17enything, the Board meeting?The issue add as a stroke to meet have a stroked.16total was bard and the coving email, which I think Thr rightCommentary from the Audit Store16total was bard bard meeting?Soorthe the board meeting withs a subter the stroked.24A ves. the Board meeting?C. Hit we any the subpostmaster of all centrally g	1		up	1	Q.	No, there is commentary as well.
4 at A So that commentary, Anyway, It weart until 5 C. Second from the log, Wigoing to look that, don't Intervention of the log, Wigoing to look that, don't 7 Looking at the limitations first. Intervention of the log, Wigoing to look that, don't Intervention of the log, Wigoing to look that, we diadosed to me, that, is aw that we had each this. That was the main reason why I amended my written attement to before I apped it. 7 A A So that commentary. Anyway, It weart until that we had each this. That was the main reason why I amended my written attement to before I apped it. 7 A So that commentary. Anyway, It weart until that we had each this. That was the main reason why I amended my written attement to before I apped it. 8 O. Would you have focused to meeting whom - a of I 1 Looking at now. I simply couldn't remember what, if What confin can be taken that block on provides withing a northeory. 1 A So that commentary. Anyway, It weart at the look on provides withing and the covering email, what, if might What confin can be taken that block on provides withing a northeory. 2 A So that commentary. Anyway, It weart at the log water weart at the lock on provides withing a northeory. What confin can be taken that the lock provides withing a northeory. 2 A So that commentary. Anyway, It weart at the log	2	Q.		2	Α.	There is commentary as well?
 Second from the top. We're going to look at that, don't we're, 're just looking at the limitations first. A Chay. C Mould you have focused on these limitations? C A As I said to you before the break, I have a complete D A As L said to you before the break, I have a complete Louid just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could just explain that, when I was putting my written I could you have focused to me, have a saked to me saked to me, have a saked to me, have a saked to me saked to me saked to me, have a saked to me saked to me, have a saked to me saked to m	3	Α.	because there's one paragraph which we haven't looked	3	Q.	
6 worry. I'rn just boking at the imitations first. 6 this. That was the main reason wy I amended my written statement before I signed it. 7 Looking at the imitations first. 6 this. That was the main reason wy I amended my written statement before I signed it. 8 O. Kay so tocues do in these limitations? 9 Can we go to page is in the doument on the left, please. 9 A. As I as it a you before the break, I have a complete and the these, I have a complete my written is statement together, last year, in the run-up to is statement together, last year, in the run-up to is the there, the question 4, you can see it's been transated into is that and I was, you know, kind of strugging to - just is that and I was, you know, kind of strugging to - just is that and I was, you know, kind of strugging to - just is that and I was, you know, kind of strugging to - just is designed such that know we have reviewed, I appears that Horizon provides visibility to stubpostmasters of all contrally generated transatcions processed to their branch ledgers?" The horizon Audit Store reports from the documentation we have reviewed, I appears that Horizon is a single mail from Chris Aujard in II - is is greated to a store is is designed such that extractions more area that all Debite have and in a source I hat's just a simple email from Mawn? 2 A. Sort, the Board Briefing.? 1 C. If I go to that in a moment, then - 3 A. I see that now. Whether I saw that - I cant answer to the addition that was the main as a desktop review in your saying. 3 C. If I go to that in a moment, then - <td< td=""><td>4</td><td></td><td></td><td></td><td>Α.</td><td></td></td<>	4				Α.	
7 Looking at the limitations first. 7 statement before 1 signed it. 8 A. Okay. 0 Would you have focused on these limitations? 0 10 A. A I said to you before the break. I have a complete 10 address. by Post Offloc, five questions. They'e 11 back about this. For a long time, when = oil 11 described as "Matter" there, but the matters. And question 4, you can see if to be the nanalisted into 12 Christmass, it was a complete mystery to me what had 13 "Matter 4" there the question was: 13 statement toopher. Laisy vait. The run-up to 13 "Matter 4" there the question was: 14 Christmass, it was a complete mystery to me what had 14 "What comfort can be taken that Horizon provides visability to subpastimasters of all-central guestion was: 15 happened following the Board meeting whose minutes were file 100 king at how. Simgly couldn't remember what, if 16 10 to work cut what had happened, and then this Board 19 10 the analytic subpastimater is and all-central guerarist of the report. The Horizon Audit Store reports from a complete and unchanged record of basket data." 21 in signing has commentary from Chris Aujard in it - is to subpastimater and the Audit Store reports from the Audit Store reports from the Audit Store reports from the A	5	Q.		5		
 8 A. Otsy. 9 Q. Would you have focused on these limitations? 9 A. Astait to you before the break. I have a complete blenk about this. For a long time, when - as of limitations? 1 Could a equal that, when I was putting my witten 11 described as "Matter" there, but five matters. And question 4, you can see it's been translated into the there, but five matters. And question 4, you can see it's been translated into the there, but five matters. And question 4, you can see it's been translated into the there, but five matters. And question 4, you can see it's been translated into the there, but five matters. And question 4, you can see it's been translated into the there, but five matters. And question 4, you can see it's been translated into the there, but five matters. And question 4, you can see it's been translated into the there, but five matters. And question 4, you can see this beard interfinity generated transactions processed to their branch ledges?" The harve of all seeded backets: From the documentation we have reviewed, it appears that Horizon the Audit Store represent a complete and unchanged record of all seeded backets: From the documentation we have reviewed, it appears that Horizon is designed such that extracts from the Audit Store represent a complete and unchanged record of basket data." 1 Morizon operates in practice? 2 A Yes, the Board Briefing? 2 A Horizon operates in practice? 3 C only we can go to various parts of the report. 4 Horizon operates in practice? 4 Horizon operates in practice? 4 Wat can back at documents? 4 Horizon operates in practice? 4 Wat can back at documents? 4 Horizon operates in practice? 4 Wat can back at documents? 4 Horizon operates in practice? 5 Understand Maty you're saying. 6 Wat can go to various parts of the report. 7 A Yeah. 9 Would that be a concern, that where Christa Band had a docum	6			6		
9 C. Would you have focused on these limitations? 9 The way that it worked was that Deloitte were asked to address, by Post Office, five questions. They're described ask bott his. For a long time, when - so if 10 A As I said to you before the break. I have a complete 10 address, by Post Office, five questions. They're 11 Loculd just explain that, when I was putting my writen 12 question 4, you can see if they have. In the run, up to 13 12 Christmas, It was a complete mystery to me what had 14 "What comfort can be taken that Horizon provides 13 they and I was. you know is the deloitto were asked to address. by Post Office, five questions. They're described as Allaters' here, but the mataliad into 14 Christmas, It was a complete mystery to me what had 14 "What comfort can be taken that Horizon provides 15 happened following the Board mader coclude from Doloite after 17 The answer is: "The thorizon Audit Store reports from a complete 16 their dight? 20 corr, when he Audit Store perfing and the covering email, which I think I'm right 20 20 Sorr, whe Board Briefing? 23 address in practice? 24 Reading this, would you be aware that all Deloitte have done is looked at downembors would have started. 21 H	7		-			-
10 A. As I said to you before the break, I have a complete 10 address, by Post Office, Requestions. They're 11 blank about this. For a long time, when - as off 11 described as "Matters" here, but five matters. And question 4, you can see it's been translated into 13 statement together, last year, in the run-up to 13 "Matter 4" there, the question was: 14 Christmas, It was a complete mystery to me what had 14 "Whater 4" there, the question was: 15 happened following the Board mosting whose minutes we're 15 visibility to subpostmasters of all centrally generated 16 toxing, the Board And received from Dollote after 17 The answer is: "The Horizon Audition we have reviewed, it appears that Horizon 19 to work out what had happened, and then this Board 19 and unchanged record of all sealed baskets'. From the 21 in a signing has commentary from Chris Aujard in t – is 11 is designed such that extracts from the Audit Store 23 Q. Sorry, the Board Briefing? 23 cat.* Reading this, would you be aware that all Deloite 24 A ' I see that now. Whether I saw that – I can't answer 24 A ' suffers for the account is a processed to their Branch ledgers'. From the 35 1 u	8	Α.	-		Q.	
11 blank about this. For a long time, when - so if 11 described as "Matters" here, but five matters. And 12 toold just applin that, when I was putting my written 12 question 4, you can see "I been translated into" 13 statement together, lask year, in the run-up to 13 "What confroit can be katen that Horizon provides 14 Christmas, it was a complete mystery to me what had 14 "What confroit can be katen that Horizon provides 15 happened following the Board meding whose minutes we're 15 "The Hartan di lass, you know, kind of stugging tip - just 18 16 tooking at now. I simply couldn't remember what, if 16 transactions processed to their branch ledgers?" 17 anything, the Board freining if to - just 18 "The Answer is: "The Introve Audit Store reports from a compilee 20 briefing and the covering email, which I think I'm right 20 cournentator we have reviewed, it appears that Horizon 21 h sory, the Board Briefing? 23 Katart Can, the set hart all Deloitte alter 23 the question of what I was thinking at the time. But 4 A - sure the Board members would have started. 24 A Yes. the Board Briefing ? 24	9	Q.	-			
1 Louid just explain that, when I was putting my written 12 guestion 4, you can see it's been translated into 13 statement together, last year, in the run-up to 13 "Matter 4" there, the question was: 14 Christmas, it was a completer mystery to me what had 13 "Watter 4" there, then that Horizon provides 15 happened following the Board meeting whose minutes we're 15 "The Horizon Adult Store reports from a complete 16 looking at now. I simply couldn't remember what, if 16 "The Horizon Adult Store reports from a complete 17 That and I was, you know, kind of struggling to - just 18 "The Horizon Adult Store reports from a complete 18 that and I was, you know, kind of struggling to - just 18 "The Horizon Adult Store reports from a complete 20 briefing and the covering email, which I think I'm right 20 documentain from Chris Adulard in it - is 13 21 is a simple email from Alwen? 23 data." Reading this, would you be aware that all Debitte 23 Loont remember having seen his at the time, as 1 C. I'll go to that in a moment, then 2 24 Yeah. So uort remember advindange thetoredit strasocons suppostmasters of al ce		Α.				
13 statement logether, last year, in the run-up to 13 "Matter 4" there, the question was: 14 Christmas, it was a complete mystery to me what had 14 "What confort can be taken that Horizon provides 15 happend following the Board medit whose minutes we're 16 "What confort can be taken that Horizon provides 16 looking at now. 1 simply couldn't remember what, if 16 "The answer is: 17 anything, the Board had preceived from Deloite after 17 The answer is: 19 to work out what had happened, and then this Board 19 and unchanged record of all sealed baskets'. From the 20 briefing and the covering email, which I think I'm right 20 is saying has commendary from Chris Aujard in it - is 21 21 har gene data for the Pudit Store represent a complete and unchanged record of basket data." 22 represent a complete and unchanged record of basket data." 23 A. Yes, the Board Briefing? 23 Reading this, would you be aware that all Deloitte 24 A Yes, the Board Briefing? 24 - use the Board members would have started. 30 25 we sup the question of what I was thinking at the time, ast 30 - if we may.			-			
14 Christmas, it was a complete mystery to me what had 14 What comfort can be taken that Horizon provides 15 happend following the Board meeting whose minutes we're 15 visibility to subpostmasters of all centrally generated 16 looking at now. I simply couldn't remember what, if 16 visibility to subpostmasters of all centrally generated 17 anything, the Board had received from Deloite after 17 The answer is: The answer is: 18 that and I was, you know, kind of strugging to – just 18 "The Horizon Auer reviewed, it appears that Horizon 20 to work out what had happened, and the nihs Board 19 and unchanged record of all sealed baskets'. From the 21 is anything the Board Briefing? 21 decumentation whe new reviewed, it appears that Horizon 22 that right? 23 deta." Reading this, would you be aware that all Deloitte 23 Q. Sorry, the Board Briefing? 23 deta." Reading this, would you be aware that all Deloitte 24 Yesh, the Board Briefing? 23 deta." Reading this, would you be aware that all Deloitte 25 is a simple email from Alwen? 24 C If we may. 25 u						
15 happened following the Board meeting whose minutes we're 15 visibility to subpostmasters of all centrally generated transactions processed to their branch ledgers?" 16 intransity couldn't remember what, if 16 transactions processed to their branch ledgers?" 17 anything, the Board had received from Deloitte after 17 The Horizon Audit Store reports from a complete 19 to work out what had happened, and then this Board 19 and unchanged record of all sealed baskets'. From the 21 that right? 22 represent a complete and unchanged record of all sealed baskets'. From the 22 that right? 22 represent a complete and unchanged record of all sealed baskets'. From the 23 0. Sorry, the Board Briefing? 23 data." Reading this, would you be aware that all Deloitte 24 A. Yes, the Board Briefing. Its not covered that's just a simple email from Alwen? 24 Reading this, would you be aware that all Deloitte 25 just a simple and unchanged record of all sealed baskets'. From the data." 26 Ves. 10 Il go to that in a moment, then 2 26 A. resure the Board meethers would have started. 30 2 - if we may						
16 looking at now. I simply couldn't remember what, if 16 transactions processed to their branch ledgers?" 17 anything, the Board had received from Deloite after 17 The answer is: 18 that and I was, youk how, kind of strugging to – just 18 The Horizon Audit Store reports from a complete and unchanged record of all sealed baskets'. From the documentation we have reviewed, it appears that Horizon 1 20 briefing and the covering email, which I think film right 20 cournentation we have reviewed, it appears that Horizon 1 21 in saying has commentary from Chris Aujard in it – is 21 casing at now. What had happened, and then this Board 22 that right? 22 represent a complete and unchanged record of basket 23 Q. Sorry, the Board Briefing? 23 data." 24 A Yees, the Board Briefing? 24 Reading this, would you be aware that all Deloitte have done is looked at documents; they've not seen how soft 25 just a simple email from Alwen? 2 - = sure the Board Briefing? 24 A Yees, the eastion of what I was thinking at the time, as 3 0. - if we may. 3 u fort member having seen this at the time. But 4 That reschoir branchee arite sof all contraly generated transactions ore	14					
17 anything, the Board had received from Deloitte after 17 The answer is: 18 that and I was, you know, kind of struggling to - just 18 "The Horizon Audit Store reports from a complete 19 to work out what had had papened, and then this Board 19 and unchanged record of all seeled baskets". From the 20 briefing and the covering email, which I think I'm right 20 documentation we have reviewed, it appears that Horizon 21 in saying has commentary from Chris Aujard in it - is 21 the disglined such that extracts from the Audit Store 22 represent a complete and unchanged record of basket ada." Reading this, would you be aware that all Deloitte 23 Q. Sorry, the Board Briefing? 23 data." Reading this, would you be aware that all Deloitte 24 A Yes, the Board Briefing? 24 The Horizon The Horizon 25 have done is looked at documents; then 2 A. - sure the Board members would have started. 26 I don't remember having seen this at the time. But 4 "Matter 5: 'Horizon provides visibility to 21 Londratand what you're saying. 5 subpostmasters of all centrality generated transactions 20 <td>15</td> <td></td> <td></td> <td></td> <td></td> <td></td>	15					
18 that and I was, you know, kind of struggling to - just to work out what had happened, and then this Board to work out what had happened, and then this Board to work out what had happened, and then this Board to work out what had happened, and then this Board to work out what had happened, and then this Board to work out what had happened, and then this Board to work out what had happened, and then this Board to work out what had happened, and then this Board to work out what had happened, and then this Board to basket that tright? Image: The Horizon Audit Store reports from a complete and unchanged record of Basket data." 20 Sorry, the Board Briefing? Image: The Horizon operates in practice? Image: The Horizon operates in the Horizon operates in the Horizon operates in practice? Image: The Horizon operates in practice?	16					· · ·
 to work out what had happened, and then his Board briefing and the covering email, which I think I'm right briefing and the covering email, which I think I'm right coursentations we have reviewed, it appears that Horizon is designed such that extracts from the Audit Store reviewed, it appears that Horizon is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the Audit Store is designed such that extracts from the face and is designed such that extracts from the face and is designed such that extracts from the documentation we have reviewed, it appears that Horizon is designed such that subpostmaster approval to the processed to their Branch ledgers'. From the documentation we have reviewed, it appears that Horizon is designed such that extracted transactions to their branch ledgers'. From the documentation we have reviewed, it appears that Horizon is designed such that extracted transactions to their branch ledgers'. From the documentation we have reviewed, it appears that Horizon is designed such that extracted transactions to their branch ledgers'. From the documentation we have reviewed, it appears that Horizon is designed such that extractions to their branch ledgers'. From the documentation we have						
 briefing and the covering email, which I think I'm right in saying has commentary from Chris Aujard in it – is that right? G. Sorry, the Board Briefing? A. Yes, the Board Briefing? A. I see that now. Whether I saw that – I can't answer I don't remember having seen this at the time, as the question of what I was thinking at the time, as the question of what I was thinking at the time, as the question of what I was thinking at the time, as the question of what I was thinking at the time, as the question of what I was thinking at the time. But the question of what I was thinking at the time, as the question of what I was thinking at the time. But the question of what I was thinking at the time, as the question of what I was thinking at the time. But the question of the report. Q. We can go to various parts of the report. Q. You've referred to it as a desktop review in your g. You've referred to it as a desktop review in your g. You've referred to it as a desktop review in your g. You'ue referred to it as a desktop review in your g. You'ue there to this accurate. By 'desktop g. Urou'ue that e a concern, that where Christa Band had advised that the Post Office lacked an independent advised that the Post Office lacked an independent advised that the Post Office lacked an independent an exceptional process performed only by Fujitsu, and asserted by them to have coney been used on ce (in 2010) the avery or the suggestion from the lawyer, was not pieces of paper? K. Yeah, is as that now. I do see that. M. Yeah, is a that whe christa Band had advised that the Post Office lacked an independent an exceptional process performed only by Fujitsu, and an exceptional process performed only by Fujitsu, and andvised that the Post Office lacked an indepe	18		that and I was, you know, kind of struggling to just	18		
21 in saying has commentary from Chris Aujard in it – is that right? 21 is designed such that extracts from the Audit Store represent a complete and unchanged record of basket data." 23 Q. Sorry, the Board Briefing? 23 data." 24 A. Yes, the Board Briefing? 23 data." 25 just a simple email from Alwen? 23 ata." 26 A. Yes, the Board Briefing. It's not covered – that's just a simple email from Alwen? 24 Reading this, would you be aware that all Deloitte have done is looked at documents; they've not seen how 49 27 A. I see that now. Whether I saw that – I can't answer 49 2 A. – sure the Board members would have started. 3 the question of what I was thinking at the time. But 1 1 Matter 5: Horizon provides visibility to subpostmaster and relabulty of subpostmasters of all centrally generated transactions for their transactions of a course parts of the report. 7 documentation we have reviewed, it appears that Horizon 10 subpostmaster approval to be processed, except 10 16 Q. Vou've referred to it as a desktop review in your 9 8 is designed such that subpostmaster has visibility of subpostmaster has visibility of 11 17 A. Yeah. 10 requires subpostmaster approval to be processed, except 10 iedgers in that accounting period. Central transactions 11 requi	19			19		
 that right? Q. Sorry, the Board Briefing? A. Yes, the Board Briefing? A. Yes, the Board Briefing? A. Yes, the Board Briefing. It's not covered - that's just a simple email from Alwen? 49 1 Horizon operates in practice? A. I see that now. Whether I saw that - I can't answer A. I see that now. Whether I saw that - I can't answer A. I see that now. Whether I saw that - I can't answer A. I see that now. Whether I saw that - I can't answer A. I see that now. Whether I saw that - I can't answer A. I see that now. Whether I saw that - I can't answer C. We can go to various parts of the report. C. We can go to various parts of the report. C. You've referred to it as a desktop review in your evidence earlier, which is accurate. By 'desktop evidence earlier, which is accurate. By 'desktop evidence earlier, which is accurate. By 'desktop advised that the Post Office lacked an independent advised that the Post Office lacked an independent advised that the Sot Office lacked an independent advised that he been obvious at the time that the ask from the lawyer, one is earled. Would't it have been obvious at the time that the ask from the lawyer, or the suggestion from the lawyer, was not met with a response that in any way accorded with Wat was suggested? A. Yenk. Would thit have been obvious at the time that the ask from the with a response that it any way accorded with be relevant to look at what the covering email sid be relevant to look at what the covering email sid be cause that's where I would have started and where think, twould have started and where th						
 23 Q. Sorry, the Board Briefing? 23 data." 24 A. Yes, the Board Briefing. It's not covered that's just a simple email from Alwen? 49 25 have done is looked at documents; they've not seen how 49 26 have done is looked at documents; they've not seen how 50 27 A. I see that now. Whether I saw that I can't answer 28 A. I see that now. Whether I saw that I can't answer 29 A. I see that now. Whether I saw that I can't answer 20 A. I see that now. Whether I saw that I can't answer 21 A. I see that now. Whether I saw that I can't answer 23 A sure the Board members would have started. 30 A If we may. 31 Lunderstand what you're saying. 32 A Sure the Board comments of all centrally generated transactions 31 A. Yes. 32 You've referred to it as a desktop review in your 33 esigned such that subpostmaster has visibility of 34 evidence earlier, which is accurate. By 'desktop 35 all central transactions. 36 A. Yes. 37 A. Yes. 30 Would that be a concern, that where Christa Band had 31 active of pieces of paper? 34 advised that the Post Office lacked an independent 35 astreted by them to have only been used once (in 2010) 35 what you've ended up with is a heavily caveated desktop 36 review of pieces of paper? 37 A. Yeah, I see that now. I do see that. 30 A. Yeah, I see that now. I do see that. 31 A. Yeah, I see that now at the lime that the ask from the lawyer, or the suggestion from the lawyer, was 36 or the with are sponse that in any way accorded with 37 A. Yeah, I see that now. I do see that in any way accorded with 30 active report on the suggestion from the lawyer, was 31 on to methwith response that in any way accorded with 33 area (May 2014). Usage pre-2008 is currently not known.<	21					-
24 A. Yes, the Board Briefing. It's not covered that's just a simple email from Alwen? 24 Reading this, would you be aware that all Deloitte have done is looked at documents; they've not seen how 50 1 Horizon operates in practice? 1 Q. 'Ill go to that in a moment, then 2 A. I see that now. Whether I saw that I can't answer the question of what I was thinking at the time, as the question of what I was thinking at the time, as 1 Q. 'Ill go to that in a moment, then 2 A. I see that now. Whether I saw that I can't answer the question of what I was thinking at the time, as 3 Q if we may. 3 I don't remember having seen this at the time. But to understand what you're saying. 5 subpostmasters of all centrally generated transactions 6 We can go to various parts of the report. 6 processed to their Branch ledgers'. From the documentation we have reviewed, it appears that Horizon is designed such that subpostmaster has visibility of all centrally generated transactions to their branch 10 review", do you mean essentially looking at documents? 10 ledgers in that accounting period. Central transactions 11 A. Yes. 11 cglaancing Transactions]. This appears to be an exceptional process performed only by Fujitsu, and advised that the Post Office lacked an independent 13 an exceptional process performed only by Fujitsu, and asserted by them to have only been used on	22		-			represent a complete and unchanged record of basket
 Just a simple email from Alwen? 49 I horizon operates in practice? A i see that now. Whether I saw that - I can't answer A i see that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer A isee that now. Whether I saw that - I can't answer C inderstand what you're saying. C we can go to various parts of the report. A Yeah. C You've referred to it as a desktop review in your evidence earlier, which is accurate. By "desktop evidence earlier, which is a calesktop review in your s designed such that subpostmaster has visibility of require subpostmaster approval to be processed, except for [Balancing Transactions]. This appears to be advised that the Post Office lacked an independent objective report on the use and reliability of Horizon, what you've ended up with is a heavily caveated desktop from the lawyer, or the suggestion from the lawyer, was from the lawyer, or the suggestion from the lawyer, was not met with a response that in any way accorded with what was suggested? A. Hink it should have done, yes. But I think it would be relevant to look at what the covering email said be cause that's where I would have stared and where I am - 	23	Q.		23		
49 50 1 Horizon operates in practice? 1 Q. I'll go to that in a moment, then 2 A. I see that now. Whether I saw that I can't answer 3 sure the Board members would have started. 3 the question of what I was thinking at the time, as 1 Q. I'll go to that in a moment, then 4 I don't remember having seen this at the time. But 3 Q if we may. 5 I understand what you're saying. 6 G. We can go to various parts of the report. 6 7 A. Yeah. 6 You've referred to it as a desktop review in your 8 is designed such that subpostmaster has visbility of 9 evidence earlier, which is accurate. By "desktop 9 all centrally generated transactions to their branch 10 review', do you mean essentially looking at documents? 10 ledgers in that accounting period. Central transactions 11 A. Yes. 11 require subpostmaster approval to be processed, except 12 Q. Would that the a concern, that where Christa Band had an exceptional process performed only ber Lijutsu, and 13 advised that the Post Office lacked an independent 13 an exceptional process performed only ber used nore (in 2010) 15 what was uggested? 15 between 2008 and the time of their assertion in this <		Α.	-			
1 Horizon operates in practice? 1 Q. I'll go to that in a moment, then 2 A. I see that now. Whether I saw that I can't answer 3 C if we may. 3 the question of what I was thinking at the time, as 1 Q if we may. 4 I don't remember having seen this at the time. But 4 sure the Board members would have started. 5 I don't remember having seen this at the time. But 4 if we may. 6 We can go to various parts of the report. 6 processed to their Branch ledgers'. From the 7 A. Yeah. 7 documentation we have reviewed, it appears that Horizon 8 Q. You've referred to it as a desktop review in your 8 is designed such that subpostmaster has visibility of 9 evidence earlier, which is a courate. By "desktop 9 all centrally generated transactions to their branch 10 review," do you mean essentially looking at documents? 10 ledgers in that accounting period. Central transactions 11 Q. Would that be a concern, that where Christa Band had 12 for [Balancing Transactions]. This appears to be 13 advised that the Post Office lacked an independent 13 an exceptional process performed only by Eyl	25			25		-
2 A. I see that now. Whether I saw that I can't answer 2 A. sure the Board members would have started. 3 the question of what I was thinking at the time, as 3 Q. if we may. 4 I don't remember having seen this at the time. But 4 "Matter 5: 'Horizon provides visibility to 5 I understand what you're saying. 5 subpostmasters of all centrally generated transactions 6 Q. We can go to various parts of the report. 6 processed to their Branch ledgers'. From the 7 A Yeah. 7 documentation we have reviewed, it appears that Horizon 8 Q. You've referred to it as a desktop review in your 8 is designed such that subpostmaster has visibility of 9 evidence earlier, which is accurate. By "desktop 9 all centrally generated transactions to their branch 10 review", do you mean essentially looking at documents? 10 ledgers in that accounting period. Central transactions 11 A. Yes. 11 an exceptional process performed only by Fujitsu, and 13 advised that the Post Office lacked an independent 13 an exceptional process performed only by Fujitsu, and 14 objective report on the use and reli	1		Harizan anaratas in practice?	4	•	I'll go to that in a mamont than
3 the question of what I was thinking at the time, as 3 Q. if we may. 4 I don't remember having seen this at the time. But 4 "Matter 5: 'Horizon provides visibility to 5 I understand what you're saying. 5 subpostmasters of all centrally generated transactions 6 Q. Ve can go to various parts of the report. 6 processed to their Branch ledgers'. From the 7 A. Yeah. 7 documentation we have reviewed, it appears that Horizon 8 Q. You've referred to it as a desktop review in your 8 is designed such that subpostmaster has visibility of 9 evidence earlier, which is accurate. By "desktop 9 all centrally generated transactions to their branch 10 review", do you mean essentially looking at documents? 10 ledgers in that accounting period. Central transactions 11 require subpostmaster approval to be processed, except 12 for [Balancing Transactions]. This appears to be 13 advised that the Post Office lacked an independent 13 an exceptional process performed only by Fujitsu, and 14 objective report on the use and reliability of Horizon, 14 asserted by them to have only been used once (in 2010) 15 what you've end		۸				-
4I don't remember having seen this at the time. But4"Matter 5: 'Horizon provides visibility to5I understand what you're saying.5subpostmasters of all centrally generated transactions6Q. We can go to various parts of the report.6processed to their Branch ledgers'. From the7A. Yeah.7documentation we have reviewed, it appears that Horizon8Q. You've referred to it as a desktop review in your8is designed such that subpostmaster has visibility of9evidence earlier, which is accurate. By "desktop9all centrally generated transactions to their branch10review", do you mean essentially looking at documents?10ledgers in that accounting period. Central transactions11A. Yes.11require subpostmaster approval to be processed, except12Q. Would that be a concern, that where Christa Band had12for [Balancing Transactions]. This appears to be13advised that the Post Office lacked an independent13an exceptional process performed only by Fujitsu, and14objective report on the use and reliability of Horizon,14asserted by them to have only been used once (in 2010)15what you've ended up with is a heavity caveated desktop15between 2008 and the time of their assertion in this16review of pieces of paper?16area (May 2014). Usage pre-2008 is currently not17A. Yeah, I see that now. I do see that.17known."18Q. Wouldn't it have been obvious at the time that the ask18If you had read th		А.				
5I understand what you're saying.5subpostmasters of all centrally generated transactions6Q. We can go to various parts of the report.6processed to their Branch ledgers'. From the7A. Yeah.7documentation we have reviewed, it appears that Horizon8Q. You've referred to it as a desktop review in your8is designed such that subpostmaster has visibility of9evidence earlier, which is accurate. By "desktop9all centrally generated transactions to their branch10review', do you mean essentially looking at documents?10ledgers in that accounting period. Central transactions11A. Yes.11require subpostmaster approval to be processed, except12Q. Would that be a concern, that where Christa Band had12for [Balancing Transactions]. This appears to be13advised that the Post Office lacked an independent13an exceptional process performed only by Fujitsu, and14objective report on the use and reliability of Horizon,14asserted by them to have only been used once (in 2010)15what you've ended up with is a heavily caveated desktop15between 2008 and the time of their assertion in this16review of pieces of paper?16area (May 2014). Usage pre-2008 is currently not17A. Yeah, I see that now. I do see that.17known."18Q. Wouldh't it have been obvious at the time that the ask18If you had read this, what would you have made of19not me with a response that in any way accorded with20underst					ω.	-
6 Q. We can go to various parts of the report. 6 processed to their Branch ledgers'. From the 7 A. Yeah. 7 documentation we have reviewed, it appears that Horizon 8 Q. You've referred to it as a desktop review in your 8 is designed such that subpostmaster has visibility of 9 evidence earlier, which is accurate. By "desktop 9 all centrally generated transactions to their branch 10 review", do you mean essentially looking at documents? 10 ledgers in that accounting period. Central transactions 11 A. Yes. 11 require subpostmaster approval to be processed, except 12 Q. Would that be a concern, that where Christa Band had 12 for [Balancing Transactions]. This appears to be 13 advised that the Post Office lacked an independent 13 an exceptional process performed only by Fujitsu, and 14 objective report on the use and reliability of Horizon, 14 assert do y them to have only been used once (in 2010) 15 between 2008 and the time of their assertion in this area (May 2014). Usage pre-2008 is currently not 16 area (May 2014). Usage pre-2008 is currently not known." 17 A. Yeah, I see that now. I do see that. 17 known."						
7A.Yeah.7documentation we have reviewed, it appears that Horizon8Q.You've referred to it as a desktop review in your8is designed such that subpostmaster has visibility of9evidence earlier, which is accurate. By "desktop9all centrally generated transactions to their branch10review", do you mean essentially looking at documents?10ledgers in that accounting period. Central transactions11A.Yes.11require subpostmaster approval to be processed, except12Q.Would that be a concern, that where Christa Band had advised that the Post Office lacked an independent13an exceptional process performed only by Fujitsu, and14objective report on the use and reliability of Horizon, what you've ended up with is a heavily caveated desktop15between 2008 and the time of their assertion in this16review of pieces of paper?16area (May 2014). Usage pre-2008 is currently not known."18Q.Wouldn't it have been obvious at the time that the ask from the lawyer, or the suggestion from the lawyer, was19a paragraph like that? Is it beyond you have made of a paragraph like that? Is it beyond you technical understanding? What would you have drawn from it?20Mouldn't it have been obvious at the time that the out 	5	0				
8 Q. You've referred to it as a desktop review in your 8 is designed such that subpostmaster has visibility of 9 evidence earlier, which is accurate. By "desktop 9 all centrally generated transactions to their branch 10 review", do you mean essentially looking at documents? 10 ledgers in that accounting period. Central transactions 11 A. Yes. 11 require subpostmaster approval to be processed, except 12 Q. Would that be a concern, that where Christa Band had 12 for [Balancing Transactions]. This appears to be 13 advised that the Post Office lacked an independent 13 an exceptional process performed only by Fujitsu, and 14 objective report on the use and reliability of Horizon, 14 asserted by them to have only been used once (in 2010) 15 what you've ended up with is a heavily caveated desktop 15 between 2008 and the time of their assertion in this 16 review of pieces of paper? 16 area (May 2014). Usage pre-2008 is currently not 17 A. Yeah, I see that now. I do see that. 17 known." 18 Q. Wouldn't it have been obvious at the time that the ask 18 If you had read this, what would you have made of 19 from the lawyer,	7	Q.				-
9evidence earlier, which is accurate. By "desktop9all centrally generated transactions to their branch10review", do you mean essentially looking at documents?10ledgers in that accounting period. Central transactions11A. Yes.11require subpostmaster approval to be processed, except12Q. Would that be a concern, that where Christa Band had12for [Balancing Transactions]. This appears to be13advised that the Post Office lacked an independent13an exceptional process performed only by Fujitsu, and14objective report on the use and reliability of Horizon,14asserted by them to have only been used once (in 2010)15what you've ended up with is a heavily caveated desktop15between 2008 and the time of their assertion in this16review of pieces of paper?16area (May 2014). Usage pre-2008 is currently not17A. Yeah, I see that now. I do see that.17known."18Q. Wouldn't it have been obvious at the time that the ask18If you had read this, what would you have made of19for met with a response that in any way accorded with20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this22does not come naturally to me, this area of work. It'sbe relevant to look at what the covering email said2323be relevant to look at what the covering email said23not something that I had or have any background in, so24because that's wh						
10review", do you mean essentially looking at documents?10ledgers in that accounting period. Central transactions11A. Yes.11require subpostmaster approval to be processed, except12Q. Would that be a concern, that where Christa Band had advised that the Post Office lacked an independent13an exceptional process performed only by Fujitsu, and14objective report on the use and reliability of Horizon, what you've ended up with is a heavily caveated desktop15between 2008 and the time of their assertion in this16area (May 2014). Usage pre-2008 is currently not17A. Yeah, I see that now. I do see that.17known."18Q. Wouldn't it have been obvious at the time that the ask from the lawyer, or the suggestion from the lawyer, was not met with a response that in any way accorded with what was suggested?11A. Well, this as we discussed yesterday, I think, this does not come naturally to me, this area of work. It's not something that I had or have any background in, so24because that's where I would have started and where24I think, you know, if I if you read it out to me		ω.				
11A.Yes.11require subpostmaster approval to be processed, except12Q.Would that be a concern, that where Christa Band had12for [Balancing Transactions]. This appears to be13advised that the Post Office lacked an independent13an exceptional process performed only by Fujitsu, and14objective report on the use and reliability of Horizon,14asserted by them to have only been used once (in 2010)15what you've ended up with is a heavily caveated desktop15between 2008 and the time of their assertion in this16area (May 2014). Usage pre-2008 is currently not17A.Yeah, I see that now. I do see that.1718Q.Wouldn't it have been obvious at the time that the ask18If you had read this, what would you have made of19from the lawyer, or the suggestion from the lawyer, was19a paragraph like that? Is it beyond your technical20not met with a response that in any way accorded with20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this23be relevant to look at what the covering email said23not something that I had or have any background in, so24l think, you know, I struggle with it, if I'm completelyhonest. But, you know, if I if you read it out to me						
12Q.Would that be a concern, that where Christa Band had advised that the Post Office lacked an independent12for [Balancing Transactions]. This appears to be13advised that the Post Office lacked an independent13an exceptional process performed only by Fujitsu, and14objective report on the use and reliability of Horizon,14asserted by them to have only been used once (in 2010)15what you've ended up with is a heavily caveated desktop15between 2008 and the time of their assertion in this16area (May 2014). Usage pre-2008 is currently not17A.Yeah, I see that now. I do see that.17known."18Q.Wouldn't it have been obvious at the time that the ask from the lawyer, or the suggestion from the lawyer, was not met with a response that in any way accorded with what was suggested?11A.Well, this as we discussed yesterday, I think, this20not met with a response that in any way accorded with what was suggested?21A.Well, this as we discussed yesterday, I think, this23be relevant to look at what the covering email said be cause that's where I would have started and where23not something that I had or have any background in, so24l think, you know, i struggle with it, if I'm completely honest. But, you know, is I if you read it out to me		Δ				
13advised that the Post Office lacked an independent13an exceptional process performed only by Fujitsu, and14objective report on the use and reliability of Horizon,14asserted by them to have only been used once (in 2010)15what you've ended up with is a heavily caveated desktop15between 2008 and the time of their assertion in this16review of pieces of paper?16area (May 2014). Usage pre-2008 is currently not17A. Yeah, I see that now. I do see that.17known."18Q. Wouldn't it have been obvious at the time that the ask18If you had read this, what would you have made of19from the lawyer, or the suggestion from the lawyer, was19a paragraph like that? Is it beyond your technical20not met with a response that in any way accorded with20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this23be relevant to look at what the covering email said23not something that I had or have any background in, so24because that's where I would have started and where24I think, you know, I struggle with it, if I'm completely25I am25honest. But, you know, if I if you read it out to me						
14objective report on the use and reliability of Horizon, what you've ended up with is a heavily caveated desktop review of pieces of paper?14asserted by them to have only been used once (in 2010)15what you've ended up with is a heavily caveated desktop review of pieces of paper?15between 2008 and the time of their assertion in this area (May 2014). Usage pre-2008 is currently not known."17A.Yeah, I see that now. I do see that.17known."18Q.Wouldn't it have been obvious at the time that the ask from the lawyer, or the suggestion from the lawyer, was not met with a response that in any way accorded with what was suggested?19a paragraph like that? Is it beyond your technical understanding? What would you have drawn from it?21A.I think it should have done, yes. But I think it would be relevant to look at what the covering email said because that's where I would have started and where I am21A.Well, this, you know, is I if you read it out to me25I am25honest. But, you know, if I if you read it out to me25honest. But, you know, if I if you read it out to me		હ.				
15what you've ended up with is a heavily caveated desktop15between 2008 and the time of their assertion in this16review of pieces of paper?16area (May 2014). Usage pre-2008 is currently not17A. Yeah, I see that now. I do see that.17known."18Q. Wouldn't it have been obvious at the time that the ask18If you had read this, what would you have made of19from the lawyer, or the suggestion from the lawyer, was19a paragraph like that? Is it beyond your technical20not met with a response that in any way accorded with20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this22A. I think it should have done, yes. But I think it would22does not come naturally to me, this area of work. It's23be relevant to look at what the covering email said23not something that I had or have any background in, so24l think, you know, I struggle with it, if I'm completelylam2525honest. But, you know, if I if you read it out to me						
16review of pieces of paper?16area (May 2014). Usage pre-2008 is currently not17A. Yeah, I see that now. I do see that.17known."18Q. Wouldn't it have been obvious at the time that the ask18If you had read this, what would you have made of19from the lawyer, or the suggestion from the lawyer, was19a paragraph like that? Is it beyond your technical20not met with a response that in any way accorded with20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this22A. I think it should have done, yes. But I think it would22does not come naturally to me, this area of work. It's23be relevant to look at what the covering email said23not something that I had or have any background in, so24l think, you know, I struggle with it, if I'm completely1honest. But, you know, if I if you read it out to me						
17A.Yeah, I see that now. I do see that.17known."18Q.Wouldn't it have been obvious at the time that the ask18If you had read this, what would you have made of19from the lawyer, or the suggestion from the lawyer, was19a paragraph like that? Is it beyond your technical20not met with a response that in any way accorded with20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this22A.I think it should have done, yes. But I think it would22does not come naturally to me, this area of work. It's23be relevant to look at what the covering email said23not something that I had or have any background in, so24because that's where I would have started and where24I think, you know, I struggle with it, if I'm completely25I am25honest. But, you know, if I if you read it out to me						
18Q.Wouldn't it have been obvious at the time that the ask from the lawyer, or the suggestion from the lawyer, was not met with a response that in any way accorded with18If you had read this, what would you have made of a paragraph like that? Is it beyond your technical understanding? What would you have drawn from it?20not met with a response that in any way accorded with what was suggested?20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this does not come naturally to me, this area of work. It's not something that I had or have any background in, so23be relevant to look at what the covering email said because that's where I would have started and where I am24I think, you know, I struggle with it, if I'm completely honest. But, you know, if I if you read it out to me		Δ				
19from the lawyer, or the suggestion from the lawyer, was19a paragraph like that? Is it beyond your technical20not met with a response that in any way accorded with20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this22A.I think it should have done, yes. But I think it would22does not come naturally to me, this area of work. It's23be relevant to look at what the covering email said23not something that I had or have any background in, so24because that's where I would have started and where24I think, you know, I struggle with it, if I'm completely25I am25honest. But, you know, if I if you read it out to me						
20not met with a response that in any way accorded with what was suggested?20understanding? What would you have drawn from it?21what was suggested?21A.Well, this as we discussed yesterday, I think, this22A.I think it should have done, yes. But I think it would be relevant to look at what the covering email said22does not come naturally to me, this area of work. It's not something that I had or have any background in, so24because that's where I would have started and where I am24I think, you know, I struggle with it, if I'm completely honest. But, you know, if I if you read it out to me		હ.				
21what was suggested?21A.Well, this as we discussed yesterday, I think, this22A.I think it should have done, yes. But I think it would22does not come naturally to me, this area of work. It's23be relevant to look at what the covering email said23not something that I had or have any background in, so24because that's where I would have started and where24I think, you know, I struggle with it, if I'm completely25I am25honest. But, you know, if I if you read it out to me						
22A. I think it should have done, yes. But I think it would22does not come naturally to me, this area of work. It's23be relevant to look at what the covering email said23not something that I had or have any background in, so24because that's where I would have started and where24I think, you know, I struggle with it, if I'm completely25I am25honest. But, you know, if I if you read it out to me	20				۸	
23be relevant to look at what the covering email said23not something that I had or have any background in, so24because that's where I would have started and where24I think, you know, I struggle with it, if I'm completely25I am25honest. But, you know, if I if you read it out to me			what was suggested:	21	А.	
24because that's where I would have started and where24I think, you know, I struggle with it, if I'm completely25I am25honest. But, you know, if I if you read it out to me	21	Δ		22		does not come naturally to me this area of work It's
25 I am 25 honest. But, you know, if I if you read it out to me	21 22	Α.	I think it should have done, yes. But I think it would			-
	21 22 23	Α.	I think it should have done, yes. But I think it would be relevant to look at what the covering email said	23		not something that I had or have any background in, so
	21 22 23 24	Α.	I think it should have done, yes. But I think it would be relevant to look at what the covering email said because that's where I would have started and where	23 24		not something that I had or have any background in, so I think, you know, I struggle with it, if I'm completely

entation we have reviewed, it appears that Horizon gned such that extracts from the Audit Store
ent a complete and unchanged record of basket
ading this, would you be aware that all Deloitte
one is looked at documents; they've not seen how 50
o that in a moment, then
the Board members would have started.
may.
atter 5: 'Horizon provides visibility to
stmasters of all centrally generated transactions
sed to their Branch ledgers'. From the
entation we have reviewed, it appears that Horizon
gned such that subpostmaster has visibility of
rally generated transactions to their branch
s in that accounting period. Central transactions
subpostmaster approval to be processed, except
lancing Transactions]. This appears to be
eptional process performed only by Fujitsu, and

7

23

1		and I look at it now, I can see that what they're saying
2		is, "This is how it said it works", and then it's making
3		some towards the end of this paragraph that there
4		are some reservations I suppose, is how you'd put it.
5	Q.	So would things like this have occurred to you and
6		then I'm going to ask about how it may have occurred to
7		the Board on reading a paragraph like this, "Oh, we
8		don't know anything, number 1, about pre-2008. That's
9		maybe a concern. Number 2, Hmmm, we've only just really
10		got what Fujitsu are saying here to go by. It's just
11		an oral assurance that they've only done it once, this
12		thing"
13	Α.	Mm.
14	Q.	"and, number 3, doesn't that mean that Fujitsu
15		actually have access to the system without the
16		subpostmaster approving what's being done to their
17		data?" Would those kind of things leap out to you?
18	Α.	I don't know that I wouldn't say that they would have
19		leaped out at me but, if you read this, you know, as
20		you're reading it to me now, I understand what you're
21		saying.
22	Q.	Thinking about the Board more generally, was there
23		anyone on the Board that might, as I've just done, read
24		that paragraph
25	Α.	Yeah.

53

1	first bits of text you come to and there was some
2	comfort in that which is I think what Chris Aujord as

- comfort in that, which is I think what Chris Aujard said
 in his covering --
- 4 Q. Which we're going to come to in a second.
- 5 A. -- note. Yes.
- 6 Q. It's still a desktop review?
- 7 A. Yes.
- 8 Q. How would a desktop review, ie looking at pieces of
 9 paper, actually discover whether the system, as
- 10 designed, was delivering the objectives of processing
- 11 data with integrity?
- 12 A. It wouldn't.
- Q. Can we go to the Chris Aujard email, please,
 POL00029733. If we scroll down, please, it's, in fact,
- 15 from Alwen Lyons passing on a message --
- 16 **A.** Yes.
- 17 Q. -- from Chris Aujard.
- 18 **A.** Mm-hm.
- 19 Q. I think the point that you made earlier about the email
 20 not showing that the Deloitte report was attached is
 21 based on your reading of this?
- 22 A. Yes, it is.
- 23 Q. Okay, and I've given an alternative reference --
- 24 **A.** Okay.
- 25 **Q.** -- that shows that it was attached --

55

- Q. -- admittedly with the knowledge of everything that has
- 2 happened, and pick out those three things: no assurance
- 3 pre-2008; we've only got Fujitsu's word that they've
- 4 done this once; and, if they've done it once, it means
- 5 they've got the facility to do things to the data
- 6 without a subpostmaster approving it, that's a bit
 - worrying?
- 8 **A.** I certainly would have thought that there would have
- 9 been members of the Board who would have seen that and
- 10 would have been more naturally -- I don't know what the
- 11 word is -- knowledgeable about looking at this sort of
- 12 description, yes.
- 13 **Q.** Okay, can we go back, then, to paragraph 2 on page 3.
- 14 A. Thank you.
- 15 **Q.** Page 3. Second paragraph from the top:
- 16 "Based on the desktop review we have performed,
- 17 except for the lack of monitoring controls and the
- 18 matters explicitly drawn out in our full report, we have
- 19 not become aware of anything to suggest that the system
- 20 as designed would not deliver the objectives of
- 21 processing of baskets of transactions and keeping copies
- 22 of them in the Audit Store with integrity."
 - So you wanted to draw attention to that, as
- a comforting paragraph?
- 25 **A.** That it was one of the first paragraphs -- one of the 54
- 1 A. Okay, thank you.
- 2 Q. -- because, if we scroll up, we can see that Alwen had
- 3 missed Rod Williams off the email chain --
- 4 A. Oh, I see. Got it.
- 5 Q. -- she resends it --
- 6 A. Yeah.

7

16

17

19

- **Q.** -- and on this one the Board Briefing is attached.
- 8 A. I see, yes, yes.
- 9 Q. But, because this is a chain it doesn't show attachments10 of earlier emails.
- 11 **A.** I understand. Thank you, that's helpful.
- 12 Q. If we scroll down, please, Alwen says:
- 13 "Please find below a message from Chris Aujard and
- 14 Lesley Sewell [attaching the] Briefing ...
- 15 "Dear All,
 - "As detailed in the Board update sent last Saturday,
 - please find attached Deloittes final draft 'Board
- 18 Briefing' ..."
 - Then scroll over to the second page:
 - "The briefing focuses on those features of the
- 21 Horizon system which operate to provide subpostmasters
- 22 with full ownership and visibility of their branch
- 23 ledger which maintain a complete and accurate audit
- 24 trail. The briefing thus helps address allegations made
- 25 by the Mediation Scheme Applicants that their branch 56

1		losses may have been generated by 'phantom' Horizon
2		transactions.
3		"[It] strives to be succinct and intelligible.
4		However, given the subject matter and scope of the
5		review, it remains somewhat technical it is based on
6		a desktop review of currently available information
7		It is therefore heavily caveated.
8		"In the Briefing, Deloitte expressly identify number
9		of limitations and assumptions The Briefing must be
10		read in this context. That said, its key findings are",
11		and then it sets them out.
12		So the covering email, which I think you said you
13		would have focused on
14	Α.	Mm.
15	Q.	did actually draw attention to the fact that this is
16		a desktop review
17	Α.	Yes.
18	Q.	and it is heavily caveated with limitations and
19		assumptions?
20	Α.	Yes.
21	Q.	I think it's right that Deloitte refuse to consent to
22		the publication of their report
23	Α.	Yes.
24	Q.	and they refuse to consent to the use of their name
25		publicly to assert that the system was working with 57
		51
1		believed that they were leading to and that we would be
1 2		believed that they were leading to and that we would be able to publish that, and that was what we had intended
		able to publish that, and that was what we had intended we would do.
2		able to publish that, and that was what we had intended
2 3		able to publish that, and that was what we had intended we would do.
2 3 4		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that
2 3 4 5		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that
2 3 4 5 6		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in
2 3 4 5 6 7		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that
2 3 4 5 6 7 8 9		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that
2 3 4 5 6 7 8 9		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go
2 3 4 5 6 7 8 9		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that
2 3 4 5 6 7 8 9 10 11	Q.	able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather
2 3 4 5 6 7 8 9 10 11 12 13 14	Q.	able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q.	able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q.	able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q.	able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were uncomfortable with that and refused to allow it to
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were uncomfortable with that and refused to allow it to occur?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A.	able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were uncomfortable with that and refused to allow it to occur? They were clearly refusing to allow that to happen and
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were uncomfortable with that and refused to allow it to occur? They were clearly refusing to allow that to happen and I think there was some discussion about why they why
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were uncomfortable with that and refused to allow it to occur? They were clearly refusing to allow that to happen and I think there was some discussion about why they why they, you know, felt that that way and I think we got
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were uncomfortable with that and refused to allow it to occur? They were clearly refusing to allow that to happen and I think there was some discussion about why they why they, you know, felt that that way and I think we got the impression that they weren't really they weren't
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	А.	able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were uncomfortable with that and refused to allow it to occur? They were clearly refusing to allow that to happen and I think there was some discussion about why they why they, you know, felt that that way and I think we got the impression that they weren't really they weren't really interested in doing the additional work.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22		able to publish that, and that was what we had intended we would do. I did remember that the follow-up to that meant that we couldn't go down that route, and I did remember that Deloitte had come to a different view after this, in work had been done from the view that they had that had been expressed at that Board meeting and that that was something which meant that we were not able to go to follow the plan that we had at the time, and that yes, I think that was disappointing. That was disappointing to us. Did you get the impression that Deloitte were rather wise to the possibility that their name might be associated with a public assertion that the system was working with integrity and, therefore, were uncomfortable with that and refused to allow it to occur? They were clearly refusing to allow that to happen and I think there was some discussion about why they why they, you know, felt that that way and I think we got the impression that they weren't really they weren't

	integrity
A.	Yes.

	integrity
Α.	Yes.
Q.	and they refused to do so unless they had undertaken
	specific testing of the system in operation?
Α.	Yes, but they, I think, went on to say words to the
	effect that weren't sure that there was value in doing
	the amount of further work that would be required in
	order to satisfy that.
Q.	Overall, how did you view the Deloitte report, ie taking
	into account what you'd been told at the meeting on
	30 April and in the light of receiving that email and
	the Board Briefing?
Α.	Well, as I said, I don't remember what I felt about the
	Board Briefing because I didn't remember seeing it but,
	clearly, the picture that we had been given at the Board
	meeting by Gareth James was not borne out by what
	followed.
Q.	Was that clocked by the Board at the time? Was it
	realised by the Board at the time?
Α.	So I think clearly what the Board realised I'll try
	again. At the Board meeting which Gareth James
	attended, I think the Board had the impression that
	Deloitte were going to be able to write a report giving,
	if you like, Horizon a clean bill of health. That's
	what we believed that they were that's what we
	58
	a draft of a presentation, I think, to be given to you.
А.	a draft of a presentation, I think, to be given to you. Mm-hm.
A. Q.	
	Mm-hm. Is that right?
Q.	Mm-hm. Is that right? Looks like it.
Q. A.	Mm-hm. Is that right? Looks like it.
Q. A. Q.	Mm-hm. Is that right? Looks like it. It's a presentation
Q. A. Q. A.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it.
Q. A. Q. A. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you?
Q. A. Q. A. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me.
Q. A. Q. A. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the
Q. A. Q. A. Q.	 Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote:
Q. A. Q. A. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like?
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)."
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the fourth:
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the fourth: "In the run up to the election the Horizon issue
Q. Q. Q. Q. Q.	 Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the fourth: "In the run up to the election the Horizon issue does not cause the Minister any problems."
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the fourth: "In the run up to the election the Horizon issue does not cause the Minister any problems." Then skipping over one:
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it. to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the fourth: "In the run up to the election the Horizon issue does not cause the Minister any problems." Then skipping over one: "Limited internal resource (from Chairman to administration)/money spent on Horizon and more on profit-making activity."
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the fourth: "In the run up to the election the Horizon issue does not cause the Minister any problems." Then skipping over one: "Limited internal resource (from Chairman to administration)/money spent on Horizon and more on
Q. Q. Q. Q. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the fourth: "In the run up to the election the Horizon issue does not cause the Minister any problems." Then skipping over one: "Limited internal resource (from Chairman to administration)/money spent on Horizon and more on profit-making activity." Was this a presentation, in fact, given to you? I don't remember but probably. I mean, I don't know.
Q. A. Q. A. Q.	Mm-hm. Is that right? Looks like it. It's a presentation It does look like it to you rather than by you? Oh, it's not a presentation by me. If we go, please, to the introduction on page 7, the author wrote: "What does success look like? "What does success look like? "We bring a close the discussion on the Horizon IT System as there is no evidence that there are systemic issues with it (Independent assurance provided)." Then skipping over a couple of paragraphs to the fourth: "In the run up to the election the Horizon issue does not cause the Minister any problems." Then skipping over one: "Limited internal resource (from Chairman to administration)/money spent on Horizon and more on profit-making activity."
	Q. A. Q. Q. A.

1		2 February 2014, so a couple of days before receipt of
2		the Board Briefing?
3	Α.	Yes.
4	Q.	Would it be fair to say that, in the light of that Board
5		Briefing, it would not be possible to say, "There is no
6		evidence that there are systemic issues with Horizon and
7		independent assurance has been provided"?
8	Α.	That would have had to have rested on the Second Sight
9		Interim Report.
10	Q.	Not the Deloitte report?
11	Α.	Not given what we have just seen dated 4 June, no.
12	Q.	No. The fourth bullet point:
13		"In the run up to the election the Horizon issue
14		does not cause the Minister any problems."
15		Was the handling of the Horizon issue seen by the
16		Board through the lens of whether it caused or did not
17		cause the Government problems?
18	Α.	Not no, not the answer to the question is no.
19		I think, in the sense that the Board would never have
20		done anything one way or another about Horizon because
21		of the political fallout, or otherwise. But I think
22		certainly I, because I was very because of my
23		Government background, would have been sensitive to
24		election you know, an election period, such as the
25		one we're now in.
		61
1	^	Yes.
-	Α.	

- 2 Q. -- rather than a full Board.
- 3 A. Okay, yeah.
- 4 Q. You're present?
- 5 **A.** Yes.
- 6 **Q.** Yes?
- 7 **A.** Yes.
- 8 **Q.** If we just go to page 5, please, and look at
- 9 paragraph 3.8. These are amongst the options. If we
- 10 just scroll up to get the heading -- thank you -- these
- 11 are options being considered at this time, "Completing
- 12 the Post Office investigation in each case and moving
- 13 the governance and management of the scheme in-house".
- 14 **A.** Yeah.
- 15 Q. "Under this option we would publish a report on Horizonand the Mediation Scheme setting out the legal position
- 17 around the contract and liability. The scheme
- 18 administration and management would be moved under Post
- Office's sole control with the Working Group disbandedand Second Sight's engagement ended."
- 21 Is that essentially what happened in due course?
- 22 **A.** So, in due course, not -- no, that's not quite right.
- 23 So, in due course, what happened was the Working Group
- 24 was disbanded. It was decided to give all applicants
- 25 access to the Mediation Scheme and any applicants who 63
 - 63

- 1 Q. I mean, ironically at this time, June 2014 --
- 2 A. There wasn't an election, no.
- 3 **Q.** There wasn't one; it happened in May 2015.
 - A. Indeed, you're right but, presumably, there was some
- 5 speculation as to when that election might be.6 I just --
- 7 Q. I'm just interested in the extent to which causing
- 8 problems for the Minister was a material consideration9 at the handling of Horizon issues?
- 10 **A.** Well, it certainly wouldn't have been a material
- consideration in terms of the -- of the substance ofdoing the right thing, as far as the Board was
- 13 concerned.
- 14 Q. Thank you. Is it right that the Post Office essentially15 took control of the Mediation Scheme in June 2014?
- 16 A. I can't remember the exact date but --
- 17 Q. Let's look at the documents --
- 18 A. -- but I thought that the Working Group was closed down19 later than that.
- 20 Q. I want to look at the genesis of that.
- 21 A. Okay.
- Q. Can we start, please, by looking at POL00022128. This
 is a Board pack for the Board meeting of 6 June 2014.
- 24 A. Of the subcommittee meeting?
- 25 **Q.** Yes, I'm so sorry, yes, the Sparrow Sub-Committee -- 62

1		wanted would the Post Office would fund advice to
2		them from Second Sight. That's what happened.
3	Q.	The reasons for this are given in paragraph 3.9, for the
4		taking of that option, as being:
5		"[It] would substantially reduce administration
6		costs and allow the Post Office to 'take control' of the
7		scheme and its associated risks (such as adverse [public
8		relations]). We estimate the whole life cost at
9		£7.7 million. The option would also release management
10		time as the scheme would conclude more quickly than the
11		other options
12		"This could be justified publicly by setting out the
13		case that we are taking action in the absence of any
14		evidence of systemic failures with the Horizon system
15		during the last two years, mounting costs and clear
16		legal advice around the expectation gap."
17		I should say we should go to page 8 and
18		paragraph 7.3 thank you:
19		"It is the view of the Programme, Legal and
20		Communications and Corporate Affairs teams that the
21		third option where the scheme is effectively moved
22		in-house is the one which is in the best interest of
23		the business in a pure 'commercial' sense. There is
24		a weight of evidence to support this view, including
25		value for money, timescales, concerns around the cost
		64

1

2

was going on, there would be more of the kind of comment

that was being experienced at that time and that that

1		and quality of [Second Sight], the diversion of senior
2		management time and the critically important point that
3		in two years of investigation nothing has been uncovered
4		to raise doubts about the issue at the heart of this
5		[system] the operation of the Horizon computer
6		system."
7		Is it right that the subcommittee decided that this
8		option, Post Office taking control of the Mediation
9		Scheme, was the right one?
10	Α.	At this meeting, it appears that that was the decision
11		but it wasn't accepted by the Board.
12	Q.	Do you know what the adverse public relations risks were
13		that the Post Office was facing in relation to the
14		Mediation Scheme?
15	Α.	I think what was meant by this was that there was
16		an increasing sorry, can you just give me a minute
17		while I find the words?
18	Q.	Yes.
19	Α.	
20		a lot of noise around it, a lot of dissatisfaction with
21		it being expressed publicly, and I think the point here
22		was that it could be seen that the Mediation Scheme, on
23		the current the then current rate of progress, was
24		going to take very, very, very much longer to conclude
25		than had ever been envisaged and that, as long as that 65
1		Just in context, that means whether the Post Office
2		should offer interviews before the appointment of Second
3		Sight was announced.
4	Α.	Oh, I see. Okay. Thank you.
5	Q.	" as that puts us on the defensive and it also gives
6		it more airspace.
7		"Do you agree you must say if not [please]!
8		"Hope all is well.
9		"Paula."
10		Then top of the page, next day:
11		"Paula, sorry to pick this one up late. But
12		I agree absolutely nothing to be gained in giving the
13		story legs. Best course of action is to hold the
14		(strong) lines and stick with them."
15		Then:
16		"All well last day at Rethink."
17		That is the organisation that Mr Davies was working
18		for?
19	Α.	Yes.
20	Q.	"Really looking forward to 9 July!"
21		That's his start date.
22 23	A.	Okay. Then if we go up, please. That day, Paula Vennells
23 24	Q.	Then if we go up, please. That day, Paula Vennells sends you that exchange:
24 25		"Thought you'd like to see this from Mark
20		67

3		was that this was seen as unhelpful. I think that's
4		what that's saying.
5	Q.	Thank you. That can come down.
6		Can I turn to my last topic, then, with you, and
7		it's essentially the role of Mr Davies, Mark Davies.
8	Α.	Yes.
9	Q.	Can we turn up, please, POL00295386. I'm going to look
10		at a series of emails that you weren't party to
11		initially and then we'll look at some when you were. If
12		we go to page 3, please, and if we scroll down to the
13		middle of the page. Thank you.
14		So this is 21 June 2012, okay
15	Α.	Mm-hm.
16	Q.	and that's a month before Mark Davies joined the
17		business?
18	A.	Right.
19	Q.	Okay?
20	Α.	Yes.
21	Q.	Ms Vennells writes to him:
22	-	"Mark, Alana was going to call you but is in Downing
23		Street.
24		"My sense is we are doing the right thing in not
25		offering interviews"
		66
1		[supported] and excited at joining.
2		"The only coverage this [morning] is the Telegraph
3		which is balanced."
4		
		Then up, please. You reply:
5		"Thanks. It will great to have him on board. ([By
6		"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)"
6 7	_	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb.
6 7 8	A.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but
6 7 8 9		"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know.
6 7 8 9 10	Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister?
6 7 8 9 10 11	Q. A.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was.
6 7 9 10 11 12	Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary
6 7 9 10 11 12 13	Q. A.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and
6 7 9 10 11 12 13 14	Q. A.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and
6 7 9 10 11 12 13 14 15	Q. A.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and 4 September 2012, so in office at this period. You
6 7 8 9 10 11 12 13 14 15 16	Q. A. Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and 4 September 2012, so in office at this period. You can't think of anyone else who "NL" may refer to?
6 7 8 9 10 11 12 13 14 15 16 17	Q. A. Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and 4 September 2012, so in office at this period. You can't think of anyone else who "NL" may refer to? No.
6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A. Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and 4 September 2012, so in office at this period. You can't think of anyone else who "NL" may refer to? No. Okay.
6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A. Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and 4 September 2012, so in office at this period. You can't think of anyone else who "NL" may refer to? No. Okay. If that does, as is suggested, refer to the
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. A. Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and 4 September 2012, so in office at this period. You can't think of anyone else who "NL" may refer to? No. Okay. If that does, as is suggested, refer to the Minister, why were you concerned that the Post Office
6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A. Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and 4 September 2012, so in office at this period. You can't think of anyone else who "NL" may refer to? No. Okay. If that does, as is suggested, refer to the Minister, why were you concerned that the Post Office Minister might not be okay that the Post Office had
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. A. Q.	"Thanks. It will great to have him on board. ([By the way] was NL okay about it?)" Is that a reference to Norman Lamb. I cannot think who else it was a reference to but I don't know. Norman Lamb, at that time, was the Post Office Minister? He was. Records suggest that he was the Parliamentary Undersecretary of State for Employment Relations and Postal Affairs, in office between 3 February 2012 and 4 September 2012, so in office at this period. You can't think of anyone else who "NL" may refer to? No. Okay. If that does, as is suggested, refer to the Minister, why were you concerned that the Post Office

24 Q. He was your husband's -- Jack Straw's -- former Special25 Adviser, SpAd?

1	Α.	He was, yes. One of the new posts which the Post Office
2		needed to create and fill was a Communications Director,
3		following its independence from the Royal Mail. Up
4		until April 2012, when the Post Office was part of Royal
5		Mail, that communications function was exercised through
6		the Royal Mail Group, and so, although there was
7		somebody in the Communications Directorate in the Royal
8		Mail, who was the Post Office person in that team, there
9		wasn't anybody at the level with the relevant experience
10		to carry out the role for the newly created Post Office,
11		particularly given the agenda that we were trying to
12		implement.
13		I think that decision had been taken before I came
14		on board. I can't remember but, anyway, that decision
15		was taken and there was going to be a proper process
16		involving headhunters and a proper selection process.
17		And I remember that it occurred to me that Mark, who
18		I knew simply through the work that he had done for my
19		husband, was not particularly happy. I'd heard that he
20		was not particularly happy where he was working and
21		I thought that he would be a strong candidate for the
22		post. And I remember thinking at the time I wondered
23		whether I should even raise that because of the
24		potential conflict that that you know, it could
25		look
		69
1		We needn't read the rest of it because she
2		essentially gets the wrong end of the stick. She thinks
3		you're speaking about have you run past Norman Lamb the
4		issue of whether we should proactively offer interviews
5		before Second Sight, okay?
6	Α.	Oh, I see.
7	Q.	She gets the wrong end of the stick.
8	Α.	Okay.
9	Q.	Then if we go to page 1 at the bottom, you put her
10		right.
11	Α.	Right.
12	Q.	You say:
13		"My query re [Norman Lamb]"
14	Α.	Yes.
15	Q.	"was in relation to Mark's arrival."
16	Α.	Yes.
17	Q.	Not the issue of substance?
18	Α.	Yes.
19	Q.	Then if we scroll up, second paragraph is her reply.
20	Α.	Okay.
21	Q.	"[Norman Lamb] was grateful that I mentioned it.
22		I explained the proper process that had been followed
23		and the calibre of the candidates he had been competing
23 24		and the calibre of the candidates he had been competing with for the role. I had to leave a message but he
23		and the calibre of the candidates he had been competing

1	Q.	It looked too cosy?
2	Α.	It looked too cosy and I nearly didn't suggest it and
3		then I thought that was completely ridiculous because he
4		would so obviously be very good at the role and why on
5		earth would you not put somebody forward who was
6		eminently qualified, both in terms of his experience and
7		also his public service values, to for that role,
8		just because he'd worked for your husband?
9		So I did suggest to Paula or, actually, I can't
10		remember if I suggested to Paula or I suggested to Mark
11		but, anyway, one way or another, Mark's name was given
12		to the headhunters and he was then included in the
13		selection process and I had absolutely nothing whatever
14	-	to do with that.
15	Q.	Okay, and so you're checking here that the potential for
16		this to be viewed as a sort of cosy stitch-up
17	A.	Exactly.
18	Q.	hadn't occurred to, or was operating on, the mind of
19		the Minister?
20	Α.	I would have wanted to be absolutely clear, above board,
21 22		and I would have wanted it to be drawn explicitly to the
22	^	Minister's attention for all those reasons. Okay, if we then scroll up, please, Ms Vennells replies.
23 24	Q.	If you look at the third paragraph, she says:
24 25		"I haven't mentioned specifically this week to NL."
25		
1		information, thank you, that all sounds fine'. And we
2		had a great time over supper [he] is good company."
2 3		had a great time over supper [he] is good company." Then at the top of the page:
2 3 4		had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right
2 3 4 5		had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way.
2 3 4 5 6		had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get
2 3 4 5 6 7		had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect
2 3 4 5 6 7 8	۸	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it."
2 3 4 5 6 7 8 9	А.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah.
2 3 4 5 6 7 8 9	Q.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion?
2 3 4 5 6 7 8 9 10 11	Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely.
2 3 4 5 6 7 8 9 10 11 12	Q.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that
2 3 4 5 6 7 8 9 10 11 12 13	Q. A. Q.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister?
2 3 4 5 6 7 8 9 10 11 12 13 14	Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q. A. Q.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also
2 3 4 5 6 7 8 9 10 11 12 13 14	Q. A. Q.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q. A. Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know, we'd been scrupulous about it.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q. A. Q.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A. Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know, we'd been scrupulous about it. To what extent, following this, did you rely on Mark Davies' advice as to the substance of decisions to be
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A. Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know, we'd been scrupulous about it. To what extent, following this, did you rely on Mark
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. A. Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know, we'd been scrupulous about it. To what extent, following this, did you rely on Mark Davies' advice as to the substance of decisions to be taken, as opposed to the later presentation and
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. A. Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know, we'd been scrupulous about it. To what extent, following this, did you rely on Mark Davies' advice as to the substance of decisions to be taken, as opposed to the later presentation and disclosure of such decisions to the media, ie after the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A. Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know, we'd been scrupulous about it. To what extent, following this, did you rely on Mark Davies' advice as to the substance of decisions to be taken, as opposed to the later presentation and disclosure of such decisions to the media, ie after the decision had been taken?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. A. Q. A.	had a great time over supper [he] is good company." Then at the top of the page: "I'm [very] glad you did this [you reply]. Right thing to do and he responded in the right way. I thought he would. I've no idea whether we will get any flak about Mark but if we do, we are in a perfect place to handle it." Yeah. So the flak is the cosy stitch-up suggestion? Yeah, absolutely. The "perfect place to handle it", you're saying that because it's been run past the Minister? No, I think well, yes, it had been run past the Minister, that was certainly part of it, but also because, you know, we'd done the proper thing, you know, we'd been scrupulous about it. To what extent, following this, did you rely on Mark Davies' advice as to the substance of decisions to be taken, as opposed to the later presentation and disclosure of such decisions to the media, ie after the decision had been taken? I would have relied on Mark solely for his experience

- 1 Q. So not to contribute to the substance of a decision
- 2 taken, only to take advice from him on the presentation
- 3 of the decision after it had been taken?
- **A.** I think when you're thinking about decisions in a very
- 5 public environment, one of the factors you want to take
- 6 into account, you want to be aware of, is, you know, how
- 7 would this come across? But that's not a basis on --
- 8 you take a decision to do the right thing and then you
- 9 work out how you're going to communicate it, but it's
- 10 helpful to know in advance whether the way you
- 11 communicate it is going to be a big issue or not.
- 12 Q. To what extent, to your knowledge, did Paula Vennells
- 13 include Mark Davies in the taking of decisions as
- 14 opposed to the presentation and disclosure of such
- 15 decisions after they had been made?
- 16 A. I wouldn't have had visibility of that.
- 17 Q. Do you know the extent to which Ms Vennells relied on
- 18 Mark Davies to shape and set the direction for the Post19 Office's policy and strategy on issues?
- 20 A. I don't know. You know, I can't really answer that.
- 21 I mean, he was a trusted member of Paula's team and the
- Board was very impressed with him but, as to the extent
- 23 to which she relied on him for the substance, rather
- 24 than the presentation, I really don't know.
- 25 **Q.** Here, he's being relied on before he's joined the 73
- 1 included as well? Since we are trying to clear the 2 matter up in ... a robust and transparent manner, it 3 does seem to me that this needs further thought." 4 Then if we go to the bottom of page 1, please, 5 there's Ms Vennells reply: 6 "Firstly, let me reassure you that Alice and 7 I intend total transparency -- as I'm sure you sensed 8 from the meeting we arranged for you and Oliver. 9 "... the queries you raise are entirely valid ... we 10 are dealing with particularly sensitive and personal situations ..." 11 12 Third paragraph: 13 "Rather than a blanket approach, we would take each 14 case separately -- we are dealing with individuals' 15 lives and livelihoods." 16 Then further up, please. That email is sent on to, 17 amongst others, Glenda Hansen, your Executive Assistant. Mm-hm. 18 Α. 19 Q. Ms Vennells says: "... I will call Alice tomorrow pm or [not], 20 21 hopefully after meeting James or at least having a time 22 in the diary over the next two days. I shall also have 23 had a chat with Mark Davies by then, which I know we'll 24 reassure her too."
- 25 So, again, before Mr Davies has even taken up his 75

- 1 company.
- 2 A. But for a PR --
- 3 Q. For a PR issue.
- 4 A. Yes, for a PR issue, yes, he clearly is. But I didn't
- 5 know that at the time, I think.
- 6 Q. Well, I think you did, because you were on this email7 exchange?
- 8 A. Oh, okay, well I didn't remember that.
- 9 Q. Can we turn, please, to POL00295300, page 2 at the
 bottom, please. We're in June 2012 here.
- 11 **A.** Mm-hm.
- 12 Q. There's an email from Lord Arbuthnot to you and to
- 13 Ms Vennells about the Second Sight terms of reference.
- 14 A. Right.
- 15 Q. "Thank you for sending me your proposed terms of
- 16 reference -- they are most helpful.
- 17 "A couple of issues have struck me and I wonder if
- 18 you might give me your thoughts ... The first is that
- 19 you are proposing that meetings should be held with MPs
- 20 but not necessarily with the relevant subpostmasters
- 21 there to put their side of the story. And MPs will not
- 22 know as much as the subpostmasters will, and so the
- 23 issue will not be resolved unless the MPs are also given
- the chance to have their constituents at the meeting.
- 25 What about the advisers? Surely they ought to be 74

1		post at the Post Office, Ms Vennells was expressing
2		a view that you would be assured that she had had a chat
3		with him before speaking to you, yes?
4	Α.	Looks like that, yes.
5	Q.	So a CEO indicating that the Chairman of the company
6		would be assured after she had had a call with the new
7		Communications Lead, than if she had not done so. Was
8		that because she knew that Mr Davies was somebody that
9		you yourself particularly trusted?
10	Α.	I don't know what it exactly what it was she was
11		going to have a chat with him about. I mean, it clearly
12		is about Lord Arbuthnot's message, but what aspect of it
13		is not clear from this. I think that, at the time
14		and I can't remember the detail of this but there was
15		really almost no communications input into the Post
16		Office top team at that point and I think we were
17		feeling the lack of it. But I don't remember this
18		email.
19	Q.	Bearing in mind this was three weeks or so before
20		Mr Davies joined the company, why would Paula Vennells
21		chatting with him give you reassurance?
22	Α.	l don't
23	Q.	He'd never worked for you, had he?
24	Α.	No, absolutely not. I just I knew that he had

25 I knew that my husband had rated him and I knew that he 76

	had a very good reputation, both within the Special	1		about how the Post Office is going to engage with the
	Adviser community and that he was very much trusted in	2		planned Panorama programme.
	the media world.	3	Α.	Yeah.
Q.	When he joined the Post Office, did he perform the role	4	Q.	Then if we go back to page 1, and scroll down to see
	of a Special Adviser	5		your reply:
Α.	No.	6		"Thanks for updating me Mark. It sounds difficult
Q.	rather than a Communications Lead?	7		but I am confident that nobody could be handling it
Α.	I don't think so. Look, I don't know exactly what kind	8		better than you."
	of you know, all the conversations that Paula had	9		Then you go on to describe the issues of substance.
	with Mark but, certainly, as far as I was concerned,	10		Was it usual for you, as the Chairman of the
	Mark was there to do the communications role and	11		company, to have direct access to, or direct
	that's you know, when I sought his advice, that's	12		communications with, Mr Davies?
	what I was seeking his advice on.	13	Α.	I would have had direct access to communications with
Q.	Can we turn to POL00317714, bottom of page 1, and over	14		any of the Executive Directors.
	to page 2. We're now in 2015.	15	Q.	Without going through Ms Vennells, who is not copied in
Α.	Yeah.	16		to
Q.	An email from Mr Davies to you directly:	17	Α.	No, she's not copied in. I mean, yes, I think I did
	"Hi Alice	18		sometimes have bilateral conversations or bilateral
	"Hope all well and sorry to be bringing Sparrow to	19		correspondence with them, but I would, you know, if
	you.	20		there was anything new of substance, then I would have
	"I have drafted note below for colleagues and	21		raised that with her in one of our weekly meetings or
	thought I would let you see the update now: it is still	22		some other time.
	a live situation"	23	Q.	You say:
	"I will update the Board fully on [Thursday]."	24		"Did you know Clare Sumner from the [Ministry of
	If we just scroll down, it is essentially a briefing 77	25		Justice]?" 78
				70
	What's that about?	1	Q.	With what was going through your mind? "Because of past
A.	So I saw this correspondence very recently, I think last	2	Q.	connections with government, when you were part of
А.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of	2 3		connections with government, when you were part of government"
Α.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this	2 3 4	Q. A.	connections with government, when you were part of government" Yes.
A.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had	2 3 4 5		connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with
Α.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from	2 3 4 5 6	A.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies
Α.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in	2 3 4 5 6 7	A.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with
Α.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the	2 3 4 5 6 7 8	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"?
	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC.	2 3 4 5 6 7 8 9	A.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing
Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH"	2 3 4 5 6 7 8 9 10	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies
Q. A.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall.	2 3 4 5 6 7 8 9 10 11	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my
Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC?	2 3 4 5 6 7 8 9 10 11 12	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought
Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General.	2 3 4 5 6 7 8 9 10 11 12 13	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting
Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing	2 3 4 5 6 7 8 9 10 11 12 13 14	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her.
Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by	2 3 4 5 6 7 8 9 10 11 12 13 14 15	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says:
Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line.
Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then Chief of Staff of the Director General about a programme	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line. I always worry about going too nuclear too early but
Q. A. Q. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then Chief of Staff of the Director General about a programme to be broadcast by Panorama about the Post Office?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line. I always worry about going too nuclear too early but I think this is getting to that point I think."
Q. A. Q. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then Chief of Staff of the Director General about a programme to be broadcast by Panorama about the Post Office? That was I was reminding him of her existence and the	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	А. Q. А.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line. I always worry about going too nuclear too early but I think this is getting to that point I think." Did the Post Office go nuclear with Panorama?
Q. A. Q. Q. A.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then Chief of Staff of the Director General about a programme to be broadcast by Panorama about the Post Office? That was I was reminding him of her existence and the role that she was in, yes.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line. I always worry about going too nuclear too early but I think this is getting to that point I think." Did the Post Office go nuclear with Panorama? The Post Office was strong with Panorama. I wouldn't
Q. A. Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then Chief of Staff of the Director General about a programme to be broadcast by Panorama about the Post Office? That was I was reminding him of her existence and the role that she was in, yes. Presumably to exert some influence?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	А. Q. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line. I always worry about going too nuclear too early but I think this is getting to that point I think." Did the Post Office go nuclear with Panorama? The Post Office was strong with Panorama. I wouldn't use the word "nuclear".
Q. A. Q. Q. A.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then Chief of Staff of the Director General about a programme to be broadcast by Panorama about the Post Office? That was I was reminding him of her existence and the role that she was in, yes. Presumably to exert some influence? I thought I don't know what was going through my mind	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	А. Q. А.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line. I always worry about going too nuclear too early but I think this is getting to that point I think." Did the Post Office go nuclear with Panorama? The Post Office was strong with Panorama. I wouldn't use the word "nuclear". Can we go back a little, please, to December 2014.
Q. Q. Q. Q. Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then Chief of Staff of the Director General about a programme to be broadcast by Panorama about the Post Office? That was I was reminding him of her existence and the role that she was in, yes. Presumably to exert some influence? I thought I don't know what was going through my mind at the time.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	А. Q. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line. I always worry about going too nuclear too early but I think this is getting to that point I think." Did the Post Office go nuclear with Panorama? The Post Office was strong with Panorama. I wouldn't use the word "nuclear". Can we go back a little, please, to December 2014. I think you're aware of Mr Davies appearing on the BBC
Q. A. Q. A. Q. A. Q.	So I saw this correspondence very recently, I think last week, and I have to say that, with the benefit of hindsight, I don't think I should entered into this conversation. But Clare Sumner was somebody who had been a civil servant, I had known her particularly from my role in the Cabinet Office because of her position in the Civil Service, and she was by then working at the BBC. So the "TH" The "TH" is Tony Hall. The then Chairman of the BBC? No, he was the Director General. Director General. Thank you. So what you were doing was proposing to Mark Davies potentially contacting, by reason of a previous connection in government, the then Chief of Staff of the Director General about a programme to be broadcast by Panorama about the Post Office? That was I was reminding him of her existence and the role that she was in, yes. Presumably to exert some influence? I thought I don't know what was going through my mind	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	А. Q. Q.	connections with government, when you were part of government" Yes. "my husband's SpAd, did you come into contact with this other person in government, who now occupies a favourable position in the BBC? We're in dispute with the BBC, maybe you should get in to Clare Sumner"? I knew Clare Sumner in my own right, so that had nothing to do with a connection with my husband. Mark Davies was the person I knew through the connection with my hers. And, yes, I obviously was suggesting I thought Mark probably would have known her and I was suggesting he might consider getting in touch with her. If we scroll up, please. He says: "I do know Clare. I might drop her a line. I always worry about going too nuclear too early but I think this is getting to that point I think." Did the Post Office go nuclear with Panorama? The Post Office was strong with Panorama. I wouldn't use the word "nuclear". Can we go back a little, please, to December 2014.

Α. No.

Q.

Q.

Α.

Q.

Q.

Α.

Α.

Q.

Α.

Q.

(20) Pages 77 - 80

1		had been imprisoned, as experiencing "lifestyle issues"?
2	Α.	Yes.
3	Q.	Were you aware of that at the time it was broadcast?
4	Α.	I think I may have heard it. Yes.
5	Q.	Presumably because this was quite a mainstream media
6		platform: Radio 4 Today Programme?
7	Α.	Because Radio 4 Today Programme was on in our house
8	~	every morning.
9 10	Q.	Was this comment that he made drawn to your attention afterwards?
10	Α.	I think I can't remember. I think I I mean, I was
12	А.	aware of it and I remember thinking that it was ill
13		judged.
14	Q.	Can you recall how it was handled, if at all, within the
15	۰.	Post Office?
16	Α.	No, I don't remember.
17	Q.	Was anything done about it?
18	Α.	I don't remember.
19	Q.	Can we turn to POL00101860. Go down, please, to page 2.
20		Thank you. 14 December, you're emailing Mr Davies, so
21		this is after the Today Programme, and the second
22		substantive paragraph:
23		"On Sparrow, the [Financial Times] piece is
24		obviously unhelpful. It made me think about whether it
25		is in our best interests to maintain confidentiality.
		81
1		point with every broadcast they are putting a risk in
1 2		point with every broadcast they are putting a risk in the way of applicants having their cases heard.
		. , , , , , , , , , , , , , , , , , , ,
2 3 4		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind.
2 3 4 5		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing
2 3 4 5 6		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide
2 3 4 5 6 7		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack
2 3 4 5 6 7 8		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance."
2 3 4 5 6 7 8 9		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to
2 3 4 5 6 7 8 9		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the
2 3 4 5 6 7 8 9 10 11		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast
2 3 4 5 6 7 8 9 10 11 12	Δ	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance?
2 3 4 5 6 7 8 9 10 11 12 13	A.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes.
2 3 4 5 6 7 8 9 10 11 12 13 14	A. Q.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was
2 3 4 5 6 7 8 9 10 11 12 13 14 15		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the
2 3 4 5 6 7 8 9 10 11 12 13 14		the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the BBC?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the BBC? I don't remember exactly what this is about and it would
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the BBC? I don't remember exactly what this is about and it would have been you know, it would have been his view.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the BBC? I don't remember exactly what this is about and it would have been you know, it would have been his view. I wasn't engaged in this. I'm just listening to what
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the BBC? I don't remember exactly what this is about and it would have been you know, it would have been his view. I wasn't engaged in this. I'm just listening to what he's telling me and I am contributing I'm just
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. A.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the BBC? I don't remember exactly what this is about and it would have been you know, it would have been his view. I wasn't engaged in this. I'm just listening to what he's telling me and I am contributing I'm just contributing some comments.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the BBC? I don't remember exactly what this is about and it would have been you know, it would have been his view. I wasn't engaged in this. I'm just listening to what he's telling me and I am contributing I'm just contributing some comments. Was the Post Office viewing itself as being embroiled in
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. A. Q.	the way of applicants having their cases heard. "I am calling my team this afternoon to discuss our next steps and will certainly have your points in mind. Part of the challenge here is that the BBC are playing games: and it may well be that if we can't provide a spokesperson they can't broadcast it as it would lack balance." So do you understand this to mean that refusing to provide a spokesperson would be a tactic used by the Post Office in the hope that the BBC would not broadcast because of a perceived lack of balance? That is what this is saying, yes. Was what Mr Davies wrote here your view of what was happening: that the Post Office was duelling with the BBC? I don't remember exactly what this is about and it would have been you know, it would have been his view. I wasn't engaged in this. I'm just listening to what he's telling me and I am contributing I'm just contributing some comments. Was the Post Office viewing itself as being embroiled in a battle against the campaigning subpostmasters?

on IT	۲ Inq	uiry 6 June 2024
1		It probably is but if we haven't already, perhaps we
2		should just ask ourselves that guestion? As long as we
3		stick by our rules and they don't, we will not be able
4		to respond to their allegations about the process. On
5		the other hand, it's binary. So if we start to play by
6		their rules we could find ourselves giving a running
7		commentary about it."
8		Can you remember the context of this, please?
9	Α.	I don't know remember this Financial Times piece at all.
10	Q.	Can we scroll up to see what Mr Davies replies. He
11		says, second paragraph, so it is back to you with
12		Ms Vennells and Belinda Crowe copied in:
13		"On Horizon, it is a final balance. The team and
14		I have been working pretty much all weekend on the
15		Parliamentary debate and (frankly) duelling with the BBC
16		over their plans for a further round of broadcasts on
17		Wednesday. A legal letter will go in the morning. Our
18		approach will be to answer any specific points outside
19		confidentiality they are very serious (such as
20		alleged failure to follow due process) so we must. But
21		I so think we need to maintain confidentiality for the
22		scheme applicants."
23		I think that might mean, "But I also think we need
24		to maintain confidentiality for the scheme applicants":
25		"I called the BBC editor on Friday to make this
		82
1		Post Office?
2	Α.	People were fighting to protect the reputation of the
3		Post Office, as we now know, based on a completely wrong
4		understanding of the facts.
5	Q.	Is that how the scandal was then viewed internally by
6		Post Office staff: a rather bloody PR battle in which
7		they were entrenched against the campaigning
8		subpostmasters?
9	Α.	I wouldn't use those words. I think that what was going
10		on here was that the Post Office was trying to we
11		talked a bit about this yesterday was trying to
12		protect its reputation as an organisation that could be
13		trusted by the public and by its subpostmasters and its
14 15		employees, under in a situation where allegations
15		were being made that it couldn't be trusted.
16 17		People within the Post Office, or at least, speaking for myself, I and I am very confident that my fellow
17		
19		non-executive Board members our understanding of the situation was that those allegations did not have
19 20		substance and we were worried about the reputation of
20 21		the Post Office suffering from allegations that were not
21		substantiated.
23	Q.	If we scroll up, please, Belinda Crowe replies:
23		"Happy to join a call
25		"I didn't respond but we are on really doday ground

"I didn't respond but we are on really dodgy ground 84

1		if we get into the detail of cases. However, as you
2		know we have some good answers to some of the points
3		raised and provided we can position this in a way that
4		under no [circumstances] can it be construed as
5		commenting on a case we should be in quite a strong
6		position with our statement.
7		"Keep trying to think of Kipling."
8		I think you were familiar with Belinda Crowe; is
9		that right?
10	Α.	Yes, I knew I worked with Belinda at the Post Office,
11		yes.
12	Q.	
13	Α.	I didn't know Belinda until she joined the Post Office.
14		Her name was, I think, suggested either to me or to
15		Paula as somebody who could be helpful, I think,
16		initially in relation to the work we'd were doing on
17	_	mutualisation, which was underresourced.
18	Q.	
19		Post Office got into the detail of cases. Do you know
20		why, at this time, the Post Office would be on "dodgy
21		ground" if it got into the detail of individual cases?
22	A.	I think she's referring to the confidentiality point.
23	Q.	Rather than the substance?
24 25	Α.	Yes. I think what must have been happening here is that
25		either the BBC or the Financial Times or somebody else 85
1		least fails while daring greatly, so that his place
2		shall never be with those cold and timid souls who
2 3		shall never be with those cold and timid souls who neither know victory nor defeat."
2 3 4		shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind
2 3 4 5		shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over
2 3 4 5 6		shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful
2 3 4 5 6 7		shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what
2 3 4 5 6 7 8	Δ	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office?
2 3 4 5 6 7 8 9	A.	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email,
2 3 4 5 6 7 8 9		shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time?
2 3 4 5 6 7 8 9 10 11	Q.	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting
2 3 4 5 6 7 8 9 10 11 12	Q. A.	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes.
2 3 4 5 6 7 8 9 10 11 12 13	Q. A. Q.	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as.
2 3 4 5 6 7 8 9 10 11 12	Q. A.	 shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been
2 3 4 5 6 7 8 9 10 11 12 13 14	Q. A. Q.	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been feeling under a lot of pressure.
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q. A. Q. A.	 shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q. A. Q. A.	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been feeling under a lot of pressure. Was it your view that the Post Office team regarded
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q. A. Q. A.	 shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been feeling under a lot of pressure. Was it your view that the Post Office team regarded themselves as marred by dust and sweat and blood in
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A. Q. Q. A.	 shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been feeling under a lot of pressure. Was it your view that the Post Office team regarded themselves as marred by dust and sweat and blood in a worthy battle against their subpostmasters?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A. Q. Q. A.	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been feeling under a lot of pressure. Was it your view that the Post Office team regarded themselves as marred by dust and sweat and blood in a worthy battle against their subpostmasters? I wouldn't have put it like that.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. A. Q. Q. A.	 shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been feeling under a lot of pressure. Was it your view that the Post Office team regarded themselves as marred by dust and sweat and blood in a worthy battle against their subpostmasters? I wouldn't have put it like that.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. A. Q. A. Q. MR	 shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been feeling under a lot of pressure. Was it your view that the Post Office team regarded themselves as marred by dust and sweat and blood in a worthy battle against their subpostmasters? I wouldn't have put it like that. BEER: Thank you. They're the only questions I ask you. Sir, can we take the second morning break until
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A. Q. A. Q. MR	 shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that the was just, you know, he must have been feeling under a lot of pressure. Was it your view that the Post Office team regarded themselves as marred by dust and sweat and blood in a worthy battle against their subpostmasters? I wouldn't have put it like that. BEER: Thank you. They're the only questions I ask you. Sir, can we take the second morning break until 12.30?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. A. Q. A. Q. MR	shall never be with those cold and timid souls who neither know victory nor defeat." I'm not sure Theodore Roosevelt quite had in mind a government-owned entity battling its own staff over whether it was complicit in the procurement of wrongful convictions but does this give an insight into what Mr Davies saw as his role at the Post Office? I think that this is a I mean, did I see this email, this email exchange at the time? No. I'm asking you about how Mr Davies was acting No, I understand, yes. what he saw his role as. I think that he was just, you know, he must have been feeling under a lot of pressure. Was it your view that the Post Office team regarded themselves as marred by dust and sweat and blood in a worthy battle against their subpostmasters? I wouldn't have put it like that. BEER: Thank you. They're the only questions I ask you. Sir, can we take the second morning break until 12.30?

1 was -- and this does -- I've seen this happen in other 2 contexts -- they start to talk about personal 3 confidential issues about particular cases and the 4 organisation concerned is unable to answer those points because it feels itself bound by confidentiality, which 5 6 the commentators are not being bound by. So it's a kind 7 of unequal conversation you're having. Q. She ends, "I am trying to think of Kipling", which 8 presumably is "If you can keep your head whilst all 9 10 about you are losing theirs and blaming it on you". I imagine that that is -- I've no idea. 11 Α. Q. No. Then Mr Davies replies, and I'll try to do this 12 13 justice: 14 "It is not the critic who counts; not the man who 15 points out how the strong man stumbles, or where the 16 doer of deeds could have done them better. 17 "The credit belongs to the man who is actually in 18 the arena, whose face is marred by dust and sweat and 19 blood; who strives valiantly; who errs, who comes short 20 again and again, because there is no effort without 21 error and shortcoming; but who actually does actually 22 strive to do the deeds; who knows great enthusiasms, 23 with great devotions; who spends himself in a worthy 24 cause; who at best knows in the end of the triumph of 25 high achievement, and who at the worst, if he fails, at 86 1 lunch? That's the plan? MR BEER: That's right, yes. A ten-minute-late lunch. 2 3 SIR WYN WILLIAMS: Yes, fine. That's very good sleight of 4 hand, if I may say so, Mr Beer. Our lunchtime gets less 5 and less in time. 6 Right, so we will have our ten-minute break and then 7 whoever is first up will have 40 minutes. 8 MR BEER: Thank you very much, sir. 9 (12.19 pm) 10 (A short break) (12.32 pm) 11 SIR WYN WILLIAMS: Who is first up? 12 13 Questioned by MR JACOBS 14 MR JACOBS: It's me, sir. I just need to check the 15 microphone is so you can hear me. How is that?

Thank you, Ms Perkins, I ask questions for

subpostmasters, very many who are represented by

My first question for you is: did you protect the

subpostmasters in your role as Chairman of the Board?

Did you consider that the Board was under a duty to

88

Howe+Co, most of whom, if not all, are following

Q. Did you succeed in protecting them, Ms Perkins?

proceedings this afternoon.

No, obviously not.

A. I did my best to protect subpostmasters.

16

17

18

19 20

21

22

23

24 **A**.

25 **Q**.

(22) Pages 85 - 88

1		protect subpostmasters?	1		a raft of allegations, they all claim that the system is
	۹.	The Board the Board was under a duty to run the	2		to blame, and it appears that large numbers of people,
3		company properly and that clearly included looking after	3		who are otherwise honest, were turning to crime, rough
4		the interests of all the people who worked in the	4		at about the same time. That was what was being said
5		company.	5		the press, Private Eye, Computer Weekly. Surely the
6 C	ຊ.	So I think your answer is yes?	6		Board must have been aware of this?
7 A	۹.	Yes.	7	Α.	So your question implies that this was happening out of
8 C	ຊ.	You referred this morning to Sir Anthony Hooper's	8		the blue at the time that I and my fellow Board members
9		evidence. You say that you dispute that these	9		were there. In fact, this had been happening over
10		conversations happened, but that's another point for	10		a very, very long period
11		another day. Essentially, the point he was making was	11	Q.	Yes.
12		that it didn't make sense that people of good character	12	Α.	and we became aware of it only slowly. It wasn't as
13		would all turn to crime at approximately the same time	13		though there was suddenly a huge implosion of cases.
14		and in circumstances where they were bound to be caught	14		I think that as a misleading way of putting it.
15		because they had to balance at the end of the balancing	15	Q.	Well, let's move on to another issue that no action was
16		period. Wasn't that a point that was obvious to the	16		taken on. Yesterday, at around 4.10, you were taken to
17		Board or should have been obvious to the Board,	17		an email that Paula Vennells sent to you on 21 October
18		regardless of whether Sir Anthony had raised it with	18		2013. We don't need to put if up but she said:
19		you?	19		"My concern re Sparrow currently is our obligations
20 A	۹.	It was a point clearly that was not obvious to the Board	20		of disclosure re an unsafe witness."
21		because, if it had been obvious to the Board, we would	21		Then, in brackets:
22		have taken different actions.	22		"The representative from Fujitsu made statements
	ຊ.	Okay. Why do you say it wasn't obvious? We have large	23		about no bugs which later could be seen to have been
24		numbers of people selected because they are of good	24		undermined by the Second Sight Report. We don't thin
25		character, suddenly there's a raft of prosecutions, 89	25		it material but it could be high profile. Martin E 90
1		[Martin Edwards] is briefed if you want more detail.	1		very, very beginning of this of my time at the Post
2		This is just in case."	2		Office, when I was the person who decided that the Po
3		Now, you said yesterday you took it at face value	3		Office should undertake a new, independent review of
4		and you shouldn't have done. Did you accept, as	4		subpostmasters' cases.
5		Chairman of the Board that this was an enormous issue	F	Q.	This issue, the Gareth Jenkins issue, had legal
5			5		······································
6		that potentially rendered convictions unsafe.	5 6		implications; didn't you think that you should speak to
6	۹.	that potentially rendered convictions unsafe. I'm sorry what was your question?			_
6 7 A	А. Q.		6	Α.	implications; didn't you think that you should speak to
6 7 A		I'm sorry what was your question?	6 7	Α.	implications; didn't you think that you should speak to your General Counsel about this?
6 7 A 8 C		I'm sorry what was your question? Didn't you accept or couldn't you see from that email	6 7 8	A. Q.	implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so.
6 7 A 8 C 9 10	Q .	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially	6 7 8 9		implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so.
6 7 A 8 C 9 10	Q .	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe?	6 7 8 9 10		implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of rea
6 7 A 8 C 9 10 11 A 12	Q .	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it	6 7 8 9 10 11		implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of rea flags which the Board should have acted on; do you
6 7 A 8 C 9 10 11 A 12	Q. A.	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it.	6 7 8 9 10 11 12	Q.	implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of rea flags which the Board should have acted on; do you accept that?
6 7 A 8 C 9 10 11 A 12 13 C	Q. A.	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was	6 7 8 9 10 11 12 13	Q.	implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of rea flags which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would
6 7 A 8 C 9 10 11 A 12 13 C	Q. A.	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that	6 7 8 9 10 11 12 13 14	Q.	implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of rea flags which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But
6 7 A 9 10 11 A 12 13 G 14 15	ວ. ໑. ຉ.	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that a representative from Fujitsu made statements about no	6 7 8 9 10 11 12 13 14 15	Q.	 implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of real flags which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But I think that one of the great difficulties that we are
6 7 A 9 10 11 A 12 13 G 14 15	ວ. ໑. ຉ.	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that a representative from Fujitsu made statements about no bugs?	6 7 8 9 10 11 12 13 14 15 16	Q.	 implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of readings which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But I think that one of the great difficulties that we are in at the moment is that we know the truth of what
6 7 A 9 10 11 A 12 13 G 14 15 16 17 A 18	ວ. ໑. ຉ.	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that a representative from Fujitsu made statements about no bugs? I was told that it was not material and I was also told	6 7 8 9 10 11 12 13 14 15 16 17	Q.	implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of rea flags which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But I think that one of the great difficulties that we are in at the moment is that we know the truth of what happened now and we can see it being laid out very
6 7 A 9 10 11 A 12 13 C 14 15 16 17 A 18	ວ. ໑. ຉ.	 I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that a representative from Fujitsu made statements about no bugs? I was told that it was not material and I was also told that I was being told just in case. 	6 7 8 9 10 11 12 13 14 15 16 17 18	Q.	 implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of readings which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But I think that one of the great difficulties that we are in at the moment is that we know the truth of what happened now and we can see it being laid out very plainly, and it's becoming clearer and clearer as this Inquiry goes on. But, at the time that I and my fellow
6 7 A 8 C 9 10 11 A 112 13 C 114 15 16 117 A 118 18 19 C	ວ. ໑. ຉ.	I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that a representative from Fujitsu made statements about no bugs? I was told that it was not material and I was also told that I was being told just in case. You said in your evidence today that, some time in 2014,	6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q.	 implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of readings which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But I think that one of the great difficulties that we are in at the moment is that we know the truth of what happened now and we can see it being laid out very plainly, and it's becoming clearer and clearer as this Inquiry goes on. But, at the time that I and my fellow Board members were in post, that was absolutely not the position.
6 7 A 8 C 9 10 11 A 112 13 C 113 C 114 15 116 117 A 118 C 119 C 220	ວ. ຈ. ວ.	 I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that a representative from Fujitsu made statements about no bugs? I was told that it was not material and I was also told that I was being told just in case. You said in your evidence today that, some time in 2014, you expressed concerns about the Chief Executive, Paula Vennells; is that right? Yes. 	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q.	 implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of readings which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But I think that one of the great difficulties that we are in at the moment is that we know the truth of what happened now and we can see it being laid out very plainly, and it's becoming clearer and clearer as this Inquiry goes on. But, at the time that I and my fellow Board members were in post, that was absolutely not the position.
6 7 A 7 A 9 10 11 A 11 A 15 16 17 A 18 19 C 20 22 A 22 A 22 A	ວ. ຈ. ວ.	 I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that a representative from Fujitsu made statements about no bugs? I was told that it was not material and I was also told that I was being told just in case. You said in your evidence today that, some time in 2014, you expressed concerns about the Chief Executive, Paula Vennells; is that right? 	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q.	 implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of readings which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But I think that one of the great difficulties that we are in at the moment is that we know the truth of what happened now and we can see it being laid out very plainly, and it's becoming clearer and clearer as this Inquiry goes on. But, at the time that I and my fellow Board members were in post, that was absolutely not the position.
6 7 A 7 A 9 10 11 A 11 A 11 A 11 A 11 A 11 A 11 A 1	ຊ. ຊ. ຊ. ຊ.	 I'm sorry what was your question? Didn't you accept or couldn't you see from that email that this was an enormous issue that potentially rendered criminal convictions unsafe? I didn't see it from that email and if I had seen it from that email I would have done something about it. Well, what you were being told at face value was essentially of the Simon Clarke Advice, that a representative from Fujitsu made statements about no bugs? I was told that it was not material and I was also told that I was being told just in case. You said in your evidence today that, some time in 2014, you expressed concerns about the Chief Executive, Paula Vennells; is that right? Yes. 	6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q.	 implications; didn't you think that you should speak to your General Counsel about this? If I had thought I should speak to the General Counsel I would have done so. During your tenure as Chairman, there were a lot of readings which the Board should have acted on; do you accept that? During my tenure, there were a lot of what I would describe as clues, I absolutely accept that. But I think that one of the great difficulties that we are in at the moment is that we know the truth of what happened now and we can see it being laid out very plainly, and it's becoming clearer and clearer as this Inquiry goes on. But, at the time that I and my fellow Board members were in post, that was absolutely not the position. Very well. Well, let's take the clues cumulatively:

1

2

1		Computer Weekly, the JFSA and Second Sight; there were
2		quite a lot of clues coming together, weren't there?
3	Α.	I was not in receipt of the clue from Sir Anthony
4		Hooper. I think you need to be I need to be clear
5		about the clues that I was aware of and the clues that
6		I was not aware of.
7	Q.	Well, let's talk about the matters that you were aware
8		of. Do you accept that the matters that you were aware
9		of were relevant to the reputation of the Post Office as
10		a public institution?
11	Α.	Clearly, yes.
12	Q.	Do you accept that the matters that you were aware of
13		may have attracted public interest?
14	Α.	Yes.
15	Q.	Do you accept that these matters might have had
16		an impact on the value of the Post Office brand?
17	Α.	Yes.
18	Q.	Do you accept that these were matters that were
19		involving prosecution decisions which were material to
20		the interests of the Post Office Group?
21	Α.	But we believed that what we were doing was that we
22		we believed that what we were doing was right because
23		on the basis of what we believed to be the position.
24	Q.	Well, that's not the question that I asked. Do you
25		accept that the matters that you knew were matters
		93
1		
1		their duties and responsibilities under this bullet
2		their duties and responsibilities under this bullet point, don't they?
	А.	
2	A. Q.	point, don't they?
2 3	_	point, don't they? They do, yeah.
2 3 4	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3
2 3 4 5	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D:
2 3 4 5 6	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for
2 3 4 5 6 7	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board
2 3 4 5 6 7 8	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring
2 3 4 5 6 7 8 9	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete
2 3 4 5 6 7 8 9	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board."
2 3 4 5 6 7 8 9 10 11	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please,
2 3 4 5 6 7 8 9 10 11 12	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's
2 3 4 5 6 7 8 9 10 11 12 13	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are,
2 3 4 5 6 7 8 9 10 11 12 13 14	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry:
2 3 4 5 6 7 8 9 10 11 12 13 14 15	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry: "Decisions on the potential prosecution, defence or
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry: "Decisions on the potential prosecution, defence or settlement of litigation involving potential costs of
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry: "Decisions on the potential prosecution, defence or settlement of litigation involving potential costs of more than £1 million or being otherwise material to the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry: "Decisions on the potential prosecution, defence or settlement of litigation involving potential costs of more than £1 million or being otherwise material to the interests of the Group."
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	_	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry: "Decisions on the potential prosecution, defence or settlement of litigation involving potential costs of more than £1 million or being otherwise material to the interests of the Group." So these were the matters that the Board knew
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q.	<pre>point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry: "Decisions on the potential prosecution, defence or settlement of litigation involving potential costs of more than £1 million or being otherwise material to the interests of the Group." So these were the matters that the Board knew engaged this part of the terms of reference, don't they?</pre>
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q.	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry: "Decisions on the potential prosecution, defence or settlement of litigation involving potential costs of more than £1 million or being otherwise material to the interests of the Group." So these were the matters that the Board knew engaged this part of the terms of reference, don't they? Sorry, what was your question?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q.	point, don't they? They do, yeah. If we could scroll down further then, please, to page 3 of 5, "Matters Reserved for Board Decision", D: "The following matters are reserved specifically for Board decision. When indicated [with a star], the Board may delegate authority to a Board subcommittee to bring forward a recommendation for approval or to complete a project or task on behalf of the Board." If we then go to section D, scrolling down please, sorry, keep scrolling down, please. I think it's section 5, governance 6, "Governance", here we are, and bullet point 5 the next one down, sorry: "Decisions on the potential prosecution, defence or settlement of litigation involving potential costs of more than £1 million or being otherwise material to the interests of the Group." So these were the matters that the Board knew engaged this part of the terms of reference, don't they? Sorry, what was your question? The matters that you say the Board were aware of, the

Q. -- engages this aspect of the terms of reference of the 25 95

- involving prosecution decisions which were material to
- the interests of the Post Office Board?
- A. Oh, I see, yes. 3
- 4 Q. Sorry, if I am going to a quickly --
- A. You are going extremely quickly and I have had a very 5
- 6 long morning.
- 7 Q. I will slow right down.
- Thank you, I will appreciate that. 8 Α. Q. Can I then ask you to look at a document, it is the 9 10 Board terms of reference, it's WITN00220103. If we can 11 scroll down. You'll see your name is there as Chairman of the Board, and the other Non-Executive Directors, 12 13 Chief Executive, Chief Financial Officer. If we could 14 go down to page 2 of 5, where it says, "Duties and Responsibilities", it says: 15 16 "In addition to its legal duties, the Board has the 17 following specific responsibilities ..." 18 Then if we could scroll down to the next bullet 19 point, which is on the next page: 20 "Maintenance of the reputation of the Post Office as 21 a public institution, including consideration of new 22 products and activities which may attract public 23 interest or have an impact on the value of the Post 24 Office brand." 25 So these issues that the Board was aware of engaged
 - 1 Board, doesn't it?
 - 2 Δ Yes.

4

3 Q. So it was the function of the Board to be proactive in

- relation to its terms of reference; is that right?
- 5 A. Yes, yes.
- 6 Q. It was not the function of the Board to sit back and 7 accept everything that its executives were telling it;
- 8 is that fair? 9 A. Yes.
- Q. In sitting back and accepting, without challenging, what 10 11
 - Paula Vennells and others were telling you, do you agree
- 12 the Board did not act in accordance with its own terms of reference? 13
- 14 A. I think that that's a big generalisation. So I would
- 15 say that, first of all, in respect of the Board's wider
- responsibilities, which we're perfectly properly not 16
- 17 discussing here, the Board absolutely fulfilled its
- 18 responsibilities. I think it's clear from the ground
- that I've covered over the last day and a half that 19
- 20 there are guite specific issues where I now think that
- 21 the Board should have been -- have followed things up or
- 22 should have challenged things in a way that it didn't at
- 23 the time and I've been very straightforward about that.
- 24 Q. You said at the beginning of my questions to you that
- 25 you agree that the Board had duties towards the 96

1		subpostmasters?
2	Α.	Yes.
3	Q.	At paragraph 51 of your statement and I'll just read
4		it out you say:
5		"It would not have been appropriate for the Board to
6		be involved in the granular day-to-day operations of the
7		business any more than it would have been for the Board
8		of a large commercial company."
9		That's the wrong approach, isn't it?
10	Α.	Well, if it if I'd thought it was the wrong approach,
11		I wouldn't have put it in my witness statement.
12	Q.	Well, we are suggesting that what you put in your
13		witness statement is wrong. That wasn't the right
14		approach for you to take.
15	Α.	It wasn't in my view all Boards have a really
16		difficult line to tread between exercising
17		a strategic giving the company, the organisation in
18		question, strategic input into their business activities
19		and standing back and being more objective about what's
20		going on. They also have duties to hold the executives
21		to account and to challenge them. You have, all the
22		time, to be thinking about where is the right place to
23		draw that line because, if, as a board, you get too far
24		into the operational detail, you can't fulfil your wider
25		responsibilities. 97
		91
1		compassionate and less corporate approach?
2	Α.	I am just in danger of repeating myself. I have already
3		said where I think we should have pursued things more
4		than we did. We acted in the belief that the advice
5		that we had received was correct and we didn't
6	-	understand what it was that we had not received.
7	Q.	Well, wasn't it also the case that the Board saw the
8		subpostmasters and their claims as damaging to the brand
9		and that is why the Board didn't protect the
10		subpostmasters?
11	Α.	The reason that the Board didn't take a different line
12		in relation to the prosecutions was because we
13		mistakenly believed the position that was being
14 15	~	explained to us by the Post Office's executives.
15 16	Q.	Which executive?
16 17	SIR	WYN WILLIAMS: Mr Jacobs, yes, I'm sorry to interrupt.
17 10		Can I just take one or two minutes from you because
18 10		I have still got in front of me the terms of reference,
19		and would just like to ask Ms Perkins a question about

the bullet point that is highlighted there, which

I interpret to mean as follows: that in relation to

you at up the damages or costs, or whatever --

25 SIR WYN WILLIAMS: -- then the Board itself has to make 99

litigation which has a value of £1 million or more, if

20

21

22

23

24 A. Yes.

1		So that's something that you're constantly juggling.
2		l think I have as I said a minute ago, I have already
3		explained where I think we should have been more
4		questioning or should have pursued things in more
5		detail. We did not get that right in every instance.
6	Q.	You remember you said yesterday, "I was prepared to lift
7		the rock and see what was underneath it".
8	Α.	Yes.
9	Q.	Our clients take the view that the Board was asleep at
10		the helm and no one lifted the rock: they accepted,
11		blandly, what Vennells and other people were telling
12		them?
13	Α.	If you look at what happened in my early months at the
14		Post Office, you will absolutely see that I lifted the
15		rock and I pretty much did it entirely on my own at that
16	~	point.
17	Q.	In relation to what you say about a strategic approach
18		in respect of large commercial companies, wasn't it all
19		the more important for the Board to have been proactive
20		in the subpostmasters' cases because this was
21 22		a publicly-owned company that was bringing actions
22		against people that resulted in imprisonment, desperate financial hardship, the breakup of families, health
23 24		breaking down and real damage to subpostmasters and
25		their families? Shouldn't you have taken a more
20		98
1		a decision about what to do about it.
2	Α.	That
3	SIR	WYN WILLIAMS: But then we have this other rather
4		imprecise phrase:
5		" or being otherwise material to the interests of
6		the Group."
7	Α.	Mm.
8	SIR	WYN WILLIAMS: Now, forgive me, the interests of the
9		group, is that sort of taken from the time when it was
10		the Royal Mail Group and has just been drafted on, so to
11		speak, or was it a Post Office Group, after separation?
12	Α.	There were various iterations of these terms of reference
13	ein	
14 15	A.	at different points and, looking at this now, I can
16	А.	see that the word "Group" does look odd.
17	SIR	WYN WILLIAMS: Anyway, that wasn't the main point. The
18	•	main point I wanted to ask you about is how the Board
19		interpreted the phrase "being otherwise material to the
20		interests", and let's say of the Post Office? It's
21		a very, as I say, imprecise phrase.
22	Α.	It is a very imprecise phrase.
23	SIR	WYN WILLIAMS: So how did you go about deciding whether
24		or not this should be a Board decision or a decision
		made by someone else, in effect?
25		made by someone else, in ellect?

(25) Pages 97 - 100

1	Α.	I think that we would have been mindful of the effects
2		of these sorts of issues on the shareholder. I think we
3		would have been mindful, as has been discussed at
4		length, of their affect on the Post Office's reputation
5		and, in addition to this point about costs of more than
6		1 million, we were also looking at cumulative costs.
7	SIR	WYN WILLIAMS: Would I be right in thinking that the
8		Board itself would only be in a position to make
9		a decision as to who should make the decision if the
10		particular problem was brought before the Board? In
11		other words, you didn't have an internal mechanism
12		whereby, I don't know, every three or six months, you
13		checked upon whether there were decisions which the
14		Board, as opposed to Mr X or Ms Y, should be taking?
15	A.	In relation to prosecutions? Yes
16	-	WYN WILLIAMS: Mm.
17	Α.	you are right about that.
18	-	WYN WILLIAMS: Yes.
19	A.	Yes.
20	218	WYN WILLIAMS: So, effectively, in relation to criminal
21		prosecutions, the Board delegated the responsibility to
22	•	the relevant executives; is that it, in a nutshell?
23 24	Α.	Yes, it is it, in a nutshell. Can I say a little bit more about that?
24 25	ein	WYN WILLIAMS: Yes.
25	SIR	101
1		a Board structure such as the Post Office, of reviewing
1 2		a Board structure such as the Post Office, of reviewing decisions and recording how advice given by executives
2		decisions and recording how advice given by executives
2 3	А.	decisions and recording how advice given by executives was considered and looked at? We don't see that here,
2 3 4	A. Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we?
2 3 4 5		decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're
2 3 4 5 6		decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where
2 3 4 5 6 7		decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving
2 3 4 5 6 7 8		decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you
2 3 4 5 6 7 8 9		decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not
2 3 4 5 6 7 8 9	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further?
2 3 4 5 6 7 8 9 10 11	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were
2 3 4 5 6 7 8 9 10 11 12	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was
2 3 4 5 6 7 8 9 10 11 12 13	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what
2 3 4 5 6 7 8 9 10 11 12 13 14	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future. Yes. Was there a practice in the Post Office whereby
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future. Yes. Was there a practice in the Post Office whereby the Board would review its own decision and then go back
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future. Yes. Was there a practice in the Post Office whereby the Board would review its own decision and then go back to that decision and see if the decision was properly
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. A.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future. Yes. Was there a practice in the Post Office whereby the Board would review its own decision and then go back to that decision and see if the decision was properly made?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future. Yes. Was there a practice in the Post Office whereby the Board would review its own decision and then go back to that decision and see if the decision was properly made? Well, that's what I'm referring to by talking about
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. A.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future. Yes. Was there a practice in the Post Office whereby the Board would review its own decision and then go back to that decision and see if the decision was properly made? Well, that's what I'm referring to by talking about introducing the culture of having lessons learned
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Q. A. Q.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future. Yes. Was there a practice in the Post Office whereby the Board would review its own decision and then go back to that decision and see if the decision was properly made? Well, that's what I'm referring to by talking about introducing the culture of having lessons learned reviews.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. A.	decisions and recording how advice given by executives was considered and looked at? We don't see that here, do we? I'm not quite sure what you're There should be an audit system, a risk system, where you look at the advice that the executives are giving you and analyse it, audit it and minute it. Did you just accept what the executives were telling you and not act any further? No, we often questioned what the advice that we were being given and and the other thing that I was supported by the Board in trying to get accepted as a kind of way of working was that, when things had gone wrong, that we would look back at them and analyse what had gone wrong so that we could learn lessons for the future. Yes. Was there a practice in the Post Office whereby the Board would review its own decision and then go back to that decision and see if the decision was properly made? Well, that's what I'm referring to by talking about introducing the culture of having lessons learned

on IT	' Inq	uiry 6 June 2024
1 2	Α.	I think it's in my witness statement that when I very early on when I arrived in the Post Office, Susan
3		Crichton, who was then the General Counsel, explained to
4		me that the Post Office took private prosecutions and
5		that this was handled at arm's length from the Board,
6		and I accepted that proposition. I think now, knowing
7		everything that I know, we should have really early on
8		taken a paper there should have been at least a paper
9		to the Board, probably leading to further discussion or
10		briefing, so that we really, really understood what all
11		that meant.
12	SIR	WYN WILLIAMS: Mm-hm.
13	Α.	And what happened was that, because we were plunged into
14		the separation negotiations, which were way behind
15		schedule, because I didn't have I didn't inherit
16		a fully functioning Board and I was populating it, for
17		all those other reasons, this was something that we did
18		not get to, which, with the benefit of hindsight,
19		I think it would have made a very big difference if we
20		had got to it early on.
21	SIR	WYN WILLIAMS: Thank you.
22		Thank you, Mr Jacobs, I will give you an extra
23		minute or two if you need it.
24	MR	JACOBS: Thank you, sir.
25		There should always be a system, shouldn't there, in 102
1		executives and, at paragraph 82 of your statement, you
2 3		say that: "Material information was only summarised in
3 4		an incomplete way."
4 5		You say:
6		"The Board didn't ask questions that might have got
7		to the truth of the matter."
8		The question I was going to ask you, Ms Perkins, is
9		which executives, in particular can you name them
10		only gave you information in an incomplete way and
11		didn't give you enough information for you to properly
12		look at the matter?
13	Α.	Well, I discussed that with Mr Beer yesterday
14	Q.	Can you discuss it with me as well, please.
15	Α.	and I said that I thought that both Susan Crichton
16		and Chris Aujard, as General Counsel, had both had
17		not given us direct access to advice that we should have
18		been given or explained that advice to us clearly and
19		that some of the advice that they received was described
20		in a way that didn't give a full picture of the truth.
21	Q.	Susan Crichton has said in her evidence that it was
22		unusual for there not to be a lawyer present as
23		a full-time Board member. Do you agree with that? In
24		retrospect, do you think if there had been lawyers on
25		the Board, these issues might have been grasped or 104
		104

(26) Pages 101 - 104

1		understood a bit better?	1		can be to bring in that kind of external advice. It
2	Α.	I think there are two aspects to that. There's the	2		creates tensions in the relationship, which can have
3		question of whether, had the General Counsel of the day,	3	~	adverse consequences.
4		been present at all Board meetings, these kinds of	4	Q.	Do you accept now that, if you had had a lawyer full
5		issues might have been revealed to the Board. I think	5		time on the Board, it would have been less easy for the
6		on the basis of what we've seen, I don't think that we	6		executives to pull the wool over your eyes?
7		can make that presumption in this instance.	7	Α.	You're talking about a Non-Executive Director, is that
8		I have said in my witness statement that, reflecting	8	_	what you're talking about?
9		on these events, which I have done at great length, I do	9	Q.	
10		think that we lacked it was a we lacked having	10	Α.	575
11		somebody who was a non-executive member of the Board who	11		on you know, it would have depended on a great mai
12		really had a grasp of the detail of these kinds of	12		things and one of the other things that we will never
13		issues, and that could have been it could have been	13		know is, had the Board asked more questions than it di
14		possible to have made the case for an extra Board	14		had the Board pursued some of these things that we
15		member, had I seen or had we seen that that skillset was	15		should have pursued in more depth, now that you kn
16		really necessary.	16		now that we can see that now, knowing what we know
17		An alternative way of getting that expertise, which	17		now, would it actually have got to the truth? I don't
18		I floated in my witness statement but which I'm not	18	_	think we can I certainly can't be sure of that.
19		completely convinced about, is whether what we should	19	Q.	I want to move on to the question of remote access. Y
20		have done is to have gone and got some external advice,	20		say at paragraph 225 of your statement that you weren
21		which would come directly to the Board on these matters.	21		aware that the question of remote access was an issue
22		But one of the reasons why there are several reasons	22		that could threaten the integrity of prosecutions and
23		why I'm not sure that that would have made a difference	23		you go on to say you would have expected to have bee
24		and it's very detrimental to the relationship between	24		advised if this was the case, so that the Board could
25		a Board and its executives to bring in that kind of 105	25		act in the light of all relevant information. 106
1		Do you accept, or did you know at the time, that	1		the point that was being made in this Ernst & Young
2		a subpostmaster facing prosecution, if that person knew	2		audit, about their ability to audit the accounts, and
3		about the possibility of remote access to a branch, they	3		the position of subpostmasters. That's what I'm saying
4		would be in a position to say there's scope for doubt	4		here.
5		that the alleged shortfalls in the system emanated from	5	Q.	
6		the system, and not from them.	6		access capability from 2010?
7	Α.	Could you take me to that paragraph in my witness	7	Α.	No, I wasn't aware of that and it says absolutely
8		statement?	8		I wasn't aware of that. If I'd known that, I would have
9	Q.	Yes, of course. It's 225, which is on page 113	9		behaved in a different way.
10		page 112, I'm sorry. Around about the fifth line:	10	Q.	There is a document that's known to the Inquiry where
11		"As I mentioned I was not aware that this was	11		there was a discussion, a meeting in September 2010,
12		an issue that could threaten the integrity of	12		between Fujitsu staff and Post Office staff
13		prosecutions, and would have expected to be advised if	13	Α.	In 2010?
14		this was the case so that the Board could act in the	14	Q.	
15		light of all the relevant information."	15	Α.	
16		Then you go on to talk about the Ismay Report and	16	Q.	
17		having no backdoors. Has that refreshed your memory?	17	Α.	-
18	Α.	So I am saying this in the I'm saying this in the	18	Q.	-
19		context of what we were discussing at the Audit and Risk	19	-	solutions I'm just going to read it out was:
20		Committee on 23 May 2012, in the context of this Ernst &	20		" Alter Horizon branch figure at the counter to
21		Young audit.	21		show the discrepancy. Fujitsu would have to manually
22	Q.	Yes.	22		write an entry value to the local branch account."
23	Α.	That's where I'm saying that. I'm not saying I never	23		Then it said:
24		had any idea that remote access was an issue. What I'm	24		"IMPACT When the branch comes to complete t
25		saying here is that I didn't make the connection between	25		next trading period they would have a discrepancy whic

1	А.	You're taiking about a Non-Executive Director, is that
8		what you're talking about?
9	Q.	Yes.
10	Α.	Possibly, yes. I can't be sure. It would have depended
11		on you know, it would have depended on a great many
12		things and one of the other things that we will never
13		know is, had the Board asked more questions than it did,
14		had the Board pursued some of these things that we
15		should have pursued in more depth, now that you know,
16		now that we can see that now, knowing what we know
17		now, would it actually have got to the truth? I don't
18		think we can I certainly can't be sure of that.
19	Q.	I want to move on to the question of remote access. You
20		say at paragraph 225 of your statement that you weren't
21		aware that the question of remote access was an issue
22		that could threaten the integrity of prosecutions and
23		you go on to say you would have expected to have been
24		advised if this was the case, so that the Board could
25		act in the light of all relevant information.
		106
1		the point that was being made in this Ernst & Young
2		audit, about their ability to audit the accounts, and
3		the position of subpostmasters. That's what I'm saying
4		here.
5	Q.	Were you aware that Post Office knew about the remote
6		access capability from 2010?
7	Α.	No, I wasn't aware of that and it says absolutely
8		I wasn't aware of that. If I'd known that, I would have
9		behaved in a different way.
10	Q.	There is a document that's known to the Inquiry where
11		there was a discussion, a meeting in September 2010,
12		between Fujitsu staff and Post Office staff
13	Α.	In 2010?
14	Q.	in September 2010 before your time
14		
	A.	Okay.
16	Q.	before your time
17	Α.	Right.
18	Q.	in relation to the mismatch bug, and one of the
19		solutions I'm just going to read it out was:
20		" Alter Horizon branch figure at the counter to
21		show the discrepancy. Fujitsu would have to manually
22		write an entry value to the local branch account."
23		Then it said:
24		"IMPACT When the branch comes to complete the
25		next trading period they would have a discrepancy which 108
		(27) Pages 105 - 108

112

1		they would have to bring to account."	1		you said maybe it was too difficult. You also said, in
2		Then:	2		your words, that "cock-up rather than conspiracy lay
3		"RISK This has a significant data integrity	3		behind the failures that led to Post Office defending
4		concern and could lead to questions of tampering with	4		the Horizon system in the way that it did".
5		the branch Horizon system and could generate questions	5		Do you now accept, looking back, that there was
6		around how the discrepancy was caused. This solution	6		a conspiracy? People were lying to MPs, people were
7		could have moral implications for Post Office changing	7		lying to the Board. This was quite deliberate. It
8		branch data without informing the branch."	8		wasn't just not paying attention or it being too
9		So they knew all about it in 2010 and my question	9		difficult. Can you accept that now?
10		for you is: how is it that this information, the	10	Α.	l simply do not know, as I said yesterday, why people
11		knowledge of the Post Office, never came to the Board's	11		did not pass on information that they should have passed
12		attention?	12		on to the Board.
13	Α.	It was I'm not the person who can answer that	13	Q.	Finally, I'm going to ask you about suspense accounts.
14		question, I'm afraid.	14		Now, I know you've said that that wasn't an issue that
15	Q.	You had responsibility to protect the interests of	15		you had a great deal of knowledge about but there was
16		subpostmasters. This was a key issue that went to the	16		a paper that the Board received after the Select
17		integrity of prosecutions. All the meetings, all the	17		Committee meeting in February 2015, where the Select
18		papers that you read, all the consultations that you	18		Committee said that the Post Office was denying Second
19		had, why did this issue never come up? Why did you	19		Sight access to information about movements in relation
20		never raise this? Why did the Board never raise this?	20		to suspense accounts. Do you recall that?
21	Α.	Because we were being given constant repeated assurances	21	Α.	I think I covered that in my witness statement.
22		that remote access was not possible.	22	Q.	You did, yes, paragraph 79.2.3.
23	Q.	You said yesterday that the problem with the Post	23	Α.	Would you mind putting it up I can't remember
24		Office's conduct and the points that were missed were	24		everything it's a long statement.
25		that it was because people were not paying attention and 109	25	Q.	Of course, it's a long statement, Ms Perkins. So 110
1		paragraph 70.2.3 in the witness statement which is	1		diractly and that's what I'm saving in my witness
1		paragraph 79.2.3, in the witness statement, which is	1		directly and that's what I'm saying in my witness
2		WITN00740100, and it's page 34. If we could scroll	2	0	statement. I've got nothing to add to that.
2 3		WITN00740100, and it's page 34. If we could scroll down:	2 3	Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then.
2 3 4		WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary	2 3 4	Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to
2 3 4 5		WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the	2 3 4 5	Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something
2 3 4 5 6		WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue	2 3 4 5 6		statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up?
2 3 4 5 6 7		WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from	2 3 4 5 6 7	А.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that.
2 3 4 5 6 7 8		WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed	2 3 4 5 6 7 8		statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today,
2 3 4 5 6 7 8 9		WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to	2 3 4 5 6 7 8 9	А.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid
2 3 4 5 6 7 8 9		WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense	2 3 4 5 6 7 8 9 10	A. Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone?
2 3 4 5 6 7 8 9 10 11	A	WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account."	2 3 4 5 6 7 8 9 10 11	А.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when
2 3 4 5 6 7 8 9 10 11 12	A.	WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the	2 3 4 5 6 7 8 9 10 11 12	A. Q. A.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position.
2 3 4 5 6 7 8 9 10 11 12 13	A.	WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense	2 3 4 5 6 7 8 9 10 11 12 13	A. Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your
2 3 4 5 6 7 8 9 10 11 12 13 14		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." 	2 3 4 5 6 7 8 9 10 11 12 13 14	A. Q. A. Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position?
2 3 4 5 6 7 8 9 10 11 12 13 14 15	A. Q.	 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being 	2 3 4 5 6 7 8 9 10 11 12 13	A. Q. A. Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being asked? Subpostmasters who paid money to the Post 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. Q. A. Q. A. Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you You can't answer that question?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being asked? Subpostmasters who paid money to the Post Office, on account of alleged shortfalls, so they could 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. Q. Q. A. Q. A.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you You can't answer that question? I can't answer that question.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being asked? Subpostmasters who paid money to the Post Office, on account of alleged shortfalls, so they could continue trading and not be prosecuted or have their 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q. A. Q. A. Q.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you You can't answer that question? I can't answer that question. I am just going to see if I have any more questions to
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being asked? Subpostmasters who paid money to the Post Office, on account of alleged shortfalls, so they could continue trading and not be prosecuted or have their contracts terminated physically handed money over to 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. Q. Q. A. Q. A.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you You can't answer that question? I can't answer that question. I am just going to see if I have any more questions to ask.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being asked? Subpostmasters who paid money to the Post Office, on account of alleged shortfalls, so they could continue trading and not be prosecuted or have their 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	A. Q. Q. A. Q. A.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you You can't answer that question? I can't answer that question. I am just going to see if I have any more questions to
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being asked? Subpostmasters who paid money to the Post Office, on account of alleged shortfalls, so they could continue trading and not be prosecuted or have their contracts terminated physically handed money over to the Post Office and Second Sight believed that that 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A. Q. Q. A. Q. A.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you You can't answer that question? I can't answer that question. I am just going to see if I have any more questions to ask. I'm asked to ask you, in relation to your opening
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being asked? Subpostmasters who paid money to the Post Office, on account of alleged shortfalls, so they could continue trading and not be prosecuted or have their contracts terminated physically handed money over to the Post Office and Second Sight believed that that money, the subpostmasters' own money, was absorbed into 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Q. Q. A. Q. A.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you You can't answer that question? I can't answer that question. I am just going to see if I have any more questions to ask. I'm asked to ask you, in relation to your opening statement to the subpostmasters yesterday, you said:
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22		 WITN00740100, and it's page 34. If we could scroll down: "The Board also received a paper on supplementary evidence which the Post Office was trying as part of the BIS Select Committee investigation, in which the issue of suspense accounts was discussed. I understand from this paper that the BIS Select Committee was informed that the Post Office was denying Second Sight access to information about movements into and out of the suspense account." "I understand that in June 2014 Second Sight asked the Post Office to explain the operation of its suspense account and the Post Office replied in July 2014." Yes. Were you aware at the time why this was being asked? Subpostmasters who paid money to the Post Office, on account of alleged shortfalls, so they could continue trading and not be prosecuted or have their contracts terminated physically handed money over to the Post Office and Second Sight believed that that money, the subpostmasters' own money, was absorbed into Post Office general accounts. Were you aware that that 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q. Q. A. Q. A.	statement. I've got nothing to add to that. Well, taking suspense accounts out the question, then. What did the Board do to look into what had happened to the money that these people paid; was that something that ever came up? I don't remember that the Board did look into that. Are you able to say why it is that, even today, subpostmasters do not know how the money that they paid was accounted for, where it has gone? I can only talk about the things that I knew about when I was in my position. From your experience, from when you were in your position? I can't give you You can't answer that question? I can't answer that question. I am just going to see if I have any more questions to ask. I'm asked to ask you, in relation to your opening statement to the subpostmasters yesterday, you said: "I'm sorry that I cannot say that, despite serious

111

(28) Pages 109 - 112

1	of those affected was prolonged."	1		open/supportive of the idea of doing a second kind of
2	Those subpostmasters who we represent maintain that	2		review through Deloitte, which, as I discussed this
3	your efforts as Chair of the Board were seriously	3		morning with Mr Beer, was something which was not
4	lacking. Can you respond to that, please?	4		followed up in the way that I think with the benefit of
5	A. I would say that I made some took some big steps to	5		hindsight, it should have been.
6	try and deal with this issue. When I was faced not	6		But there were a whole load of steps that were taken
7	faced when I first heard that Lord Arbuthnot had	7		by me that made a difference, not in the way anybody
8	issues that he wanted to raise in relation to this,	8		would have wanted, but
9	I agreed to see him immediately without hesitation.	9	Q.	Yes.
10	I got the distinct impression from him that he had not	10	Α.	Is that I would also like to say, since I'm having
11	been able to get that kind of response from anybody in	11		this thrown at me, that there were a number of other
12	Royal Mail or Post Office before that.	12		steps that were taken while I was Chair of the Board,
13	At my first meeting with him, I suggested that there	13		which include the fact that we reviewed the prosecutions
14	should be an independent review of those cases. I went	14		policy, and I would personally have taken that further
15	back to the Post Office and said that this was what	15		and, had I known, and had the Board known, of the first
16	I had suggested. I was told it was a bad idea, that it	16		piece of Simon Clarke Advice, I am very, very clear that
17	was unnecessary and that the Post Office didn't have the	17		we would have taken a decision to stop private
18	capacity to handle that. Absolutely nothing happened	18		prosecutions at that point. And we had already been
19	about it. I wouldn't let go. I went back and argued	19		told that, once the Second Sight review was under way,
20	for it. It was then agreed that we should have that	20		prosecutions based entirely on Horizon evidence were
21	review.	21		ceased.
22	I was then pushing, and pushing, and pushing for the	22	Q.	Ms Perkins, what blame do you accept, personally?
23	terms of reference of that investigation to be broadened	23	Α.	I think we've covered a lot of that over the last day
24	and not limited in the ways that were being suggested	24		and a half. I have talked about instances where I
25	and, later on, I and the Board, as a whole, were very	25		specific instances where I think, with the benefit of
	113			114
1	hindsight, I and/or the board should have taken things	1		"The failures by the Post Office and the Royal Mail
2	further.	2		Group prior to the separation of the two companies were
3	SIR WYN WILLIAMS: Thank you, Mr Jacobs.	3		considerable and devastating in their impact on the
4	MR JACOBS: Thank you. I have no further questions.	4		lives of many affected subpostmasters and their
5	SIR WYN WILLIAMS: Right, I will take back a few minutes	5		families."
6	from Mr Beer and we will start again at 2.15 sorry,	6		l just wanted to start off by asking if you would
7	2.10. Can't take too many minutes back from him!	7		expand that to acknowledge that the failures also had
8	2.10.	8		a devastating impact on postmaster assistants, Crown
9	(1.13 pm)	9		Office employees and their families because they were
10	(The Short Adjournment)	10		also prosecuted and are also victims?
11	(2.10 pm)	11	Α.	Yes.
12	MR BEER: Sir, it's Ms Watt on behalf of the NFSP and then	12	Q.	Would you agree that the failures throughout, and that
13	Mr Henry.	13		includes the period 2011 to 2015, when you led the
14	SIR WYN WILLIAMS: I'm just going to move a little this way	14		Board, also had a considerable impact on the communities
15	so I can see you, Ms Watt.	15		that the affected post offices and subpostmasters
16	Questioned by MS WATT	16		served?
17	MS WATT: Good afternoon, sir. Although, I think if	17	Α.	Yes, they must have done.
18	Mr Henry sits there then maybe Ms Perkins can't see me.	18	Q.	I'm sorry, I'm not able to hear you
19	Sorry, thank you.	19	Α.	Sorry, my fault. It's because I was trying to see you
20	SIR WYN WILLIAMS: We're fine now.	20		and I moved away from the mic, sorry.
21	MS WATT: Thank you very much.	21	Q.	Thank you. Would you accept that this is a continuing
22	Good afternoon, Ms Perkins. I ask questions on	22		situation, in other words it is the case, isn't it, that
23	behalf of the NFSP. At paragraph 4 of your witness	23		there is a devastating impact on the post offices and
24	statement, I'm not going to turn it up, I'm just going	24		subpostmasters of today from the damage done to the
25	to return to something you say there, you say:	25		reputation of the Post Office and, therefore, to the

(29) Pages 113 - 116

1		value of their investment in their businesses?
2	Α.	I'm afraid I'm not familiar with how the Post Office is
3		currently faring in that way.
4	Q.	Do you accept that that is caused or substantially
5		contributed to by the failures of you and your Board at
6		the material time? Just to explain, by "failures",
7		I mean the failure to notice, question and act on any
8		material piece of information, all as discussed in your
9		evidence these last two days, which might have brought
10		a different outcome to this?
11	Α.	I think I have accepted over the last two days that
12		there were specific areas where I think that the Board
13		or I should have pursued things. I have, I think,
14		covered that ground. But, as I have also said, there
15		were a whole number of areas where, either as
16		a consequence of my personal actions or the Board
17		actions, things were done which made which led to
18		I mean, the fact that we set up the Second Sight
19		Inquiry, notwithstanding the problems with that, did
20		lead to the unravelling, in the end, of all of this, and
21		there were a number of actions that we took which were
22		very positive in this context.
23		During the time that I was in the Chair, the number
24		of prosecutions being carried out by the Post Office
25		dropped to zero in two of the years and I think to one
		117
		117
1		117 path to breaking even. But, clearly, what's happened
1 2		
		path to breaking even. But, clearly, what's happened
2	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid.
2 3	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid.
2 3 4	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that
2 3 4 5	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness
2 3 4 5 6	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for
2 3 4 5 6 7	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable
2 3 4 5 6 7 8	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and,
2 3 4 5 6 7 8 9	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of
2 3 4 5 6 7 8 9	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if
2 3 4 5 6 7 8 9 10 11	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement?
2 3 4 5 6 7 8 9 10 11 12	Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation
2 3 4 5 6 7 8 9 10 11 12 13		path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in?
2 3 4 5 6 7 8 9 10 11 12 13 14	А.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it.
2 3 4 5 6 7 8 9 10 11 12 13 14 15	А.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it. How hands on would you say the Government relevant
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	А.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it. How hands on would you say the Government relevant departments and ministers were in relation to the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it. How hands on would you say the Government relevant departments and ministers were in relation to the Network Transformation Programme?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it. How hands on would you say the Government relevant departments and ministers were in relation to the Network Transformation Programme? I think they were well aware of it. It was a central
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q. A.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it. How hands on would you say the Government relevant departments and ministers were in relation to the Network Transformation Programme? I think they were well aware of it. It was a central part of their policy in relation to the Post Office.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A. Q. A.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it. How hands on would you say the Government relevant departments and ministers were in relation to the Network Transformation Programme? I think they were well aware of it. It was a central part of their policy in relation to the Post Office. Thinking a bit more about the Network Transformation
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Q. A.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it. How hands on would you say the Government relevant departments and ministers were in relation to the Network Transformation Programme? I think they were well aware of it. It was a central part of their policy in relation to the Post Office. Thinking a bit more about the Network Transformation Programme then, can you say what work was done by the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q. A.	path to breaking even. But, clearly, what's happened has had a very, very big impact on that. But I can't, you know, I can't elaborate on that, I'm afraid. Well, just thinking about that financial aspect that you've mentioned, at paragraph 36 of your witness statement you say that the Government's vision for turning the Post Office around was making it sustainable by developing new streams of income, modernising it and, in the process, making it profitable instead of loss-making and, therefore, ready for mutualisation, if you recall that is in your witness statement? Can I ask you, then, was the Network Transformation programme something that you were aware of/involved in? Yes, I was aware of it. How hands on would you say the Government relevant departments and ministers were in relation to the Network Transformation Programme? I think they were well aware of it. It was a central part of their policy in relation to the Post Office. Thinking a bit more about the Network Transformation Programme then, can you say what work was done by the Post Office, along with Government and relevant

lorizon IT	Inq	uiry 6 June 2	2024
1		or two in one of the years. It was a completely	
2		different picture from the picture which I inherited.	
3	Q.	Just picking up on that, you've said several times	
4		during your evidence that, certainly at the start of	
5		your tenure, you lifted the rock to see what was	
6		underneath. Can I put it to you that, while that may	
7		well be the case at the start, would you accept that	
8		what then happened is you put the rock back down and	ł
9		just became part of the corporate reputation protection	
10		which was, at the very least, completely incurious?	
11	Α.	So I wouldn't accept that, no. I don't think there's	
12		really anything that I can add substantively to what	
13		I've said on this subject.	
14	Q.	Just finally on this part, would you accept that this	
15		scandal and your part in it has had an impact on the	
16		British taxpayers, who were effectively the source of	
17		funding for the Post Office's legal fees throughout what	
18		might be described as a war of attrition in defending	
19		the indefensible?	
20	Α.	Well, it certainly is the case I mean, I don't know	
21		what the current state of the finances of the Post	
22		Office are and to what extent it is dependent on	
23		taxpayer subsidiaries. All I can say is that during the	
24		period when I was in the chair, we were making real	
25		inroads on that subsidy and the Post Office was on the	
		118	
1		subpostmasters?	
2	Α.	So you're talking here about new business for the Post	
3		Office; is that what you're talking about?	
4	Q.	Yes.	
5	Α.	Yes. So there were, I think, three big streams of	
6		income, Mail's was the biggest, and there was a lot of	
7		time and energy spent on the relationship with Royal	
8		Mail, and trying to put that partnership on a much	
9		better footing, and to deal on the front foot with the	
10		increase in online shopping, parcel delivery and all of	
11		that, which was very, very, very difficult because the	
12		Royal Mail and the Post Office were behind the game,	
13		compared to the competition.	
14		There was the Financial Services aspect, which wa	as
15		relatively small when I began in the chair, but we	
16		rebooted our relationship with the Bank of Ireland to	
17		provide a proper platform on which we could develop the	ıe
18		Financial Services offer, and that was going well, and	
19		there were very ambitious plans for it, which were not	
20		realised in my time.	
21		And then the third aspect, which I suspect may be	
22		what you are getting at, was Government business, wh	
23		we had been told by the Government of the day was a	very

- 24 important part of the -- plank in their strategy for
- 25 growing the Post Office's revenue, which was

1		a disappointing it was a disappointment because it	1	effort into trying to explain to Government departments
2		wasn't coming through in the way that had been expected.	2	and to ministers of Government departments what it was
	Q .	So if we take the way in which the Network	3	the Post Office had to offer Government. But, as so
4	-	Transformation Programme was effectively sold to	4	often happens and I know because I've been inside it
5		subpostmasters, is it not the case that, in truth,	5	as well as outside it, Government departments it's
6		certainly on the Government business side, if nothing	6	very, very difficult to get Government departments to
7		else, there really were no revenue streams and this	7	collaborate on a Government-wide initiative that doesn't
8		programme was, effectively, falsely sold to	8	actually individually benefit an individual department,
9		subpostmasters?	9	if you see what I'm saying. So it was disappointing.
	Α.	I don't think it was falsely sold. I think there was	9 10	MS WATT: Thank you very much.
10 - 11	- .	genuine intent to deliver the government services plank	10	Those are my questions, sir.
12		of that, alongside the other things. It was not the	12	SIR WYN WILLIAMS: Thank you. You look as if you're poised,
13		only thing. But I would agree that, for understandable	13	Mr Henry.
14		reasons, that government business was not won by the	14	MR HENRY: As poised as I'll ever be, sir.
15		Post Office because the Post Office was often not	15	SIR WYN WILLIAMS: All right okay, I'll stay in this same
16		commercially the most attractive vehicle for delivering	16	position. I can see both of you. Yeah.
17		those services. And the Government in principle,	17	Questioned by MR HENRY
18		a government could decide that it was so important to	18	MR HENRY: Ms Perkins, can I just ask you, please,
19		maintain a flourishing Post Office Network that you	19	prosecutions, you say, were kept at arm's length from
20		would mandate Government departments to use those	20	the Board.
21		outlets for the delivery of those services.	21	A. Yes.
22		I don't think that would have been legal, actually,	22	Q. Now, obviously, that is prosecuting people but
23		but, in principle, you could make it legal but that was	23	litigation risks, in other words civil and criminal
24		not what was on offer, and it was a personal	24	appeals which could result in massive damages being
25		disappointment to me, that. I put a huge amount of 121	25	awarded against the Post Office, that must have reached 122
1		Board level?	1	MR HENRY: I'm very grateful.
		Yes, it did reach Board level.	2	A. So I'm looking at paragraph 298, is that right?
	•	Yes So from the point of view of trying to assess risk	0	• *
	α.	Yes. So from the point of view of trying to assess risk	3	Q. Yes.
4	α.	and whether or not it could have a material impact on,	4	A. Can we scroll down to the rest of the paragraph, then.
5	α.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or,	4 5	A. Can we scroll down to the rest of the paragraph, then. Thank you.
5 6	ч.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be	4 5 6	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. C
5 6 7	ч.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close	4 5 6 7	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. C we concentrate, please, on paragraph 2.3:
5 6 7 8	4.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General	4 5 6 7 8	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. C we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking
5 6 7	u .	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close	4 5 7 8 9	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. C we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October
5 6 7 8 9	а. А.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes.	4 5 6 7 8	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. C we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking
5 6 7 8 9 10 4		and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel?	4 5 7 8 9	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. C we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October
5 6 7 8 9 10 4	Α.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes.	4 5 7 8 9 10	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Construction we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been
5 6 7 8 9 10 <i>4</i> 11	Α.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of	4 5 7 8 9 10 11	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convector we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally
5 6 7 8 9 10 <i>4</i> 11 0	Α.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it	4 5 7 8 9 10 11 12	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convect concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the
5 6 7 8 9 10 <i>4</i> 11 12 13	Α.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by	4 5 7 8 9 10 11 12 13	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Construction we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of
5 6 7 8 9 10 <i>4</i> 11 12 13 14	Α.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is	4 5 7 8 9 10 11 12 13 14	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convect we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made
5 7 8 9 10 11 13 13 14	Α.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that.	4 5 7 8 9 10 11 12 13 14 15	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convection we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc."
5 6 7 8 9 10 12 13 14 15 16 17	A. Q.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that. It's paragraph 298 of your witness statement, in case	4 5 7 8 9 10 11 12 13 14 15 16	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convection we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc."
5 6 7 8 9 10 12 13 14 15 16 17	A. Q.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that. It's paragraph 298 of your witness statement, in case you have a hard copy of your witness statement.	4 5 7 8 9 10 11 12 13 14 15 16 17	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc." Now, "document retention" is a euphemism for shredding: the unlawful, the unauthorised destruction of
5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that. It's paragraph 298 of your witness statement, in case you have a hard copy of your witness statement. Unfortunately, I didn't bring my hard copy witness	4 5 7 8 9 10 11 12 13 14 15 16 17 18	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convecting we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc." Now, "document retention" is a euphemism for shredding: the unlawful, the unauthorised destruction of documents that ought to be preserved under the Criminal
5 6 7 8 9 10 11 12 13 14 15 16 17 18 4 19 20	A. Q.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that. It's paragraph 298 of your witness statement, in case you have a hard copy of your witness statement. Unfortunately, I didn't bring my hard copy witness statement back in with me, I'm sorry. So I would like	4 5 7 8 9 10 11 12 13 14 15 16 17 18 19	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convection we concentrate, please, on paragraph 2.3: The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc." Now, "document retention" is a euphemism for shredding: the unlawful, the unauthorised destruction of documents that ought to be preserved under the Criminal Procedure and Investigations Act. You tell us that your
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 21	A. Q. A.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that. It's paragraph 298 of your witness statement. Unfortunately, I didn't bring my hard copy witness statement back in with me, I'm sorry. So I would like to look at that, please.	4 5 7 8 9 10 11 12 13 14 15 16 17 18 19 20	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convect on the well of the section of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc." Now, "document retention" is a euphemism for shredding: the unlawful, the unauthorised destruction of documents that ought to be preserved under the Criminal Procedure and Investigations Act. You tell us that your General Counsel, of his own volition, must have decided
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 21	A. Q. A.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that. It's paragraph 298 of your witness statement, in case you have a hard copy of your witness statement. Unfortunately, I didn't bring my hard copy witness statement back in with me, I'm sorry. So I would like to look at that, please. Well, then I'm afraid, sir, my time is going to be WYN WILLIAMS: Don't worry, we'll do it quickly,	4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convect the we concentrate, please, on paragraph 2.3: "The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc." Now, "document retention" is a euphemism for shredding: the unlawful, the unauthorised destruction of documents that ought to be preserved under the Criminal Procedure and Investigations Act. You tell us that your General Counsel, of his own volition, must have decided to use that disgraceful euphemism to mislead you and
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 221 5 222 5	A. Q. A.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that. It's paragraph 298 of your witness statement, in case you have a hard copy of your witness statement. Unfortunately, I didn't bring my hard copy witness statement back in with me, I'm sorry. So I would like to look at that, please. Well, then I'm afraid, sir, my time is going to be WYN WILLIAMS: Don't worry, we'll do it quickly, Mr Henry. Let's have WITN00740100 on the screen, and	4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convect concentrate, please, on paragraph 2.3: The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc." Now, "document retention" is a euphemism for shredding: the unlawful, the unauthorised destruction of documents that ought to be preserved under the Criminal Procedure and Investigations Act. You tell us that your General Counsel, of his own volition, must have decided to use that disgraceful euphemism to mislead you and your fellow Board members. A. I don't think I've used those words. I don't remember
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 22 23	A. Q. A.	and whether or not it could have a material impact on, to use the archaicism, the Group as a whole, or, post-2012, the separated Post Office, that would be something where the Board would obviously work in close conjunction with the Executive Team and also General Counsel? Yes. Now, I want to just ask you, please, at paragraph 298 of your witness statement and there's no need to get it up but you refer to a document that was prepared by General Counsel, Mr Aujard, and the reference is WITN00740131. I wonder if we could have a look at that. It's paragraph 298 of your witness statement, in case you have a hard copy of your witness statement. Unfortunately, I didn't bring my hard copy witness statement back in with me, I'm sorry. So I would like to look at that, please. Well, then I'm afraid, sir, my time is going to be WYN WILLIAMS: Don't worry, we'll do it quickly,	4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	 A. Can we scroll down to the rest of the paragraph, then. Thank you. Q. Now, can we go to the actual document WITN00740131. Convect the we concentrate, please, on paragraph 2.3: The headline conclusion of the backward looking report [which is the Altman General Review of October 2013] is that ' review (of the cases that had been prosecuted over the last few years) is fundamentally sound' and that no 'systemic or fundamental flaws in the review process' were detected. In addition, a number of relatively small procedural recommendations were made regarding matters such as document retention etc." Now, "document retention" is a euphemism for shredding: the unlawful, the unauthorised destruction of documents that ought to be preserved under the Criminal Procedure and Investigations Act. You tell us that your General Counsel, of his own volition, must have decided to use that disgraceful euphemism to mislead you and your fellow Board members.

	paragraph 298 you've just read the paragraph. I may	1		offensive.
2	be embroidering it but what you're saying is that this	2	Q.	I'm very sorry if you find it offensive but the fact is
3	was and I will put words into your mouth	3		that you have said that things were "surprising",
4	a disgraceful action by your General Counsel to not	4		"extraordinary", "disappointing", "astonishing"; a whole
5	fully apprise you of risk, not fully apprise you of what	5		range of epithets have dropped from your lips to
6	was going on in the business.	6		apparently excuse the Board's stupifying ignorance on
7 A .	I think if you look at that last sentence, I mean,	7		matters of central importance and I'm suggesting to you
8	obviously, it depends who you are and it depends what	8		that that cannot be right, that you must have been
9	else you already know but, to me, that reads like a kind	9		known?
10	of bland sentence. It could mean anything. To me, that	10	Α.	You can suggest that to me as often as you would like,
11	does not mean shredding of documents relating to either	11		in as many different words as you would choose: it is
12	past or current actions in relation to prosecutions.	12		absolutely categorically untrue, and I am on oath and
13	I'm really sorry but I simply cannot make that's not	13		l am a truthful person.
14	a connection that I think you would reasonably expect	14	Q.	I want to deal with the issue that Mr Beer took you to
15	somebody coming to this to see.	15		very briefly about embedded commands and you deny, o
16 Q .	That is not and you're a very intelligent woman, that	16		cannot recall, ever teaching Ms Vennells a lesson, but
17	is not the thrust of my question at all. I'm not	17		she claimed that you taught her how to craft a question
18	suggesting that you ought to have read that as	18		to subordinates with an embedded command, a skill, in
19	"shredding". What I am suggesting, however, and I will	19		other words, that you ask a question in which you
20	put it to you straight, is that this must have been	20		mandate the answer you require.
21	curated, between you, the Chief Executive and General	21		The famous example of that is: is it possible to
22	Counsel, that a sanitised version of the truth was	22		access the system remotely, et cetera, et cetera. You
23	perpetuated in Board documents, as opposed to the	23		remember, perhaps, or have read about, her questions
24	unvarnished truth?	24		before Parliament.
25 A .	That is absolutely untrue and I find that question 125	25		I want to take you now to a document. POL0034489 126
1	What I want to suggest to you is that the language that	1		if I may say so, if you look at some of the other
1	What I want to suggest to you is that the language that	1		if I may say so, if you look at some of the other
2	Mr Aujard is using is a reflection of the reality that	2		documents, amidst the huge quantity of documents that
2 3	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are	2 3		documents, amidst the huge quantity of documents that are available, you will see that there are examples of
2 3 4	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of	2 3 4		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to
2 3 4 5	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you	2 3 4 5		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face
2 3 4 5 6	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we	2 3 4 5 6		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't
2 3 4 5 6 7	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning	2 3 4 5 6 7		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly
2 3 4 5 6 7 8	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and:	2 3 4 5 6 7 8		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my
2 3 4 5 6 7 8 9	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it	2 3 4 5 6 7 8 9		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either
2 3 4 5 6 7 8 9 10	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really	2 3 4 5 6 7 8 9 10		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give
2 3 4 5 6 7 8 9 10	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the	2 3 4 5 6 7 8 9 10 11		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth.
2 3 4 5 6 7 8 9 10 11	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy	2 3 4 5 6 7 8 9 10 11 12	Q.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that
2 3 4 5 6 7 8 9 10 11 12 13	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and	2 3 4 5 6 7 8 9 10 11 12 13	Q.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have
2 3 4 5 6 7 8 9 10 11 12 13 14	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far	2 3 4 5 6 7 8 9 10 11 12 13 14	Q.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated
2 3 4 5 6 7 8 9 10 11 12 13 14	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of	2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary if that	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns. Is that a question?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary if that is possible."	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18		documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns. Is that a question? Yes, that would be an example of you, you know, wanting
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary if that is possible."	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	A.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns. Is that a question? Yes, that would be an example of you, you know, wanting clarity and candour and wanting to get to the truth, so,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary if that is possible." I suggest to you that the "if that is possible" is a throw away post-hyphen part of the sentence:	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns. Is that a question? Yes, that would be an example of you, you know, wanting clarity and candour and wanting to get to the truth, so, as you profess this morning, that you fought really hard
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary if that is possible." I suggest to you that the "if that is possible" is a throw away post-hyphen part of the sentence: " the paper needs to demonstrate that the Board's	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns. Is that a question? Yes, that would be an example of you, you know, wanting clarity and candour and wanting to get to the truth, so, as you profess this morning, that you fought really hard to address Mr Arbuthnot's concerns, as he then was. Do
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary if that is possible." I suggest to you that the "if that is possible" is a throw away post-hyphen part of the sentence: " the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary"	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns. Is that a question? Yes, that would be an example of you, you know, wanting clarity and candour and wanting to get to the truth, so, as you profess this morning, that you fought really hard to address Mr Arbuthnot's concerns, as he then was. Do you remember saying that?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary if that is possible." I suggest to you that the "if that is possible" is a throw away post-hyphen part of the sentence: " the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary"	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. Q.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns. Is that a question? Yes, that would be an example of you, you know, wanting clarity and candour and wanting to get to the truth, so, as you profess this morning, that you fought really hard to address Mr Arbuthnot's concerns, as he then was. Do you remember saying that? I did. I did try to do that, yes.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Mr Aujard is using is a reflection of the reality that you wanted to see and hear. That's why euphemisms are being used in Board documents. It is a reflection of what you desire, your strategy, your vision, which you set for the company. Let's go to POL00344895 and can we scroll up, please. Mr Beer took you to this morning and: "The position is intrinsically worrying (to put it politely) [et cetera, et cetera]. The NEDs are really concerned because of the potential costs to the business, the distraction from implementing our strategy (which is demanding enough), the reputational issues and their personal positions. A bad combination made far worse if the business does not appear to be on top of it. So the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary if that is possible." I suggest to you that the "if that is possible" is a throw away post-hyphen part of the sentence: " the paper needs to demonstrate that the Board's concerns on the latter point are unnecessary"	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q.	documents, amidst the huge quantity of documents that are available, you will see that there are examples of where I have made it absolutely clear to colleagues, to executive colleagues, that I was always ready to face bad news and would deal with it head on. What I didn't want was apparently bad news that was not properly evidenced and that was my that was absolutely my position but I do not accept that I ever, either directly or indirectly, encouraged people not to give the full truth. Well, let's just change tack then and deal with that because I suppose a demonstration of that would have been your pushing back against the inertia demonstrated by your colleagues and your fighting really hard to address Mr Arbuthnot's concerns. Is that a question? Yes, that would be an example of you, you know, wanting clarity and candour and wanting to get to the truth, so, as you profess this morning, that you fought really hard to address Mr Arbuthnot's concerns, as he then was. Do you remember saying that?

1	Α.	What was the well, I shouldn't ask you questions.
2		The Second Sight review was an independent review.
3	Q.	But I'm talking about a review of the Ismay conclusions,
4		of which you were aware, because you had read the Ismay
5		Report and you were, at one point in your leadership,
6		concerned that, if a proper and full independent review,
7		contrary to Mr Ismay's conclusions, was not undertaken,
8		then it would look as if the Post Office was unsure of
9		its ground. You never commissioned, did you, a full
10		forensic digital review of the software system?
11	Α.	So I think we have covered have covered this ground
12		already. Lord Arbuthnot raised concerns with me about
13		the subpostmasters' positions. I offered to look at
14		setting up an independent review. He and I then had
15		some discussions about that and it was important, if we
16		were going to take this initiative, which people in the
17		Post Office didn't want to take, some people in the Post
18		Office didn't want to take, that we did this on a basis
19		that he thought he and his colleagues would regard as
20		a proper basis. And there was quite a lot of discussion
21		with him about the best way of doing that.
22		It was in the light of those discussions that we
23		went down the route of employing Second Sight, rather
24		than going down the Deloitte route. We looked at that
25		yesterday and I spent a certain amount of time, and 129

1	Α.	That doesn't mean	I didn't see it.	I'm just we're
---	----	-------------------	------------------	----------------

- 2 talking about something that happened 10 years ago.
- 3 Q. That may be right but is your evidence that you cannot 4 say whether you read it or not and --
- 5 A. I think I would -- since we've now established and we
- 6 have clearly established that it came to me and my 7 fellow Board members, I think I would have read it.
- 8 SIR WYN WILLIAMS: So that I'm clear, what you're
- 9 acknowledging reading is the briefing report --10 A. Yes.
- SIR WYN WILLIAMS: -- not the full document? 11
- 12 Α. Yes, sorry.
- 13 SIR WYN WILLIAMS: Right.
- Α. And, actually, could I just say something about that --14 SIR WYN WILLIAMS: Yes. 15
- A. -- because, had I seen the full -- I mean, I don't know 16
- 17 whether you -- anybody here has -- well, I'm sure lots
- 18 of people have seen it -- the full report, when I looked
- 19 at it again earlier this year, has one of those colour
- 20 ratings, red, amber and green, against the different
- 21 items and, if you just take one look at that report, you
- 22 can see that there's an awful lot of red and an awful
- 23 lot of amber in there. And, if I had seen that, even if
- 24 I hadn't read a word of the text, it would have jumped 25 out at me.

- 1 quite a lot of energy, trying to get the terms of 2 reference of that piece of work as extensive and open as 3 I could. 4 Now I have said that with the benefit of hindsight, I now think that that wasn't the best -- that 5 6 wasn't, in retrospect, the best way to have gone about 7 that and I wish that I'd had a fully populated Board by 8 then, and, even though I didn't have a fully populated Board by then, that I had used the other non-executives 9 10 who were in position to help me think this through and 11 to put the commissioning of whatever kind of review we decided to go for on the best possible footing, really 12 13 having gone into what is it that we were trying to 14 achieve here and what would be the best way of doing
- 15 that and, if need be, if we'd come to the conclusion it
- 16 would have been better to go down the route of using one 17 of the Big Four, to have that conversation with Lord
- 18 Arbuthnot.
- 19 Q. Ms Perkins, did you actually read the Deloitte report?
- 20 A. Well, we discussed that this morning. If you're talking
- 21 about the Board Briefing, I talked about that with
- 22 Mr Beer this morning. I didn't, until I saw that report
- 23 in the disclosures sometime earlier this year, I didn't
- 24 remember seeing it. Q. So, I mean, it --

25

1	MR	HENRY: You've said many times that you would have turned
2		over every stone and that you've been asked about that,
3		but could I ask you, please, in the light of what was
4		the highly contentious Second Sight Interim Review and
5		the lessons learned, can you explain why, in early
6		September 2013, your Chief Executive Officer resiles
7		from a full Lessons Learned Review, having received
8		advice from Andrew Parsons that it would expose the Post
9		Office to proactive duties of criminal disclosure? Were
10		you aware of that?
11	Α.	We discussed this yesterday. I was not aware of it.
12	Q.	In fact, that reference no need to take you to it
13		is POL00146243. But could I ask you, please, now to be
14		shown POL00381706, 11 September 2013.
15		We can see the heading "Lessons learned [terms of
16		reference]", PowerPoint for the Audit and Risk
17		Committee, and then if we could scroll up, please, from
18		Ms Vennells to you, 11 September to Alasdair Marnoch,
19		but copied to you. Then could we scroll up, please.
20		Then we see this, do we not, from Paula Vennells to
21		Alasdair Marnoch he was, of course, dealing with
22		insurance, wasn't he?
23	Α.	Alasdair Marnoch was the Chair of the Audit and Risk
24		Committee.
25	Q.	Absolutely but he was also dealing with the notification 132

1	issue to the insurers, together with Chris Day?	1	A. I think I mean, I don't remember this, the reasoning
2 A .	In his yes, he was, yes.	2	behind the change in the scope of the Lessons Learne
3 Q .	Yes, copied to you, obviously to the Company Secretary	3	Review. I have wondered about that in recent weeks
4	as well, and then could we scroll up, please, and then	4	myself. I think the key point about Susan was that she
5	this:	5	had been I mean, this a Lessons Learned Review ab
6	"Most of the note [so this did come to you] should	6	the way in which Second Sight had been appointed to
7	be self-explanatory, although I should explain the	7	this review. It was about things such as the absence o
8	rationale behind our proposed timings. As we discussed	8	an engagement letter, things that we've talked about to
9	last week, there is a choice between proceeding with the	9	do with the timetable, the costs, the lack of proper
10	review in the near future, while the experiences are	10	liaison with them, and Susan had been the person who
11	still relatively fresh in our memory, or waiting until	11	in charge of that.
12	early 2014 (when we expect [Second Sight] will no longer	12	Obviously, as long as she was employed in the
13	be involved in the process). Having de-risked the	13	business, it was going to be a much more sensitive iss
14	review by narrowing its scope and running it as a short	14	in respect of her and her personal position than it
15	internal exercise, on balance I think it is more	15	would be once she had decided to go. But the need, ir
16	important to capture our insights sooner rather than	16	my view, to look at how that had been handled and lea
17	later. We are therefore proposing to commence the	17	lessons from it was just as great, after she had gone,
18	process in October (not earlier because it would be more	18	as if she hadn't gone, because the point was that it was
19	appropriate for both sides to wait until Susan is no	19	about improving the way the Post Office, in its newly
20	longer working in the building).	20	separated state, went about doing things like that.
21	"Alice and I had chance to discuss at our 121 this	21	And I was aware of the fact that this wasn't
22	morning and we are both comfortable. I would welcome	22	I mean, in a lot of organisations, it's absolutely
23	any comments you have."	23	normal for people to do lessons learned reviews after
24	Why was it so important for Susan Crichton to be	24	something has gone wrong or even when things
25	gone?	25	important things have gone right, and I didn't see that
	133		134
1	happening in the Post Office, and this seemed to be	1	very happy to be corrected.
2	a good example of a way of introducing that.	2	SIR WYN WILLIAMS: No, that's fine. So the position is you
2 3 Q.		3	are exploring whether this note referred to the docume
4 4	advice given from Andrew Parsons and also Hugh	4	which Mr Parsons may have been the author of, which
5	Flemington, 3 September, about the risk: proactive	5	makes reference to Gareth Jenkins, in effect, whereas
6	criminal disclosure. Now, we know that Ms Crichton knew	6	Ms Perkins, as I understand it, is reading that as being
7		7	wis renkins, as runderstand it, is reading that as being
	from an early stage, even before the drafting of the	1	a note concerned with lessens learned and competing
	Clarke Advise that the know about the unacted without	0	a note concerned with lessons learned and something
8	Clarke Advice, that she knew about the unsafe witness.	8	different; that's it, isn't it?
8 9	I, again, want to ask you, please, why it was so	9	different; that's it, isn't it? A. Thank you very much.
8 9 10	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business	9 10	different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's
8 9 10 11	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much	9 10 11	different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here.
8 9 10 11 12	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review.	9 10 11 12	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes.
8 9 10 11 12 13 A .	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said.	9 10 11 12 13	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right.
8 9 10 11 12 13 A . 14 Q .	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see.	9 10 11 12 13 14	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa
8 9 10 11 12 13 A. 14 Q. 15 SI	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may	9 10 11 12 13 14 15	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you?
8 9 10 11 12 13 A. 14 Q. 15 SI 16	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my	9 10 11 12 13 14 15 16	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No.
8 9 10 11 12 13 A. 14 Q. 15 SI 16	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my fault.	9 10 11 12 13 14 15 16 17	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No. Q. It's really you and Ms Vennells resolving that this
8 9 10 11 12 13 A. 14 Q. 15 SI 16 17 18	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my fault. The reference at the beginning "Most of the note	9 10 11 12 13 14 15 16 17 18	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No. Q. It's really you and Ms Vennells resolving that this contentious material should not come before the Board
8 9 10 11 12 13 A. 13 A. 15 SI 16 17 18 19	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my fault. The reference at the beginning "Most of the note should be self-explanatory", can I just be sure what the	9 10 11 12 13 14 15 16 17 18 19	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No. Q. It's really you and Ms Vennells resolving that this contentious material should not come before the Board because the material is so troubling in its implications.
8 9 10 11 12 13 A. 13 A. 15 SI 16 17 18 19 20	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my fault. The reference at the beginning "Most of the note	9 10 11 12 13 14 15 16 17 18 19 20	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No. Q. It's really you and Ms Vennells resolving that this contentious material should not come before the Board because the material is so troubling in its implications that it would have forced the Board to make proactive
8 9 10 11 12 13 A. 13 A. 14 Q. 15 SI 16 17 18 19 20 21	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my fault. The reference at the beginning "Most of the note should be self-explanatory", can I just be sure what the note is that it's talking about? Is it an attachment to this email or what?	9 10 11 12 13 14 15 16 17 18 19 20 21	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No. Q. It's really you and Ms Vennells resolving that this contentious material should not come before the Board because the material is so troubling in its implications that it would have forced the Board to make proactive disclosure to convicted defendants, had it seen it;
8 9 10 11 12 13 A. 14 Q. 15 SI 16 17 18 19 20 21 22 MI	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my fault. The reference at the beginning "Most of the note should be self-explanatory", can I just be sure what the note is that it's talking about? Is it an attachment to this email or what? R HENRY: No, sir.	9 10 11 12 13 14 15 16 17 18 19 20	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No. Q. It's really you and Ms Vennells resolving that this contentious material should not come before the Board because the material is so troubling in its implications that it would have forced the Board to make proactive disclosure to convicted defendants, had it seen it; isn't that the position?
8 9 10 11 12 13 A. 13 A. 14 Q. 15 SI 16 17 18 19 20 21 22 MI 22 23 SI	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my fault. The reference at the beginning "Most of the note should be self-explanatory", can I just be sure what the note is that it's talking about? Is it an attachment to this email or what?	9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No. Q. It's really you and Ms Vennells resolving that this contentious material should not come before the Board because the material is so troubling in its implications that it would have forced the Board to make proactive disclosure to convicted defendants, had it seen it; isn't that the position? A. It is absolutely not the position.
8 9 10 11 12 13 A. 13 A. 14 Q. 15 SI 19 20 21 22 MI 22 23 SI 22 3	I, again, want to ask you, please, why it was so important for Ms Crichton to have left the business before embarking on this de-risked, internal, much narrower in scope Lessons Learned Review. I can't add anything to what I have already said. I see. R WYN WILLIAMS: Can we just look at I am sorry, I may have missing the threat of this, Mr Henry, it's my fault. The reference at the beginning "Most of the note should be self-explanatory", can I just be sure what the note is that it's talking about? Is it an attachment to this email or what? R HENRY: No, sir.	9 10 11 12 13 14 15 16 17 18 19 20 21 22	 different; that's it, isn't it? A. Thank you very much. SIR WYN WILLIAMS: Fine. As long as I understand what's going on here. A. Yes. SIR WYN WILLIAMS: Fine. Right. MR HENRY: I mean, the position is that you're using Susa Crichton as a lightning conductor, aren't you? A. No. Q. It's really you and Ms Vennells resolving that this contentious material should not come before the Board because the material is so troubling in its implications that it would have forced the Board to make proactive disclosure to convicted defendants, had it seen it; isn't that the position?

 A. Nu. C. You's the Chair, events do not oversite the Chair, t	1		and keep Gareth Jenkins out of the picture?	1		me.
4 because of course Ms Vennells spoke to Ms Crichton's report, doint she? 4 A Yes, their absolutive true but, on this occasion – and this does sometimes happen – you're in a room with the issues and discussed the matter with MS Crichton 6 A. She did. 6 a group of people, and heyr's human beings, and sometimes happen, – you're in a room with the or how the the report? 11 A. Well, I don't thrivis you can necessarily infer that 11 10 previously thought would be with you had you had you do you do sometimes have to losk things and, as it said you export that i dark, after that Board meeting, 12 because, as we discussed vesteriday. Weard the fast as in the light of what 11 11 how regert that i dark, after that Board meeting, 13 moring of the Board haef that, in the light of what 12 effer what hat hat hepponed. think to myself – and to report 14 had napponed over the Non-Secoulty Directors treakles. 14 have and the coare indocusion on that to people. 15 sciann would have bad discussion on that to people. 16 But I' not - having said the nate ord to not with to have meet the scient discussion on that people. 14 have appond the have would have the reveloce on that be people. 16 But I' not - having said the nate over doot on that people. 15 sciann wo	2	Α.		2	Q.	You're the Chair; events do not overtake the Chair; the
4 A Yes, that absolutely the bulk on this occasion - and the previous for ourse Ms Vennells spoke to Ms Crichton's a group of people, and theyre is a room with a group of people, and theyre human boings, and a sometimes things kick off and sometimes things kick off and sometimes things kick off and you have been apprised of the seases and discussion on that the event? 1 A. Wes, that's absolutely the ubik to be park to be the ings and, as is able would be that people. This have arranged a separate discussion on that to be people. This have arranged a separate discussion on that to be people. This have arranged a separate discussion on that to be people. This have arranged a separate discussion on that to people. The have bease the mean hyperi	3	Q.	I mean, what would have happened on 16 July if	3		Chair sets the scope and the agenda
 served, ddir the? Kender, Serverfung, Server Mith, Mith,	4			4	A.	
6 A She dd. a group of people, and they's human beings, and the set of the second secon	5			5		-
7 Q. Yes. So, therefore, she muth rave been apprised of the issues and discussed the matter with MS Cicholon 7 sometimes things bick of and sometimes it isn't the right may to do to try and ram on with what you what do the treport? 1 Model. Idon't hink you can necessarily infor that 10 previously hough would be what you would do. You do sometimes have to file what had happened. Whit is our sould can show the would have an anometimes have to file with the discussion on that 1 paper. Which is and as a lead yesterday, it wasn't until the 12 1 because, as we discussed yesterday, it wasn't until the 12 after what had happened over the Non-Executive Directors breakfast, that is look the decision to start the discussion on that 1 paper. Which 3 and that would have happened dower then discussion on that 1 paper. Which 3 and that would have happened dower then discussion on that 1 paper. Which 3 and that would have happened dower then discussion on that 1 paper. Which 3 and that would have happened dower then discussion on that 1 paper. Which 3 and that would have happened dower then discussion on that 1 paper. Which 3 and that would have happened dower then discussion on the 1 paper. Which 3 and that would have happened dower that discussion on the 1 paper. Which 3 and that would have happened dower has the then paper. The 1 would have happened dower has the then paper. The 1 would have happened dower has the the paper. The 1 would have happened dower has the was has the paper. The 1 would have happened dower has the was happened dower has the was have the paper. The 1 would have happened dower has the wasn't the paper. The 1 would have happened dower has the wasn't the paper. The 1 would have happened dower has the wasn't the paper. The 1 would have happened dower has were thapper do course, event hough	6	Α.		6		
 issues and discussed the matter with Ms Crichton issues and discussed the matter with Ms Crichton beforehand, otherwise she wouldn't be able to speak to beforehand, otherwise she wouldn't be able to speak to because, as we discussed yestriday, twash tutil the because, as we discussed yestriday, twash tutil the because, as we discussed yestriday, twash tutil the because as we discussion on that but in not - having said that, none of us know but in not - having said that, none of us know but in not - having said that, none of us know a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into But Fauld, as the said herself. I think, dich know but Fauld, as the said herself. I think, dich know but Fauld, as the said herself. I think, dich know but Hauld Susan. I dich know that we woulden't resume a discussion on the paper without Susan being in the the alinformed your Chief Executive Officer that there were likely to be many, many claims for damages based du - the dual informed your chief Executive Officer that there were likely to be many, many claims for damages based du have been very difficult but we would find there had been dynamite, we would have been very difficult but we would find the base as one boxed up by me and, if there had been dynamite, we would have base as one dowid with we are difficult by there we could on the tops were solar on the sone of the solaro	7	Q.	Yes. So, therefore, she must have been apprised of the	7		
 9 beforehand, otherwise she wouldn't be able to speak to the report? 1 Well, i don't hirk you can accessarily infer that 1 because, as we discussed yesterday, it wasn't unli the 1 a Well, i don't hirk you can accessarily infer that 1 because, as we discussed yesterday, it wasn't unli the 1 and wasn't accessarily infer that 1 had happened over the Non-Executive Directors breaktat, 1 had informed your Chief Executive Difficer that there 1 had informed your Chief Executive Officer that there 2 or hur you do have bene dynamics, would frave 2 or hur you do have bene dynamics, would accession of the Royal 1 had informed your Chief Executive Officer that there 2 or hur you do have here evidence to the Inquiry that she 1 had informed your Chief Executive Officer that there 3 were likely to be many, many claims for damages based 4 ury yean daw set of the Would have been 5 an her has den dynamic, would have been 4 li was boad up and neere veriliated offore 5 an her has den dynamic, would have been 4 li was boad up and neere veriliated before 5 the foal ben dynamic, would have been 6 The tools continue to worder 4 were likely to be many, many claims for damages based 4 have here were light over very independent 1 Corbor 2013 at 330 per share but, on the tek, when 1 Corbor	8			8		-
 the report? the report? Wall, I don't hink you can accessarily infer that because, as we discussed yesterday, it wasn't util the the because, as we discussed yesterday, it wasn't util the the because is the discussion of the taber of the discussion of the appert without Susan being in the room and, as a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible, really, to get into a way that it became impossible really, to get into a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a had informed your Chief Executive Officer that there were likely to be many, many claims for dmanges based as he bas boxed up, it was not boxed up and never verifidee before the Board for that reason. a the the was one to code up there were indeeded and in the sus on the table of opamite, way would have been dynamite. as he therwas, and in derive hang bear of considerable the and informed your Chief Executive Officer that there the bas adored as a very independent in the sus on the based adored on the reason. a first way boxed up, it was not boxed	9		beforehand, otherwise she wouldn't be able to speak to	9		
11 A. Well, I don't think you can necessarily infer that 11 I now regret that I data that has that Baard meeting, 12 because, as we discussed yeaterday, it wasn't until the 12 after what had happened, think to meeting, 13 moring of the Board Iself that, it me light of what 13 that hodoed else thought of i either - that we should 14 had happened over the Non-Executive Directors breakfast, 14 have arranged a separate discussion on that paper, which 15 station to start the discussion took off in such 16 Suasn in the room. 16 14 have arranged a separate discussion in the paper, which Suasan in the room. 17 what would have attended. 15 stuation where we could have that discussion in was in the paper. 16 Suasan in the room. 10 16 Bul Paula, as the said herself. I think, ddm'l know 10 10 10 10 20 Suasan in the room. 20 1 would have been dynamite, wouldh it, because not an was in the paper. 21 Bul Paula, as the said herself. I think, ddm'l know 21 10 10 10 22 that I was going to ask to kick off that discussion 22 4 Yes.	10			10		
12 because, as we discussed yesterday, it wasn't until the 12 after what had happened, think to myself – and Tregret 13 moning of the Board Itself that, in the light of what 13 that nobody else thought of it either – that we should 14 had happend over the Non-Executive Directors breakfast. 16 have arranged a separate discussion on that paper, which 15 that I took the decision to start the discussion on that 16 Susan would have tanppened had we done that how on that would have happened had we done that and we do not 16 a way that I became impossible, really, to get in to 18 Row what, if anything, more Susan would have 20 Susan in the room. 20 It would have happened had we done that mow winth towal thave happen- and the paper. 21 But Paula, as the said herself, I think, didn't know 18 Row what, if anything, more Susan would have 22 that I was poing to ask to kick off that discussion with 29 0 It would have bappened now would would have bane dynamile, would'n It, because not only didy ou have the paper - and the paper. 23 out - 23 out - 24 A Yes. 24 a discussion on the paper without Susan being in the fast and way on the paper - and the paper and than time, yeys. 78 1	11	Α.	•	11		
13 moning of the Board leaf that, in the light of what 13 that nobody dee thought of it either – that we should 14 had happened over the Non-Executive Directors breakfat, 14 have arranged a separted discussion on that paper, which 15 that I look the decision to start the discussion not and, as 16 But Th not – having said that, none of us know 16 paper without Susan being in the room and, as 16 But Th not – having said that, none of us know 17 texpland vestering, Ital discussion took off in such 17 by and discussion than was in the paper. 20 Susan in the room. 20 1 Nould have been dynamite, would have as not outly did you have the paper – and the paper of course, 21 But Paula, as she said herself, I think, didri know 21 only did you have the paper – and the paper of course, 23 without Susan L ident know that we would'nt resume 23 out - 24 a discussion on the paper without Susan being in the 24 A Yes. 25 even likely to be many, many claims for damages based 1 avample, the announcement of the floataton of the Royal 2 were likely to be many, many claims for damages based 2 Mail Group took place on 10 July 2013, did it not? <td>12</td> <td></td> <td></td> <td>12</td> <td></td> <td></td>	12			12		
 had happened over the Non-Executive Directors breakfast, that I took the decision to start the discussion on that the advectory of the decision to start the discussion on that the decision to start the discussion in that the decision to start the discussion in that the decision to start the discussion in that explained yesterday, that discussion took off in such a way that it became impossible, really, to get into a way that it became impossible, really, to get into a station where we could have that discussion with Susan in the room. But Paula, as she sidh herseft, I think, didn't know a discussion on the paper without Susan heing in the a discussion on the paper without Susan heing in the thad informed your Chief Executive Officer that there were likely to be many, many claims for damages based uwhat her assard. that in suggesting to you is a cordon <i>sanitaire</i>, it was booked up by me and, if there had been dynamite, wouldh ave deelt with it. the bad for that reason. the fact is that the Royal Mail shares were floated on tho observe yn independentin was in your mind at the indires of Min Xima, Queen's Coursel, as he then was, did not percolate up to the Board during the read during the was did not percolate up to the Board during there deal with it. One dees continue – I mean, one does continue to would have beard query with diveces of Min Xima, Queen's Coursel, as he then was, did not percolate up to the Board during the prind July to Cobare 2013. Can you think of any the prind July to Cobare 2013. Can you think of any the prind July to Cobare 2013. Can you think of any the fortain of The Royal Mail. the orden that the was during the period with you in the does and the read of the floation of the Government and the v	13			13		
 15 that I took the decision to start the discussion on that 16 paper without Susan being in the room and, as 17 lexplande ysettrophy, that discussion took off in such a way that it became impossible, really, to get into a situation where we could have that discussion with 19 a situation where we could have that discussion with 19 contributed to that discussion than was in the paper. 20 C. It would have been dynamite, we would's the would have been dynamite, we would's the would's the ween dynamite, we would's the would's the ween dynamite, we would have been dynamite, we would have bee	14			14		
 17 I explained yesterday, that discussion took off in such a way that it became impossible, really, to get into a subation where we could have that discussion with 28 Susan in the room. 21 But Paula, as she said herself. I think, didn't know 21 But Paula, as she said herself. I think, didn't know 22 that I vas going to ask to kick off that discussion on the paper without Susan being in the room because it – events just overtook us – overtook 21 had informed your Chief Executive Officer that there 137 22 were likely to be many, many claims for damages based 137 23 upon what the was aware of. So it would have been 4ynamite, what I'm suggesting to you is a cordon 4 dynamite. What I'm suggesting to you is a cordon 5 sanitaire, it was boxed up and never ventilated before 5 the Board for that reason. 24 If there had been dynamite, we would have dealt with it. 25 That was a group of people who were very independent why significant advices of considerable importance, in fact momentous importance, in dart metorely to be Board? 26 A Me Beera seked me about this yesterday and I reflected on it. I don't ramember the salt are of these issues if that needed to be handled. 26 A Me Beera seked me about this yesterday and I reflected on it. I don't know why they didn't. There are all kinds of reason why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they didn't. There are all kinds of reasons why they d	15			15		
 17 I explained yesterday, that discussion took off in such a way that it became impossible, really, to get into a situation where we could have the discussion with 18 Susan in the room. 19 But Paula, as she said herself, I think, didn't know 11 But Paula, as she said herself, I think, didn't know 11 But Paula, as she said herself, I think, didn't know 12 that I was going to ask to kick off that discussion without Susan. I didn't know that we wouldn't resume 20 a discussion on the paper without Susan being in the room because if - events just overtook us - overtook 12 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based upon what she was aware of. So it would have been dynamite. What it mauggesting to you is a cordon 21 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based upon what she was aware of. So it would have been dynamite. What it mauggesting to you is a cordon 22 minded, they were thoughtful people, they had good 23 A I don't remember the exact date but around that time, yees. 24 A Yes. 25 C - but you do have here without Susan being in the rase on thought the people, they had good 34 I don't remember the exact date but around that time, yees. 35 antaire, it was boxed up and never ventilated before the Board for that reason. 34 I there had been dynamite, we would have dealt with it. 35 That was a group of people who were very independent why significant advices of for Altman, Queen's Counsel, as he then was, did not percolate up to the Board during the period July to Cotober 2013. Can you think of any reason why throe significant advices of considerable 36 Or the does continue - I mean, one does continue to wonder 37 that was a group of people who were very independent why significant advices of Considerable 36 Or the do	16		paper without Susan being in the room and, as	16		But I'm not having said that, none of us know
 a way that it became impossible, really, to get into a situation where we could have that discussion with Susan in the room. But Paula, as she said herself, I think, didn't know that I was going to ask to kick off that discussion without Susan. I didn't know that we would'n tresume a discussion on the paper without Susan being in the room because it – events just overtook us – overtook 137 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based 137 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based 4 dynamite. What I'm suggesting to you is a cordon 5 sanitaire. It was boxed up and never vertilated before 6 the Board for that reason. A I if any tas boxed up, it was not boxed up by me and, if there had been dynamite, we would have dealt with it. That was a group of people who were very independent wy significant davices of mAltman, Queen's Counsel, as the hen was, did not percolate up to the Board? C. De does continue - I mean, one does continue to wonder why significant davices of MAltman, Queen's Counsel, as the hen was, did not percolate up to the Board? C. Me Bearasked me about this yesterday and I reflected on the period July to October 2013. Can you think of any reason why those significant davices of ornsiderable importance, in fact momentous importance, didn't percediate hink way up to the Board? A. Me Bearasked me about this yesterday and I reflected on it. I don't know why they didn't. C. Well, funding must be very, very important for any chair because, of course, you've got to fulfil the vision of the period July to October 2013. Can you think of any reason why they significant davices of onsiderable importance, in fact momentous importance, didn't possession of the facts as to why they didn't. A. Me Bearasked me about this yesterday and I reflected on it. I don't	17			17		
 a situation where we could have that discussion with Susan in the room. But Paula, as be said herself. I think, didn't know But Paula, as be said herself. I think, didn't know that I was going to ask to kick off that discussion without Susan. I didn't know that we wouldn't resume discussion on the paper without Susan being in the room because it – events just overtook us – overtook 1 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based upon what she was aware of. So it would have been a first was boxed up and never ventilated before the baard for that reason. A. If it was boxed up in the toxed twith it. That was a group of people who were very independent was in your mind at the time, we would have dealt with it. That was a group of people who were very independent was in your mind at the time, we would have dealt with it. That was a group of people who were very independent was in your mind at the time, we was an tic? One does continue - I mean, one does continue to wonder why significant advices of Mr Atman, Queen's Counsel, as the the was, id on to percolate up to the Board? One does continue - I mean, one does continue to wonder why significant advices of Mr Atman, Queen's Counsel, as the the was, id on to percolate up to the Board? M. Mr Beer asked me about this yesterday and I reflected on it he period July to toke beard? M. Mr Beer asked me about this yesterday and I reflected on it he period law they wight not have doen and I'm not in portance, in fact momentous importance, didn't porseasion of the facts as to why they didn't. A. Mr Beer asked me about this yesterday and I reflected on it. I don't know why they didn't. Ma the procolate up to the Board (I'm on't see wh	18			18		
 Susan in the room. But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said herself, I think, didn't know But Paula, as she said he	19			19		
 But Paula, as she said herself, I think, didn't know that I was going to ask to kick off that discussion without Susan. I didn't know that we would't resume a discussion on the paper without Susan being in the room because it – events just evertook us – overtook 1 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based upon what she was aware of. So it would have been dynamite. What I'm suggesting to you is a cordon sanitaire, it was boxed up and never ventilated before there had been dynamite, we would have dealt with it. That was a group of people who were very independent minded, they were thoughtful people, they had good have dealt with it. One does continue – I mean, one does continue to wonder why significant advices of MT Atman, Queens' Counsel, and the time, It was just one of these issues the partod July to October 2013. Can you think of any reasons why they might not have doen and I'm not in percolate their way up to the Board? A. M ribeer asked me about this yesterday and I reflected on the partoale, in fact momentous importance, didn't the areaked me about this yesterday and I reflected on that needed to with the connection is between that and the floation of the Government that har ended to be handled. Well, funding must be very, very important for any chair the areaked me about this yesterday and I reflected on thor the dow why they didin't. There are all kinds of reasons why they might not have doen and I'm not in possession of the fast as to why they didin't. the orienporaneous knowledge at that time, because, for the reason knowledge at that time, because, for the orienporaneous knowledge at that time, because, for the orienporaneous k					Q.	
 that I was going to ask to kick off that discussion without Susan. I didn't know that we wouldn't resume a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the a discussion on the paper without Susan being in the that I many claims for damages based upon what she was aware of. So it would have been dynamite. What I'm suggesting to you is a cordon sanitaire, it was boxed up and never ventilated before there had been dynamite, we would have dealr with it. That was a group of people who were very independent minded, they were thoughtful people, they had good thave dealt with it. Chore dees continue – I mean, one does continue to wonder why significant advices of Onsiderable the period July to October 2013. Can you think of any reason why those significant advices of considerable im portance, in fact momentous importance, didn't percolate their way up to the Board? A. M Teer asked me about this yesterday and I reflected on t. I don't row why they didn't. t. I don't row why they didn't. t. I don't now why they didn't. the period know boe and I'm not in possession of the facts as to why they udin't. t. I don't now why they didn't. t. Mat mere asked me about this yesterday and I refl						-
 without Susan. I didn't know that we wouldn't resume a discussion on the paper without Susan being in the room because it - events just overtook 137 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based dynamite. What I'm suggesting to you is a cordon sanitaire, it was boxed up and never ventilated before the Board for that reason. A. I don't remember the exact date but around that time, yes. Q. The fact is that the Royal Mail shares were floated on 11 for table up, it was not boxed up by me and, if there had been dynamite, we would have dealt with it. That was a group of people who were very independent why significant advices of mAltman, Queen's Counsel, as he then was, did not percolate up to the Board during the percolate up to the Board for many sensor why they dight. There are all kinds of reasons why they might not have doen and I'm not in possession of the facts as to why they didnt. Q. Can you help us, please, though with your contemportaneous knowledge at that lime, because, for 20. Wiell, the reason why is because, and I'm ot im possession of the facts as to why they didnt. Q. Can you help us, please, though with your contemportaneous knowledge at that time, because, for 21. L on throw why they didnt. Q. Well, the reason why is because, though with your contemportaneous knowledge at that time, because, for 22. Well, the reason why is because, though with your Q. Well, the reason why is because, though with your Q. Well, the reason why is because, though with your Q. Well, the reason why is because, that time, because, for 23. With raised nearly £2 billion - 1.98 - the Government announced 640 million to be invested in the Post Office, 						
 25 room because it events just overtook us - overtook 137 25 room because it events just overtook us - overtook 137 26 n but you do have her evidence to the Inquiry that she 138 27 n but you do have her evidence to the Inquiry that she 138 28 n but you do have her evidence to the Inquiry that she 138 29 n but you do have her evidence to the Inquiry that she 138 20 n but you do have her evidence to the Inquiry that she 138 21 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based upon what she was aware of. So it would have been 4/namite. What I'm suggesting to you is a <i>cordon</i> 5 as <i>nitaire</i>; it was boxed up and never ventilated before 6 the Board for that reason. 3 A. I don't remember the exact date but around that time, yes. 5 Q. The fact is that the Royal Mail shares were floated on 6 11 October 2013 at 330p per share but, on the 16th, when 11 was a group of people who were very independent 9 was in your mind at the time, wasn't it? 10 minded, they were thoughtful people, they had good 11 values. It would have been very difficult but we would have dealt with it. 3 Q. One does continue I mean, one does continue to wonder why significant advices of for Altman, Queen's Counsel, 13 as he then was, did not percolate up to the Board 9 any ito the goard 11 motin 12 percolate their way up to the Board 9 any percolate their way up to the Board 9 any percolate their way up to the Board 9 and 11 motin 12 percolate their way up to the Board 9 and 11 motin 12 possession of the facts as to why they didn't. There are all kinds 2 of reasons why they might not have done and I'm not in 2 possession of the facts as to why they didn't. 4 C. Can you help us, please, though with your 25 contemportaneous knowledge at that time, because, for 5 D. Well, the reason why is because, after the flotation, 9 which raised neal for the cover	23			23		-
 25 room because it - events just overtook 137 26 Q but you do have her evidence to the Inquiry that she 138 1 had informed your Chief Executive Officer that there were likely to be many, many claims for damages based upon what she was aware of. So it would have been dynamite. What I'm suggesting to you is a cordon sanitaire, it was boxed up and never ventilated before the Board for that reason. A. If it was boxed up, it was not boxed up by me and, if there had been dynamite, we would have dealt with it. That was a group of people who were very independent minded, they were thoughtful people, they had good they started to trade unconditionally, they were 24 there had been dynamite, we would have dealt with it. That was a group of people who were very independent walues. It would have been very difficult but we would have dealt with it. Go. Poe does continue - I mean, one does continue to wonder why significant advices of fM Altman, Queen's Counsel, as he then was, did not percolate up to the Board Quing the period July to October 2013. Can you think of any percolate their way up to the Board Quing the areaked me about this yesterday and I reflected on the Area mask dim to thics as to why they didnt. A. Mre Beer asked me about this yesterday and I reflected on the I don't know why they didnt. There are all kinds of reasons why they might not have done and I'm not in possession of the facts as to why they didnt. Q. Can you help us, please, though with your Contemportaneous knowledge at that time, because, for Contemportaneous knowledge at that time, because, for 	24		a discussion on the paper without Susan being in the	24	A.	Yes.
137 138 1 had informed your Chief Executive Officer that there example, the announcement of the flotation of the Royal 2 upon what she was aware of. So it would have been All Group took place on 10 July 2013, did it not? 3 upon what she was aware of. So it would have been Mail Group took place on 10 July 2013, did it not? 4 dynamite. What I'm suggesting to you is a cordon A 5 sanitaire, it was boxed up and never ventilated before 6 6 the Board for that reason. 7 7 A. If it was boxed up, it was not boxed up by me and, if 7 8 there had been dynamite, we would have dealt with it. 7 9 That was a group of people who were very independent 7 10 minded, they were thoughful people, they had good 10 A. No. No tapaticularly. Imean, obviously I form the 13 Q One does continue I mean, one does continue to wonder 14 the period July to October 2013. Can you think of any 16 the period July to October 2013. Can you think of any 15 Q . Well, funding must be very, very important for any chair 18 importance, in fact momentous importance, didn't 19 modernise it and, to do that, you needde					Q.	but you do have her evidence to the Inquiry that she
2were likely to be many, many claims for damages based2Mail Group took place on 10 July 2013, did it not?3upon what she was aware of. So it would have been3A.I don't remember the exact date but around that time,4dynamite. What I'm suggesting to you is a cordon5S.I too't remember the exact date but around that time,5sanitaire, it was boxed up and never ventilated before5Q.The fact is that the Royal Mail shares were floated on6the Board for that reason.611 October 2013 at 330p per share but, on the 16th, when7A.If it was boxed up, it was not boxed up by me and, if7they started to trade unconditionally, they were 248there had been dynamite, we would have dealt with it.8times oversubscribed. That was obviously a matter that9That was a group of people who were very independent9was in your mind at the time, wasn't it?10minded, they were thoughtful people, they had good10A.No. Not particularly. I mean, obviously I from the11values. It would have been very difficult but we would11emails that we I've seen, there was an issue about12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q. One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board?17 <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>			-			
2were likely to be many, many claims for damages based2Mail Group took place on 10 July 2013, did it not?3upon what she was aware of. So it would have been3A.I don't remember the exact date but around that time,4dynamite. What I'm suggesting to you is a cordon5S.I too't remember the exact date but around that time,5sanitaire, it was boxed up and never ventilated before5Q.The fact is that the Royal Mail shares were floated on6the Board for that reason.611 October 2013 at 330p per share but, on the 16th, when7A.If it was boxed up, it was not boxed up by me and, if7they started to trade unconditionally, they were 248there had been dynamite, we would have dealt with it.8times oversubscribed. That was obviously a matter that9That was a group of people who were very independent9was in your mind at the time, wasn't it?10minded, they were thoughtful people, they had good10A.No. Not particularly. I mean, obviously I from the11values. It would have been very difficult but we would11emails that we I've seen, there was an issue about12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q. One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board?17 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>						
3 upon what she was aware of. So it would have been 3 A I don't remember the exact date but around that time, yes. 5 santaire, it was boxed up and never ventilated before 5 Q The fact is that the Royal Mail shares were floated on 6 the Board for that reason. 6 11 October 2013 at 330p per share but, on the 16th, when 7 A. If it was boxed up it was not boxed up by me and, if 7 8 there had been dynamite, we would have dealt with it. 8 times oversubscribed. That was obviously a matter that 9 That was a group of people who were very independent 9 was in your mind at the time, wasn't it? 10 minded, they were thoughtful people, they had good 10 A. No. Not particularly. I mean, obviously I from the 11 values. It would have been very difficult but we would 11 emails that we I've seen, there was an issue about 12 have dealt with it. 12 the Royal Mail prospectus but that was not looming large 13 Q. One does continue - I mean, one does continue to wonder 13 in my mind at the time. It was just one of those issues 14 why significant advices of Mr Altman, Queen's Counsel, 14 that needed to be handled.	1		had informed your Chief Executive Officer that there	1		example, the announcement of the flotation of the Royal
4dynamite. What I'm suggesting to you is a cordon4yes.5sanitaire, it was boxed up and never ventilated before5Q.The fact is that the Royal Mail shares were floated on6the Board for that reason.611 October 2013 at 330p per share but, on the 16th, when7A.If it was boxed up, it was not boxed up by me and, if7they started to trade unconditionally, they were 248there had been dynamite, we would have dealt with it.8times oversubscribed. That was obviously a matter that9That was a group of people who were very independent9was in your mind at the time, wasn't it?10minded, they were thoughful people, they had good10A.No. Not particularly. I mean, obviously I from the11values. It would have been very difficult but we would11emails that we I've seen, there was an issue about12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q.One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board Quring15Q.16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance	2		were likely to be many, many claims for damages based	2		Mail Group took place on 10 July 2013, did it not?
5sanitaire, it was boxed up and never ventilated before5Q.The fact is that the Royal Mail shares were floated on6the Board for that reason.611 October 2013 at 330p per share but, on the 16th, when7A.If it was boxed up, it was not boxed up by me and, if7they started to trade unconditionally, they were 248there had been dynamite, we would have dealt with it.8times oversubscribed. That was obviously a matter that9That was a group of people who were very independent9was in your mind at the time, wasn't it?10minded, they were thoughtful people, they had good10A.No. Not particularly. I mean, obviously I from the11values. It would have been very difficult but we would11emails that we I've seen, there was an issue about12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q.One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board during15Q.Well, funding must be very, very important for any chair16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, d	3		upon what she was aware of. So it would have been	3	Α.	I don't remember the exact date but around that time,
6the Board for that reason.611 October 2013 at 330p per share but, on the 16th, when7A.If it was boxed up, it was not boxed up by me and, if7they started to trade unconditionally, they were 248there had been dynamite, we would have dealt with it.8times oversubscribed. That was obviously a matter that9That was a group of people who were very independent9was in your mind at the time, wasn't it?10minded, they were thoughtful people, they had good10A.No. Not particularly. I mean, obviously 1 from the11values. It would have been very difficult but we would11emails that we I've seen, there was an issue about12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q. One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board during15Q.Well, funding must be very, very important for any chair16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19funding and suppo	4		dynamite. What I'm suggesting to you is a cordon	4		yes.
7A.If it was boxed up, it was not boxed up by me and, if7they started to trade unconditionally, they were 248there had been dynamite, we would have dealt with it.8times oversubscribed. That was obviously a matter that9That was a group of people who were very independent9was in your mind at the time, wasn't it?10minded, they were thoughtful people, they had good10A.No. Not particularly. I mean, obviously I from the11values. It would have been very difficult but we would11emails that we I've seen, there was an issue about12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q.One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board during15Q.16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on21A.Yes, but I don't see what	5		sanitaire, it was boxed up and never ventilated before	5	Q.	The fact is that the Royal Mail shares were floated on
8 there had been dynamite, we would have dealt with it. 8 times oversubscribed. That was obviously a matter that 9 That was a group of people who were very independent 9 was in your mind at the time, wasn't it? 10 minded, they were thoughtful people, they had good 10 A. No. Not particularly. I mean, obviously I from the 11 values. It would have been very difficult but we would 11 emails that we I've seen, there was an issue about 12 have dealt with it. 12 the Royal Mail prospectus but that was not looming large 13 Q. One does continue I mean, one does continue to wonder 13 in my mind at the time. It was just one of those issues 14 why significant advices of Mr Altman, Queen's Counsel, 14 that needed to be handled. 15 as he then was, did not percolate up to the Board during 15 Q. Well, funding must be very, very important for any chair 16 the period July to October 2013. Can you think of any 16 because, of course, you've got to fulfil the vision of 17 reason why those significant advices of considerable 17 the Government and the vision of the Government was to 18 importance, in fact momentous importance, didn't 18	6		the Board for that reason.	6		11 October 2013 at 330p per share but, on the 16th, when
 9 That was a group of people who were very independent minded, they were thoughtful people, they had good 10 minded, they were thoughtful people, they had good 10 A. No. Not particularly. I mean, obviously I from the emails that we I've seen, there was an issue about 11 have dealt with it. 12 have dealt with it. 13 Q. One does continue I mean, one does continue to wonder why significant advices of Mr Altman, Queen's Counsel, 14 that needed to be handled. 15 as he then was, did not percolate up to the Board during 16 the period July to October 2013. Can you think of any 16 importance, in fact momentous importance, didn't 18 importance, in fact momentous importance, didn't 19 percolate their way up to the Board? 10 A. Mr Beer asked me about this yesterday and I reflected on 10 it. I don't know why they didn't. There are all kinds 21 A. Yes, but I don't see what the connection is between that 22 of reasons why they might not have done and I'm not in 23 possession of the facts as to why they didn't. 24 Well, the reason why is because, after the flotation, 24 Q. Can you help us, please, though with your 24 contemporaneous knowledge at that time, because, for 25 contemporaneous knowledge at that time, because, for 	7	Α.	If it was boxed up, it was not boxed up by me and, if	7		they started to trade unconditionally, they were 24
10minded, they were thoughtful people, they had good10A.No. Not particularly. I mean, obviously I from the11values. It would have been very difficult but we would11emails that we I've seen, there was an issue about12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q.One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board during15Q.16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?10A.20A.Mr Beer asked me about this yesterday and I reflected on1021it. I don't know why they didn't. There are all kinds21A.22of reasons why they might not have done and I'm not in22and the flotation of Royal Mail.23possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation,24Q.Can you help us, please, though with your24which raised nearly £2 billion 1.98 the Gove	8		there had been dynamite, we would have dealt with it.	8		times oversubscribed. That was obviously a matter that
11values. It would have been very difficult but we would11emails that we I've seen, there was an issue about12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q.One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board during15Q.Well, funding must be very, very important for any chair16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on20funding and support, didn't you?21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that22of reasons why they might not have done and I'm not in22Q.Well, the reason why is because, after the flotation,23why our percolase knowledge at that time, because, for23Q.Well, the reason why is because, after the Government	9		That was a group of people who were very independent	9		was in your mind at the time, wasn't it?
12have dealt with it.12the Royal Mail prospectus but that was not looming large13Q.One does continue I mean, one does continue to wonder13in my mind at the time. It was just one of those issues14why significant advices of Mr Altman, Queen's Counsel,14that needed to be handled.15as he then was, did not percolate up to the Board during15Q.16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on20funding and support, didn't you?21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that23possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation,24Q.Can you help us, please, though with your24which raised nearly £2 billion 1.98 the Government25contemporaneous knowledge at that time, because, for25announced 640 million to be invested in the Post Office,	10		minded, they were thoughtful people, they had good	10	Α.	No. Not particularly. I mean, obviously I from the
 Q. One does continue I mean, one does continue to wonder why significant advices of Mr Altman, Queen's Counsel, as he then was, did not percolate up to the Board during the period July to October 2013. Can you think of any reason why those significant advices of considerable importance, in fact momentous importance, didn't the Board? Mr Beer asked me about this yesterday and I reflected on it. I don't know why they didn't. There are all kinds of reasons why they might not have done and I'm not in possession of the facts as to why they didn't. Q. Well, the reason why is because, after the flotation, which raised nearly £2 billion 1.98 the Government announced 640 million to be invested in the Post Office, 	11		values. It would have been very difficult but we would	11		emails that we I've seen, there was an issue about
14why significant advices of Mr Altman, Queen's Counsel, as he then was, did not percolate up to the Board during14that needed to be handled.15as he then was, did not percolate up to the Board during15Q.Well, funding must be very, very important for any chair because, of course, you've got to fulfil the vision of16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on it. I don't know why they didn't. There are all kinds21A.21it. I don't know why they didn't.There are all kinds21A.23possession of the facts as to why they didn't.23Q.24Q. Can you help us, please, though with your contemporaneous knowledge at that time, because, for24Well, the reason why is because, after the flotation, which raised nearly £2 billion 1.98 the Government25contemporaneous knowledge at that time, because, for25announced 640 million to be invested in the Post Office,	12		have dealt with it.	12		the Royal Mail prospectus but that was not looming large
15as he then was, did not percolate up to the Board during15Q.Well, funding must be very, very important for any chair16the period July to October 2013. Can you think of any16because, of course, you've got to fulfil the vision of17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on it. I don't know why they didn't. There are all kinds21A.21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that and the flotation of Royal Mail.23possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation, which raised nearly £2 billion 1.98 the Government announced 640 million to be invested in the Post Office,	13	Q.	One does continue I mean, one does continue to wonder	13		in my mind at the time. It was just one of those issues
16the period July to October 2013. Can you think of any reason why those significant advices of considerable16because, of course, you've got to fulfil the vision of the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on it. I don't know why they didn't. There are all kinds21A.21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that and the flotation of Royal Mail.23possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation, which raised nearly £2 billion 1.98 the Government announced 640 million to be invested in the Post Office,	14		why significant advices of Mr Altman, Queen's Counsel,	14		that needed to be handled.
17reason why those significant advices of considerable17the Government and the vision of the Government was to18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on20funding and support, didn't you?21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that22of reasons why they might not have done and I'm not in22and the flotation of Royal Mail.23possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation,24Q.Can you help us, please, though with your24which raised nearly £2 billion 1.98 the Government25contemporaneous knowledge at that time, because, for25announced 640 million to be invested in the Post Office,	15		as he then was, did not percolate up to the Board during	15	Q.	Well, funding must be very, very important for any chair
18importance, in fact momentous importance, didn't18turn around the business, eradicate losses, and19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on20funding and support, didn't you?21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that22of reasons why they might not have done and I'm not in22and the flotation of Royal Mail.23possession of the facts as to why they didn't.23Q.24Q.Can you help us, please, though with your24which raised nearly £2 billion 1.98 the Government25contemporaneous knowledge at that time, because, for25announced 640 million to be invested in the Post Office,	16		the period July to October 2013. Can you think of any	16		because, of course, you've got to fulfil the vision of
19percolate their way up to the Board?19modernise it and, to do that, you needed Government20A.Mr Beer asked me about this yesterday and I reflected on it. I don't know why they didn't. There are all kinds20funding and support, didn't you?21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that and the flotation of Royal Mail.23possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation, which raised nearly £2 billion 1.98 the Government announced 640 million to be invested in the Post Office,	17		reason why those significant advices of considerable	17		the Government and the vision of the Government was to
20A.Mr Beer asked me about this yesterday and I reflected on it. I don't know why they didn't. There are all kinds20funding and support, didn't you?21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that and the flotation of Royal Mail.22of reasons why they might not have done and I'm not in possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation, which raised nearly £2 billion 1.98 the Government announced 640 million to be invested in the Post Office,	18		importance, in fact momentous importance, didn't	18		turn around the business, eradicate losses, and
21it. I don't know why they didn't. There are all kinds21A.Yes, but I don't see what the connection is between that22of reasons why they might not have done and I'm not in22and the flotation of Royal Mail.23possession of the facts as to why they didn't.23Q.24Q.Can you help us, please, though with your2425contemporaneous knowledge at that time, because, for25announced 640 million to be invested in the Post Office,	19		percolate their way up to the Board?	19		modernise it and, to do that, you needed Government
22of reasons why they might not have done and I'm not in22and the flotation of Royal Mail.23possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation,24Q.Can you help us, please, though with your24which raised nearly £2 billion 1.98 the Government25contemporaneous knowledge at that time, because, for25announced 640 million to be invested in the Post Office,	20	Α.	Mr Beer asked me about this yesterday and I reflected on	20		funding and support, didn't you?
23possession of the facts as to why they didn't.23Q.Well, the reason why is because, after the flotation,24Q.Can you help us, please, though with your24which raised nearly £2 billion 1.98 the Government25contemporaneous knowledge at that time, because, for25announced 640 million to be invested in the Post Office,	21		it. I don't know why they didn't. There are all kinds	21	Α.	Yes, but I don't see what the connection is between that
24Q.Can you help us, please, though with your24which raised nearly £2 billion 1.98 the Government25contemporaneous knowledge at that time, because, for25announced 640 million to be invested in the Post Office,	22		of reasons why they might not have done and I'm not in	22		and the flotation of Royal Mail.
25 contemporaneous knowledge at that time, because, for 25 announced 640 million to be invested in the Post Office,	23		possession of the facts as to why they didn't.	23	Q.	Well, the reason why is because, after the flotation,
	24	Q.	Can you help us, please, though with your	24		which raised nearly £2 billion 1.98 the Government
139 140	25			25		
			139			140

1		and that was on 27 November 2013. I mean, there is	1
2		a connection, isn't there?	2
3	Α.	I have no idea. I really don't see that connection.	3
4		The fact is that we had been the Government's policy	4
5		in relation to the Post Office, the continuation of the	5
6		subsidy until the point at which we broke even and the	6
7		investment made in the Post Office, in order to break	7
8		even, was something which was being discussed, as far as	8
9		I was aware, completely separately from the Royal Mail	9
10		Group flotation.	10
11		I never heard anybody make that connection and I had	11
12		discussions myself with officials in the Treasury and	12
13		with the Chief Secretary; nobody ever made that	13
14		connection. I think that there were two completely	14
15		separate things going on there.	15
16		Nobody knew, at the time when the policy in relation	16
17		to the modernisation of the Post Office was announced,	17
18		whether Royal Mail would float. I mean, there had not	18
19		been a very successful history of that, in the past. So	19
20		I may be completely wrong about this but I personally do	20
21		not see those two things as being connected in that way.	21
22	Q.	From July 2013, the green light was on, because that was	22
23		the announcement by Vince Cable, the Secretary of State	23
24		and, of course, that coincided with the perfect storm of	24
25		Second Sight Interim Review and, also although	25
			25
		141	23
		141	
1		141 prospectus?	1
2	A.	141 prospectus? I've seen recently re-seen those emails, and it	1 2
2 3	A.	141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions	1 2 3
2 3 4		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that.	1 2 3 4
2 3 4 5	A. Q.	141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not	1 2 3 4 5
2 3 4 5 6		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and	1 2 3 4 5 6
2 3 4 5 6 7		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although	1 2 3 4 5 6 7
2 3 4 5 6 7 8		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate	1 2 3 4 5 6 7 8
2 3 4 5 6 7 8 9		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of	1 2 3 4 5 6 7 8 9
2 3 4 5 6 7 8 9		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with	1 2 3 4 5 6 7 8 9 10
2 3 4 5 6 7 8 9 10 11		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk you load the prospectus with risk, so that	1 2 3 4 5 6 7 8 9 10 11
2 3 4 5 6 7 8 9 10 11 12		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to	1 2 3 4 5 6 7 8 9 10 11 12
2 3 4 5 6 7 8 9 10 11 12 13		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to invest on a false basis. Yet we know for a fact that	1 2 3 4 5 6 7 8 9 10 11 12 13
2 3 4 5 6 7 8 9 10 11 12 13 14		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to invest on a false basis. Yet we know for a fact that the Post Office was in the process of notifying its	1 2 3 4 5 6 7 8 9 10 11 12 13 14
2 3 4 5 6 7 8 9 10 11 12 13 14 15		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to invest on a false basis. Yet we know for a fact that the Post Office was in the process of notifying its insurers concerning the prospects of civil litigation	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to invest on a false basis. Yet we know for a fact that the Post Office was in the process of notifying its insurers concerning the prospects of civil litigation regarding wrongful convictions.	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to invest on a false basis. Yet we know for a fact that the Post Office was in the process of notifying its insurers concerning the prospects of civil litigation regarding wrongful convictions.	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to invest on a false basis. Yet we know for a fact that the Post Office was in the process of notifying its insurers concerning the prospects of civil litigation regarding wrongful convictions. I mean, do you not see the extraordinary contradiction there with your CEO, who knows about	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19		141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to invest on a false basis. Yet we know for a fact that the Post Office was in the process of notifying its insurers concerning the prospects of civil litigation regarding wrongful convictions. I mean, do you not see the extraordinary contradiction there with your CEO, who knows about disclosure to the insurers and yet she's having matters	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18		141	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q.	141 prospectus? I've seen recently re-seen those emails, and it wasn't I mean, clearly, I was involved in discussions with the CEO about that. Yes, "I have earned my keep on this one". Did it not occur to you I mean, from the point of view and I don't know your experience in this field, although I know that you do coach and lecture on corporate governance but, surely, the whole issue of a prospectus is that you load the prospectus with risk, so that nobody is misled or nobody is, as it were, induced to invest on a false basis. Yet we know for a fact that the Post Office was in the process of notifying its insurers concerning the prospects of civil litigation regarding wrongful convictions. I mean, do you not see the extraordinary contradiction there with your CEO, who knows about disclosure to the insurers and yet she's having matters	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q.	141	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21

- 24 discussed, both within the Government machine and within
- 25 the Post Office, that this prospectus was in draft,

- I understand your denials on the point -- the emergence
- of Gareth Jenkins as a serious problem for the Post
- Office. So, I mean, you have seen, surely, the
- 4 statement to Parliament by the Minister of State,
- 5 9 July, which was stressing that none of the issues in
- the Second Sight Report have any impact on the Royal
- 7 Mail, which is an entirely separate business: Jo
- 8 Swinson. You probably also saw the whip's briefing,
- 9 which stated that Mr Arbuthnot's support for the
- 10 subpostmasters could be distracting to the flotation.
- 1 A. I've been reminded of those things but you were making
- 2 a completely -- what I thought -- I'm sorry if I've
- 13 misunderstood you. I thought you were saying that the
- 14 Post Office wouldn't have got its money from the
- 15 Government if Royal Mail hadn't floated so successfully.
- 16 That's what I was arguing with you about.
- 17 Q. No, no, I'm not saying that, but it's obvious, however,
- 18 that, if nearly £2 billion comes in to the Treasury, it
- 19 makes it a lot easier for 640 million to go out to the
- 20 Post Office and these things cannot be looked in
- 21 hermetically sealed boxes, as it were.
- But I want to come to this: if you're saying that
 - Post Office Limited had really absolutely nothing to do
- with this, then, surely, you must have been extremelyconcerned by the intervention of your CEO with the
 - 142

1		representations from various different organisations
2		connected with the Royal Mail would be invited on that
3		draft, and the Post Office had and the officials in
4		the Business Department were thinking about the way in
5		which this was described and made some representations
6		to the Royal Mail Group about that.
7		The ultimate the process of putting a prospectus
8		together is highly regulated. Slaughter & May were in
9		there and, in the final analysis, it was for the Royal
10		Mail Group to decide what was in its prospectus or not
11		within its prospectus.
12	Q.	The problem, however, cannot be separated from the fact
13		that the Royal Mail Group had been historically
14		responsible for prosecutions before separation, had it
15		not?
16	Α.	Yes, it had.
17	Q.	No need to take you to it, but that was a document that
18		you saw earlier today, and you were enquiring as to
19		liability for the Post Office as well before and after
20		the split. Do you remember that?
21	Α.	Would you mind taking me back to that, please?
22	Q.	Yes, certainly.
23	SIR	WYN WILLIAMS: Does this add to the point, Mr Henry?
24	MR	HENRY: It doesn't really add to the point.

25 Those are my questions, sir.

1	SIR WYN WILLIAMS: Thank you very much.	1		regarding H
1 2	Now then, I know that Ms Patrick is going to ask	1 2		an earlier st
3	some questions.	3		3 July. You
4	' I understand that Ms Leek wants to ask questions,	4		irritated, the
5	and I further understand, Ms Leek, that you're going,	5	Α.	Mm.
6	please, be about ten minutes, is that right?	6	Q.	l just want t
7	MS LEEK: That's right.	7		that you we
8	SIR WYN WILLIAMS: Well, let's have that now, if that	8		start with P
9	doesn't inconvenience Ms Patrick, and when we can have	9		down to pag
10	our afternoon break.	10		Alwen Lyon
11	Just for you to know well, she'll introduce	11		have a look
12	herself. Why am I speaking?	12		up a little bi
13	MS LEEK: Thank you, sir. I think I said 10 to 15 minutes.	13		Vennells on
14	SIR WYN WILLIAMS: Well, we'll see how we go.	14		minutes afte
15	MS LEEK: Thank you.	15	Α.	Can I look a
16	Questioned by MS LEEK	16	Q.	Yes, I'm goi
17	MS LEEK: Ms Perkins, I ask questions on behalf of Paula	17	Α.	Okay.
18	Vennells. I am Samantha Leek.	18	Q.	The first thi
19	I just want to ask about one issue and I want to try	19		Horizon issu
20	and clarify with you when you first knew about the	20		"Paula
21	existence of bugs. I'm going to ask Mr Enright to move	21		"Rod Is
22	a little to the left so we can see each other, thank	22	MR	BEER: Car
23	you.	23	MS	LEEK: I'm :
24	Mr Beer asked you yesterday if the two exceptions or	24		screen and
25	anomalies, to use the preferred language, as he said, 145	25		"Paula
1 2	"Rod Ismay and Lesley working the detail of the 2 bugs, to understand them and then get them into language	1 2		people on tl We loo
3	that is clear and can be communicated.	3		Maxwellisat
4	"Mark is putting in place expert external comms	4		from this en
5	resource to be dedicated to this issue from Monday"	5		this point be
6	If we go down a little, to the bottom bullet point:	6		about? Wh
7	"We think [Second Sight] will present the 4 cases,	7		about here"
8	some of which will not be finished, but we are not sure	8	Α.	I do say tha
9	yet. They will also raise the issue of the 'bugs' which	9		l can't draw
10	were outside the cases but which we disclosed to them."	10		l don't recal
11	If we can then scroll up to the email that was	11		that.
12	forwarded to you from Ms Vennells:	12	Q.	Had you red
13	"Alice hi. I do hope your Friday is good."	13		at the point
14	We go down to the next paragraph:	14		report, setti
15	"You will see below Alwen's proposed next steps. It	15		Ismay and I
16	covers all the ground at present. We may update	16		bugs, surely
17	following today's phone call with [Second Sight] in	17		for the upda
18	an hour; and certainly will update post-Alwen's meeting	18		talking abou
19	with Janet on Monday."	19	Α.	I'm really so
20	"Alwen and I are staying close (two calls already	20		you're sayir
21	today) and I'm expecting an update later this	21		what I can a
22	[afternoon]. So no need to bother you today."	22	Q.	Of course.
23	If we go to the email above, which is your reply to	23		Perhap
24	Ms Vennells within the hour. You say:	24		emails that
25	"Thanks for the updates. I am glad we have the best	25		look at POL

1		regarding Horizon, were not passed on to you at
2		an earlier stage. You will remember that was before
3		3 July. You said you couldn't remember if you were
4		irritated, there was a lot going on.
5	Α.	Mm.
6	Q.	I just want to show you a series of emails that suggest
7		that you were told about bugs before 3 July. Can we
8		start with POL00098797. If we go down to the bottom, go
9		down to page 2 thank you there's an email from
10		Alwen Lyons to Paula Vennells on 28 June, and we will
11		have a look at that in a moment but we can see, if we go
12		up a little bit, that that was sent to you by Paula
13		Vennells on the same day, in fact just a couple of
14		minutes after she was sent that email by Alwen Lyons.
15	Α.	Can I look at Alwen's email for a bit longer, please?
16	Q.	Yes, I'm going to take you through that.
17	Α.	Okay.
18	Q.	The first thing Alwen says here, subject, "next steps on
19		Horizon issues update":
20		"Paula
21		"Rod Ismay and Lesley"
22	MR	BEER: Can we ask for the thing to be scrolled down?
23	MS	LEEK: I'm so sorry. Could we bring that back up on the
24		screen and scroll down to page 2. Thank you:
25		"Paula
		146
1		people on this."
2		We looked at the rest of this yesterday, about
3		Maxwellisation/Salmon letters angle. So it seems clear
4		from this email that you already knew about the bugs at
5		this point because you don't reply "What are you talking
6		about? What bugs? I've no idea what you're going on
7		about here"; you say, "Thanks for the update".
8	Α.	I do say that but I'm not sure what con you can't
9		I can't draw a definitive conclusion from that, as to
10		I don't recall ever having heard about these bugs before
11	•	that.
12	Q.	Had you received an email from Ms Vennells on 28 June,
13		at the point at which you knew Second Sight was about to
14		report, setting out what she has said here about Rod
15 16		Ismay and Lesley working out the details of the two
16 17		bugs, surely you would have said, rather than "Thanks
17 19		for the update", you would have said, "What are you
18 19	٨	talking about? I don't know anything about bugs"?
19	Α.	I'm really sorry. I mean, I can see absolutely why

- ing that but I don't remember -- I'm not sure add to this, I'm afraid.
- Thank you.
 - ps we can now go back another six weeks to
- t took place on 16 May 2013, and if we could
- 0L00098278. Ms Vennells sent you an email on 148

1	16 May:	1
2	"Hi Alice, lovely day!	2
3	"Just to let you know I haven't forgotten about	3
4	Vanquis I have an approach, which I have sent to Nick	2
5	and Chris. I should get back to you shortly.	Ę
6	"Also re James Arbuthnot I have asked for	6
7	an update on our work plan by the end of this week, to	7
8	make sure we are [on] track. (JA is away in committee	8
9	business, so we are meeting post-Whitsun recess.)	ę
10	"One other issue arose overnight, which I may need	1
11	to brief you on over the next couple of days, so will	1
12	try to get a phone slot."	1
13	If we scroll up, you send an email back:	1
14	"Fine thanks. I am now unexpectedly freer this	1
15	afternoon.	1
16	"So if someone let's me know when you are able to	1
17	talk I'll try and fit round that."	1 1
18	Can we then go to POL00029587. By this point,	1
19 20	a call has been arranged between you and Ms Vennells for	-
20 21	the afternoon and Alwen Lyons sends to Paula "speaking	2
21	notes for your call with Alice this afternoon". Can you	2
22	just scroll up a little scroll down: "Paula here are my speaking notes for your call with	2
23 24	Alice this afternoon.	2
24 25	"I have a call with James on 23 May, next Thursday	2
25	149	2
4		
1	register at the office, and old Horizon bugs.	
2	"This is not good Alice, but from what we have seen	2
3 4	so far our response to bugs has been effective.	3
-	"I have asked for some time in our diaries next week	2
5	to talk through our approach, and would welcome your	5
6	counsel before the James meeting."	6
7 0	Do you recall a conversation that afternoon in which	1
8 9	you were told about those bugs? A. No, I don't.	8
9 10		ې 1
10	 Q. So when you received the email on 28 June, giving you an update about what was going on with the bugs, are you 	1
12	saying that you hadn't been told about that beforehand	1
12	or you simply can't remember?	1
14	A. I can't remember, I'm really sorry. I've only some	1
14	of this documentation has only came to me at	1
16	lunchtime today. So, you know, I have had a look at it	1
17	but I'm afraid I have absolutely no recall.	1
18	MS LEEK: Okay. Thank you.	1
19	Sir, I have no further questions.	1
20	SIR WYN WILLIAMS: Thank you, Ms Leek.	2
20	So we'll take our afternoon break now, and resume at	2
22	3.30 when Ms Patrick will ask her questions and, if they	2
23	are so advised, your legal representatives may wish to	2
23	ask a few questions of you but that's up to them, not	2
25	me. Then that will be it. All right?	2
_0	151	2

1		at 10.30, when we will discuss how he wants the
2		investigation to continue"
3		Just scroll up bit more, please.
4		"Alwen will"
5		We go down to the sixth bullet point I'm so
6		sorry, the second bullet point:
7		" some instances are coming to light where there
8		is evidence that there are bugs in Horizon, which I am
9		being told is normal in any large computer system. But
10		I am still being assured that the system's integrity is
11		not in doubt.
12		"Lesley is meeting Fujitsu tomorrow morning to go
13		through the technical assurance that the subpostmaster's
14		trading statement cannot be changed without their
15		knowledge.
16		"Alwen is meeting them on Monday to look at with
17		a layman's eyes and understand what it might have looked
18		like for a subpostmaster using the system.
19		"The Good News is that where we have found bugs
20		since HNG-X (new Horizon) they have been detected and
21		put right with no also for the subpostmaster, and
22		Fujitsu now monitor the suspense account for any such
23		problems."
24		"Alwen will specifically ask on Monday if anything
25		could be happening we do not know about eg too small to 150
1		E WITNESS: Thank you very much.
2	-	(WYN WILLIAMS: So 3.30.
3 4	(3.1	3 pm) (A short break)
4 5	(3.3	(A short break) 30 pm)
6	(0.0	Questioned by MS PATRICK
7	MS	PATRICK: Good afternoon, Ms Perkins. My name is Angela
8		Patrick and I ask questions on behalf of 86
9		subpostmasters who were convicted by the Post Office and
10		have since had their convictions overturned, including
11		Mrs Hamilton, who I'm sure you can see is sitting to my
12		left.
13	Α.	l do see.
14	Q.	We want to cover three topics.
15	Α.	Yeah.
16	Q.	First, we're going to look at the Royal Mail Group
17		prospectus, which you've just covered briefly with
18		Mr Henry.
19	Α.	Yes.
20	Q.	Second, Mr Beer has talked to you a little about
21		Mr Davies and publicity around Horizon and I want to
22		come back to one example of the Post Office's approach
23		to subpostmasters in the media; and, finally, I want to
24		look again at one of the first documents that Mr Beer
25		took you to, and I'm going to call it the Zetter notes
		152

1		if you'll remember it from yesterday morning.	1		she wants to catch you up on some issues and, if you can
2	Α.		2		see, there's a list of four?
3	Q.	I'll refresh your memory, when we get that far. If we	3	Α.	-
4	۹.	can start with the Royal Mail Group prospectus and	4		If we go to the fourth bullet point and, if somebody
5		Mr Henry has raised the flotation and you've talked	5		could expand that, I'd be grateful. It says, "RM
6		about it not really being a topic that was looming large	6		Prospectus"; can you see that one?
7		but you have mentioned a few emails.	7	Α.	
8	Α.		8	Q.	" the language in the risks section, which refers to
9	Q.	If we can look at a few of those, just to see where you	9	ά.	[the Post Office] is very negative. We are on the
10	۹.	were coming in.	10		case it is being handled through external lawyers,
11	Α.	Yeah.	11		and I have asked for a revised draft by Monday. I am
12	Q.	If we can start with POL00372265, please, and I want to	12		not suggesting we flag this to the Board yet but you
13		start about halfway down page 1, if we could.	13		need to be in the picture. Susan has picked this up and
14	Α.		14		insisted inaccuracies are removed and the tone improved.
15	Q.	I will. This was an email sent on 16 August 2013 and,	15		However, this is in the risk section, my guess is we may
16	۹.	don't worry, I was only waiting for it to be on	16		still be uncomfortable with final draft and so I have
17		screen	17		already asked Susan to flag to Will that we may want to
18	Α.	Of course.	18		escalate it to HMG. We will need to brief the Board
19	Q.	so we could look at it together.	19		properly at some stage but probably best when we have
20	Α.	Okay, great.	20		something to send out."
21	Q.	I won't leave you hanging as to what we were looking at.	21		Now, I only have a few questions about it.
22		There is an email here, you can see, at the top. It's	22	Α.	
23		Paula Vennells to you on 16 August and, if you see,	23	Q.	-
24		she's messaging at the top looking for a time when you	24		as early as mid-August in 2013?
25		can have a call. I don't want to look at the detail but	25	Α.	
		153			154
1	Q.	The issue you were being told was arising it risks	1		emails". We don't need to spend much time on your
2	ч.	section of the prospectus.	2		response, I just want to note what you say to start
3	Δ	Yes.	3		with:
4	Q.	It was very negative about the Post Office and Susan	4		" I appreciate no surprises even if the news is
5	ч.	I presume that might be Ms Crichton?	5		unwelcome!"
6	Δ	I can't think well, it wouldn't have been Susan	6		So that was the first message you were giving to
7	Α.	Barton.	7		Ms Vennells that day.
8	Q.	It wouldn't have been Susan Barton. Ms Crichton was to	8	Α.	Yeah.
9	પ્લ.	flag that it might need to go to HMG, Her Majesty's	9	Q.	Can we scroll up, the rest I don't think we need to look
10		Government, and Ms Vennells thought you might need to	10	ч.	at in detail. I want to look at Ms Vennells' reply
11		brief the Board properly at some stage. But she was	10		above, and it is the last paragraph of Ms Vennells'
12		saying, aside from whether the Board needed to be	12		reply:
13		briefed, she was giving you this information now, wasn't	12		"On the prospectus, now Mark is back I have him,
14		she?	14		Martin and Hugh meeting this pm and they will speak to
15	Α.	She was.	15		BIS today."
16	Q.	Right. Can we look at the second document, a second	16		Would that be Mark Davies, Martin Edwards and Hugh
17	ч.	email, and it's POL00419640. This is an email which	10		Flemington?
18		moves us on a little and I'll wait for it to come	18	Α.	It could have been. I mean, I don't know. But that
19		up and I want to start at the bottom of page 1, where	10	Λ.	sounds you know, that sounds a perfectly reasonable
20		you'll see there's an email from you?	20		suggestion.
20	Α.		20	0	So they were going to speak to BIS:
21	Q.	We're now a little while on, a few weeks on, three weeks	21	ખ.	"I am still not happy with the content: although it
22	ч.	on, 9 September 2013.	22		may be legally accurate, it is not helpful
23	Α.		23		reputationally."
24 25			24 25		Then she goes on to say, ironically, Post Office has
20	ч.	155	20		156

(39) Pages 153 - 156

1 2

3 4

5

7

1		enough branches signed up to cover the distribution of
2		the prospectus and she is going to keep you posted.
3		I only have a few questions about this one. She's
4		telling you, even if the content was legally accurate,
5		her concern was primarily reputational risk, wasn't it?
6	Α.	Yes.
7	Q.	Whose? Logically, would it follow she was concerned
8		about the reputation of the Post Office?
9	Α.	I don't know what she had in mind but it's a reasonable
10		interpretation that she's thinking about the Post
11	_	Office, yes.
12	Q.	Could it be the reputation of the Royal Mail Group?
13	Α.	It could be.
14	Q.	The Government?
15	A.	No
16	Q.	Anyway?
17	A.	 You don't know you're just apopulating Lagically, it
18 19	Q.	You don't know, you're just speculating. Logically, it could be the Post Office?
20	A.	
20	Q.	
22	ч.	I'm sorry, Mr Henry was trying to attract my
23		attention, sir.
_0 24		If we could just scroll a little, we see the next
25		section.
		157
1		reputational and not one of legal or technical accuracy,
1 2		reputational and not one of legal or technical accuracy, do we?
	А.	do we?
2	A. Q.	do we? No, no, you don't.
2 3		do we? No, no, you don't.
2 3 4		do we? No, no, you don't. Your focus was on how important it was going to be
2 3 4 5		do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was
2 3 4 5 6	Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it?
2 3 4 5 6 7	Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal
2 3 4 5 6 7 8	Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is
2 3 4 5 6 7 8 9	Q. A.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made
2 3 4 5 6 7 8 9	Q. A. Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you.
2 3 4 5 6 7 8 9 10 11	Q. A. Q. A.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you. Yes, you can. I don't want you to draw any inference. Okay.
2 3 4 5 6 7 8 9 10 11 12 13 13	Q. A. Q. Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you. Yes, you can. I don't want you to draw any inference. Okay. I just want you to reflect on what's in the email
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q. A. Q. A. Q. A. Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you. Yes, you can. I don't want you to draw any inference. Okay. I just want you to reflect on what's in the email Okay.
2 3 4 5 7 8 9 10 11 12 13 14 15 16	Q. A. Q. A. Q. A. Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you. Yes, you can. I don't want you to draw any inference. Okay. I just want you to reflect on what's in the email Okay. that what was being exchanged contemporaneously,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 7	Q. A. Q. A. Q. A. Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you. Yes, you can. I don't want you to draw any inference. Okay. I just want you to reflect on what's in the email Okay. that what was being exchanged contemporaneously, here, you were sending a message here that the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A. Q. A. Q. A. Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you. Yes, you can. I don't want you to draw any inference. Okay. I just want you to reflect on what's in the email Okay. that what was being exchanged contemporaneously, here, you were sending a message here that the importance was political, weren't you?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A. Q. A. Q. A. Q. A.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you. Yes, you can. I don't want you to draw any inference. Okay. I just want you to reflect on what's in the email Okay. that what was being exchanged contemporaneously, here, you were sending a message here that the importance was political, weren't you? Yes, I yes, I was.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A. Q. A. Q. A. Q.	do we? No, no, you don't. Your focus was on how important it was going to be politically; getting this sorted for Post Office was politically important wasn't it? Well, I think we've had this discussion a great deal over the last two days, haven't we, and the inference is often being made Ms Perkins, can I stop you. Yes, you can. I don't want you to draw any inference. Okay. I just want you to reflect on what's in the email Okay. that what was being exchanged contemporaneously, here, you were sending a message here that the importance was political, weren't you?

- 22 **A.** Yes, well, that I thought she would, yes.
- 23 Q. Indeed. Now, can we look at the third document. It is
- POL00381730. Thank you. I want to start at the bottomof page 1 again. Having scrolled to the very bottom, we

Α.	What do you mean by the "next section"?
Q.	I apologise, can you see "No I didn't mean that", where
	you reply at the bottom of the part you can see on
	screen there Ms Perkins, "No I didn't mean that"; can
	vou see?

- 6 A. I didn't mean what, sorry?
 - Q. I'm just trying to attract your attention. It's now
- 8 highlighted in yellow. You reply at 2.11:
- 9 "No I didn't mean that."
- 10 We don't need to look at the first line, it's the
- 11 second line.
- 12 **A.** Okay.
- 13 $\,$ Q. $\,$ "On the content of the prospectus, Will was absolutely
- 14 clear that this would be and should be properly sorted.
- 15 You only need to read the Hansard of last week's
- 16 Parliamentary debate to see how important that will be
- 17 politically. So I am sure Jo S would swing into action
- 18 on this if it were necessary."19 So Will had given you some as
 - So Will had given you some assurances, was that Will
- 20 Gibson at ShEx?
- 21 A. I should imagine so. I don't know.
- 22 Q. "Jo S", is that likely to be Jo Swinson?
- 23 A. I would think so, yes.
- 24 $\,$ Q. Thank you. We don't see any challenge by you, in this
- 25 message, of Ms Vennells' view of the issue being 158

1		can see the email that's from you. Can you see that,
2		Ms Perkins?
3	Α.	Yes.
4	Q.	We're on Monday, 16 September now and you're writing to
5		Jorja Preston, who, I can see at the top there, that's
6		your PA; is that right?
7	Α.	Yes.
8	Q.	The subject is "Mark Russell". We've hearing that name
9		earlier; was he the Head of ShEx?
10	Α.	He was.
11	Q.	Great. You told Mr Beer that you would have regular
12		meetings with him. We'll see in the message here you're
13		talking:
14		"I think my main question is: what should my
15		objective be in talking to him about the Strategy and
16		Funding", I need to know the position, so that he is
17		aware of the Board and the package and what might be
18		needed to get the Fed on side.
19		You go on to talking about strategy and funding and
20		a number of other matters, until the second line from
21		the bottom, and you say sorry, third line from the
22		bottom:
23		"Also the update on where we are on Second Sight
24		etc. And the latest on the RM prospectus. So
25		basically, all the current hot topics." 160

1		You say:
2		"I would like to talk to Paula about this at my 1:1
3		with her."
4		This is you, I think, talking about preparing for
5	_	a meeting with Mr Russell?
6	Α.	It looks like it.
7	Q.	Is that fair?
8		It does look like that, yes.
9	Q.	A number of topics, and the Royal Mail prospectus was
10		a hot topic by this point, wasn't it?
11	Α.	That would be the inference of this, yes.
12	Q.	If we can look at the fourth document, please, it's
13		UKGI00002057, please. This is 18 September and it's not
14		necessarily a message you would have seen, and you see
15		it's a series of exchanges between Will Gibson and Tim
16		McInnes.
17		I would like to look very briefly it's a long
18		message, I don't want to look at a lot of it, I just
19		want to see where you're mentioned. Can we go to
20		halfway through page 2, please. You can see there
21		there's a message from Mr Gibson, we've heard him
22		mentioned this morning, and I think we've heard Tim
23		McInnes mentioned this morning also. But you see there
24		he says:
25		" just to echo Tim's point re sign-off, I have 161
1		Martin I presume Martin Edwards in advance of your
2		meeting with Mark Russell; is that fair?
2	Α.	It would appear as though that is how it's been
4		described but we don't know what Martin said to Tim
5		McInnes and we don't know I mean, we there's a lot
6		we don't know
7	Q.	He may come to give evidence and we may be able to ask
8	ч.	him about that and, if we scroll up a little way
9		further, you can see there on the screen actually,
10		I can see it now, please stop scrolling, it's now moved
11		to the bottom the reply there:
12		"Not unhelpful I just don't want things to go
13		nuclear until that's all we have remaining."
14		Does that fit with your recollection of this
15		discussion at the time? Was this discussion on the
16		verge of nuclear status, for the relationship with Royal
17		Mail Group and the Post Office?
18	Α.	No, absolutely not. No. I'm sure that it wasn't.
19		However, I mean, that is just my reaction based on what
20		I know about how I would be thinking about something
21		like this. But, just to be completely clear, until
22		I saw these documents, either earlier today or
23		yesterday, I can't even remember when I first started
24		seeing this email chain I had I simply hadn't
25		remembered anything about this issue at all.
		163

1		just come from a meeting with POL's CEO where she was
2		voicing her concerns that not [all] POL's comments had
3		been picked up and they have definitely not been signed
4		off their wording! That said, we will ensure that we
5		have chapter and verse from POL on what's outstanding."
6		If we can scroll up from there to the bottom of
7		page 1, l'd be very grateful.
8		We can see there, there's a message from Mr McInnes
9		back to Mr Gibson:
10		"Yes. And I just had Martin on the phone Alice
11		is properly up for a fight. I've bought some time but
12		let's see what Emma can set up."
13		Now, if we scroll up again, Mr Gibson replies, and
14		you can say what he says:
15		"Alice is coming in to see Mark tomorrow"
16		That would fit with the timing of your preparation
17		for a meeting, and, above, we can see the message
18		continues. Were you up for a fight, Ms Perkins?
19	Α.	I simply don't remember all of this, and those are not
20		my words. I mean, what you're getting there is you're
21		getting Tim McInnes reporting to Will Gibson something
22		that somebody else has said to him.
23	Q.	Entirely. I wouldn't expect you as I said at the
24		outset, you hadn't seen this message. But that was, it
25		appears, how your position was being presented by
		162
1	Q.	Okay. Well, if we can look at the last document,
	Q.	Okay. Well, if we can look at the last document, I just this is the last one I think I need to take
1 2 3	Q.	Okay. Well, if we can look at the last document, I just this is the last one I think I need to take you to, and it may refresh your memory a little bit
2	Q.	I just this is the last one I think I need to take
2 3	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It
2 3 4	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again,
2 3 4 5	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it
2 3 4 5 6	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again,
2 3 4 5 6 7	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies.
2 3 4 5 6 7 8	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update".
2 3 4 5 6 7 8 9	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my
2 3 4 5 6 7 8 9 10	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me
2 3 4 5 6 7 8 9 10 11	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for
2 3 4 5 6 7 8 9 10 11 12 13	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it
2 3 4 5 6 7 8 9 10 11 12	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point
2 3 4 5 6 7 8 9 10 11 12 13 14	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point:
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point: "Latest draft attached overall it has improved
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point: "Latest draft attached overall it has improved and addresses some of our concerns, although the risks
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point: "Latest draft attached overall it has improved and addresses some of our concerns, although the risks section still, intrinsically, negative in tone. The
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point a little. Focusing on the first bullet point and addresses some of our concerns, although the risks section still, intrinsically, negative in tone. The ShEx POL team have pushed hard for additional language
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point: "Latest draft attached overall it has improved and addresses some of our concerns, although the risks section still, intrinsically, negative in tone. The ShEx POL team have pushed hard for additional language to be inserted on the strength of the relationship to
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point: "Latest draft attached overall it has improved and addresses some of our concerns, although the risks section still, intrinsically, negative in tone. The ShEx POL team have pushed hard for additional language to be inserted on the strength of the relationship to contextualise these risks, but have received firm push
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point: "Latest draft attached overall it has improved and addresses some of our concerns, although the risks section still, intrinsically, negative in tone. The ShEx POL team have pushed hard for additional language to be inserted on the strength of the relationship to contextualise these risks, but have received firm push back that this wouldn't be appropriate for this element
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point a little. Focusing on the first bullet point and addresses some of our concerns, although the risks section still, intrinsically, negative in tone. The ShEx POL team have pushed hard for additional language to be inserted on the strength of the relationship to contextualise these risks, but have received firm push back that this wouldn't be appropriate for this element of the document. Such language is however covered
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q.	I just this is the last one I think I need to take you to, and it may refresh your memory a little bit about what was being discussed. It's POL00381747. It takes us forward to 20 September, and it's not, again, a message you would have seen, I just want to see if it will help your memory. It's a message you can see there from Mr Edwards to Paula Vennells, copied to Mr Davies. Again, it says, "Prospectus update". I'm sorry, I'm going to have to bring it up on my screen because that one is a little bit far away for me to read. I apologise. You'll have to bear with me for a moment. He's updating Ms Vennells. I won't read it all but I'm going to read the first bullet point a little. Focusing on the first bullet point: "Latest draft attached overall it has improved and addresses some of our concerns, although the risks section still, intrinsically, negative in tone. The ShEx POL team have pushed hard for additional language to be inserted on the strength of the relationship to contextualise these risks, but have received firm push back that this wouldn't be appropriate for this element

(41) Pages 161 - 164

The Post Office Horizon

1		sure the positive story is brought out in the wider	1
2		comms materials the marketing materials for the	2
3		transaction, our own lines to take and Ministers'	3
4		statements."	4
5		Now, focusing on that, the first bullet, it seems	5
6		there were concerns about language in the risks section,	6
7		but POL, Mr Edwards was saying, could just accept the	7
8		position and then deal with it in comms; is that a fair	8
9		summary?	9
10	Α.	I think so, yes.	10
11	Q.	So it would go on Mr Davies' desk, possibly? He was	11
12		copied in on them?	12
13	Α.	Yeah.	13
14	Q.	Yeah, and if we scroll down, can we skip to bullet	14
15		three. It seems except one issue is outstanding by	15
16		this point. He writes, in the third bullet:	16
17		"I think the one remaining issue we might want to	17
18		seek to change now is the sentence on the [Second Sight]	18
19		review, copied below. Ideally this would just be	19
20		deleted because it is misleading in the context of	20
21		a section on IT risks, as we discussed before.	21
22		"In July 2013 [(this is the sentence he's talking	22
23		about, the part], an Interim Report was published into	23
24		alleged problems with [Post Office's] "Horizon" computer	24
25		system, which is used to record transactions in its	25
		165	
1		" more likely to listen to you"	1
1 2		" more likely to listen to you" Was this him, at this point, when the prospectus was	1 2
2		Was this him, at this point, when the prospectus was	2
2 3	А.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with?	2 3
2 3 4	A. Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry.	2 3 4
2 3 4 5		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry.	2 3 4 5
2 3 4 5 6		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that	2 3 4 5 6
2 3 4 5 6 7		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she	2 3 4 5 6 7
2 3 4 5 6 7 8		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it	2 3 4 5 6 7 8
2 3 4 5 6 7 8 9		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By	2 3 4 5 6 7 8 9
2 3 4 5 6 7 8 9 10		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is	2 3 4 5 6 7 8 9 10
2 3 4 5 6 7 8 9 10 11		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been	2 3 4 5 6 7 8 9 10 11
2 3 4 5 6 7 8 9 10 11 12		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the	2 3 4 5 6 7 8 9 10 11 12
2 3 4 5 6 7 8 9 10 11 12 13		Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she?	2 3 4 5 6 7 8 9 10 11 12 13
2 3 4 5 6 7 8 9 10 11 12 13 14	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she?	2 3 4 5 6 7 8 9 10 11 12 13 13
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it	2 3 4 5 6 7 8 9 10 11 12 13 14 15
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it was that she was proposing. Those are her words; they're not my words.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 7	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it was that she was proposing. Those are her words; they're not my words.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it was that she was proposing. Those are her words; they're not my words. Okay. No problem. We shall move on to the next topic,	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it was that she was proposing. Those are her words; they're not my words. Okay. No problem. We shall move on to the next topic, then, Ms Perkins, and I think these can be shorter. The	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it was that she was proposing. Those are her words; they're not my words. Okay. No problem. We shall move on to the next topic, then, Ms Perkins, and I think these can be shorter. The next topic I wanted to look at was Horizon publicity.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it was that she was proposing. Those are her words; they're not my words. Okay. No problem. We shall move on to the next topic, then, Ms Perkins, and I think these can be shorter. The next topic I wanted to look at was Horizon publicity. Now, Mr Beer covered Mr Davies' appearance on the	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it was that she was proposing. Those are her words; they're not my words. Okay. No problem. We shall move on to the next topic, then, Ms Perkins, and I think these can be shorter. The next topic I wanted to look at was Horizon publicity. Now, Mr Beer covered Mr Davies' appearance on the Today Programme very briefly with you this morning.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q.	Was this him, at this point, when the prospectus was imminent? Do you recall it being bumped up to Ms Vennells to deal with? I don't, I'm sorry. Okay. Now, we know and the Inquiry has heard that Ms Vennells later reports to you by email that she thought she had earned her keep on this and she puts it in her review for the key achievements for the year. By this point, we know that when she reports to you it is going to be removed. You'd been involved, ShEx had been involved, you'd mooted something going up to the Minister; Ms Vennells, she did earn her keep on this one, didn't she? Well, it looks as though she got agreement to what it was that she was proposing. Those are her words; they're not my words. Okay. No problem. We shall move on to the next topic, then, Ms Perkins, and I think these can be shorter. The next topic I wanted to look at was Horizon publicity. Now, Mr Beer covered Mr Davies' appearance on the Today Programme very briefly with you this morning. I remember you saying at home you listened to Radio 4	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23

IT	IT Inquiry 6 June 202		
2 3 4 5 7 3 9 0	А.	branch network. The report confirmed that no system wide problems had been found in relation to the "Horizon" software, but suggests that [Post Office] should examine its support and training processes for subpostmasters'." Now, I read that in full just to see if it helps with your memory but, in summary, Mr Edwards was saying that the Post Office wanted that deleted entirely, ideally; is that right? I think he is saying it would be deleted in the context	
1		of a section on IT risks. That's what he seems to be	
2 3 4 5 6 7 8 9 0 1 2 3 4 5	Q.	saying. That ideally this would be deleted. We could skim the rest but we can get to the very bottom, and last four bullet points, I think we can see, he says and we've had this all before, the Inquiry has had this issue raised with Ms Vennells ShEx had been working on it and he says: " we've reached the end of the road in terms of ShEx's ability to influence this", and he references that the prospectus is essentially going in on the Monday, so it's imminent. He says Alwen could pick it up but they were much more likely to listen to and this is a message to Paula: 166	
2 3 4 5 7 8	А.	next to me. She also appeared on that programme that day and she listened live, as Mr Davies pointed to subpostmasters experiencing "lifestyle issues". Now, when Ms Vennells gave evidence, Mr Moloney asked her about a late evening message she sent later that month, on 17 December, having watched an episode of the One Show. I vaguely remember	
)	Q.	Do you recall?	

A. Vaguely. Only vaguely.

11	Q.	I might be able to refresh your memory. Can we look at
12		POL00150352. If we could start it's a multiple-page
10		desument if we sould start at your 0, we say find the

document, if we could start at page 3, we can find the

email from 17 December.

You see there there's a message from Ms Vennells and it goes to Mark Davies, to Belinda Crowe, Gavin Lambert,

Patrick Bourke and it's cc'd to you and it's sent in the

late evening, at around 9.45.

The Inquiry is very familiar with this. I'm not

going to read much more than I need to but I think it is

worth repeating. She writes:

"Hi all, I managed to catch The One Show on iPlayer.

"Not denying the fact that it is unhelpful and inaccurate (especially the focus on Horizon -- but see

below re thoughts on that), Mark has achieved a balance 168

1		of reporting beyond anything I could have hoped for.
2		The statements stamped across the screen with the [Post
3		Office] sign as a backdrop were really powerful. They
4		emphasised everything we have done, and came across as
5		fact! Very good.
6		"The rest was hype and human interest. Not easy for
7		me to be objective but I was more bored than outraged.
8		The MP quoted (who?) was full of bluster, and
9		inaccurate. Jo Hamilton lacked passion and admitted
10		false accounting on TV. [James Arbuthnot] was nowhere
11		to be seen. And the bulletin was too long.
12		"What I thought was helpful was that it presented
13		Horizon as the problem, which is exactly what [Second
14		Sight] say they haven't found. And so easier for us to
15		refute. There was nothing about intimidation, poor
16		coaching and the message about not knowing how to use
17		the system, in my eyes made the [subpostmasters] look
18		inadequate."
19		Now, we can pause there and we can come back to the
20		language. Mr Moloney asked Ms Vennells if she might
21		have regretted that message the morning after she'd sent
22		it and copied it to you. I'd like to look at the day
23 24		after. If we could scroll up through this message slowly, I'd be grateful.
24 25		We can see the next morning, Belinda Crowe
20		169
4		telling charterenerging CDMs2 MA/iffully calleboarted
1 2		talking about campaigning SPMs? "Wilfully collaborated
2		in bringing us into disrepute", what do you think of that language?
4	Α.	Well, looking at this now, obviously it looks absolutely
5		
6		droadful
	0	dreadful. This is language being used by Ms Vennells berself
	Q.	This is language being used by Ms Vennells herself,
7		This is language being used by Ms Vennells herself, isn't it?
7 8	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes.
7 8 9		This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can
7 8 9 10	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very
7 8 9 10 11	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message:
7 8 9 10 11 12	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth
7 8 9 10 11	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships,
7 8 9 10 11 12 13	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute
7 8 9 10 11 12 13 14	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships,
7 8 9 10 11 12 13 14 15	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.)
7 8 9 10 11 12 13 14 15 16	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.) "The note below refers."
7 8 9 10 11 12 13 14 15 16 17	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.) "The note below refers." There's some personal message: it's very close to
7 8 9 10 11 12 13 14 15 16 17 18	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.) "The note below refers." There's some personal message: it's very close to Christmas and she's talking about some cards getting
7 8 9 10 11 12 13 14 15 16 17 18 19	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.) "The note below refers." There's some personal message: it's very close to Christmas and she's talking about some cards getting off.
7 8 9 10 11 12 13 14 15 16 17 18 19 20	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.) "The note below refers." There's some personal message: it's very close to Christmas and she's talking about some cards getting off. Now, she writes to you again, directly copying the
7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.) "The note below refers." There's some personal message: it's very close to Christmas and she's talking about some cards getting off. Now, she writes to you again, directly copying the whole of that thread, including her message from the
7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.) "The note below refers." There's some personal message: it's very close to Christmas and she's talking about some cards getting off. Now, she writes to you again, directly copying the whole of that thread, including her message from the last night. She sent you her One Show (<i>unclear</i>) twice.
7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Α.	This is language being used by Ms Vennells herself, isn't it? Yes, in this email it is, yes. You weren't copied in on this email but, if we can scroll up, we see Thursday, 18 December, 7.24, very early in the morning after the original message: "Hi Alice, if you get the chance probably worth a view of The One Show. (From both your directorships, actually the BBC produced a very viewable 5-minute bulletin, pity it is so wrong.) "The note below refers." There's some personal message: it's very close to Christmas and she's talking about some cards getting off. Now, she writes to you again, directly copying the whole of that thread, including her message from the last night. She sent you her One Show (<i>unclear</i>) twice. Now, if we can turn back to that original message on

on II	۲Inq	uiry 6 June 2024
1		circulates it to Angela van den Bogerd, if we can scroll
2		up. What happens is Mrs van den Bogerd engages with
3		a request from Ms Vennells about one of the
4		subpostmasters who appeared in the programme, not
5		Mrs Hamilton. I'm not suggesting we look at that
6		detail, I just want to see where it goes next.
7		Can we scroll up a little way. We see Ms Vennells
8		replies. I just want to stop there one moment. I don't
9		want to look at the detail but I just want to raise
10		a point which Ms Vennells uses about the language she
11		used here. This isn't copied to you at this moment but
12		it is later. At the very last paragraph of this, she
13		says, "Chris," and it's copied to Chris Aujard:
14		" If you didn't see The One Show, please can you
15		watch the clip again I expect we are best to do
16		nothing at this stage but [references the subpostmasters
17		name] is completely out of order, inaccurate at best,
18		lying at worst."
19		This is the part I want to look at, whether it is
20		right or wrong, she says: "
21		"And has wilfully collaborated to [I presume that's
22		'bringing'] us into disrepute."
23		Now, briefly, and we don't have to look at the
24		detail, is this just another example of the belligerent
25		language we had seen being used in the business when 170
1	A.	l don't I'm afraid I'm really sorry, but I've not
2		I don't think I've seen this before. I may have done
3		but I simply do not remember this.
4	Q.	We've seen the first and I've read it out, she was
5		congratulating Mark Davies for a job well done. This
6		was a win she wanted you to see, wasn't it?
7	Α.	It would look like it, yes. It would look like it.
8	Q.	She was saying Mrs Hamilton lacked passion,
9		subpostmasters looked inadequate. Did this simply
10		reflect the attitude that was being adopted by the Post
11		Office leadership team at that time in late 2014 to the
12		campaigning SPMs, the subpostmasters?
13	Α.	I can't add anything to this, I'm afraid. I mean, it
14		looks as I've just said, it looks absolutely
15		dreadful, given what we know now, and I am I'm
16		very
. —	-	

- 17 **Q.** I'm going to stop you there, Ms Perkins.
- 18 A. Oh, I'm sorry.
- Q. Not dreadful according to what we know now. Looking 19 20 back, she sent it to you twice?
- 21 A. She sent it to me twice?
- 22 Q. Yes. She sent it to you on 17 December when she copies
- 23 you in, she sent it to you the next morning, with the
- rest of the thread. Did you have any issue with the 24
- 25 language she was using at the time? Can you remember 172

1		taking it up with her? "Oh Paula, what have you done?",	1
2		can you remember?	2
3	Α.	I'm terribly sorry, I simply cannot remember any of	3
4		this. I do remember the Today Programme because	4
5		I remember hearing it but I don't remember this.	5
6	SIR	WYN WILLIAMS: Is there any written response?	6
7	MS	PATRICK: I haven't found one, sir.	7
8	SIR	WYN WILLIAMS: Okay, fine.	8
9	MS	PATRICK: Looking at Ms Vennells' language, she says she	9
10		is "more bored than outraged". Had the business become	10
11		bored by the subpostmasters campaign by this point?	11
12	Α.	That's not how I would describe how I thought about it.	12
13	Q.	Did the business simply just want to move on and get on	13
14		with the job of making the Post Office sustainable for	14
15		the future?	15
16	Α.	Well, the business did want to make the Post Office	16
17		sustainable for the future but, as far as I was	17
18		concerned and as far as I am aware my Board colleagues	18
19		were concerned, we weren't wanting to do anything	19
20		different from what we'd wanted to do all along, which	20
21		was to handle the issues properly.	21
22	Q.	Handle the issues properly, but your CEO is "more bored	22
23		than outraged".	23
24		We can move on. Can we look at the final topic and	24
25		that is the Zetter note, and I do want to help your	25
		173	
1		Mr Arbuthnot's office, as he was then, Lord Arbuthnot.	1
2	Α.		2
3	Q.		3
4	ч.	see some handwritten notes there, if we scroll up, skim	4
5		through 6 I don't want to go all the way to page 9,	5
6		which is where Mr Beer took you yesterday. I want to go	6
7		to page 7 in the little pack. Ah, it may be page 8 but	7
8		I think it's page 7.	8
9		There's a page, if we keep scrolling up, you see	9
10		"Faults with Horizon", there, somebody has annotated it	10
11		on the right with a little mark next to it. Scroll up	11
12		a little further, keep going, please stop.	12
13		We see a little scribbled note there and I want to	13
14		look at it from the bottom up, it says, I think, there's	14
15		a helpline it says, "There is a helpline available".	15
16		It's underlining there is a helpline available. The	16
17		Inquiry has heard a lot about the helpline. I don't	17
18		want to go to that.	18
19		The next one up, "Much cash around". Now, you told	19
20		Mr Beer yesterday you'd been taken aback by the fact	20
21		that there was so much cash in the business.	21
22	Α.	This is not my handwriting.	22
23		It's not your handwriting Is it possibly a note that	23

- 23 Q. It's not your handwriting. Is it possibly a note that
- 24 was scribbled at some point during the meeting?
- 25 A. It's not my handwriting.

	memory. Mr Beer started with this very early on yesterday and you said when you were looking at it you were looking at handwritten notes, if you remember.
Α.	Oh, yes.
Q.	You can be sure, of course, that you said in meetings
	sometimes you'd scribble on the papers and sometimes
	you'd go back and add a note afterwards to keep your
	memory fresh.
Α.	Mm-hm, yeah.
Q.	Mr Beer took you to a lot of notes, and I just want to
	look at one scribbled note that he didn't look at and,
	if we look at the document, it's POL00413669, and that
	should bring us up with the diary page, if you remember,
	which referred to the Bistrot at The Zetter. If you
	remember, the date was 19 March, this was yesterday
	morning Mr Beer brought this up. It's between your
	first meeting with James Arbuthnot I think was
	13 March, and you were preparing for a meeting on

- 19 28 March, which Paula couldn't attend, Ms Vennells
- 20 wouldn't be able to go to. There was a pack of papers
- 21 disclosed to the Inquiry behind this diary entry.
 - I'd like to scroll -- we don't need to scroll, but
 - if we could go to page 5 of the pack, Mr Beer skimmed
- 24 through this yesterday to get to the main note but this,
- I think, was described as a meeting prepared by 25 174
- 1 Q. Not your handwriting. Can we just explore the top 2 message there "Reputation key"?
- 3 A. It's not my handwriting.
- 4 Q. Can you help with whose handwriting it might be?
- 5 A. I'm sorry, I don't know whose handwriting that was. All 6 I can tell you is that it's not mine.
- 7 Q. It's in a pack of notes behind the same diary entry and 8 with the same notes that you were taking, and you can't 9 assist us on who took it?
- A. Well, it obviously, it could be Paula's writing. All 10 I can tell you is that it is not my writing. 11
- Okay, was this a message you were being given from 12 Q. within the business by Ms Vennells, or somebody else, 13
 - that reputation was key, even at this time in 2012?
- 15 A. I don't remember this coming up at this meeting.
- I mean, it is a responsibility of any Board to protect 16 17 the reputation of the organisation. It's one of the,
- 18 you know, it's one of the many responsibilities a Board
- has, and I think we have talked a lot in the last two 19
- 20 days about why I thought, and other people thought, it
- 21 was important to protect the reputation of the Post
- 22 Office business, on the basis that I believed that the
- 23 Horizon system was sound and that we didn't -- that --
- 24 and the prosecutions had been properly conducted.
- 25 We've looked reputation in the context to of the RMG Q. 176

1	prospectus	We've looked at fighting we've talked
	prospectus.	we we we we we we we we

- 2 about fighting for the reputation of the Post Office
- 3 this morning. This is 2012, before your bulk of
- 4 engagement with James Arbuthnot. I'm going to suggest
- 5 reputation really was the key question for the business,
- 6 not just as --
- 7 A. Not mine.
- 8 Q. -- a responsibility, it was a goal from the start, and
- 9 throughout, wasn't it, Ms Perkins?
- 10 A. Not mine. I've made absolutely clear what my motivation
- 11 was in relation to Lord Arbuthnot's concerns.
- 12 Q. Thank you.
- 13 A. I wanted to set up an independent review to get to the
- 14 bottom of it and I made it clear in a number of
- 15 contemporaneous documents that I wasn't afraid of
- 16 getting bad news, if bad news were to come.
- 17 **Q.** Can we stop and pause there for a minute. Others have
- 18 talked to you about the future of the Post Office, all
- 19 the work that was going on, the Network Transformation,
- 20 the shareholder, the Government's real goal for the
- 21 business was to get to profitability and a mutualised
- 22 Post Office that could stand on its own feet with less
- 23 dependence on Government subsidy, wasn't it?
- 24 A. It was, yes.
- 25 **Q.** Would that be made more difficult if the Post Office was 177
- 1 MS PATRICK: Thank you, Ms Perkins. I have no further 2 questions. 3 A. Thank you. 4 MR BEER: I have spoken to Ms Berridge, who represents 5 Ms Perkins, and she said, as long as I deal with one 6 issue, which will take about three minutes; she is 7 content not to ask questions. 8 SIR WYN WILLIAMS: Fine. 9 Further questioned by MR BEER MR BEER: It's a very small point of detail, and I don't 10 11 think it will stop the world turning, but it's an important point of detail, perhaps. 12 13 Can we look, please, for the last three minutes of 14 questions, Ms Perkins, at POL00029587. You remember you 15 were shown this email --A. Yes. 16 Q. -- about half an hour ago, an hour ago --17 18 A. Yeah. Q. -- by Ms Leek? 19 20 Α. Yeah. When she was introducing it to you, she said -- and the 21 Q. 22 draft transcript reference is page 148, line 12: 23 "Alwen Lyons sends to Paula, 'speaking notes for 24 your call with Alice this afternoon'." 25 Α. Mm-hm. 179
- 1 no longer the nation's most trusted brand but, instead, 2 faced public investigation and opprobrium for the 3 wrongful prosecution of hundreds of its own people? 4 A. Of course it would but -- I'm sorry, I am repeating 5 myself, but this is really, really important. 6 Q. Ms Perkins, I don't want you to repeat yourself. 7 SIR WYN WILLIAMS: I think I've got this point. 8 A. Okay, thank you. MS PATRICK: I just want to ask one last question, sir. 9 10 Was this prospect that the Post Office was 11 responsible for wrongfully criminalising people like 12 Mrs Hamilton something that, during your time in the 13 chair, the business simply could not or would not 14 contemplate? 15 A. Not as far as I was concerned and, as far as I can 16 possibly be aware, that was not the position of my 17 fellow Non-Executive Board Directors. 18 Looking back, do you think the Board might or ought to Q. 19 have been less bored by the subpostmasters and more 20 outraged by the possibility of miscarriages of justice 21 that had ruined hundreds of its own people? 22 Α. The Board was not bored of this issue. I have said on 23 a number of occasions over the last two days that 24 I think that there were inns instances where the Board 25 should have acted differently. 178 1 Q. In fact, if we look at the email, we can see that, on 2 the face of the email, it's not sent to Paula Vennells. 3 It's sent by Alwen Lyons to Alwen Lyons. Can you see that? 4 5 A. Yes. I do see that. 6 Q. The first sentence reads: 7 "Paula, here are my speaking notes for your call 8 with Alice this afternoon." So it could be, I suppose, that this is a draft that 9
 - 10 didn't get sent. It could be a way of sending something
 - 11 to yourself for printing off and handing over?
- 12 A. Mm-hm.
- 13 Q. But, on the face of the document, it wasn't sent to
- Paula Vennells, can you see that, as a speaking note,for her --
- 16 A. I do see that.
- 17 Q. -- conversation with you?
- 18 A. Yes.
- 19 Q. We haven't got any other evidence that this email was20 sent to Paula Vennells as a speaking note prior to the
- 21 conference call that had been teed up with you.
- 22 A. I see.
- 23 Q. I should say, if we just look lastly at WITN01020100 --
- 24 this is Ms Vennells' witness statement --
- 25 A. Right.

1	Q.	at page 168					
2	Q. A.	at page 106 Mm-hm.					
3	Q.						
4		of the email.					
5	Α.	Right.					
6	Q.	"At 13.05 on 16 May, Alwen sent me a speaking note to					
7		use on a call with Alice that afternoon", and then she					
8		gives you the reference					
9	Α.	Okay.					
10	Q.	or gives us the reference to the document we've just					
11		looked at.					
12	Α.	I see.					
13	Q.	So it looks like the mistake was made there, as well,					
14		that this was a note sent to Paula Vennells at 1.05 pm.					
15	Α.	But in fact it was Alwen sending it to herself.					
16	Q.	Alwen sent it to herself.					
17	Α.	Yes, I understand. Thank you. That's really helpful.					
18		I'm sorry, I have got a bit I think I'm suffering					
19		from brain fog.					
20	MR	BEER: Sir, they're the only questions I ask. Thank you.					
21	SIR	WYN WILLIAMS: So that brings an end to the questioning					
22		of you, Ms Perkins. I am very grateful to you for					
23		having provided a very detailed witness statement, and					
24		for giving evidence over the last two days.					
25	тн	E WITNESS: Thank you very much.					
		181					

INDEX

ALICE ELIZABETH PERKINS (continued)	1
Questioned by MR BEER (continued)	1
Questioned by MR JACOBS	88
Questioned by MS WATT	115
Questioned by MR HENRY	122
Questioned by MS LEEK	145
Questioned by MS PATRICK	152
Further questioned by MR BEER	179

- 1 SIR WYN WILLIAMS: Right. So we will adjourn now until
- 2 Tuesday at 9.45, when we will resume.
- **MR BEER:** Thank you very much, sir.
- 4 (4.12 pm)

(The hearing adjourned until 9.45 am on Tuesday,

11 June 2024)

	1	20 September [1]	3.9 [1] 64/3	12/25 18/1 28/12
MR BEER: [13] 1/6	/money [1] 60/21	164/5	30 April [3] 46/9	29/23 36/24 67/12
45/12 45/16 45/20	<u></u>	2008 [4] 52/15 52/16	46/21 58/11	70/13 70/20 72/11
87/20 88/2 88/8	1	53/8 54/3	330p [1] 140/6	76/24 92/14 92/20
115/12 146/22 179/4	1 million [3] 95/17	2010 [11] 21/1 25/15	34 [1] 111/2	96/17 98/14 108/7
179/10 181/20 182/3	99/22 101/6	43/4 47/24 48/2 52/14		113/18 125/25 126/12
MR HENRY: [8]	1.05 pm [1] 181/14	108/6 108/11 108/13	360 [1] 181/3	128/4 128/8 132/25
122/14 122/18 124/1	1.13 [1] 115/9	108/14 109/9	4	134/22 136/23 138/4
132/1 135/22 135/25	1.98 [1] 140/24	2011 [2] 3/16 116/13	4 June [2] 45/24	142/23 148/19 151/17
136/14 144/24	10 [1] 145/13	2012 [9] 66/14 68/14	61/11	158/13 163/18 171/4
MR JACOBS: [3]	10 July [1] 140/2	68/15 69/4 74/10	4 September [1]	172/14 177/10
88/14 102/24 115/4	10 years [1] 131/2	107/20 123/6 176/14 177/3	68/15	absorbed [1] 111/21
MS LEEK: [6] 145/7	10.30 [1] 150/1	2013 [19] 3/11 7/11	4.10 [1] 90/16	accept [25] 91/4 91/8 92/12 92/14 93/8
145/13 145/15 145/17		10/22 15/14 25/19	4.12 [1] 182/4	93/12 93/15 93/18
146/23 151/18	182/6	90/18 124/10 132/6	40 [1] 87/25	93/25 96/7 103/9
MS PATRICK: [5]	11 October [1] 140/6	132/14 139/16 140/2	40 minutes [1] 88/7	106/4 107/1 110/5
152/7 173/7 173/9	11 September [2]	140/6 141/1 141/22		110/9 114/22 116/21
178/9 179/1	132/14 132/18	148/24 153/15 154/24	5	117/4 118/7 118/11
MS WATT: [3]	11.00 [1] 45/17	155/23 165/22	5-minute [1] 171/14	118/14 127/25 128/9
115/17 115/21 122/10		2014 [31] 6/17 8/22	51 [1] 97/3	164/25 165/7
SIR WYN WILLIAMS:	11.11 [1] 45/19	10/24 20/5 20/12		accepted [6] 15/2
[47] 1/5 45/15 87/23	112 [1] 107/10	23/17 23/17 23/19	6	65/11 98/10 102/6
88/3 88/12 99/16	113 [1] 107/9	23/20 27/6 30/5 33/19	6 June [1] 62/23	103/13 117/11
99/25 100/3 100/8	12 [1] 179/22	33/21 39/12 40/11	6 June 2024 [1] 1/1	accepting [1] 96/10
100/14 100/17 100/23 101/7 101/16 101/18	12.19 [1] 80/9 12.30 [1] 87/22	40/17 40/24 41/7	640 million [2]	access [16] 28/18
101/20 101/16 101/18		45/24 52/16 61/1 62/1	140/25 142/19	47/16 53/15 63/25
101/20 101/25 102/12	121 [1] 133/21	62/15 62/23 80/22	7	78/11 78/13 104/17
	13 March [1] 174/18	91/19 111/12 111/14		106/19 106/21 107/3
122/15 123/22 131/8	13.05 [2] 181/3 181/6	133/12 167/25 172/11	7.24 [1] 171/10	107/24 108/6 109/22
131/11 131/13 131/15		2014/15 [1] 24/7	7.3 [1] 64/18	110/19 111/9 126/22
135/15 135/23 136/2	81/20	2015 [6] 3/24 28/16	7.7 million [1] 64/9	accordance [2] 42/6
136/10 136/13 144/23		62/3 77/15 110/17	79.2.3 [2] 110/22 111/1	96/12
145/1 145/8 145/14	148 [1] 179/22	116/13	111/1	accorded [1] 51/20
151/20 152/2 173/6	15 [2] 24/7 145/13	2024 [2] 1/1 182/6	8	according [1] 172/19
173/8 178/7 179/8	16 [2] 153/23 181/6	21 June [1] 66/14	82 [1] 104/1	account [11] 44/5
181/21 182/1	16 August [1] 153/15	21 October [1] 90/17	86 [1] 152/8	58/10 73/6 97/21
THE WITNESS: [2]	16 July [1] 137/3	225 [2] 106/20 107/9		108/22 109/1 111/11
152/1 181/25	16 May [2] 148/24	23 May [2] 107/20	9	111/14 111/17 111/25
	149/1	149/25	9 July [2] 67/20	150/22
·	16 September [1]	24 [1] 140/7	142/5	accounted [1]
'11 [1] 3/19	160/4	24 June [1] 41/7	9 September [1]	112/10
'13 [1] 3/19	168 [1] 181/1	26 March [2] 33/19	155/23	accounting [2] 52/10
'14 [1] 12/12	16th [1] 140/6	33/20 27 November [1]	9.45 [4] 1/2 168/18	169/10
'alleged' [1] 31/9	17 December [3]	27 November [1] 141/1	182/2 182/5	accounts [6] 108/2 110/13 110/20 111/7
'Board [1] 56/17	168/6 168/14 172/22	28 June [3] 146/10	A	110/13 110/20 111/7
'bringing' [1] 170/22	18 [1] 171/10	148/12 151/10		accuracy [2] 42/11
'bugs' [1] 147/9	18 September [1]	28 March [1] 174/19	aback [1] 175/20	159/1
'commercial' [1]	161/13	298 [5] 123/11	ability [4] 6/4 23/22	accurate [4] 51/9
64/23	180 [1] 24/16	123/16 123/24 124/2	108/2 166/20	56/23 156/23 157/4
'Horizon [1] 52/4	19 [1] 174/15	125/1	able [19] 13/19 21/23	accused [2] 16/14
'I [1] 71/25	1:1 [1] 161/2	·	23/10 28/20 28/20	16/16
'I appreciate [1]	2	3	42/25 45/5 58/23 59/2 59/9 82/3 112/8	achieve [1] 130/14
71/25		3 February [2] 28/16	113/11 116/18 137/9	achieved [1] 168/25
' In [1] 165/22	2 billion [2] 140/24 142/18	68/14	149/16 163/7 168/11	achievement [1]
'pay' [1] 33/4	2 February [1] 61/1	3 July [2] 146/3	174/20	86/25
'phantom' [2] 47/19 57/1	2.10 [3] 115/7 115/8	146/7	about [224]	achievements [2]
'speaking [1] 179/23	115/11	3 September [1]	above [4] 70/20	18/3 167/9
'systemic [1] 124/12	2.11 [1] 158/8	135/5		acknowledge [1]
'take [1] 64/6	2.15 [1] 115/6	3.13 [1] 152/3	absence [2] 64/13	116/7
'The [1] 50/18	2.3 [2] 37/9 124/7	3.30 [3] 151/22 152/2	134/7	acknowledging [1]
	20 March [1] 37/6	152/5	absolutely [33] 3/20	131/9
		3.8 [1] 63/9		across [4] 30/22 73/7
	1	1	I	(47) MR BEER: - across

(47) MR BEER: - across

Α	64/16 72/19 73/2	agreed [8] 5/25 19/24	19/17 19/20 42/10	38/1 38/4 152/7 170/1
across [2] 169/2	77/12 77/13 91/14	30/11 33/23 34/14	46/25 64/9 67/5 70/7	angle [2] 72/24 148/3
169/4	99/4 103/2 103/7	47/25 113/9 113/20	72/15 74/23 75/22	Angus [1] 3/15
act [6] 96/12 103/10	103/11 104/17 104/18		82/23 91/17 97/20	annotated [1] 175/10
106/25 107/14 117/7	104/19 105/20 106/1 114/16 132/8 135/4	2/19 5/18 167/15	99/7 101/6 110/1 111/4 114/10 116/7	announced [3] 67/3 140/25 141/17
124/19	135/8	Ah [1] 175/7 aims [1] 20/21	116/10 116/10 116/14	
acted [4] 32/24 92/11	advices [3] 12/14	airspace [1] 67/6	117/14 123/8 132/25	140/1 141/23
99/4 178/25	139/14 139/17	Alana [1] 66/22	135/4 141/25 142/8	Annual [1] 20/15
acting [1] 87/11	advise [1] 28/6	Alasdair [5] 9/22	147/9 149/6 150/21	anomalies [1] 145/25
action [6] 32/13 64/13 67/13 90/15	advised [6] 11/22	31/18 132/18 132/21	160/23 161/23 168/1	another [10] 6/7
125/4 158/17	36/16 51/13 106/24	132/23	Alter [1] 108/20	15/25 22/19 61/20
actions [6] 89/22	107/13 151/23	albeit [1] 9/13	alternative [2] 55/23	70/11 89/10 89/11
98/21 117/16 117/17	Adviser [3] 68/25	alibi [6] 15/22 16/1	105/17	90/15 148/23 170/24
117/21 125/12	77/2 77/5		although [7] 69/6 115/17 133/7 141/25	answer [20] 7/13 7/14 7/20 28/7 28/8
activities [2] 94/22	advisers [1] 74/25 Affairs [2] 64/20	ALICE [18] 1/3 7/18 75/6 75/20 77/18	143/7 156/22 164/17	28/17 29/1 36/23 40/5
97/18	68/14	133/21 147/13 149/2	Altman [3] 14/14	50/17 51/2 61/18
activity [1] 60/22	affect [2] 6/3 101/4	149/21 149/24 151/2	124/9 139/14	73/20 82/18 86/4 89/6
actual [1] 124/6	affected [3] 113/1	162/10 162/15 171/12	altogether [1] 3/23	109/13 112/16 112/17
actually [20] 10/4 18/7 31/23 36/12	116/4 116/15	179/24 180/8 181/7	always [7] 12/1 13/22	
40/18 53/15 55/9	afraid [13] 38/5 38/25		36/1 36/7 80/17	answered [2] 13/10
57/15 70/9 86/17	48/14 109/14 117/2	all [73] 3/20 3/22 4/9	102/25 128/5	48/24
86/21 86/21 106/17	119/3 123/21 135/25	6/23 17/4 19/4 27/24	Alwen [25] 1/18 6/19	answering [1] 10/5
119/25 121/22 122/8	148/21 151/17 172/1 172/13 177/15	31/13 31/14 34/8 38/9 39/8 44/25 45/15	7/17 41/8 41/11 41/17 49/25 55/15 56/2	answers [4] 10/19 13/12 13/19 85/2
130/19 131/14 163/9	after [28] 22/17 27/24		56/12 146/10 146/14	Anthony [13] 30/4
171/14	31/6 31/17 31/20	50/19 50/24 52/5 52/9		
add [9] 48/12 112/2 118/12 135/13 144/23	31/20 41/13 49/17	56/15 59/24 63/24	150/4 150/16 150/24	31/15 32/20 33/6
144/24 148/21 172/13	59/6 72/21 73/3 73/15	67/8 67/16 70/22 72/1		33/14 89/8 89/18
174/7	75/21 76/6 81/21 89/3			92/23 93/3
addition [3] 94/16	100/11 110/16 134/17	82/14 86/9 88/18 89/4		Anthony's [4] 30/14
101/5 124/13	134/23 138/11 138/12 140/23 144/19 146/14		Alwen's [3] 146/15 147/15 147/18	30/18 32/12 33/8 anticipate [1] 17/12
additional [3] 48/1	169/21 169/23 171/11		am [36] 1/2 2/19 6/20	
59/23 164/19	afternoon [15] 83/3	106/25 107/15 109/9	17/4 35/3 45/17 45/19	
address [5] 42/8 50/10 56/24 128/16	88/19 115/17 115/22	109/17 109/17 109/18	51/25 78/7 83/3 83/20	any [44] 2/20 2/21
128/21	145/10 147/22 149/15		84/17 86/8 94/4 99/2	4/2 11/1 13/17 14/13
addresses [5] 37/16	149/20 149/21 149/24			
38/20 39/13 40/18	151/7 151/21 152/7 180/8 181/7	139/21 147/16 151/25 160/25 162/2 162/19	125/19 126/12 126/13 135/15 145/12 145/18	
164/17	afternoon' [1] 179/24			51/20 52/23 60/18
addressing [2] 38/18	afterwards [2] 81/10	166/16 168/22 173/20		61/14 63/25 64/13
39/10	174/7	175/5 176/5 176/10	158/17 172/15 173/18	
adjourn [1] 182/1 adjourned [1] 182/5	again [16] 31/11	177/18	178/4 181/22 182/5	103/10 107/24 112/18
Adjournment [1]	31/13 58/21 75/25	allegations [7] 47/19	amber [2] 131/20	117/7 128/24 133/23
115/10	86/20 86/20 115/6	56/24 82/4 84/14	131/23	139/16 140/15 142/6
administration [3]	131/19 135/9 152/24 159/25 162/13 164/5	84/19 84/21 90/1 alleged [4] 82/20	ambitious [1] 120/19 amended [1] 50/6	150/9 150/22 158/24 159/12 172/24 173/3
60/21 63/18 64/5	164/9 170/15 171/20	107/5 111/17 165/24	amidst [1] 128/2	173/6 176/16 180/19
admitted [1] 169/9	against [11] 4/24	allow [3] 59/17 59/19		anybody [6] 13/19
admittedly [2] 21/1 54/1	11/2 11/24 13/24	64/6	75/17	69/9 113/11 114/7
adopted [1] 172/10	83/23 84/7 87/18	almost [1] 76/15	amount [6] 13/12	131/17 141/11
advance [2] 73/10	98/22 122/25 128/14	alone [2] 13/11 23/21		anyone [2] 53/23
163/1	131/20 agenda [4] 9/21	along [3] 36/2 119/22 173/20	121/25 129/25 amounts [1] 35/1	68/16 anything [21] 7/20
adverse [4] 32/16	10/15 69/11 138/3	alongside [2] 46/12	analyse [2] 103/8	15/24 18/18 36/1
64/7 65/12 106/3	ago [6] 45/2 48/11	121/12	103/15	36/20 49/17 53/8
advice [38] 10/18 14/10 14/12 14/15	98/2 131/2 179/17	already [12] 26/11	analysis [2] 4/5	54/19 61/20 78/20
14/18 14/22 15/4	179/17	32/9 82/1 98/2 99/2	144/9	81/17 118/12 125/10
20/15 30/4 33/1 33/13	agree [10] 2/22 48/23		Andrew [2] 132/8	135/13 138/18 148/18
33/16 35/4 35/4 35/6	48/25 67/7 67/12 96/11 96/25 104/23	135/13 147/20 148/4 154/17	135/4 anecdotal [1] 20/20	150/24 163/25 169/1 172/13 173/19
36/19 36/23 37/6 64/1	116/12 121/13	also [36] 12/3 15/23	Angela [6] 22/8 34/4	anyway [6] 2/1 50/4

(48) across... - anyway

Α	are [103] 7/3 7/4 7/19	as [217]	126/4	away [7] 2/12 3/23
anyway [4] 69/14		aside [1] 155/12	at [289]	5/19 116/20 127/20
70/11 100/17 157/16	14/7 18/13 21/16	ask [39] 17/22 29/3	at page 2 [1] 14/4	149/8 164/11
Apart [1] 7/19	22/15 28/20 30/6	51/18 53/6 82/2 87/20		awful [2] 131/22
apologise [2] 158/2	33/20 35/10 35/11	88/16 94/9 99/19	41/23 55/20 55/25	131/22
164/12	39/12 40/17 42/9	100/18 104/6 104/8	56/7 56/17 164/16	awkward [1] 21/4
apparently [2] 126/6	42/10 42/15 42/24	110/13 112/19 112/20		
128/7	42/25 43/1 46/20	115/22 119/12 122/18	attaching [1] 56/14	<u>B</u>
appeals [1] 122/24	48/11 53/4 53/10	123/11 126/19 129/1	attachment [4] 41/21	B48 [2] 7/23 8/2
appear [4] 8/13 41/21	57/10 60/13 61/6 63/9	132/3 132/13 135/9	46/1 46/2 135/20	back [46] 3/14 3/15
127/15 163/3	63/11 64/3 64/13	137/22 145/2 145/4	attachments [1] 56/9	4/21 5/7 14/3 15/3
appearance [3] 45/7	66/24 72/7 74/16	145/17 145/19 145/21	attend [1] 174/19	15/23 34/16 38/11
167/21 167/24	74/19 74/23 75/1 75/9	146/22 150/24 151/22	attendance [2] 8/19	40/7 43/19 44/10
appeared [3] 21/21	75/10 75/14 82/19	151/24 152/8 163/7	30/7	44/25 54/13 71/25
168/1 170/4	83/1 83/5 84/25 86/6	178/9 179/7 181/20	attended [2] 58/22	78/4 80/22 82/11 96/6
appearing [1] 80/23	86/10 88/17 88/18	asked [26] 11/1 13/7	138/15	96/10 97/19 103/15
appears [8] 25/23	89/24 90/3 92/15 94/5	13/8 14/14 14/22	attendees [1] 18/15	103/19 110/5 113/15
50/20 52/7 52/12	95/6 95/13 96/20	15/23 34/2 39/16 47/8		113/19 115/5 115/7
65/10 90/2 154/23	97/12 101/17 103/7	47/23 48/24 50/9	24/17 54/23 57/15	118/8 123/19 124/25
162/25	105/2 105/22 112/8	93/24 106/13 111/12	70/22 81/9 109/12	128/14 144/21 146/23
applicant's [1] 32/20	116/10 118/22 120/22	111/16 112/20 132/2	109/25 110/8 157/23	148/23 149/5 149/13
applicants [1] 52/20 applicants [6] 56/25	122/11 125/8 127/3	139/20 145/24 149/6	158/7	152/22 156/13 162/9
63/24 63/25 82/22	127/10 127/17 127/22	151/4 154/11 154/17	attitude [3] 29/11	164/22 169/19 171/23
82/24 83/2	128/3 128/3 133/10	168/4 169/20	30/2 172/10	172/20 174/7 178/18
applications [1]	133/17 133/22 136/3	asking [10] 7/8 14/9	attract [3] 94/22	backdoors [1]
11/19	139/21 144/25 147/8	22/4 25/2 28/8 35/23	157/22 158/7	107/17
applying [1] 34/24	147/20 148/5 148/17	36/22 45/21 87/11	attracted [1] 93/13	backdrop [1] 169/3
appointed [5] 31/5	149/8 149/9 149/16	116/6	attractive [1] 121/16	background [3] 4/24
31/17 31/20 68/22	149/23 150/7 150/8	asleep [1] 98/9	attrition [1] 118/18	52/23 61/23
134/6	151/11 151/23 154/9		audit [15] 9/24 20/5	backs [1] 29/3
appointment [2] 67/2	154/14 155/25 160/23		42/5 50/18 50/21	backward [1] 124/8
85/12	162/19 164/24 167/16		54/22 56/23 103/6	bad [7] 8/12 113/16
appraised [1] 25/17	170/15 180/7	aspects [6] 4/9 6/23	103/8 107/19 107/21	127/14 128/6 128/7
appreciate [3] 71/25	are/have [2] 7/4 14/7	27/25 34/6 38/7 105/2		177/16 177/16
94/8 156/4		aspiration [1] 5/20	132/23	balance [8] 31/9 32/1
apprise [2] 125/5		assert [1] 57/25	audits [4] 34/8 38/9	82/13 83/8 83/12
125/5	117/12 117/15	asserted [1] 52/14	38/12 39/23	89/15 133/15 168/25
apprised [1] 137/7	aren't [1] 136/15	assertion [2] 52/15	August [4] 15/14	balanced [1] 68/3
approach [12] 6/13	arena [1] 86/18	59/15	153/15 153/23 154/24	
14/2 75/13 82/18 97/9	argue [1] 6/8		Aujard [14] 30/20	52/12 89/15
97/10 97/14 98/17	argued [1] 113/19	assess [3] 4/24		
99/1 149/4 151/5	arguing [1] 142/16	19/25 123/3	49/21 55/2 55/13	51/12 Basels fall 400/40
152/22	argument [1] 6/5	assist [1] 176/9	55/17 56/13 104/16	Bank [1] 120/16
approaches [1]	arisen [1] 19/17	assistance [1] 1/14	123/14 127/2 170/13	barrel [4] 2/25 4/14
25/23	arising [1] 155/1	Assistant [1] 75/17	author [2] 60/10	4/19 5/17 Borton [5] 21/20 26/4
appropriate [4] 19/15	arm's [2] 102/5	assistants [1] 116/8	136/4	Barton [5] 21/20 26/4
97/5 133/19 164/22	122/19	associated [2] 59/15	authority [1] 95/8	27/8 155/7 155/8
approval [2] 52/11	arm's length [1]	64/7	available [8] 20/22	based [8] 39/17 54/16 55/21 57/5 84/3
95/9	122/19	assumed [1] 43/9	32/17 42/21 43/2 57/6	114/20 139/2 163/19
approving [2] 53/16	arose [1] 149/10	assumptions [6]	128/3 175/15 175/16	basically [1] 160/25
54/6	around [15] 22/7	42/11 42/14 46/19	awarded [1] 122/25	basis [9] 27/24 35/5
approximately [1]	63/17 64/16 64/25	48/22 57/9 57/19	aware [40] 22/1 22/2	73/7 93/23 105/6
89/13	65/20 72/24 90/16		27/8 27/9 29/19 31/22	129/18 129/20 143/13
April [4] 46/9 46/21	107/10 109/6 119/7	36/12 42/5 42/7 47/9	50/24 54/19 73/6	176/22
58/11 69/4	140/3 140/18 152/21	47/20 47/23 48/1	80/23 81/3 81/12 90/6	basket [1] 50/22
Arbuthnot [10] 36/14	168/18 175/19	53/11 54/2 60/14 61/7 150/13	90/12 93/5 93/6 93/7 93/8 93/12 94/25	baskets [1] 54/21
74/12 113/7 129/12	arranged [3] 75/8 138/14 149/19		93/8 93/12 94/25 95/22 106/21 107/11	baskets' [1] 50/19
130/18 149/6 169/10		assurances [3] 39/4	108/5 108/7 108/8	battle [3] 83/23 84/6
174/17 175/1 177/4	arrangement [1] 2/15			87/18
Arbuthnot's [7] 8/20	arrangements [1] 2/17	assure [1] 47/15	111/15 111/22 119/13 119/14 119/18 129/4	battling [1] 87/5
76/12 128/16 128/21	arrival [1] 71/15	assured [5] 39/20 39/23 76/2 76/6	132/10 132/11 134/21	BBC [12] 79/9 79/12
142/9 175/1 177/11	arrived [2] 35/21	150/10	139/3 141/9 160/17	80/7 80/8 80/23 82/15
archaicism [1] 123/5	102/2	astonishing [1]	173/18 178/16	82/25 83/5 83/11

(49) anyway... - BBC

В	98/3 98/19 100/10	83/22 84/15 86/6 90/4	BIS [4] 111/6 111/8	94/24 99/8 178/1
	101/1 101/3 101/3	91/13 91/18 92/17	156/15 156/21	breached [1] 5/3
BBC [3] 83/16 85/25 171/14	102/8 104/18 104/24	95/17 97/19 99/13	Bistrot [1] 174/14	break [10] 45/14
be [224]	104/25 105/4 105/5	100/5 100/19 103/12	bit [14] 14/11 37/4	45/18 49/10 87/21
bear [1] 164/12	105/13 105/13 106/5	108/1 109/21 110/8	44/10 54/6 84/11	88/6 88/10 141/7
Bearing [1] 76/19	106/23 113/11 114/5 114/18 119/24 120/23	111/15 113/24 117/24 122/24 127/4 136/6	101/23 105/1 119/20 146/12 146/15 150/3	145/10 151/21 152/4
became [6] 7/5 10/18	121/2 121/22 122/4	137/16 137/24 141/8	164/3 164/11 181/18	breakfast [1] 137/14 breaking [2] 98/24
14/8 90/12 118/9	124/10 125/20 126/8	141/21 143/23 150/9	bits [1] 55/1	119/1
137/18	128/14 130/16 132/2	150/10 153/6 154/10	blame [3] 15/9 90/2	breakup [1] 98/23
because [75] 8/9 9/23 11/17 14/11	134/5 134/6 134/10	154/23 155/1 158/25	114/22	Brian [1] 14/14
14/16 17/21 25/2	134/16 136/4 137/7	159/9 159/16 162/25	blaming [1] 86/10	bridge [1] 2/16
26/16 27/24 28/22	138/20 139/3 139/8	164/4 167/3 170/25	bland [1] 125/10	brief [3] 149/11
28/25 31/8 32/9 36/8	139/11 141/4 141/19	171/6 172/10 176/12	blandly [1] 98/11	154/18 155/11
41/4 49/3 51/24 56/2	142/11 142/24 143/23 144/13 149/19 150/20		blank [1] 49/11 blanket [1] 75/13	briefed [3] 91/1 154/23 155/13
56/9 58/14 61/20	151/3 151/12 155/6	believe [1] 6/25	blood [2] 86/19 87/17	
61/22 61/22 69/23	155/8 156/18 162/3	believed [13] 2/11	bloody [1] 84/6	41/10 42/4 44/8 45/22
70/3 70/8 71/1 72/13 72/16 74/6 76/8 79/7	162/3 163/3 166/2	3/24 12/4 14/19 14/20		46/7 46/16 46/17
80/1 81/5 81/7 83/12	166/17 167/11 167/11		bluster [1] 169/8	49/20 49/23 49/24
86/5 86/20 89/15	175/20 176/24 178/19		board [224]	56/7 56/14 56/20
89/21 89/24 93/22	180/21	111/20 176/22	Board's [11] 3/10	56/24 57/8 57/9 58/12
97/23 98/20 99/12	BEER [24] 1/4 1/5 88/4 104/13 114/3	Belinda [7] 82/12 84/23 85/8 85/10	5/15 6/13 8/15 13/3 16/7 96/15 109/11	58/14 61/2 61/5 77/25 102/10 130/21 131/9
99/17 102/13 102/15	115/6 126/14 127/7	85/13 168/16 169/25	126/6 127/16 127/21	142/8
109/21 109/25 116/9	130/22 139/20 145/24		Boards [1] 97/15	Briefing' [1] 56/18
116/19 120/11 121/1 121/15 122/4 127/11	152/20 152/24 160/11	170/24	Bogerd [6] 22/8 34/4	briefly [7] 1/11 22/22
128/13 129/4 131/16	167/21 174/1 174/10	belongs [1] 86/17	38/1 38/4 170/1 170/2	
133/18 134/18 136/19	174/16 174/23 175/6	below [8] 3/4 43/1	Bond [2] 33/2 33/13	167/22 170/23
137/4 137/12 137/25	175/20 179/9 183/4	56/13 77/21 147/15	books [2] 31/10 32/1	bring [9] 60/12 95/8
138/20 139/25 140/16	183/10 before [35] 1/20 1/21	165/19 168/25 171/16	bored [6] 169/7 173/10 173/11 173/22	105/25 106/1 109/1 123/18 146/23 164/10
140/23 141/22 148/5	7/5 14/8 41/14 49/10	102/18 114/4 114/25	178/19 178/22	174/13
164/11 165/20 173/4	50/7 61/1 66/16 67/2	122/8 130/4	borne [1] 58/16	bringing [4] 13/23
become [2] 54/19 173/10	69/13 71/5 73/25	Berridge [1] 179/4	boss [1] 18/24	77/19 98/21 171/2
becomes [1] 11/19	75/25 76/3 76/19	best [16] 25/11 47/15		brings [1] 181/21
becoming [1] 92/18			8/24 12/1 14/7 42/21	British [1] 118/16
been [150] 3/17 5/6	113/12 126/24 135/7 135/11 136/18 139/5	86/24 88/22 129/21 130/5 130/6 130/12	70/6 77/1 104/15 104/16 122/16 133/19	broad [2] 37/19
7/1 7/4 7/8 9/9 9/12	144/14 144/19 146/2		133/22 143/24 171/13	
10/14 12/1 12/24 14/7	146/7 148/10 151/6	170/15 170/17	bother [1] 147/22	81/3 83/1 83/7 83/11
14/14 14/23 14/24 16/25 17/11 19/14	165/21 166/16 172/2	better [6] 16/25 78/8	bottom [20] 20/24	broadcasts [1] 82/16
19/16 21/7 21/13	177/3	86/16 105/1 120/9	46/18 71/9 74/10 75/4	
21/17 22/11 23/10	beforehand [2] 137/9		77/14 112/23 146/8	113/23
23/14 24/25 26/14	151/12 beg [1] 18/9	between [22] 3/8	147/6 155/19 158/3 159/24 159/25 160/21	broke [1] 141/6 brought [7] 5/5 11/24
26/17 26/19 26/22	began [2] 11/8	21/25 26/4 26/23	160/22 162/6 163/11	40/15 101/10 117/9
27/13 27/23 31/17	120/15	33/13 52/15 68/14	166/14 175/14 177/14	
31/18 32/6 32/22 35/18 36/11 36/13	beginning [7] 5/7	97/16 105/24 107/25	bought [1] 162/11	bug [1] 108/18
39/20 40/4 42/18 43/7	10/3 11/6 11/18 92/1	108/12 125/21 133/9	bound [3] 86/5 86/6	bugs [16] 90/23
43/11 44/3 47/8 50/12	96/24 135/18	136/24 140/21 149/19		91/16 145/21 146/7
51/18 52/14 54/9	behalf [6] 9/2 95/10	161/15 174/16	Bourke [1] 168/17	147/2 148/4 148/6
54/10 57/1 58/10	115/12 115/23 145/17 152/8	beyond [4] 15/21 24/1 52/19 169/1	boxed [3] 139/5 139/7 139/7	148/10 148/16 148/18 150/8 150/19 151/1
58/15 59/7 59/8 61/7	behaved [1] 108/9	big [7] 73/11 96/14	boxes [1] 142/21	151/3 151/8 151/11
61/23 62/10 65/3	behind [7] 102/14	102/19 113/5 119/2	brackets [1] 90/21	build [1] 27/4
65/25 69/13 71/22 71/23 72/13 72/14	110/3 120/12 133/8	120/5 130/17	brain [1] 181/19	building [1] 133/20
72/17 72/22 73/3	134/2 174/21 176/7	biggest [1] 120/6	branch [13] 50/16	bulk [1] 177/3
73/15 79/6 80/25 81/1	being [63] 6/2 11/24	bilateral [2] 78/18	52/6 52/9 56/22 56/25	
82/14 83/18 83/18	12/6 12/7 12/7 14/21 15/1 26/10 27/9 27/9	78/18 bill [1] 58/24	107/3 108/20 108/22 108/24 109/5 109/8	61/12 94/18 95/1 95/14 99/20 147/6
85/24 87/14 89/17	33/14 36/16 40/13	billion [2] 140/24	109/8 166/1	150/5 150/6 154/4
89/21 90/6 90/9 90/23 96/21 96/23 97/5 97/7	53/16 60/25 63/11	142/18	branches [1] 157/1	164/14 164/15 165/5
30121 30123 3113 3111	64/4 65/21 66/2 73/25	binary [1] 82/5	brand [4] 93/16	165/14 165/16 166/15
L	l		I	(50) BBC bullet

(50) BBC... - bullet

			1	1
В	161/23 162/11 162/24	124/6 124/6 126/10	85/5 91/2 91/18 99/7	challenging [2] 47/18
	163/4 163/21 164/14	127/6 131/22 132/5	105/14 106/24 107/14	
bulletin [2] 169/11	164/21 165/7 166/3	132/15 135/15 135/19		chance [3] 74/24
171/15	166/7 166/14 166/23	137/11 139/16 139/24		133/21 171/12
bumped [1] 167/3				
business [38] 1/12	168/20 168/24 169/7	145/9 145/22 146/7	case-based [1] 39/17	change [3] 128/12
7/19 8/10 8/13 13/10	170/9 170/11 170/16	146/11 146/15 146/22		134/2 165/18
	171/9 172/1 172/3	147/3 147/11 148/19	33/6 83/2 85/1 85/19	changed [1] 150/14
18/20 19/1 19/4 34/1	173/5 173/17 173/22	148/21 148/23 149/18	85/21 86/3 90/13 92/4	
34/2 34/19 64/23	174/22 174/24 175/7	149/21 152/11 153/4	98/20 113/14 124/10	48/8
66/17 97/7 97/18				
120/2 120/22 121/6	178/1 178/4 178/5	153/9 153/12 153/14	147/7 147/10	changing [1] 109/7
121/14 125/6 127/12	179/11 180/13 181/15	153/22 153/25 154/1	cash [2] 175/19	chapter [1] 162/5
127/15 134/13 135/10	<u> </u>	154/6 155/16 156/9	175/21	character [2] 89/12
		158/2 158/3 158/4	catch [2] 154/1	89/25
140/18 142/7 144/4	Cabinet [1] 79/7	159/10 159/11 159/23		characterisation [1]
149/9 170/25 173/10	Cable [1] 141/23	160/1 160/1 160/5		
173/13 173/16 175/21			categorically [2] 33/2	
176/13 176/22 177/5	calibre [1] 71/23	161/12 161/19 161/20		characters [1] 31/7
177/21 178/13	call [17] 10/1 14/16	162/6 162/8 162/12	caught [1] 89/14	charge [1] 134/11
	66/22 75/20 76/6	162/14 162/17 163/9	cause [5] 4/2 60/18	chat [3] 75/23 76/2
businesses [1] 117/1	84/24 147/17 149/19	163/10 164/1 164/7	61/14 61/17 86/24	76/11
but [177] 2/1 2/13 3/1	149/21 149/23 149/25		caused [5] 5/4 25/22	chatting [1] 76/21
3/25 4/22 5/17 6/3	152/25 153/25 179/24			
9/22 11/23 12/3 12/15		167/19 168/11 168/13		check [1] 88/14
13/7 15/1 16/5 19/6	100/7 100/21 101/7	169/19 169/19 169/25		checked [1] 101/13
	Callard [2] 18/22	170/1 170/7 170/14	caveated [4] 43/18	checking [1] 70/15
19/9 20/19 22/17 24/4	26/11	171/9 171/23 172/25	51/15 57/7 57/18	Chief [8] 79/17 91/20
27/8 27/22 29/22 31/7	called [2] 11/7 82/25	173/2 173/24 173/24		94/13 94/13 125/21
35/16 36/16 36/17			cc'd [1] 168/17	
36/19 36/21 39/8	calling [1] 83/3	174/5 176/1 176/4	ceased [1] 114/21	132/6 139/1 141/13
41/16 41/17 41/22	calls [1] 147/20	176/6 176/11 177/17	central [3] 52/10	choice [2] 2/20 133/9
	came [13] 3/21 4/20	178/15 179/13 180/1	119/18 126/7	choose [1] 126/11
41/23 44/18 48/25	16/5 16/5 41/25 44/8	180/3 180/14	centrally [3] 50/15	Chris [19] 2/4 2/4
50/11 51/4 51/22	50/4 69/13 109/11	can't [42] 6/3 9/6 9/6	52/5 52/9	7/22 13/15 30/20 45/8
52/25 53/19 56/9 58/5	112/6 131/6 151/15			
58/14 60/24 61/21		9/21 16/21 16/24	Centre [1] 47/16	46/24 47/17 48/3
62/4 62/16 62/18	169/4	27/20 38/5 40/2 40/7	CEO [10] 19/23 20/17	49/21 55/2 55/13
65/11 66/22 67/11	campaign [1] 173/11	48/12 48/14 51/2	25/13 27/13 76/5	55/17 56/13 104/16
	campaigning [4]	62/16 68/16 69/14	142/25 143/4 143/18	133/1 149/5 170/13
68/8 69/14 70/11	83/23 84/7 171/1	70/9 73/20 76/14	162/1 173/22	170/13
71/24 72/7 72/15 73/7	172/12	81/11 83/6 83/7 97/24		Christa [2] 37/7
73/9 73/22 74/2 74/4	can [179] 1/16 1/18			51/12
74/20 76/12 76/14		106/10 106/18 110/23		
76/17 77/10 78/7	2/9 6/6 6/7 6/9 6/10	112/15 112/16 112/17		Christmas [3] 41/15
78/19 79/5 80/17 82/1	6/15 8/5 9/8 15/6	115/7 115/18 119/2	4/20 9/22 21/20 54/8	49/14 171/18
	15/13 15/16 18/13	119/3 135/13 148/8	61/22 62/10 72/15	CIO [1] 46/23
82/20 82/23 84/25	18/15 18/16 19/11	148/9 151/13 151/14	77/10 83/4 106/18	circulates [1] 170/1
86/21 87/7 89/10	20/4 20/12 22/14 28/5	155/6 163/23 172/13	118/4 118/20 121/6	circumstances [6]
90/18 90/25 92/14	29/10 30/1 30/3 30/7			
92/19 93/21 100/3		176/8	144/22 147/18	4/4 23/23 28/13 43/8
105/18 105/22 110/15	33/19 33/21 37/2 37/4		cetera [6] 7/7 19/17	85/4 89/14
114/6 114/8 117/14	37/9 38/24 40/21	candidates [1] 71/23	126/22 126/22 127/10	
	40/22 42/1 45/16	candour [1] 128/19	127/10	79/8 122/23 143/15
119/1 119/2 120/15	46/12 46/14 46/16	cannot [11] 28/13	chain [4] 8/22 56/3	claim [2] 30/18 90/1
121/13 121/23 121/23	50/8 50/12 50/14 51/6	68/8 112/22 125/13	56/9 163/24	claimed [1] 126/17
122/3 122/22 123/13	53/1 54/13 55/13 56/2	•••••		
125/2 125/9 125/13		126/8 126/16 131/3	chair [13] 9/24 27/14	claims [10] 10/21
126/2 126/16 128/9	59/24 62/22 65/16	142/20 144/12 150/14		11/2 11/22 11/23
128/24 129/3 131/3	66/5 66/6 66/9 74/9	173/3	118/24 120/15 132/23	11/24 12/2 13/23
	77/14 79/24 79/25	capability [2] 19/21	138/2 138/2 138/3	34/23 99/8 139/2
132/3 132/13 132/19	80/22 81/14 81/19	108/6	140/15 178/13	Clare [5] 78/24 79/5
132/25 134/15 137/21	82/8 82/10 85/3 85/4			80/8 80/9 80/16
138/4 138/16 138/25		capacity [2] 19/21	Chairman [9] 47/1	
139/11 140/3 140/6	86/9 87/21 88/15	113/18	60/20 76/5 78/10	clarify [1] 145/20
140/12 140/21 141/20	92/17 94/9 94/10	capture [1] 133/16	79/12 88/21 91/5	clarity [2] 7/23
	99/17 100/15 101/23	cards [1] 171/18	92/10 94/11	128/19
	104/9 104/14 105/7	careful [1] 20/16	challenge [7] 6/15	Clarke [3] 91/14
143/9 144/17 146/11	106/1 106/2 106/16	carried [5] 34/8 38/9	7/3 14/6 21/9 83/5	114/16 135/8
147/8 147/10 148/8	106/18 109/13 110/9			
148/20 150/9 151/2		42/3 42/8 117/24	97/21 158/24	clean [1] 58/24
151/17 151/24 153/7	112/11 113/4 115/15	carry [1] 69/10	challenged [2] 30/12	clear [29] 2/25 8/17
153/25 154/12 154/19	118/6 118/12 118/23	case [21] 7/6 31/4	96/22	8/23 10/19 11/19
	119/12 119/21 122/16	31/25 36/15 39/17	challenges [3] 21/14	12/20 29/1 29/7 32/7
155/11 156/18 157/9	122/18 123/24 124/4	63/12 64/13 75/14	21/18 22/12	33/5 44/4 44/21 48/15
				(51) bullotin - clos

(51) bulletin - clear

С	162/15 176/15	compassionate [1]	conference [1]	177/15
clear [16] 64/15	command [1] 126/18	99/1	180/21	contemporaneously
70/20 75/1 76/13 93/4	commands [1]	compensation [3]	confess [1] 48/10	[1] 159/16
96/18 114/16 128/4	126/15	32/19 32/25 33/10	confident [3] 35/7	content [4] 156/22
131/8 143/22 147/3	commence [1]	competing [1] 71/23	78/7 84/17	157/4 158/13 179/7
148/3 158/14 163/21	133/17	competition [1]	confidential [2]	contention [1] 32/12
177/10 177/14	comment [3] 42/25	120/13	19/24 86/3	contentious [2]
clearer [4] 11/20 20/7	66/1 81/9	complement [1]	confidentiality [6]	132/4 136/18
92/18 92/18	commentary [5]	33/24	81/25 82/19 82/21	context [16] 8/6
clearly [14] 29/3	49/21 50/1 50/2 50/4	complete [8] 21/16	82/24 85/22 86/5	22/25 24/24 26/13
41/16 58/15 58/20	82/7	49/10 49/14 50/18	confirm [1] 28/10	42/16 43/1 57/10 67/1
59/19 74/4 76/11 89/3	commentators [1]	50/22 56/23 95/9	confirmed [1] 166/1	82/8 107/19 107/20
89/20 93/11 104/18	86/6	108/24	conflict [1] 69/24	117/22 153/14 165/20
119/1 131/6 143/3	commented [1]	completely [14] 16/5	congratulating [1]	166/10 176/25
clients [1] 98/9	43/15	36/25 52/24 70/3 84/3 105/19 118/1 118/10		contexts [1] 86/2
clip [1] 170/15	commenting [1] 85/5 comments [4] 33/7	141/9 141/14 141/20	conjunction [1] 123/8	contextualise [1] 164/21
clocked [1] 58/18	83/21 133/23 162/2	141/9 141/14 141/20	connected [3] 135/3	continuation [1]
close [4] 60/12 123/7	commercial [3] 23/9	Completing [1] 63/11		141/5
147/20 171/17	97/8 98/18	complex [2] 2/20	connection [10]	continue [5] 13/2
closed [1] 62/18	commercially [1]	4/11	79/16 80/10 80/11	111/18 139/13 139/13
clue [1] 93/3	121/16	complicit [1] 87/6	107/25 125/14 140/21	150/2
clues [8] 92/14 92/22	commission [7]	comprehensive [2]	141/2 141/3 141/11	continued [6] 1/3 1/4
92/23 92/24 93/2 93/5	33/23 35/21 35/25	8/17 39/1	141/14	6/10 20/17 183/3
93/5 95/23	36/23 39/1 40/6	computer [5] 65/5	connections [1] 80/2	183/4
Co [1] 88/18	128/24	90/5 93/1 150/9	consensus [1] 20/18	continues [2] 27/3
coach [1] 143/8	commissioned [2]	165/24	consent [2] 57/21	162/18
coaching [1] 169/16	39/3 129/9	con [1] 148/8	57/24	continuing [8] 4/5
cock [1] 110/2	commissioning [1]	concealed [1] 17/21	consequence [2]	9/16 10/7 10/20 11/16
cock-up [1] 110/2	130/11	concentrate [1]	40/24 117/16	12/11 34/20 116/21
coincided [1] 141/24 cold [1] 87/2	committed [1] 16/21	124/7	consequences [2]	contract [3] 32/1
collaborate [1] 122/7	committee [22] 9/24	concern [17] 4/2	32/16 106/3	33/5 63/17
collaborated [2]	18/5 18/14 18/17	9/16 10/7 11/13 12/11		contracts [1] 111/19
170/21 171/1	18/18 18/21 19/5 19/6	16/7 22/11 22/13 24/4		contradiction [1]
colleagues [11]	20/5 20/11 20/24 23/2	25/22 25/25 30/19	considerable [3]	143/18
18/24 24/20 24/21	28/16 62/25 107/20	51/12 53/9 90/19	116/3 116/14 139/17	contradicts [1] 33/1
24/22 44/5 77/21	110/17 110/18 111/6	109/4 157/5	consideration [4]	contrary [1] 129/7
128/4 128/5 128/15		concerned [19] 8/9	20/16 62/8 62/11	contribute [1] 73/1
129/19 173/18	149/8	11/23 12/2 16/9 33/25		contributed [2] 117/5
colour [1] 131/19	committees [1]	34/18 47/3 62/13	considerations [1]	138/19
column [1] 20/13	18/20	68/20 77/10 86/4	21/6	contributing [2]
combination [2] 8/12	committing [1] 17/4	127/11 129/6 136/7 142/25 157/7 173/18	considered [3] 5/2 63/11 103/3	83/20 83/21
127/14	comms [3] 147/4 165/2 165/8	173/19 178/15		control [8] 15/21 47/9 47/13 48/7 48/8
come [32] 6/9 11/7	communicate [2]	concerning [2] 9/15	considering [1] 40/3 conspiracy [2] 110/2	62/15 63/19 65/8
11/15 27/22 28/5	73/9 73/11	143/15	110/6	control' [1] 64/6
30/21 32/7 39/7 39/11	communicated [2]	concerns [19] 4/7	constant [2] 3/18	controls [3] 39/4
40/21 43/23 44/13	31/1 147/3	8/15 9/2 10/20 17/25	109/21	47/16 54/17
52/22 55/1 55/4 59/6	communications [10]	23/24 24/16 26/3	constantly [1] 98/1	conversation [9]
66/5 73/7 80/5 91/23	64/20 69/2 69/5 69/7	64/25 91/20 127/17	constituents [1]	6/20 17/9 27/23 29/13
105/21 109/19 130/15	76/7 76/15 77/7 77/11	127/22 128/16 128/21		79/5 86/7 130/17
133/6 136/18 142/22	78/12 78/13	129/12 162/2 164/17	constitute [2] 42/5	151/7 180/17
152/22 155/18 162/1	communities [1]	165/6 177/11	92/23	conversations [10]
163/7 169/19 177/16 comes [3] 86/19	116/14	conclude [2] 64/10	construed [1] 85/4	12/17 26/14 26/15
108/24 142/18	community [1] 77/2	65/24	consultations [1]	27/18 29/16 29/25
comfort [5] 34/1	companies [2] 98/18	conclusion [3] 124/8	109/18	31/15 77/9 78/18
34/19 36/2 50/14 55/2	116/2	130/15 148/9	contact [2] 43/12	89/10
comfortable [1]	company [17] 8/24	conclusions [4] 42/9	80/5	convicted [3] 80/25
133/22	11/25 12/10 12/14	42/15 129/3 129/7	contacting [1] 79/15	136/21 152/9
comforting [1] 54/24	41/8 72/2 74/1 76/5	conduct [4] 16/24	contacts [1] 43/13	convictions [5] 87/7
coming [9] 27/11	76/20 78/11 89/3 89/5	29/11 30/1 109/24	contemplate [1]	91/6 91/10 143/16
35/3 93/2 121/2	97/8 97/17 98/21	conducted [1]	178/14	152/10
125/15 150/7 153/10	127/6 133/3	176/24		convinced [1] 105/19
	compared [1] 120/13	conductor [1] 136/15	[3] 17/17 139/25	copied [13] 1/18
				(52) cloar _ conied

(52) clear... - copied

С	count [2] 39/24 39/25	D	decided [6] 63/24	demonstration [1]
	counter [1] 108/20		65/7 92/2 124/20	128/13
copied [12] 78/15 78/17 82/12 132/19	counts [1] 86/14	damage [2] 98/24 116/24	130/12 134/15	den [6] 22/8 34/4
133/3 164/8 165/12	couple [5] 60/15 61/1		deciding [1] 100/23	38/1 38/4 170/1 170/2
165/19 169/22 170/11	74/17 146/13 149/11	damages [3] 99/23 122/24 139/2	decision [22] 35/21	denials [1] 142/1
170/13 171/9	course [17] 19/15		37/18 40/24 65/10	deny [1] 126/15
	22/20 63/21 63/22	damaging [1] 99/8	69/13 69/14 72/22	denying [3] 110/18
copies [2] 54/21 172/22	63/23 67/13 107/9	danger [1] 99/2	73/1 73/3 73/8 95/5	111/9 168/23
	110/25 132/21 137/4	daring [1] 87/1	95/7 100/1 100/24	department [14]
copy [2] 123/17 123/18	138/21 140/16 141/24	data [9] 4/5 34/6 38/7 50/23 53/17 54/5	100/24 101/9 101/9	18/20 19/1 19/4 19/6
	148/22 153/18 174/5	55/11 109/3 109/8	103/19 103/20 103/20	20/9 21/12 26/5 26/20
copying [1] 171/20	178/4	date [5] 47/12 62/16	114/17 137/15	26/24 27/15 27/19
cordon [1] 139/4 corporate [4] 64/20	court [1] 5/4	67/21 140/3 174/15	decisions [10] 72/19	29/24 122/8 144/4
99/1 118/9 143/8	courts [1] 5/13	dated [3] 45/24 60/25	72/21 73/4 73/13	Department's [1]
correct [2] 43/6 99/5	cover [6] 6/25 34/3	61/11	73/15 93/19 94/1	20/4
corrected [1] 136/1	37/25 38/4 152/14	Davies [30] 22/8 66/7	95/15 101/13 103/2	departments [7]
correspondence [3]	157/1	66/7 66/16 67/17	dedicated [1] 147/5	119/16 119/23 121/20
30/21 78/19 79/2	coverage [2] 7/9 68/2	68/22 68/23 73/13	deeds [2] 86/16	122/1 122/2 122/5
cost [4] 45/10 48/1	covered [10] 49/24	73/18 75/23 75/25	86/22	122/6
64/8 64/25	96/19 110/21 114/23	76/8 76/20 77/17	defeat [1] 87/3	depended [2] 106/10
costs [11] 7/6 8/9	117/14 129/11 129/11	78/12 79/15 80/10	defence [1] 95/15	106/11
16/10 64/6 64/15	152/17 164/23 167/21	80/23 81/20 82/10	defendants [1]	dependence [1]
95/16 99/23 101/5	covering [4] 49/20	83/14 86/12 87/8	136/21	177/23
101/6 127/11 134/9	51/23 55/3 57/12	87/11 152/21 156/16	defending [2] 110/3	dependency [1] 2/24
cosy [4] 70/1 70/2	covers [1] 147/16	164/8 168/2 168/16	118/18	dependent [1]
70/16 72/10	CQRs [1] 32/21	172/5	defensive [1] 67/5	118/22
coterie [1] 22/7	craft [1] 126/17	Davies' [3] 72/19	definitely [2] 4/7	depends [3] 14/11
could [81] 5/7 6/8 7/7	create [1] 69/2	165/11 167/21	162/3	125/8 125/8
14/21 29/12 32/25	created [2] 41/11	day [20] 2/5 7/22	definitive [4] 6/23	depth [1] 106/15
33/3 33/10 43/19	69/10	13/15 41/11 67/10	7/14 10/17 148/9	describe [4] 2/17
43/19 47/23 49/12	creates [1] 106/2	67/16 67/23 89/11	delay [1] 10/4	78/9 92/14 173/12
64/12 65/22 69/24	credit [1] 86/17	96/19 97/6 97/6 105/3	delegate [1] 95/8	described [7] 42/19
78/7 82/6 84/12 85/15	Crichton [14] 15/9	114/23 120/23 133/1	delegated [1] 101/21	50/11 104/19 118/18
86/16 90/23 90/25	15/19 17/4 17/18	146/13 149/2 156/7	deleted [4] 165/20	144/5 163/4 174/25
94/13 94/18 95/4	102/3 104/15 104/21	168/2 169/22	166/8 166/10 166/13	describes [2] 37/16
103/16 105/13 105/13	133/24 135/6 135/10	days [13] 31/9 32/2	deliberate [1] 110/7	38/20
106/22 106/24 107/7	136/15 137/8 155/5	32/6 32/10 61/1 75/22	deliberately [1] 17/24	
107/12 107/14 109/4	155/8	117/9 117/11 149/11	deliver [7] 21/2 23/8	37/21 39/10
109/5 109/7 111/2	Crichton's [1] 137/4	159/8 176/20 178/23	25/15 35/5 42/7 54/20	
111/17 120/17 121/18	crime [6] 16/14 16/22 17/2 17/4 89/13 90/3	181/24	121/11	54/12
121/23 122/24 123/4		de [2] 133/13 135/11	deliverable [1] 21/4	design [1] 42/10
123/15 125/10 130/3	criminal [9] 5/2 33/6 80/25 91/10 101/20	de-risked [2] 133/13	delivered [1] 35/5 delivering [4] 4/25	designed [4] 50/21 52/8 54/20 55/10
131/14 132/3 132/13	122/23 124/18 132/9	135/11	5/10 55/10 121/16	desire [1] 127/5
132/17 132/19 133/4	135/6	deal [12] 12/3 44/17	delivery [3] 25/13	desk [1] 165/11
137/19 142/10 146/23	criminalising [1]	110/15 113/6 120/9	120/10 121/21	desktop [10] 39/4
148/24 150/25 153/13	178/11	126/14 128/6 128/12	Deloitte [27] 39/3	42/17 51/8 51/9 51/15
153/19 154/5 156/18	critic [1] 86/14	159/7 165/8 167/4	39/7 39/25 40/22	54/16 55/6 55/8 57/6
157/12 157/13 157/19	critically [1] 65/2	179/5	40/23 43/22 44/1 45/5	
157/20 157/21 157/24	Crowe [5] 82/12	dealing [5] 46/20	45/22 46/24 47/8	desperate [1] 98/22
159/20 165/7 166/13	84/23 85/8 168/16	75/10 75/14 132/21	47/20 48/17 49/17	despite [1] 112/22
166/23 168/12 168/13	169/25	132/25		
169/1 169/23 174/23	Crown [1] 116/8	dealt [2] 139/8	57/21 58/9 58/23 59/6	
176/10 177/22 178/13	culture [1] 103/23	139/12	59/13 61/10 114/2	detail [18] 21/7 25/20
180/9 180/10	cumulative [1] 101/6	Dear [1] 56/15	129/24 130/19	76/14 85/1 85/19
couldn't [8] 10/19	cumulatively [1]	debate [2] 82/15	Deloitte's [1] 47/5	85/21 91/1 97/24 98/5
15/24 49/16 59/5	92/22	158/16	Deloittes [3] 41/4	105/12 147/1 153/25
84/15 91/8 146/3	curated [1] 125/21	December [7] 80/22	46/9 56/17	156/10 170/6 170/9
174/19	current [8] 19/21	81/20 167/25 168/6	demanding [2] 8/11	170/24 179/10 179/12
counsel [12] 92/7	30/13 43/3 65/23	168/14 171/10 172/22	127/13	detailed [3] 29/16
92/8 102/3 104/16	65/23 118/21 125/12	December 2014 [1]	demonstrate [3] 8/14	
105/3 123/9 123/14	160/25	167/25	127/16 127/21	details [2] 48/11
124/20 125/4 125/22 139/14 151/6	currently [4] 52/16	decide [2] 121/18 144/10	demonstrated [1]	148/15
	57/6 90/19 117/3	1 44 /10	128/14	detected [2] 124/13

(53) copied... - detected

	170/14 174/11 176/00	10/20 22/20 52/21	147/12 149/9 150/25	02/2 02/0 02/17 00/10
D	170/14 174/11 176/23		147/13 148/8 150/25	82/3 82/9 83/17 90/18
detected [1] 150/20	180/10	101/3 104/13 111/7	151/7 152/13 158/1	90/24 95/2 95/20
detrimental [1]	amer [1] 25/24	114/2 117/8 130/20	159/2 167/3 168/9	101/12 103/3 105/6
105/24	difference [4] 33/12	132/11 133/8 137/8	170/15 171/2 172/3	106/17 112/7 118/11
devastating [3] 116/3	102/19 105/23 114/7	137/12 141/8 143/24	173/4 173/19 173/20	118/20 121/10 121/22
116/8 116/23	different [23] 2/13	164/4 165/21	173/25 178/18 180/5	123/22 124/23 124/23
develop [1] 120/17	3/21 14/25 21/22	discussing [2] 96/17	180/16	127/25 131/16 134/1
	26/20 29/8 34/24	107/19	document [31] 14/3	137/11 139/21 140/3
developing [1] 119/8	35/19 35/19 38/17	discussion [19] 3/15	21/21 37/3 41/6 41/9	140/21 141/3 143/7
developments [1]	47/24 59/6 89/22	6/22 9/19 44/6 59/20	41/13 42/4 45/25 46/6	143/21 148/5 148/10
25/17	99/11 100/15 108/9	60/12 102/9 108/11	46/20 50/8 94/9	148/18 148/20 151/9
devotions [1] 86/23	117/10 118/2 126/11	129/20 137/15 137/17	108/10 123/13 124/6	153/16 153/25 156/1
diaries [1] 151/4	131/20 136/8 144/1	137/19 137/22 137/24		156/9 156/18 157/9
diary [4] 75/22	173/20	138/14 138/19 159/7	131/11 136/3 144/17	157/18 158/10 158/21
174/13 174/21 176/7	differently [1] 178/25	163/15 163/15	155/16 159/23 161/12	158/24 159/3 159/12
Dickinson [2] 33/2	difficult [12] 2/13	discussions [4]	164/1 164/23 164/24	161/18 162/19 163/4
33/13	25/18 30/13 30/15	129/15 129/22 141/12		163/5 163/6 163/12
did [91] 1/10 1/14	78/6 97/16 110/1	143/3	181/10	167/5 170/8 170/23
3/14 4/21 4/21 7/22	110/9 120/11 122/6		documentation [6]	172/1 172/2 173/5
16/1 17/24 20/2 21/11	139/11 177/25	disgraceful [2] 124/21 125/4	42/19 43/16 50/20	172/1 172/2 173/5
21/15 21/24 22/11				
23/15 23/20 24/11	difficulties [1] 92/15	display [3] 37/2 41/6	52/7 143/22 151/15	176/5 176/15 178/6
28/6 29/4 31/12 34/17	dig [1] 40/7	46/16	documents [18]	179/10
36/20 39/1 39/6 39/11	digital [1] 129/10	displayed [1] 46/3	14/23 15/11 17/21	done [39] 12/6 12/7
39/11 39/18 42/4 45/5	direct [5] 43/12 78/11	displaying [1] 14/3	24/7 40/21 46/12	12/7 17/8 17/19 35/9
57/15 58/9 59/4 59/5	78/11 78/13 104/17	dispute [2] 80/7 89/9	50/25 51/10 62/17	35/20 40/4 44/7 48/17
59/13 61/16 70/9 72/4	direction [1] 73/18	disrepute [2] 170/22	124/18 125/11 125/23	50/25 51/22 53/11
72/18 73/12 74/6 77/4	directly [6] 41/5	171/2	127/4 128/2 128/2	53/16 53/23 54/4 54/4
78/17 78/24 80/5	77/17 105/21 112/1	dissatisfaction [1]	152/24 163/22 177/15	59/7 61/20 69/18
80/19 84/19 87/9	128/10 171/20	65/20	dodgy [3] 84/25	72/16 76/7 81/17
88/20 88/22 88/23	Director [8] 18/12	distinct [1] 113/10	85/18 85/20	86/16 91/4 91/12 92/9
88/25 91/4 91/23	18/23 26/12 69/2	distracting [1]	doer [1] 86/16	105/9 105/20 116/17
91/25 96/12 98/5	79/13 79/14 79/17	142/10	does [25] 8/13 17/1	116/24 117/17 119/21
98/15 99/4 100/23	106/7	distraction [2] 8/10	17/17 39/6 48/23	138/17 139/22 169/4
102/17 103/8 106/13	Directorate [1] 69/7	127/12	52/22 60/6 60/11	172/2 172/5 173/1
	directors [11] 2/2 8/8	distressing [1] 32/21	60/18 61/14 68/19	doubt [3] 23/24 107/4
107/1 109/19 109/19		distribution [1] 157/1	75/3 86/1 86/21 87/7	150/11
109/20 110/4 110/11	27/10 78/14 94/12	diversion [1] 65/1	100/16 125/11 127/15	doubts [3] 24/13
110/22 112/4 112/7	137/14 178/17	do [103] 2/10 2/11	138/5 139/13 139/13	36/15 65/4
112/24 117/19 123/2	directorships [1]	2/24 6/24 6/25 7/21	144/23 154/25 161/8	down [46] 1/17 6/9
	171/13	10/16 11/21 12/19	163/14	6/16 10/9 14/4 28/5
129/9 129/18 130/19	disappointed [1]	12/20 16/12 17/18	doesn't [9] 39/25	30/10 39/16 40/21
133/6 137/6 138/21	43/17	18/18 26/5 26/23	41/21 53/14 56/9 96/1	42/13 44/25 55/14
139/15 140/2 143/5	disappointing [5]	30/16 30/19 31/15	122/7 131/1 144/24	56/12 59/5 62/18 66/5
167/13 171/24 172/9	50/11 50/12 121/1	37/17 38/3 39/17	145/9	66/12 77/25 78/4
172/24 173/13 173/16	122/9 126/4	44/10 45/4 51/10	doing [18] 7/1 7/4	81/19 94/7 94/11
didn't [65] 4/22 10/17	disappointment [3]	51/17 54/5 58/3 59/3	14/7 36/22 45/10 58/6	94/14 94/18 95/4
11/21 13/17 13/18	45/4 121/1 121/25	65/12 67/7 70/14 72/5		95/11 95/12 95/14
17/7 17/8 22/13 31/4	disbanded [2] 63/19	72/7 73/8 73/17 77/11		98/24 103/25 111/3
31/4 31/8 31/24 31/25	63/24	80/10 80/16 83/9	93/22 112/24 114/1	118/8 124/4 129/23
32/4 58/14 70/2 74/4	disclosed [5] 1/10	85/19 86/12 86/22	129/21 130/14 134/20	129/24 130/16 146/8
74/8 84/25 85/13	41/13 50/5 147/10	89/23 92/11 93/8	dominance [1] 4/3	146/9 146/22 146/24
89/12 91/8 91/11 92/6	174/21	93/12 93/15 93/18	dominance [1] 4/3 don't [108] 1/21 2/19	146/9 146/22 146/24 147/6 147/14 149/22
96/22 99/5 99/9 99/11	dicalogura [9] 1/13	93/12 93/15 93/18 93/24 95/3 96/11	7/25 9/19 11/14 19/3	150/5 153/13 165/14
101/11 102/15 102/15				
104/6 104/11 104/20	72/21 73/14 90/20	100/1 103/4 104/23	19/10 20/3 21/15	Downing [1] 66/22
107/25 111/24 111/25	132/9 135/6 136/21	104/24 105/9 106/4	21/19 22/6 22/10 26/2	downplay [1] 136/25
113/17 123/18 128/6	143/19	107/1 110/5 110/10	27/9 27/10 36/19	draft [11] 47/1 56/17
128/24 129/17 129/18	disclosures [1]	110/20 112/4 112/9	38/24 39/23 40/1	60/1 60/25 143/25
130/8 130/22 130/23	130/23	114/22 117/4 123/22	41/23 41/24 45/2 45/3	144/3 154/11 154/16
131/1 134/25 137/5	discover [1] 55/9	128/9 128/21 128/23	49/5 51/4 53/8 53/18	164/16 179/22 180/9
137/21 137/23 138/11	discrepancy [3]	132/20 134/9 134/23	54/10 58/13 60/24	drafted [2] 77/21
139/18 139/21 139/23	108/21 108/25 109/6	138/2 138/8 138/9	60/24 68/9 73/20	100/10
140/20 158/2 158/4	discuss [4] 83/3	138/9 138/17 138/25	73/24 76/10 76/17	drafting [1] 135/7
158/6 158/9 167/14	104/14 133/21 150/1	140/19 141/20 142/23		draw [5] 54/23 57/15
	discussed [18] 16/3	143/8 143/17 144/20	79/22 81/16 81/18	97/23 148/9 159/12
				(E4) detected draw

(54) detected... - draw

D	28/9 37/1 85/14 85/25	enable [1] 48/1	et cetera [6] 7/7	exchange [5] 1/20
drawn [4] 52/20	117/15 125/11 128/9	enables [1] 26/6	19/17 126/22 126/22	15/13 67/24 74/7
54/18 70/21 81/9	138/13 163/22	encouraged [1] 128/10	127/10 127/10	87/10
dreadful [3] 171/5	elaborate [1] 119/3 election [6] 60/17	end [9] 53/3 71/2	etc [2] 124/15 160/24 euphemism [2]	159/16
172/15 172/19	61/13 61/24 61/24	71/7 86/24 89/15	124/16 124/21	exchanges [2] 12/22
drop [1] 80/16 dropped [2] 117/25	62/2 62/5	117/20 149/7 166/19	euphemisms [1]	161/15
126/5	element [1] 164/22	181/21	127/3	excited [1] 68/1
due [4] 63/21 63/22	ELIZABETH [2] 1/3 183/3	ended [3] 39/18 51/15 63/20	even [16] 12/11 69/23 75/25 112/8	excuse [3] 16/18 16/25 126/6
63/23 82/20	else [12] 7/20 13/19	ends [1] 86/8	119/1 130/8 131/23	executive [33] 2/2
duelling [2] 82/15 83/15	16/19 68/8 68/16	energy [2] 120/7	134/24 135/7 138/22	8/8 10/4 14/1 14/20
during [13] 11/5	85/25 100/25 121/7	130/1	141/6 141/8 156/4	18/5 18/21 18/22
29/11 30/2 64/15	125/9 138/13 162/22 176/13	engage [1] 78/1	157/4 163/23 176/14	19/13 20/9 20/22 21/13 24/22 26/12
92/10 92/13 112/24	elsewhere [1] 164/24	engaged [3] 83/19 94/25 95/20	evening [2] 168/5 168/18	26/16 27/20 31/19
117/23 118/4 118/23 139/15 175/24 178/12	email [61] 1/17 1/20	engagement [4] 42/5		75/17 78/14 84/18
dust [2] 86/18 87/17	1/20 6/16 7/23 12/22	63/20 134/8 177/4	events [5] 17/13	91/20 94/12 94/13
duties [7] 5/4 94/14	15/13 15/16 28/16	engages [2] 95/25	22/20 105/9 137/25	99/15 105/11 106/7
94/16 95/1 96/25	28/23 41/17 41/21 46/5 49/20 49/25	170/2 enormous [2] 91/5	138/2 ever [11] 3/14 28/6	123/8 125/21 128/5 132/6 137/14 139/1
97/20 132/9	51/23 55/13 55/19	91/9	31/23 33/12 65/25	178/17
duty [2] 88/25 89/2 dynamite [3] 138/20	56/3 57/12 58/11 74/6	enough [4] 8/11	112/6 122/14 126/16	executives [17] 3/21
139/4 139/8	74/12 75/16 76/18	104/11 127/13 157/1	128/9 141/13 148/10	5/9 5/14 5/18 9/21
E	77/17 87/9 87/10 90/17 91/8 91/11	enquiring [1] 144/18 Enright [1] 145/21	every [7] 18/5 81/8 83/1 98/5 101/12	96/7 97/20 99/14 101/22 103/2 103/7
	91/12 135/21 143/23	ensure [2] 34/13	132/2 167/24	103/9 104/1 104/9
each [5] 30/18 46/12 63/12 75/13 145/22	146/9 146/14 146/15	162/4	everybody [3] 5/19	105/25 106/6 130/9
earlier [13] 34/23	147/11 147/23 148/4	entered [1] 79/4	5/25 28/4	executives' [2] 4/25
43/21 46/8 51/9 55/19	148/12 148/25 149/13		everybody's [1] 10/15	6/3
56/10 130/23 131/19	151/10 153/15 153/22 155/17 155/17 155/20		everyone [1] 8/5	exercise [4] 39/4 42/17 43/23 133/15
133/18 144/18 146/2 160/9 163/22	159/14 160/1 163/24	entirely [7] 33/5 75/9	everything [5] 54/1	exercised [1] 69/5
early [15] 4/20 32/6	167/7 168/14 171/8	98/15 114/20 142/7	96/7 102/7 110/24	exercising [1] 97/16
32/10 80/17 98/13	171/9 179/15 180/1	162/23 166/8	169/4	exert [1] 79/21
102/2 102/7 102/20	180/2 180/19 181/4 emailed [3] 41/7	entity [1] 87/5 entrenched [1] 84/7	evidence [27] 5/1 5/13 15/7 30/25 32/23	existence [3] 42/22 79/19 145/21
103/25 132/5 133/12 135/7 154/24 171/11	41/10 46/6	entry [3] 108/22	34/14 36/10 36/17	existing [2] 36/4
174/1	emailing [1] 81/20	174/21 176/7	51/9 60/13 61/6 64/14	
earn [1] 167/13	emails [8] 56/10	environment [1] 73/5		expand [2] 116/7
earned [2] 143/5	66/10 140/11 143/2 146/6 148/24 153/7	envisaged [1] 65/25 episode [1] 168/6	104/21 111/5 114/20 117/9 118/4 131/3	154/5 expect [5] 33/3
167/8	156/1	epithets [1] 126/5	138/25 150/8 163/7	125/14 133/12 162/23
earth [1] 70/5 easier [2] 142/19	emanated [1] 107/5	eradicate [1] 140/18	168/4 180/19 181/24	170/15
169/14	embarking [1]	Ernst [3] 39/23	evidenced [1] 128/8	expectation [2] 11/8
easy [2] 106/5 169/6	135/11 embedded [2]	107/20 108/1 error [1] 86/21	exact [2] 62/16 140/3 exactly [8] 9/22 27/2	64/16 expected [5] 21/2
echo [1] 161/25	126/15 126/18	errs [1] 86/19	40/2 70/17 76/10 77/8	
editor [1] 82/25 Edwards [6] 91/1	embroidering [1]	escalate [1] 154/18	83/17 169/13	121/2
156/16 163/1 164/8	125/2	especially [1] 168/24		
165/7 166/7	embroiled [1] 83/22	essentially [15] 3/18 4/16 9/2 22/15 28/9	examine [4] 1/11 6/10 20/21 166/4	experience [5] 69/9 70/6 72/23 112/13
effect [4] 42/24 58/6	emerge [2] 11/8 11/18	40/23 51/10 62/14	examining [1] 1/9	143/7
100/25 136/5 effective [1] 151/3	emergence [1] 142/1	63/21 66/7 71/2 77/25		experienced [1] 66/2
effectively [5] 64/21	eminently [1] 70/6	89/11 91/14 166/21	24/2 39/21 126/21	experiences [1]
101/20 118/16 121/4	Emma [1] 162/12	establish [2] 23/10 36/3	128/18 135/2 140/1	133/10
121/8	emphasised [1] 169/4	established [2] 131/5	152/22 170/24 examples [1] 128/3	experiencing [2] 81/1 168/3
effects [1] 101/1 effort [2] 86/20 122/1	employed [1] 134/12	131/6	except [4] 18/5 52/11	expert [3] 5/1 5/12
efforts [2] 112/23	employees [2] 84/14		54/17 165/15	147/4
113/3	116/9	estimate [1] 64/8	exceptional [2] 43/5	expertise [1] 105/17
eg [1] 150/25	employing [1] 129/23 Employment [1]	et [6] /// 19/17 126/22 126/22 127/10	52/13 exceptions [1]	explain [8] 28/20 44/18 49/12 111/13
either [11] 6/8 19/6	68/13	127/10	145/24	117/6 122/1 132/5
•	•	•	•	· · · · · · · · · · · · · · · · · · ·

(55) drawn - explain

E	117/18 126/2 132/12	157/3	142/10 153/5	Fujitsu [26] 1/13 2/12
explain [1] 133/7	134/21 139/18 140/5	field [1] 143/7	flourishing [1]	2/15 2/20 2/23 3/9
explained [12] 33/12	141/4 143/13 144/12	fifth [1] 107/10	121/19	3/11 3/23 4/5 4/10
33/14 47/2 47/7 47/17		fight [2] 162/11	focus [4] 12/10 159/4	
71/22 98/3 99/14	175/20 180/1 181/15	162/18	164/25 168/24	5/19 5/25 43/10 52/13
102/3 104/18 111/24	factors [1] 73/5	fighting [5] 83/25	focused [2] 49/9	53/10 53/14 90/22
137/17	facts [2] 84/4 139/23	84/2 128/15 177/1	57/13	91/15 108/12 108/21
explaining [3] 8/5	failed [3] 21/2 25/15	177/2	focuses [1] 56/20	150/12 150/22
34/5 38/2		figure [1] 108/20	focusing [2] 164/15	Fujitsu's [1] 54/3
explanatory [2]		fill [1] 69/2	165/5	fulfil [3] 7/1 97/24
133/7 135/19	failure [4] 15/10 17/18 82/20 117/7	filled [1] 19/14	fog [1] 181/19	140/16
explicitly [2] 54/18	failures [7] 64/14	final [5] 56/17 82/13 144/9 154/16 173/24	follow [5] 44/9 59/4 59/10 82/20 157/7	fulfilled [1] 96/17 full [18] 42/3 54/18
70/21	110/3 116/1 116/7	finally [3] 110/13	follow-up [1] 59/4	56/22 63/2 104/20
exploitative [1] 3/5	116/12 117/5 117/6	118/14 152/23	followed [4] 58/17	104/23 106/4 128/11
explore [3] 5/21 13/2	fair [7] 22/6 22/10	Finance [1] 47/16	71/22 96/21 114/4	129/6 129/9 131/11
176/1	61/4 96/8 161/7 163/2		following [11] 6/20	131/16 131/18 132/7
exploring [2] 135/24	165/8	financial [10] 3/3	31/2 42/16 45/7 49/15	143/21 143/21 166/6
136/3	fallout [2] 6/10 61/21	18/11 81/23 82/9	69/3 72/18 88/18	169/8
expose [3] 12/14 12/15 132/8	false [3] 5/12 143/13	85/25 94/13 98/23	94/17 95/6 147/17	fully [6] 77/24 102/16
	169/10	119/4 120/14 120/18	follows [1] 99/21	125/5 125/5 130/7
exposure [3] 3/3 34/22 35/4	falsely [2] 121/8	find [10] 25/1 29/18	foot [5] 7/16 15/16	130/8
express [1] 30/17	121/10	29/25 56/13 56/17	33/22 34/16 120/9	function [3] 69/5
expressed [5] 30/20	familiar [3] 85/8	65/17 82/6 125/25	footing [2] 120/9	96/3 96/6
47/5 59/8 65/21 91/20	117/2 168/19	126/2 168/13	130/12	functioning [1]
expressing [2] 9/3		findings [4] 42/9	forced [1] 136/20	102/16
76/1	98/25 116/5 116/9	42/15 43/1 57/10	forensic [1] 129/10	fund [1] 64/1
expression [1]	famous [1] 126/21	fine [8] 88/3 115/20	forgive [1] 100/8	fundamental [1]
135/23	far [19] 8/13 31/22	136/2 136/10 136/13	forgotten [1] 149/3	124/12
expressly [1] 57/8	36/9 37/15 40/4 44/1 44/6 62/12 77/10	149/14 173/8 179/8	formal [1] 42/7	fundamentally [1] 124/11
extend [1] 2/15	97/23 127/14 141/8	fine' [1] 72/1 finished [2] 41/13	former [1] 68/24 forthcoming [1] 45/7	funding [5] 118/17
extensive [1] 130/2	151/3 153/3 164/11	147/8	forward [7] 29/10	140/15 140/20 160/16
extent [8] 1/9 13/2		firm [2] 36/17 164/21	37/8 59/24 67/20 70/5	
62/7 72/18 73/12	178/15	first [32] 9/25 10/20	95/9 164/5	further [25] 6/10 6/21
73/17 73/22 118/22	faring [1] 117/3	31/21 37/10 41/15	forwarded [1] 147/12	35/21 36/19 44/6
external [6] 14/10	fault [2] 116/19	44/17 47/7 49/6 49/7	forwards [2] 19/11	45/10 48/16 48/20
14/12 105/20 106/1 147/4 154/10	135/17	54/25 55/1 74/18 88/7	22/14	58/7 75/3 75/16 82/16
extra [2] 102/22	Faults [1] 175/10	88/12 88/20 96/15	fought [1] 128/20	95/4 102/9 103/10
105/14	favourable [1] 80/7	113/7 113/13 114/15	found [11] 9/12 13/11	114/14 115/2 115/4
extracts [1] 50/21	features [2] 42/23	145/20 146/18 152/16		145/5 151/19 163/9
extraordinary [3]	56/20	152/24 156/6 158/10	36/10 44/1 150/19	175/12 179/1 179/9
29/19 126/4 143/17	February [10] 20/5	163/23 164/14 164/15		183/10
extremely [3] 43/25	20/12 23/17 23/19	165/5 172/4 174/17 180/6	four [4] 112/24	future [9] 2/22 2/24
94/5 142/24	27/6 28/16 30/5 61/1 68/14 110/17		130/17 154/2 166/14	3/4 32/8 103/17 133/10 173/15 173/17
extricate [1] 4/1	Fed [1] 160/18	Firstly [2] 46/13 75/6 fit [3] 149/17 162/16	fourth [4] 60/16 61/12 154/4 161/12	177/18
Eye [2] 90/5 92/25	feedback [1] 26/17	163/14	framed [1] 36/7	
eyes [3] 106/6	feel [3] 2/24 13/17	five [3] 48/22 50/10	framework [2] 47/9	G
150/17 169/17	45/5	50/11	48/8	gained [1] 67/12
F		flag [4] 15/23 154/12	framing [1] 28/24	game [1] 120/12
face [8] 60/25 86/18	76/17 87/15	154/17 155/9	Franklin [3] 1/17 1/19	games [1] 83/6
91/3 91/13 91/24	feels [1] 86/5	flagging [1] 17/25	2/2	gap [2] 11/8 64/16
128/5 180/2 180/13	fees [1] 118/17	flags [1] 92/11	Franklin's [1] 3/8	gaps [2] 42/20 42/24
faced [3] 113/6 113/7	feet [1] 177/22	flak [2] 72/7 72/10	frankly [1] 82/15	Gareth [15] 44/21
178/2		flaws [1] 124/12	freer [1] 149/14	45/7 46/23 47/1 47/12
facility [2] 28/18 54/5	41/18 44/20 84/17	Flemington [2] 135/5		47/25 48/3 58/16
facing [2] 65/13	90/8 92/19 124/22	156/17	174/8 Friday [2] 82/25	58/21 92/5 92/25 136/5 137/1 138/22
107/2		flex [1] 138/10	Friday [2] 82/25	130/5 137/1 138/22
fact [27] 2/11 6/5	felt [7] 4/18 5/9 24/19 25/3 25/6 58/13 59/21		147/13 front [3] 99/18 120/9	gave [4] 25/8 30/5
15/18 16/3 18/4 40/4	few [9] 43/21 115/5	140/5 142/15	171/24	104/10 168/4
40/17 55/14 57/15		flotation [6] 140/1	frustrating [1] 13/20	Gavin [1] 168/16
60/23 90/9 114/13	153/9 154/21 155/22		frustration [1] 10/18	geld [1] 136/25
	- · · · · · · · · · · · · · · · · · · ·			
				(56) explain geld

(56) explain... - geld

G	82/6 97/17 103/7	48/12 70/4 72/2 77/1	153/4 157/12 163/17	hardship [1] 98/23
	151/10 155/13 156/6	85/2 88/3 89/12 89/24	growing [1] 120/25	has [52] 11/15 14/14
general [17] 20/18 23/7 79/13 79/14	181/24	115/17 115/22 135/2	growth [1] 21/2	19/16 21/3 21/5 21/7
79/17 92/7 92/8 102/3	glad [2] 72/4 147/25		guess [1] 154/15	23/10 23/14 25/19
104/16 105/3 111/22	Glenda [1] 75/17	151/2 152/7 169/5	Н	25/22 27/4 27/13
123/8 123/14 124/9	go [80] 4/21 5/7 7/16	Goodness [1] 39/12		42/18 43/7 43/11
124/20 125/4 125/21	7/25 11/19 14/3 15/25	• • •	had [232]	49/21 52/8 54/1 61/7
generalisation [1]	19/11 20/12 22/14	11/5 11/6 11/16 16/3	hadn't [11] 7/13 12/24 17/11 31/18	65/3 75/25 94/16
96/14	22/19 24/6 30/10 33/21 34/16 34/25	24/3 26/8 27/21 35/3 39/13 40/18 46/7	70/18 131/24 134/18	99/22 99/25 100/10 101/3 104/21 107/17
generally [2] 11/3	35/13 37/8 37/8 40/7	53/10 54/3 54/5 56/4	142/15 151/12 162/24	109/3 112/10 118/15
53/22	42/13 43/19 46/14	59/21 85/19 85/21	163/24	119/2 131/17 131/19
generate [1] 109/5	50/8 51/6 52/1 53/10	99/18 102/20 104/6	half [3] 96/19 114/24	134/24 148/14 149/19
generated [4] 50/15	54/13 55/13 59/5 59/9		179/17	151/3 151/15 152/20
52/5 52/9 57/1	60/9 63/8 64/17 66/12	113/10 140/16 142/14	halfway [2] 153/13	153/5 154/13 156/25
genesis [1] 62/20 genuine [1] 121/11	67/23 71/9 75/4 78/4	143/21 167/15 178/7	161/20	162/22 164/16 166/16
get [41] 1/10 1/14	78/9 80/19 80/22	180/19 181/18	Hall [1] 79/11	167/6 168/25 170/21
5/24 10/3 10/17 10/19	81/19 82/17 94/14	governance [4]	Hamilton [6] 152/11	175/10 175/17 176/19
11/20 13/12 13/19	95/11 100/23 103/19	63/13 95/13 95/13	167/25 169/9 170/5	have [335]
15/24 26/5 28/9 29/1	106/23 107/16 113/19		172/8 178/12	haven't [14] 1/20
59/13 63/10 72/6 80/8	124/6 127/6 130/12	government [33]	hand [9] 20/13 20/23 23/6 25/12 26/24	27/21 35/10 39/13
85/1 97/23 98/5	130/16 134/15 142/19 145/14 146/8 146/8	25/16 61/17 61/23 79/16 80/2 80/3 80/6	37/23 48/19 82/5 88/4	40/18 49/3 70/25 82/1 143/21 149/3 159/8
102/18 103/13 112/23	145/14 146/8 146/8 146/8 146/8 146/11 147/6 147/14	87/5 119/15 119/22	handed [1] 111/19	169/14 173/7 180/19
113/11 122/6 123/12	147/23 148/23 149/18	120/22 120/23 121/6	handing [1] 180/11	having [24] 10/14
128/19 130/1 137/18	150/5 150/12 154/4	121/11 121/14 121/17	handle [5] 72/8 72/12	17/20 25/2 26/16
147/2 149/5 149/12	155/9 160/19 161/19	121/18 121/20 122/1	113/18 173/21 173/22	29/24 31/15 41/16
153/3 160/18 166/14	163/12 165/11 174/7	122/2 122/3 122/5	handled [5] 81/14	51/4 75/21 83/2 86/7
171/12 173/13 174/24 177/13 177/21 180/10	174/20 174/23 175/5	122/6 122/7 140/17	102/5 134/16 140/14	103/23 105/10 107/17
gets [4] 37/23 71/2	175/6 175/18	140/17 140/19 140/24	154/10	114/10 130/13 132/7
71/7 88/4	goal [2] 177/8 177/20			133/13 138/16 143/19
getting [10] 80/14	goes [4] 92/19	157/14 177/23	62/9 78/7	148/10 159/25 168/6
80/18 85/18 105/17	156/25 168/16 170/6	Government's [3]	hands [1] 119/15	181/23
120/22 159/5 162/20	going [77] 1/12 2/12	119/6 141/4 177/20	handwriting [7] 175/22 175/23 175/25	he [83] 2/4 3/16 9/23
162/21 171/18 177/16	2/13 12/17 17/13 17/22 20/2 24/6 29/16	Grant [1] 3/15	176/1 176/3 176/4	13/17 25/9 26/16 30/5 31/1 31/20 31/22
Gibson [6] 158/20	29/17 34/24 35/13	granularity [1] 42/22	176/5	31/24 32/4 32/6 32/9
161/15 161/21 162/9	39/7 41/2 44/10 44/13		handwritten [2]	32/16 33/6 43/25 44/3
162/13 162/21		grasped [1] 104/25	174/3 175/4	44/4 44/5 68/11 68/12
Gilliland [3] 18/8 18/10 18/11	65/24 66/1 66/9 66/22		hanging [1] 153/21	68/24 69/1 69/18
give [23] 13/19 14/15	69/15 73/9 73/11	124/1 154/5 162/7	Hansard [1] 158/15	69/19 69/20 69/21
20/16 22/25 24/9	76/11 78/1 78/15	169/24 181/22	Hansen [1] 75/17	70/3 70/12 71/23
33/25 34/18 36/2	79/22 80/1 80/17 84/9		happen [3] 59/19	71/24 72/2 72/5 72/6
36/23 45/5 47/8 63/24	94/4 94/5 97/20 104/8		86/1 138/5	73/21 74/4 76/23
65/16 74/18 76/21	108/19 110/13 112/18		happened [21] 16/8 49/15 49/19 54/2 62/3	76/24 76/25 77/2 77/4
87/7 102/22 104/11	112/24 115/14 115/24 115/24 120/18 123/21		63/21 63/23 64/2	77/4 79/13 80/14 80/15 81/9 82/10
104/20 112/15 128/10	125/6 129/16 129/24	greatly [1] 87/1	89/10 92/17 98/13	86/25 87/13 87/14
153/14 163/7	134/13 136/11 137/22		102/13 112/4 113/18	87/14 89/11 113/8
given [32] 5/1 5/12	141/15 145/2 145/5	141/22	118/8 119/1 131/2	113/10 128/21 129/14
10/20 11/3 14/15	145/21 146/4 146/16	grip [3] 23/25 24/4	137/3 137/14 138/12	129/19 129/19 132/21
14/18 15/1 17/10 23/2 33/13 43/25 44/4	148/6 151/11 152/16	24/13	138/17	132/22 132/25 133/2
47/23 55/23 57/4	152/25 156/21 157/2	ground [8] 84/25	happening [7] 3/25	139/15 145/25 150/1
58/15 60/1 60/23	159/4 164/10 164/14	85/18 85/21 96/18	83/15 85/24 90/7 90/9	160/9 160/10 160/16
61/11 64/3 69/11	164/24 166/21 167/11		135/1 150/25	161/24 162/14 163/7
70/11 74/23 103/2	167/12 168/20 172/17		happens [4] 11/16 13/24 122/4 170/2	165/11 165/16 166/10
103/12 104/17 104/18	175/12 177/4 177/19	group [26] 4/16 5/5 62/18 63/19 63/23	happy [6] 35/8 69/19	166/11 166/15 166/18 166/20 166/23 167/25
109/21 135/4 158/19	gone [13] 39/15 39/16 103/14 103/16	69/6 93/20 95/18	69/20 84/24 136/1	174/11 175/1
172/15 176/12	105/20 112/10 130/6	100/6 100/9 100/10	156/22	he'd [6] 31/17 31/21
gives [3] 67/5 181/8	130/13 133/25 134/17	100/11 100/16 116/2	hard [6] 30/19 123/17	32/5 43/23 70/8 76/23
181/10	134/18 134/24 134/25		123/18 128/15 128/20	he's [5] 73/25 73/25
giving [11] 24/14 24/17 58/23 67/12	good [22] 1/7 21/24	140/2 141/10 144/6	164/19	83/20 164/13 165/22
24/11 30/23 01/12	23/10 32/2 45/13	144/10 144/13 152/16	hardball [1] 3/1	head [4] 27/20 86/9
L				(57) gonoral - boad

(57) general - head

Н	15/19 17/3 17/7 17/16	43/11 67/13 97/20	121/25 128/2	106/10 110/23 112/15
head [2] 128/6	36/16 39/12 39/18	home [1] 167/23	Hugh [3] 135/4	112/17 119/2 119/3
160/9	40/6 40/17 50/11	honest [4] 9/7 40/2	156/14 156/16	135/13 148/9 151/14
headhunters [2]	53/10 65/21 70/15	52/25 90/3	human [2] 138/6	155/6 163/23 172/13
69/16 70/12	73/25 74/10 83/5	Hooper [4] 30/4 30/7		I cannot [2] 68/8
heading [2] 63/10	83/14 84/10 85/24	30/11 93/4	hundreds [2] 178/3	112/22
132/15	95/13 96/17 103/3	Hooper's [2] 89/8		I certainly [3] 4/20
headline [1] 124/8	107/25 108/4 111/23	92/24	husband [5] 68/23	54/8 106/18
health [2] 58/24	120/2 130/14 131/17	hope [6] 3/2 28/19		I could [3] 49/12
98/23	136/11 146/18 148/7	67/8 77/19 83/11	80/10	130/3 169/1
hear [4] 28/9 88/15	148/14 149/23 153/22	147/13		I covered [1] 110/21
116/18 127/3	159/17 159/17 160/12			I deal [1] 179/5
heard [13] 18/19	170/11 180/7	hopefully [1] 75/21		I did [13] 7/22 21/15
26/14 35/16 69/19	hermetically [1]	hoping [1] 11/20	hyphen [1] 127/20	23/20 24/11 59/4 59/5
81/4 83/2 113/7	142/21	Horizon [75] 2/20 4/10 9/18 12/4 23/25	1	70/9 78/17 88/22 91/25 112/24 128/23
141/11 148/10 161/21	hers [3] 21/2 25/24 80/12	24/9 24/13 24/18	I absolutely [1] 92/14	128/23
161/22 167/6 175/17	herself [6] 22/7	24/9 24/13 24/18	1	I didn't [27] 4/22 17/7
hearing [3] 160/8	137/21 145/12 171/6	34/21 35/7 36/1 36/3	l agree [2] 2/22 67/12	22/13 58/14 74/4 74/8
173/5 182/5	181/15 181/16	36/10 36/21 37/17	l agreed [1] 113/9	84/25 85/13 91/11
heart [1] 65/4	hesitation [1] 113/9	37/21 38/19 38/21	l also [1] 82/23	102/15 102/15 107/25
heavily [3] 51/15	hi [5] 77/18 147/13			111/24 111/25 123/18
57/7 57/18	149/2 168/22 171/12	39/19 39/22 40/19	l am [30] 6/20 17/4	128/6 130/8 130/22
heavy [1] 43/18	high [2] 86/25 90/25	42/10 42/18 42/23	35/3 51/25 78/7 83/3	130/23 131/1 134/25
held [2] 27/6 74/19	highlight [1] 37/9	42/24 43/6 45/6 47/3	83/20 84/17 86/8 94/4	137/23 138/11 158/2
helm [1] 98/10	highlighted [2] 99/20	47/18 47/24 50/14	99/2 107/18 112/18	158/4 158/6 158/9
help [12] 1/18 8/5 9/8	158/8	50/18 50/20 51/1	114/16 125/19 126/12	l discussed [2]
38/5 38/24 79/24 79/25 130/10 139/24	highly [2] 132/4	51/14 52/7 56/21 57/1	126/13 135/15 145/18	104/13 114/2
164/7 173/25 176/4	144/8	58/24 60/12 60/17		I do [15] 2/24 10/16
helpful [9] 6/20 37/18	him [24] 31/16 31/23	60/21 61/6 61/13	150/10 154/11 156/22	12/20 45/4 51/17
56/11 73/10 74/16	66/21 68/5 73/2 73/22	61/15 61/20 62/9	158/17 172/15 173/18	80/16 105/9 128/9
85/15 156/23 169/12	73/23 76/3 76/11	63/15 64/14 65/5	178/4 181/22	147/13 148/8 152/13
181/17	76/21 76/25 79/19	82/13 108/20 109/5	l amended [1] 50/6	173/4 173/25 180/5
helpline [4] 175/15	113/9 113/10 113/13	110/4 114/20 146/1	l and [5] 26/15 29/20	180/16
175/15 175/16 175/17	115/7 129/21 156/13	146/19 150/8 150/20	90/8 92/19 113/25	I don't [78] 1/21 2/19
helps [2] 56/24 166/6	160/12 160/15 161/21	151/1 152/21 165/24	l apologise [2] 158/2 164/12	7/25 9/19 19/3 19/10
Henry [11] 115/13	162/22 163/8 167/2	166/3 167/20 168/24		20/3 21/15 21/19 22/6
115/18 122/13 122/17	himself [2] 32/17	169/13 175/10 176/23	156/4	22/10 26/2 27/9 27/10 36/19 38/24 45/2 45/3
123/23 135/16 144/23	86/23	hot [2] 160/25 161/10	l are [1] 147/20	36/19 38/24 45/2 45/3 51/4 53/18 54/10
152/18 153/5 157/22	hindsight [5] 79/4 102/18 114/5 115/1	hour [4] 147/18 147/24 179/17 179/17		58/13 60/24 60/24
183/7	130/5	house [3] 63/13	l ask [8] 87/20 88/16	68/9 73/20 76/10
her [64] 15/21 15/22	his [23] 13/16 18/24	64/22 81/7	115/22 132/3 132/13	76/17 76/22 77/8 77/8
15/23 16/1 17/6 17/9	18/24 30/17 30/25	how [47] 2/17 2/25	145/17 152/8 181/20	79/4 79/22 81/16
17/10 17/12 17/19	32/23 44/5 47/1 55/3	4/17 4/24 5/9 12/9	l asked [2] 15/23	81/18 82/9 83/17
17/20 19/25 21/9	67/21 70/6 70/7 72/23	16/7 34/5 35/20 37/19		101/12 105/6 106/17
21/14 21/18 22/3 22/7	75/25 77/12 77/13	38/2 39/18 43/8 50/25	I be [1] 101/7	112/7 118/11 118/20
22/12 22/16 22/16	83/18 87/1 87/8 87/13	53/2 53/4 53/6 55/8	I beg [1] 18/9	121/10 121/22 124/23
23/25 24/7 24/13 24/19 25/10 25/10	124/20 129/19 133/2	58/9 73/6 73/9 78/1	I began [1] 120/15	124/23 127/25 131/16
26/4 28/2 28/25 29/4	historically [1]	81/14 84/5 86/15	I believed [3] 3/24	134/1 137/11 139/21
29/5 71/9 71/19 75/24	144/13	87/11 88/15 100/18	14/19 176/22	140/3 140/21 143/7
78/21 79/6 79/7 79/19	history [1] 141/19	100/23 103/2 109/6	I called [1] 82/25	143/21 148/10 148/18
80/13 80/14 80/16	hm [15] 6/18 36/6	109/10 112/9 117/2	I came [1] 69/13	148/20 151/9 153/25
85/12 85/14 91/23	55/18 60/2 66/15	119/15 126/17 134/16		156/9 156/18 157/9
104/21 123/25 126/17	74/11 75/18 102/12	145/14 150/1 158/16	38/24 53/1 100/15	158/21 159/12 161/18
126/23 134/14 134/14	153/8 154/3 174/9	159/4 162/25 163/3		167/5 170/8 172/1
138/25 151/22 155/9	175/2 179/25 180/12	163/20 169/16 173/12		172/2 173/5 175/5
157/5 161/3 162/2	181/2	173/12	148/21 163/10 176/6	175/17 176/5 176/15
167/8 167/9 167/13	HMG [2] 154/18	Howe [1] 88/18	176/11 178/15	178/6 179/10
167/16 168/4 171/21	155/9	however [11] 21/1 45/4 57/4 85/1 125/19	I can't [29] 6/3 9/6	l ever [2] 31/23 128/9
171/22 173/1 180/15	Hmmm [1] 53/9	45/4 57/4 85/1 125/19		l expect [1] 170/15
here [45] 3/14 5/24	HNG [1] 150/20 HNG-X [1] 150/20		51/2 62/16 69/14 70/9	137/17
6/2 8/6 14/12 15/17	hold [5] 19/23 23/15	huge [3] 90/13		I felt [5] 4/18 24/19
				(58) head I felt

(58) head... - I felt

Idst. [3] 26/3 2.50/6 Ieff [1] 3/23 167/23 173/5 59/11 59/20 59/21 1113/22 113/4 121/64 58/13 Birl		Lknown [1] 11//15	69/17 69/22 81/12	58/5 58/20 58/22	103/12 104/8 107/11
Inst. [1] Dirk [1] Strip Strip Strip <td><u> </u></td> <td>I known [1] 114/15</td> <td></td> <td>58/5 58/20 58/22 59/11 59/20 59/21</td> <td></td>	<u> </u>	I known [1] 114/15		58/5 58/20 58/22 59/11 59/20 59/21	
bb/13 11/12 <td< td=""><td>Tielt [3] 20/3 20/0</td><td></td><td></td><td></td><td></td></td<>	Tielt [3] 20/3 20/0				
Into Log 25/1 Inoke of [1] 13/16 58/13 98/21 04/16 69/13 72/14 73/4 74/26 12/85 73 12/85 73 Inract [2] 13/16 13/16 13/14 15/16 13/14 13/16 13/14 13/16 13/14 Inract [2] 13/16 13/16 13/14 15/16 13/14 15/16 13/14 13/16 13/14 Incast [2] 16/16 13/14 13/16 13/14 13/16 13/14 13/16 13/14 13/16 13/14 Incast [2] 11/16 11/16 13/16 13/14 13/16 13/14 13/16 13/14 13/16 13/14 Incast [2] 13/16 13/14 13/16 13/14 13/16 13/14 13/16 13/14 13/16 13/14 13/16 13/14 Incast [2] 13/16 13/14 13/16					
Imate [2] and e [3] 31/10 110/10 130/10 120/13 74/6 76/16 1419/14/216 143/16 Itrast [2] 113/5 177/14 Inagad [1] 162/23 76/17 79/28/018 103/16 153/16					
Inst. (2) Titls 5177/14 16223 TR/17 79/2 80/18 153/6 159/19 169/7 Incarted [1] 10518 Image [0] 16822 1say [5] 150/15 12 180/18 80/23 81/4 173/17 178/15 Incarted [1] 153/16 153/16 135/25 141/20 159/16 22/71 83/24 84/9 86/28 23/21 83/19 108/7 Incart [1] 113/5 153/25 141/20 41/10 100/21 101/23 85/14 85/15 86/22 108/8 177/15 Igo [1] 113/5 153/25 141/20 41/10 100/21 101/21 85/14 85/15 86/22 108/8 177/15 Incart [1] 113/5 135/25 13/16 13/25 141/20 41/14 9/15 52/51 125/11 90/14 91/25 82/215 113/14 11/11 13/14 Incart [1] 117/15 118/27 115/5 73/51 25/11 90/14 91/25 92/15 113/14 11/11 13/14 11/11 15/22 48/12 00/24 25/7 13/16 11/14 11/15 12/12 115/17 13/14 11/11 13/14 11/11 15/12 11/11 15/17 13/11 11/11 13/14 11/11 13/14 11/11 13/14 11/11 13/14 11/11 13/14 11/11 13/14 11/11 13/14 11/11 13/14 11/11 13/14 11/11 13/14 11/11 13/14	125/25				
Instruct Imanaged [1] 168/22 is an isophysic 80/18 80/23 81/4 173/17 178/15 If oatted [1] 13/11 Biold [1] 13/11 Biold [1] 13/11 If oatted [1] 13/11 Biold [1] 13/11 Biold [2] 13/11 If oatted [1] 13/11 Biold [2] 13/11 Biold [2] 13/11 Igo [1] 13/10 Biold [3] 113/10 Biold [3] 13/11 Igo [1] 13/10 Igo [1] 13/10 Biold [3] 13/11 Igo [1] 13/10 East [1] 16/12 16/12 13/11 13/11 If and [1] 13/12 13/11 13	I first [2] 41/15				
Indux [1] Imay [10] Imay [2]	163/23				
Human [1] Balk i 125/1 Isay [5] 28/2 27/17 Balk i 25/1 Balk i 125/1 Balk i	I floated [1] 105/18				
11411 11435 135/15 135/25 14/22 136/14 <td></td> <td></td> <td></td> <td></td> <td></td>					
149/10 149/10 12/2 iscril [1] 43/19 85/24 87/98/7/48/96 98/24 87/98/7/48/96 113/19 1had [19] 179 180/23 196 27/18 29/12 19/18 29/14 19/18 19/17 19					
11 11 1757 180 11 1757 180 175 155 195 2718 3512 517 395 <td></td> <td></td> <td></td> <td></td> <td></td>					
India (19) (19) (19) (19) (19) (11)					
2/16 2/16 2/2/2 2					
44/14 44/12 48/12 60/24 62/13 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
10/11 12/11 12/12 12/14 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
8/11 8/1/18 8/1/18 8/1/18 8/1/18 8/1/18 1/18 1/18 1/18 1/18 1/18 1/18 1/18 1/18 1/18 1/18 1/18 1/17 1/18 1/18 1/17 1/18 1/17<					
13/09 13/1/3 13/1/6 11/1/1 13/1/6 14/1/1 16/2/4 13/1/6 11/1/6 11/1/6 14/1/1 16/2/4 13/1/6 11/1/6 11/1/6 13/1/2 13/1/6 13/1/6 11/1/6 11/1/6 13/1/2 13/1/6 13/1/6 11/1/6 11/1/6 13/1/2 13/1/6 13/1/6 11/1/6 11/1/6 11/1/6 13/1/2 13/1/6 13/1/6 11/1/6 11/1/6 11/1/6 11/1/6 13/1/6 13/1/6 13/1/6 11/1/6					
14/11/11/16/24 130/25 131/16 134/1 Ishalf [1] 75/22 115/17 117/11 117/21 133/21 23/21 64/13 131/24 131/24 131/25 134/22 136/14 Ishould [10] 37/3 117/13 117/13 117/12 153/21 14/10 Isonold [10] 27/3 28/12 41/22 48/10 141/11 41/18 14/23 117/13 137/13 139/13 140/10 64/17 69/23 79/4 9/28 120/5 121/10 125/7 123/15 Iwondere [2] 74/17 28/12 41/22 48/10 143/15 163/20 165/16 162/20 Ishould [1] 129/1 134/4 137/17 133/15 Iwondere [1] 69/22 131/5 131/16 134/1 Iwondere [1] 69/22 99/2 99/18 105/8 163/16 162/20 Ishould [1] 129/1 141/3 162/19 163/24 166/15 167/19 168/24 166/14 161/22 164/2 6/21 12/1 26/20 27/17 111/11 134/15 141/14 125/14 122/1 10/11 Isonold [1] 20/21 156/14 161/22 164/2 125/14 22/2 78/13 78/19 76/16 12/22 78/13 78/19 131/5 131/14 134/3 14/33 138/14 14/23 49/16 10/10 17/12 150/21 78/12 78/19 97/11 129/2 78/12 78/17 78/19 78/19 97/11 129/2 78/12 78/17 78/19 78/19 97/11 129/2 78/12 78/17 78/19 78/19 97/11 129/2 78/12 78/17 78/19 78/19 97/11 129/2 78/12 78/17 78/19 78/19 97/11 13/19 78/12 78/17 78/19 78/19 97/11 13/19 78/12 78/17 73/12 78/17 78/18					
131/24 134/5 134/22 136/14 1sbouïd [10] 37/3 117/13 117/25 119/18 wonder [2] 74/17 131/24 137/8 139/13 140/14 141/18 137/8 139/13 140/14 137/8 139/13 140/14 128/12 14/22 128/12 14/22 128/12 14/22 128/12 14/22 128/12 14/22 128/12 14/22 128/12 14/22 128/12 14/22 128/12 14/24 128/12 1					
13/124 137/3 139/13 140/10 64/17 69/23 20/12 123/15 123/15 28/12 24/12 24/12 24/12 13/13 13/37 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Inave [42] 11/1 141/1					
22/12 24/12 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
449/10 7/12 19/3 148/19 156/18 162/20 shouldn't [1] 129/1 134/4 137/21 141/4 Iwould [42] 2/6 2/17 99/2 99/18 105/8 176/16 1 simply [9] 28/13 145/13 159/7 160/14 3/2 3/12 3/20 4/18 105/9 111/2/4 112/18 176/16 1 simply [9] 28/13 165/10 105/1 166/10 28/14 29/21 32/4 6/21 12/1 26/20 27/17 114/24 115/41 127/14 1mentioned [2] 125/13 162/19 162/10 145/13 159/7 160/14 3/2 3/12 3/20 4/18 130/4 134/3 135/13 1mentioned [2] 125/13 162/19 162/24 16/16 16/10 165/17 16/14 16/12 5/87 141/3 143/5 149/4 1metioned [2] 125/13 162/19 162/24 16/16 16/10 77/12 78/21 88/17 77/12 78/13 78/19 141/3 143/5 149/4 1move [1] 15/6 1speaking [1] 15/12 17/12 17/12 17/22 48/11 16/10 13/9 14/10 10/14 156/13 61/25 178/22 1move [1] 16/20 1sop [1] 15/9/0 1suggest [1] 127/19 169/12 17/31/2 17/57 77/22 78/13/23 132/19 33/11 121/13 12/14 21/14 10/8 16/14 16/20 10/16 164/2 168/20 1suggest [1] 127/19 169/12 17/15 121/33 12/14 13/14 13/21 121/31 13/14 13/21 121/31 13/14 13/21 121/31 13/14 13/21 121/31 13/14 13/17 121/32 13/21 13/17 13/22 13/22 13/21 13/21 13/14 13/21 <					
163/1 99/2 99/18 105/8 163/5 163/19 172/13 1 signed [1] 50/7 145/13 159/7 160/14 3/2 3/12 3/20 4/18 105/9 111/24 112/11 176/16 11/2 4112/11 161/4 161/22 164/2 6/21 12/1 26/20 27/17 114/24 115/14 11/21 417/11 Imeant [1] 25/1 14/23 49/16 110/10 165/10 165/17 166/10 2//14 2//24 29/21 32/4 117/13 117/14 128/4 Iment [1] 25/1 14/23 49/16 110/10 165/10 165/17 166/10 2//14 7 17/25 4/25 17/24 130/4 134/3 135/13 14/24 15/11 162/19 163/24 166/15 167/19 168/20 41/25 48/25 51/24 14/13 143/5 149/4 Imet [1] 31/22 Imit [1] 11/22 15/11 15/14 176/19 178/7 7/022 70/27 12/23 15/14 15/17 116/16 15/17 Imovel [1] 11/6/20 Imovel [1] 11/6/20 Isopit [1] 52/24 145/12 11/00 10/27 28/12 10/17 12/13 13/22 13/25 12/17 15/13 161/25 178/27 Imovel [1] 11/6/20 Isopit [1] 52/24 142/12 142/13 159/22 131/7 13/3/22 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/2/2 13/17 13/2/2 13/17					
9/9/2 9/16 10/57 176/16 isimpt [9] 28/13 161/4 161/22 164/2 6/2 1 2/1 2/2 / 26/20 27/17 114/24 115/4 117/14 imentioned [2] 176/16 imentioned [2] 176/16 166/15 167/19 166/10 28/14 29/21 32/4 117/13 117/14 128/4 118/14 161/22 178/2 166/15 167/19 166/10 28/14 29/21 32/4 172/1 26/20 27/17 130/4 134/3 135/13 131/4 131/2 118/14 161/22 178/2 70/20 70/21 72/23 141/3 143/5 149/4 131/2 113/22 113/22 176/16 70/20 70/21 72/23 141/3 143/5 149/4 141/4 161/22 130/1 14/16 110/71 170/21 76/17 70/20 70/21 72/23 151/1 151/16 151/17 160/16 16/1/1 166/11 166/11 166/11 166/11 166/11 166/11 17/22 78/13 76/11 17/22 78/13 76/11 70/20 70/21 72/23 11/10 11/11 116/20 13/51 11/10 11/10 13/51 11/10 11/10 13/51 11/10 11/10 13/51 11/10 11/11 13/20 17/11 13/21 14/10 11/14/10 13/21 14/20 13/21 14/20 13/21 14/20 13/21 13/22 13/25/2 13/17 13/32 13/21 13/21 13/11 10 11/21 13/10 13/14 13/21 14/20 13/21 13/22 13/17 13/22 13/20 17/312 13/11 10/11 13/20					
113/24 113/24 113/14					6/21 12/1 26/20 27/17
1117/13 117/13 117/14 125/13 162/19 163/24 166/15 167/19 168/20 41/25 48/25 51/24 130/4 134/3		I meant [1] 25/1		165/10 165/17 166/10	28/14 29/21 32/4
11/13 11/14 12/14 <td< td=""><td></td><td></td><td>125/13 162/19 163/24</td><td>166/15 167/19 168/20</td><td>41/25 48/25 51/24</td></td<>			125/13 162/19 163/24	166/15 167/19 168/20	41/25 48/25 51/24
141/3 143/6 149/4 1 11/2 13/22 15/21/2 17/21/41/01/91/61/7 77/22/81/37/81/9 149/3 149/3 149/3 149/3 149/3 17/32/41/11/3 17/32/41/10/191/16/7 77/22/81/37/81/9 151/4 151/16 151/16 1500ght [1] 17/22/41/15 17/32/41/16 17/32/201/17 92/3 96/14 108/8 151/4 151/16 1movet [1] 15/6 1speaking [1] 129/25 62/18 69/21 70/3 72/6 11/35 11/4/10 11/41/4 156/17 16/76 16/76/16/42/168/20 1struggle [1] 52/24 142/17 31/22 76/20 158/23 161/2 13/77 12 160/16 16/2/2 168/20 10/7/23 141/11 1suppose [3] 53/4 1understand [15] 73/16 80/20 8/49 11merget [1] 92/10 130/21 11/21 12/20 11/32 11/2 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/3 12/1 11/32 11/32			172/3 173/3	174/17 174/25 175/8	70/20 70/21 72/23
149/4 149/6 149/25 Imignt [1] 4/19 29/5 Isought [1] 7/12 17/8/24 81/18 18/20 91/12 92/9 151/19 154/11 154/16 Imove [1] 15/6 Imove [1] 15/6 Ispeaking [1] 145/12 Ithought [14] 17/15 92/14 108/8 151/19 154/11 154/16 Imove [1] 15/6 Imove [1] 16/6 Ispeaking [1] 145/12 Ithought [14] 17/15 92/14 108/8 181/18 Imove [1] 17/02 Inearly [1] 70/2 Istruggle [1] 52/24 142/12 142/13 159/22 13/17 13/22 13/25 181/18 Inearly [1] 70/2 Inearly [1] 70/2 Isuggestel [3] 70/10 Itox [1] 137/15 169/16 164/2 168/20 158/23 161/2 161/17 160/16 164/2 168/20 Inearly [1] 18/18 107/23 141/11 Isuggestel [3] 70/10 Itox [1] 137/15 169/20 173/12 1mberj [1] 79/25 Inov [5] 4/20 14/17 Isuppose [3] 53/4 Isuppose [3] 53/4 Inuderstand [15] 73/16 80/20 84/9 1imerj [1] 18/12 Iobicus [1] 80/12 Isuppose [3] 130/21 Italked [1] 130/21 87/12 87/23 111/7 Id [10] 41/13 69/19 1imerj [1] 19/12 Iobicus [1] 80/12 Iobicus [1] 80/12 Italked [1] 130/21 87/12 87/23 111/7 Id [10] 41/13 69/19 1imerj [1] 111/12 Iobicus [1] 15/73 Iobicus [1] 160/12		I met [1] 31/22	I so [1] 82/21	175/14 176/19 178/7	77/22 78/13 78/19
151/4 151/4 <td< td=""><td></td><td>I might [4] 4/19 29/5</td><td>I sought [1] 77/12</td><td>178/24 181/18</td><td>78/20 91/12 92/9</td></td<>		I might [4] 4/19 29/5	I sought [1] 77/12	178/24 181/18	78/20 91/12 92/9
151/19 154/11 154/11 156/1 159/1 173/5 173/5 173/5 173/5 173/5 173/7 158/1/8 1/202 1/21/3 127/3		80/16 168/11	I speaking [1] 145/12	I thought [14] 17/15	92/13 96/14 108/8
156/13 161/25 178/22 170/22 181/18 121/13 123/19 131/5 181/18 Ineary [1] 70/2 142/12 142/13 159/22 152/13 152/13 123/19 131/5 142/12 142/12 142/13 159/22 152/13 152/14 163/13 163/14 <		I move [1] 15/6	I spent [1] 129/25	62/18 69/21 70/3 72/6	113/5 114/10 114/14
181/18 Inearly [1] 70/2 Istruggle [1] 5/2/4 15/21 4/2/1 4/2/1 315/22 131/1 13/22 135/25 1 naven't [6] 1/20 Ineaver [3] 18/18 Istruggle [1] 27/19 169/21 173/12 176/20 158/23 161/2 161/17 1 49/3 173/7 1 160/16 164/2 168/20 Isuggestel [3] 70/10 1 took [1] 137/15 160/2 61/17 1 haven't [6] 1/20 1 107/23 141/11 Isuggestel [3] 53/4 I understand [15] 73/16 80/20 84/9 1 haven't [1] 98/21 107/23 141/11 Isuggestel [3] 53/4 I understand [15] 73/16 80/20 84/9 1 inherited [1] 18/2 107/23 141/11 Isuggestel [3] 120/14 11/21 12/20 48/15 87/19 97/11 113/19 1 inherited [1] 18/2 107/23 141/11 Isuggestel [3] 120/14 11/21 12/20 48/15 87/19 97/11 113/19 1 inherited [1] 15/7 10nly [2] 156/12 1talked [1] 130/21 11/21 12/20 48/15 87/19 97/11 113/19 1 just [28] 1/11 29/13 10nly [2] 155/5 13/20 4/7 4/8 4/17 4/18 vaguely [1] 168/8 111/11 168/8 111/11 168/8 1 for/2 1 112/21 10/12 11/10/21 10/2 10/21 11/12 12/14 14/14 152/15 15/19 15/21 5/24 6/16/2 169/24 174/22 1 for/2 1 112/21 11/2 11/21		I moved [1] 116/20	I stop [1] 159/10	79/22 80/12 104/15	121/13 123/19 131/5
I haven't [6] 1/20 Ineed [5] 28/20 93/4 I suggest [1] 12/1/19 169/12 17/3/12 17/3/2 17/3/12 17/3/2 27/21 70/25 143/21 160/16 164/2 168/20 I suggest [3] 70/10 113/13 I turn [1] 160/6 [1] 137/15 163/23 161/2 161/17 149/3 173/7 1 never [3] 18/18 70/10 113/13 I turn [1] 66/6 I wouldn't [9] 53/18 1 heip [1] 28/19 1 now [5] 4/20 14/17 128/13 180/9 11/21 12/20 48/15 87/19 97/11 113/19 1 inherited [1] 11/27 166/1 130/21 128/13 180/9 11/21 12/20 48/15 87/19 97/11 113/19 1 inherited [1] 19/12 130/21 1tent [1] 96/20 130/5 138/11 128/13 180/9 11/21 12/20 48/15 87/19 97/11 113/19 1 interpret [1] 99/21 10/12 11/21 12/20 48/15 87/12 87/23 111/7 164 [1] 0/18/13 130/7 142/1 145/4 181/17 142/1 145/4 181/17 142/2 142/2 142/2 142/1 145/4 181/17 142/2 146/2 186/2 169/2 4 174/22 142/2 142/2 142/1 145/8 169/2 4 174/22 142/1 145/8 169/2 4 174/22 142/1 145/8 169/2 4 174/22 142/1 142/2 142/1 142/2 142/1 142/2	181/18			142/12 142/13 159/22	131/7 133/22 135/25
27/21 70/25 143/21 160/16 164/2 166/20 1 suggested [3] 70/10 113/13 1 turn [1] 66/6 I soudha't [9] 53/18 149/3 173/7 1 new [5] 28/19 70/10 113/13 1 turn [1] 66/6 I wouldn't [9] 53/18 1hope [1] 28/19 107/23 141/11 1 sugpose [3] 53/4 1 understand [15] 73/16 80/20 84/9 1 integring [1] 86/11 1 now [5] 4/20 14/17 1 sugpose [3] 53/4 1 understand [15] 73/16 80/20 84/9 1 integring [1] 99/21 1 now [5] 4/20 14/17 1 sugpose [3] 53/4 1 understand [16] 73/16 80/20 84/9 1 integring [1] 99/21 1 obviously [1] 80/12 1 sugpose [3] 53/4 1 understand [16] 73/16 80/20 84/9 1 integring [1] 99/21 1 obviously [1] 80/12 1 talked [1] 130/21 1 string [16/6/16/2 1 18/11 162/23 1 jost 20 1/7 116/6 1 jost 20 1/7 3/12 1 think [170] 1/22 1 42/1 145/4 181/17 1 54/5 162/7 169/22 1 jost 20 1/7 116/6 1 jost 20 1/7 3/12 1 jost 20 1/7 3/12 3/16 1 understaod [1] 45/8 1 69/24 174/22 1 jost 20 1/7 116/6 1 jost 20 1/7 3/12 3/16 1 presume [3] 155/5 8/22 9/20 9/22 10/1 6/2/20 16/19 123/11 1 22/14 52/15 149/17 1 jost 20 1/7 116/6 1 presume [3] 155/5 8/22 9/20					158/23 161/2 161/17
149/3 173/7 Inever [3] 18/18 10/10 113/13 Iturn [1] 60/6 Iturn [1] 60/6 Ihelp [1] 79/25 107/23 141/11 Isuppose [3] 53/4 Iunderstand [15] 73/16 80/20 84/9 Inow [5] 4/20 14/17 128/13 180/9 11/21 12/20 48/15 87/19 97/11 113/19 73/16 80/20 84/9 Inherited [1] 18/17 1 obviously [1] 80/12 i obviously [1] 80/12 i talked [1] 120/21 51/5 53/20 56/11 Ital/11 162/23 Interpret [1] 99/21 i obviously [1] 80/12 i talked [1] 130/21 87/12 87/23 111/7 Italked [1] 41/13 69/19 10 only [2] 154/21 i think [170] 1/22 142/1 145/4 181/17 154/5 162/7 169/22 19/12 29/12 29/12 141/20 51/4 5/19 5/24 6/8 7/8 want [16] 41/2 169/24 174/22 19/12 114/20 10/2 10/12 11/13 12/1 10/2 10/12 11/13 12/1 126/14 126/25 12/71 153/3 155/18 12/14 12/21 11/16/6 156/2 19/22 15/2 16/6 13/20 32/6 20/8 21/21 167/20 106/19 12/311 12/2/14 12/2/15 149/17 163/12 164/2 164/6 19/21 18/19 13/25 14/11 14/19 13/22 15/19 5/21 5/24 6/1 6/2 8/3 163/12 164/2 11/21 12/22 14 15/2 16/25 17/7 159/24 170/19 175/6 9/7 11/6 12/9 13/11	27/21 70/25 143/21		I suggested [3] 70/10		
I help [1] 79/25 107/23 141/11 1suppose [3] 53/4 1understand [15] 73/16 80/20 84/9 I hope [1] 28/19 100/23 14/17 128/13 180/9 11/21 12/20 48/15 87/19 97/11 113/19 I inherited [1] 118/2 10ffered [1] 129/12 11/21 12/20 48/15 87/19 97/11 113/19 I inherited [1] 118/2 10ffered [1] 129/12 11/21 12/20 48/15 87/19 97/11 13/19 I integret [1] 199/21 10ffered [1] 129/12 141/10 87/12 87/23 111/7 16 [10] 41/13 69/19 I integret [1] 199/21 10ffered [1] 129/13 1then [1] 94/9 111/12 136/6 136/10 97/10 108/8 130/7 I just [28] 11/11 29/12 142/1 145/14 18/17 142/1 145/18 16/7 15/5 169/24 174/22 142/1 145/18 16/7 169/24 174/22 29/18 29/25 40/7 141/20 5/14 5/19 5/24 6/8 7/8 I understand [1] 12/14 12/21 41/22 169/24 174/22 19/14 16/6 15/0 1 11/12 10/21 10/2 10/12 11/13 12/1 126/14 126/25 12/11 15/13 13/14 13/21 142/21 142/21 45/19 15/21 11/16 11/12 12/14 12/21/14 12/21/14 12/21/2 12/14 12/21/14 12/21/2 15/14 12/2					
I hope [1] 28/19 Indow [5] 4/20 14/17 12/21 3/10 11/21 1/2/20 4/8/15 67/19 9/7/11 11/3/19 I inherited [1] 18/2 96/20 130/5 138/11 I suspect [1] 120/21 51/5 53/20 56/11 118/11 16/23 I inherited [1] 75/7 I offered [1] 129/13 I offered [1] 129/13 I talked [1] 130/21 57/12 87/23 111/7 14/11 66/23 I interpret [1] 99/21 I only [2] 154/21 I talked [1] 130/21 87/12 87/23 111/7 154/5 162/7 169/22 1 just [28] 1/11 29/12 I only [2] 154/21 I think [170] 1/22 14/14 145/4 181/17 154/5 162/7 169/22 29/18 29/25 40/7 141/20 57/4 5/19 2/46/8 7/8 I watter [1] 41/2 169/24 174/22 1 just [28] 1/11 29/13 I personally [1] 3/20 4/7 4/8 4/17 4/18 I vaguely [1] 168/8 IIII [11] 1/25 45/12 2/10 2/17 116/6 I presume [3] 155/5 8/22 9/20 9/22 10/1 62/20 106/19 123/11 152/15 8/20 86/12 29/3 159/14 161/18 162/10 I presume [3] 155/5 8/22 9/20 9/22 10/1 152/13 12/21 152/14 12/25 14/21 163/12 164/6 156/2 I pushed [1] 15/2 13/10 13/14 13/21 12/214 12/25 15/21 153/13 12/21 159/14 161/18 162/10 I pushed [1] 15/2 14/24 15/2 16/25 17/7					
I imagine [1] 86/11 90/20 (30/3 (30/3) (30/11) 150/30 (30/11) 150/30 (30/11) 160/11 (30/21) 87/12 (37/23) (11/11) 160/11 (10/24) I inherited [1] 118/2 1 obviously [1] 80/12 I talked [1] 30/12 87/12 (37/23) (11/11) 160/11 (10/24) 97/10 (10/84) (10/94) I interpret [1] 99/21 1 obviously [1] 129/13 1 obviously [1] 129/13 1 talked [1] 130/21 87/12 (37/23) (11/11) 160/11 (10/24) 154/5 (62/7 (62/24) 1 just [28] 1/11 29/12 1 forsume [3] 155/5 1 presume [3] 155/5 3/20 (4/7 4/8 4/17 4/18) 1 want [16] 41/2 52/1 58/20 (6/12 97/3) 1 45/19 146/6 156/2 1 presume [3] 155/5 8/22 9/20 9/22 10/1 162/20 106/19 123/11 122/14 122/15 149/17 1 63/1 170/21 10/2 10/12 11/13 12/1 126/14 126/25 127/1 153/3 155/18 1 system [3] 155/5 13/10 13/14 13/21 142/22 145/19 152/21 1mm [134] 2/10 2/25 1 for/1 10/21 1 probably [1] 88/15 13/10 13/14 13/21 126/14 126/25 127/1 153/3 155/18 1 system [3] 15/5 1 probably [1] 18/19 13/25 14/11 14/19 152/23 153/12 155/19 5/21 5/24 (6/1 6/2 8/3) 1 for/1 10/21 1 pushed [1] 15/22 1 4/1/24 15/2 16/25 177/1 159/24 17/01 157/5 17/15 18/3					
I inherited [i] 118/2 Iobviousy [i] 30/12 Faiked [i] 150/12 67/14 67/14					
I intend [1] 75/7 I interpret [1] 99/21 I just [28] 1/11 15/7 1 d4/15 62/6 76/24 1 http: 141/20 141/20 1 http: 15/7 163/1 170/21 1 persume [3] 155/5 8/22 9/20 9/22 10/1 62/20 106/19 123/11 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/15 14/17 153/31 126/14 122/21 116/12 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14 122/14					
I interpret [1] 99/21 I offy [2] 134/21 I interpret [1] 02/21 I interpret [1] 02/21 I interpret [1] 02/21 I interpret [1] 02/21 I interpret [1] 05/22 I interpret [1] 02/2 I interpre					
I just [28] 1/11 29/12 15/73 2/10 2/17 3/16 Inderstood [1] 45/6 169/24 17/4/22 29/18 29/25 40/7 44/15 62/6 76/24 Ipersonally [1] 3/20 4/7 4/8 4/17 4/18 I vaguely [1] 168/8 1/11 [1] 1/25 45/12 44/15 62/6 76/24 Ipersonally [1] 141/20 5/14 5/19 5/24 6/8 7/8 I want [16] 41/2 5/21 58/20 86/12 97/3 122/18 131/14 135/19 163/1 170/21 10/2 10/12 11/13 12/1 126/14 126/25 127/1 153/3 155/18 145/19 146/6 156/2 Ipresume [3] 155/5 163/1 170/21 10/2 10/12 11/13 12/1 126/14 126/25 127/1 153/3 155/18 159/14 161/18 162/10 Ipushed [1] 15/22 10/2 10/12 11/1 31/1 13/25 14/11 14/19 152/23 153/12 155/19 5/21 5/24 6/1 6/2 8/3 163/12 164/2 164/6 170/9 17/5 18/3 18/4 18/25 I wanted [3] 100/18 13/7 14/18 17/3 17/7 174/10 178/9 I read [2] 35/25 166/6 19/3 20/6 20/8 21/21 167/20 177/13 22/1 22/1 22/1 22/1 22/1 22/1 22/1 22/1					
29/18 29/25 40/7 14					
44/15 62/6 76/24 141/20 5/14 5/19 5/24 6/8 7/8 1 want [16] 41/2 52/1 58/20 86/12 9/3 88/14 99/17 116/6 1 presume [3] 155/5 8/22 9/20 9/22 10/1 62/20 106/19 123/11 122/14 122/15 149/17 145/19 146/6 156/2 1 pretty [1] 98/15 13/10 13/14 13/21 14/22 145/19 152/21 153/3 155/18 1 pretty [1] 98/15 13/10 13/14 13/21 14/2/22 145/19 152/21 153/3 155/18 1 protably [1] 18/19 13/25 14/11 14/19 152/23 153/12 155/19 5/21 5/24 6/1 6/2 8/3 1 63/1 2 164/2 164/6 1 pus led [1] 15/2 14/24 15/2 16/25 17/7 159/24 170/19 175/6 9/7 11/6 12/9 13/1 1 read [2] 35/25 166/6 19/3 20/6 20/8 21/21 167/20 177/13 22/1 22/1 22/2 42/3 22/1 22/1 22/4 24/3 1 read [2] 35/25 166/6 19/3 20/6 20/8 21/21 167/20 177/13 22/1 22/1 22/4 24/3 22/1 22/1 22/4 24/3 1 read [2] 3 48/14 21/25 24/19 25/6 26/8 1 was [53] 16/2 16/10 24/6 24/25 26/18 27/7 1 recall [1] 31/16 11/20 32/7 33/16 1 mas [53] 16/2 16/10 24/6 24/25 26/18 27/7 1 recognise [1] 19/3 15/1 36/8 38/13 44/18 45/21 49/12 35/23 36/24 38/5 1 recognise [1] 19/3 15/1 0/2 39/15 40/20 41/17 49/18 51/3 61/22<					
88/14 99/17 116/6 1 presume [3] 155/5 8/22 9/20 9/22 10/1 62/20 106/19 123/11 122/14 122/15 149/17 122/18 131/14 135/19 163/1 170/21 10/2 10/12 11/13 12/1 126/14 126/25 127/1 153/3 155/18 145/19 146/6 156/2 1 pretty [1] 98/15 13/10 13/14 13/21 142/22 145/19 152/21 1m [134] 2/10 2/25 159/14 161/18 162/10 1 pretty [1] 98/15 13/25 14/11 14/19 152/23 153/12 155/19 5/21 5/24 6/1 6/2 8/3 163/1 270/9 1 pushed [1] 15/22 14/24 15/2 16/25 17/7 159/24 170/19 175/6 9/7 11/6 12/9 13/1 170/6 170/8 170/9 1 put [2] 118/6 121/25 17/15 18/3 18/4 18/25 1 wanted [3] 100/18 13/7 14/18 17/3 17/7 1 keep [1] 27/7 1 read [2] 35/25 166/6 19/3 20/6 20/8 21/21 167/20 1777/13 22/1 22/1 22/2 20/15 31/22 1 knew [9] 29/22 1 really [3] 48/14 21/25 24/19 25/6 26/8 1 was [53] 16/2 16/10 24/6 24/25 26/18 27/7 69/18 76/24 76/25 1 recall [1] 31/16 31/20 32/7 33/16 1 was [53] 16/2 16/10 24/6 24/25 26/18 27/7 18/20 112/11 1 recognised [1] 26/4 39/15 40/20 41/17 49/18 51/3 61/22 38/24 38/25 41/2 41/6 102/7 110/14 122/4 1 ka/12 1 34/23 43/21 44/2 44/18 45/					
122/18 131/14 135/19 163/1 170/21 10/2 10/2 10/2 12/1 126/14 126/25 12/1 153/3 155/18 145/19 146/6 156/2 1 pretty [1] 98/15 13/10 13/14 13/21 14/2/22 14/2/22 145/19 152/21 I'm [134] 2/10 2/25 159/14 161/18 162/10 pretty [1] 18/19 13/25 14/14 14/19 152/23 153/12 155/19 5/21 5/24 6/16/2 8/3 163/12 164/2 164/2 164/6 1 15/22 17/15 18/3 18/4 18/25 159/24 170/19 175/6 9/7 11/6 12/29 13/1 163/12 164/2 170/8 17/7 18/3 18/4 18/25 1 wanted [3] 100/18 13/7 14/18 17/3 17/7 174/10 178/9 ireal [2] 35/25 16/6 19/32 21/25 24/19 25/2 26/8 iwas [53] 16/2 16/10 24/6 24/25					
145/15 140/0 150/2 1 150/12 1 150/12 1 163/12 164/2 164/6 162/10 1 152/23 153/12 155/19 5/21 5/24 6/16/2 8/3 9/7 11/6 12/9 13/1 159/24 170/19 175/6 9/7 11/6 12/9 13/1 13/7 14/24 15/2 159/24 170/19 175/6 9/7 11/6 12/9 13/1 13/7 14/14 15/2 159/24 170/19 175/6 9/7 11/6 12/9 13/1 13/7 14/18 17/7 159/24 17/15 18/3 18/4 18/25 167/20 177/13 13/7 14/18 17/7 22/1 22/1 22/1 22/1 22/1 22/1 22/2 2/1 2/2 2/1 2/2 2/1 2/2 2/1 2/2 2/2 2/1 2/2 2/1 2/2 2/1 2/2 2/2 2/1 2/2 2/2 2/1 2/2 2/2 2/2 2/2 2/2 2/2 2/2 2/2 2/2 2/2					
139/14 101/18 102/10 1 102/10 1<	145/19 146/6 156/2				
137/12 104/2 104/2 1 put [2] 118/6 121/25 17/15 18/3 18/4 18/25 I wanted [3] 100/18 13/7 14/18 17/3 17/7 170/6 170/8 170/9 1 read [2] 35/25 166/6 19/3 20/6 20/8 21/21 167/20 177/13 22/1 22/1 22/4 24/3 I keep [1] 27/7 I keep [1] 27/7 I really [3] 48/14 21/25 24/19 25/6 26/8 I was [53] 16/2 16/10 24/6 24/25 26/18 27/7 69/18 76/24 76/25 76/25 80/9 80/11 I recognise [1] 19/3 31/20 32/7 33/16 29/19 40/2 40/3 44/13 35/2 35/14 35/14 85/10 112/11 I recognised [1] 26/4 39/15 40/20 41/17 49/18 51/3 61/22 38/24 38/25 41/2 41/6 1 know [7] 75/23 I reflected [1] 38/12 1 reflected [1] 138/12 5/2/21 52/24 55/2 91/17 91/18 92/2 93/3 62/7 62/25 66/9 72/4 143/8 145/2 163/20 I remember [6] 10/2 55/19 57/12 57/21 93/5 93/6 98/6 102/16 75/7 83/19 83/20 87/4	150/1/ 161/18 162/10				
170/0 170/8 170/9 1 read [2] 35/25 166/6 19/3 20/6 20/8 21/21 167/20 177/13 22/1 22/1 22/4 24/3 174/10 178/9 1 really [3] 48/14 21/25 24/19 25/6 26/8 1 was [53] 16/2 16/10 24/6 24/25 26/18 27/7 1 really [3] 48/14 21/25 24/19 25/6 26/8 1 was [53] 16/2 16/10 24/6 24/25 26/18 27/7 69/18 76/24 76/25 recall [1] 31/16 31/20 32/7 33/16 29/19 40/2 40/3 44/13 35/2 35/14 35/14 1 recognise [1] 19/3 35/11 36/8 38/13 44/18 45/21 49/12 35/23 36/24 38/5 35/23 36/24 38/5 76/25 80/9 80/11 1 recognised [1] 26/4 39/15 40/20 41/17 49/18 51/3 61/22 38/24 38/25 41/2 41/6 1 referred [1] 34/23 43/21 44/2 44/18 45/2 77/10 77/13 79/19 44/14 44/16 48/14 1 reflected [1] 139/20 49/20 51/22 51/22 80/13 81/11 91/17 49/6 49/20 52/24 53/6 1 regret [1] 138/12 52/21 52/24 55/2 91/17 91/18 92/2 93/3 62/7 62/25 66/9 72/4 1 remember [6] 10/2 55/19 57/12 57/21 93/5 93/6 98/6 102/16 75/7 83/19 83/20 87/4	163/12 16//2 16//6	i pusned [1] 15/22			
I keep [1] 27/7 I really [3] 48/14 21/25 24/19 25/6 26/8 I was [53] 16/2 16/10 24/6 24/25 26/18 27/7 I knew [9] 29/22 69/18 76/24 76/25 76/24 76/25 I recall [1] 31/16 31/20 32/7 33/16 17/16 17/22 22/2 27/8 27/22 29/15 31/22 69/18 76/24 76/25 I recognise [1] 19/3 35/11 36/8 38/13 44/18 45/21 49/12 35/2 35/14 35/14 76/25 80/9 80/11 I recognised [1] 26/4 39/15 40/20 41/17 49/18 51/3 61/22 38/24 38/25 41/2 41/6 1 know [7] 75/23 I referred [1] 34/23 43/21 44/2 44/18 45/2 77/10 77/13 79/19 44/14 44/16 48/14 1 regret [1] 138/12 52/21 52/24 55/2 91/17 91/18 92/2 93/3 62/7 62/25 66/9 72/4 1 remember [6] 10/2 55/19 57/12 57/21 93/5 93/6 98/6 102/16 75/7 83/19 83/20 87/4					
1 Keep [1] 27/7 1 knew [9] 29/22 69/18 76/24 69/18 76/24 76/25 80/9 80/11 85/10 112/11 1 recognised [1] 1 know [7] 75/23 102/7 110/14 122/4 143/8 143/8 145/2 163/20 163/20					
I recall [1] 31/16 31/20 32/7 33/16 29/19 40/2 40/3 44/13 35/2 35/14 35/14 69/18 76/24 76/25 recognise [1] 19/3 35/11 36/8 38/13 44/18 45/21 49/12 35/23 36/24 38/5 76/25 80/9 80/11 i recognised [1] 26/4 39/15 40/20 41/17 49/18 51/3 61/22 38/24 38/25 41/2 41/6 1 recognised [1] 34/23 43/21 44/2 44/18 45/2 77/10 77/13 79/19 44/14 44/16 48/14 1 referred [1] 139/20 49/20 51/22 51/22 77/10 77/13 81/11 91/17 49/6 49/20 52/24 53/6 1 regret [1] 138/12 52/21 52/24 55/2 91/17 91/18 92/2 93/3 62/7 62/25 66/9 72/4 1 remember [6] 10/2 55/19 57/12 57/21 93/5 93/6 98/6 102/16 75/7 83/19 83/20 87/4	I keep [1] 27/7				
69/18/76/24/76/25 I recognise [1] 19/3 35/11/36/8/38/13 44/18/45/21/49/12 35/23/36/24/38/5 76/25/80/9/80/11 I recognised [1] 26/4 39/15/40/20/41/17 49/18/51/3/61/22 38/24/38/25/41/2/41/6 85/10/112/11 I recognised [1] 34/23 43/21/44/2/44/18/45/2 49/18/51/3/61/22 38/24/38/25/41/2/41/6 1 know [7] 75/23 I refiected [1] 139/20 49/20/51/22/51/22 77/10/77/13/79/19 44/14/44/16/48/14 102/7 110/14/122/4 I regret [1] 138/12 52/21/52/24/55/2 91/17/91/18/92/2/93/3 62/7/62/25/66/9/72/4 143/8 145/2 163/20 55/19/57/12/57/21 93/5/93/6/98/6/102/16 75/7/83/19/83/20/87/4	I knew [9] 29/22				
70/25 80/9 80/11 I recognised [1] 26/4 39/15 40/20 41/17 49/18 51/3 61/22 38/24 38/25 41/2 41/6 85/10 112/11 I recognised [1] 34/23 43/21 44/2 44/18 45/2 77/10 77/13 79/19 44/14 44/16 48/14 I know [7] 75/23 102/7 110/14 122/4 139/20 49/20 51/22 51/22 80/13 81/11 91/17 49/6 49/20 52/24 53/6 I regret [1] 138/12 52/21 52/24 55/2 91/17 91/18 92/2 93/3 62/7 62/25 66/9 72/4 I remember [6] 10/2 55/19 57/12 57/21 93/5 93/6 98/6 102/16 75/7 83/19 83/20 87/4					
35/10 112/11 1 know [7] 75/23 102/7 110/14 1 2/7 110/14 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 43/8 145/2 1 45/2 163/20 1 45/2 163/20 1 45/2 163/20 1 45/2 163/20 1 45/2 163/20 1 45/2 163/20 1 45/2 163/20 1 45/2 163/20 1 45/2 163/20 1 55/19 57/12 1 55/19 57/12 1 55/19 57/12 1 55/19 57/12 1 55/19 57/12 1 55/19					
1 know [7] 75/23 102/7 110/14 122/4 143/8 145/2 163/20 1 remember [6] 10/2 102/7 10/14 122/4 143/8 145/2 163/20					
102/7 110/14 122/4 I regret [1] 138/12 52/21 52/24 55/2 91/17 91/18 92/2 93/3 62/7 62/25 66/9 72/4 143/8 145/2 163/20 I remember [6] 10/2 55/19 57/12 57/21 93/5 93/6 98/6 102/16 75/7 83/19 83/20 87/4	I KNOW [7] 75/25				
I remember [6] 10/2 55/19 57/12 57/21 93/5 93/6 98/6 102/16 75/7 83/19 83/20 87/4	102/1 110/14 122/4				
					(20) 1.5-14

(59) l felt... - l'm

I	ie their [1] 10/8	income [3] 119/8	168/19 174/21 175/17	169/15
l'm [83] 87/11 91/7	if [201]	119/23 120/6	inroads [1] 118/25	into [31] 11/19 12/11
99/16 103/5 103/22	ignorance [1] 126/6		inserted [1] 164/20	15/3 34/24 37/24
105/18 105/23 107/10	ill [1] 81/12	104/10	inside [3] 18/20	50/12 58/10 73/6
107/18 107/23 107/23	illustrated [1] 24/2	inconvenience [1]	29/24 122/4	76/15 79/4 80/5 85/1
107/24 108/3 108/19	imagine [3] 28/13	145/9	insight [1] 87/7	85/19 85/21 87/7
109/13 109/14 110/13	86/11 158/21 imbalance [1] 4/8	increase [1] 120/10	insights [1] 133/16	97/18 97/24 102/13 111/10 111/21 112/4
112/1 112/20 112/22	immediately [1]	increasing [1] 65/16 incurious [1] 118/10	insisted [1] 154/14 instance [2] 98/5	112/7 122/1 125/3
114/10 115/14 115/24	113/9	indeed [3] 3/24 62/4	105/7	130/13 137/18 147/2
115/24 116/18 116/18	imminent [2] 166/22	159/23	instances [4] 114/24	158/17 165/23 170/22
117/2 117/2 119/3 122/9 123/19 123/21	167/3	indefensible [1]	114/25 150/7 178/24	171/2
124/1 124/2 125/13	impact [12] 59/24	118/19	instead [2] 119/9	intrinsically [3] 8/7
125/17 126/2 126/7	93/16 94/23 108/24	independence [1]	178/1	127/9 164/18
129/3 131/1 131/8	116/3 116/8 116/14	69/3	institution [2] 93/10	introduce [1] 145/11
131/17 135/25 138/16	116/23 118/15 119/2	independent [14] 7/5		introducing [3]
139/4 139/22 142/12	123/4 142/6	14/8 30/22 51/13	insurance [8] 6/23	103/23 135/2 179/21
142/17 145/21 146/16	implement [1] 69/12 implementation [1]	60/14 61/7 92/3 113/14 128/24 129/2	7/9 7/22 8/24 9/20 10/9 13/3 132/22	introduction [1] 60/9
146/23 147/21 148/8	47/14	129/6 129/14 139/9	insurers [3] 133/1	invest [1] 143/13 invested [1] 140/25
148/19 148/20 148/21	implemented [2]	177/13	143/15 143/19	investigated [1]
150/5 151/14 151/17	19/16 42/18	independently [2]	integrity [12] 34/6	39/22
152/11 152/25 153/2 157/22 158/7 163/18	implementing [2]	39/20 39/22	38/7 47/21 54/22	investigation [6]
164/10 164/10 164/14	8/10 127/12	indicated [1] 95/7	55/11 58/1 59/16	63/12 65/3 111/6
167/5 168/19 170/5	implications [3] 92/6		106/22 107/12 109/3	113/23 150/2 178/2
172/1 172/1 172/13	109/7 136/19	indicative [1] 3/9	109/17 150/10	Investigations [1]
172/15 172/17 172/18	implies [1] 90/7	indirectly [1] 128/10	intelligent [1] 125/16	124/19
173/3 176/5 177/4	implosion [1] 90/13 importance [4] 126/7	individual [7] 7/10 9/16 10/8 10/10 11/12	intelligible [1] 57/3	investment [3] 18/14 117/1 141/7
178/4 181/18 181/18	139/18 139/18 159/18		intended [2] 38/11	invited [1] 144/2
l've [28] 12/4 26/11		individually [1] 122/8		involved [7] 31/19
39/19 39/20 53/23		individuals' [1] 75/14		97/6 119/13 133/13
55/23 72/6 86/1 86/11 96/19 96/23 112/2	120/24 121/18 129/15		interactions [2]	143/3 167/11 167/12
118/13 122/4 124/23	133/16 133/24 134/25		26/19 26/23	involving [4] 69/16
140/11 142/11 142/12	135/10 140/15 158/16		interest [4] 64/22	93/19 94/1 95/16
143/2 148/6 151/14		inference [3] 159/8	93/13 94/23 169/6	iPlayer [1] 168/22
162/11 172/1 172/2	176/21 178/5 179/12	159/12 161/11 influence [2] 79/21	interested [4] 9/23 13/23 59/23 62/7	Ireland [1] 120/16
172/4 172/14 177/10	impossible [1] 137/18	166/20	interests [9] 81/25	ironically [2] 62/1 156/25
178/7	imprecise [3] 100/4	influenced [1] 30/22	89/4 93/20 94/2 95/18	
idea [10] 18/1 29/23 72/6 86/11 87/25	100/21 100/22	information [24] 2/7	100/5 100/8 100/20	is [367]
107/24 113/16 114/1	impressed [1] 73/22	5/23 6/4 15/10 26/6	109/15	Ismay [6] 107/16
141/3 148/6	impression [4] 58/22	29/3 37/10 42/21	interim [10] 11/1	129/3 129/4 146/21
ideally [3] 165/19	59/13 59/22 113/10	42/22 43/2 43/7 57/6	11/4 11/14 16/4 17/14	
166/9 166/13	imprisoned [1] 81/1	72/1 104/3 104/10 104/11 106/25 107/15	36/9 61/9 132/4	lsmay's [1] 129/7 isn't [10] 23/2 48/9
identified [1] 43/9	imprisonment [1] 98/22	109/10 110/11 110/19		97/9 116/22 136/8
identify [2] 57/8	improved [2] 154/14	111/10 117/8 155/13	39/24 60/20 101/11	136/22 138/7 141/2
119/23	164/16	informed [2] 111/8	133/15 135/11	170/11 171/7
ie [9] 6/24 9/12 10/8 19/21 21/6 33/10 55/8	improving [1] 134/19		internally [1] 84/5	issue [56] 7/22 8/19
58/9 72/21	inaccuracies [1]	informing [1] 109/8	international [1] 42/6	10/1 15/25 27/8 29/8
ie after [1] 72/21	154/14	inherit [1] 102/15	interpret [1] 99/21	43/7 43/9 60/17 61/13
ie capability [1]	inaccurate [3]	inherited [2] 4/16	interpretation [1]	61/15 65/4 71/4 71/17
19/21	168/24 169/9 170/17 inadequate [2]	118/2 initial [1] 3/15	157/10 interpreted [3] 36/11	73/11 74/3 74/4 74/23 90/15 91/5 91/9 92/5
ie looking [1] 55/8	169/18 172/9	initially [2] 66/11	36/13 100/19	92/5 92/25 106/21
ie organisational [1]	include [2] 73/13	85/16	interrupt [1] 99/16	107/12 107/24 109/16
6/24 ie presentation [1]	114/13	initiative [4] 91/24	intervening [1] 11/5	109/19 110/14 111/6
21/6	included [5] 7/23	91/25 122/7 129/16	intervention [1]	111/23 111/25 113/6
ie substantial [1]	23/24 70/12 75/1 89/3		142/25	126/14 133/1 134/13
33/10	includes [1] 116/13	input [2] 76/15 97/18	interviews [3] 66/25	140/11 143/9 143/22
ie systemic [1] 9/12	including [6] 27/19 47/9 64/24 94/21	Inquiry [10] 30/25 92/19 108/10 117/19	67/2 71/4 intimately [1] 135/3	143/23 145/19 147/5 147/9 149/10 154/23
ie taking [1] 58/9	152/10 171/21	138/25 166/16 167/6	intimidation [1]	155/1 158/25 163/25
			· · · · · · · · · · · · · · · · · · ·	•••••••••••••••••••••••••••••••••••••••

(60) I'm... - issue

I	JACOBS [5] 88/13	118/3 118/9 118/14	14/17 14/22 15/1 15/2	169/20 170/10 170/25
	99/16 102/22 115/3	119/4 122/18 123/11	17/13 20/2 21/11	171/3 171/6 172/25
issue [7] 165/15	183/5	123/24 125/1 128/12	21/19 26/5 27/21	173/9
165/17 166/16 171/25	James [15] 8/20	131/1 131/14 131/21		large [8] 18/4 89/23
172/24 178/22 179/6	44/22 46/24 47/1	134/17 135/15 135/19		90/2 97/8 98/18
issues [34] 8/11 9/12 16/8 23/25 24/10	47/12 48/3 58/16	135/23 137/25 140/13	47/4 49/18 52/24	140/12 150/9 153/6
24/13 24/18 34/10	58/21 75/21 149/6	145/11 145/19 146/6	52/25 53/8 53/18	last [29] 26/22 29/12
36/10 38/15 60/14	149/25 151/6 169/10	146/13 149/3 149/22	53/19 54/10 59/21	49/13 56/16 64/15
61/6 62/9 73/19 74/17	174/17 177/4	150/3 152/17 153/9	60/24 61/24 65/12	66/6 67/16 79/2 87/24
78/9 81/1 86/3 94/25	James' [1] 45/7	153/14 156/2 157/18	68/9 69/24 72/16	96/19 114/23 117/9
96/20 101/2 104/25	Janet [1] 147/19	157/24 158/7 159/14	72/16 73/6 73/10	117/11 124/11 125/7
105/5 105/13 113/8	Jenkins [8] 13/5	161/18 161/25 162/1	73/17 73/20 73/20	133/9 156/11 158/15
127/13 137/8 140/13	47/25 92/5 92/25	162/10 163/12 163/19		159/8 164/1 164/2
142/5 146/19 154/1	136/5 137/1 138/22	163/21 164/2 164/6	75/23 76/10 77/8 77/9	166/14 170/12 171/22
168/3 173/21 173/22	142/2	165/7 165/19 166/6	77/12 78/19 78/24	176/19 178/9 178/23
it [558]	JFSA [1] 93/1 Jo [7] 23/11 37/11	170/6 170/8 170/9	79/22 80/16 82/9 83/18 84/3 85/2 85/13	179/13 181/24
it's [82] 1/24 12/16	142/7 158/17 158/22	173/13 174/10 176/1	85/19 87/3 87/14	late [6] 67/11 87/25
17/2 19/8 28/13 28/21	158/22 169/9	177/6 178/9 180/23	92/16 101/12 102/7	88/2 168/5 168/18
29/15 37/6 41/5 48/15	job [7] 13/18 17/9	181/10	106/11 106/13 106/15	172/11
49/24 50/12 52/22		justice [3] 78/25	106/16 107/1 110/10	later [11] 44/8 45/25
53/2 53/10 55/6 55/14	172/5 173/14	86/13 178/20	110/14 111/25 112/9	62/19 72/20 90/23
57/21 60/5 60/8 66/7	join [1] 84/24	justification [1]	118/20 119/3 122/4	113/25 133/17 147/21
72/13 73/9 82/5 86/6	joined [5] 66/16	20/20	125/9 128/18 131/16	167/7 168/5 170/12
88/14 92/18 94/10	73/25 76/20 77/4	justified [1] 64/12	135/6 137/21 137/23	latest [2] 160/24
95/12 96/18 100/20 102/1 105/24 107/9	85/13		138/16 138/18 139/21	164/16
110/24 110/25 111/2	joining [1] 68/1	K	143/7 143/8 143/13	latter [3] 8/15 127/17
115/12 116/19 122/5	Jorja [1] 160/5	keep [13] 25/16 27/7	143/21 145/2 145/11	127/22
123/16 134/22 135/16	judged [1] 81/13	85/7 86/9 95/12 137/1	148/18 149/3 149/16	lawyer [4] 51/19
135/20 135/23 136/17	juggling [1] 98/1	143/5 157/2 167/8	150/25 151/16 156/18	
142/17 153/22 155/17	July [13] 3/11 3/19	167/13 174/7 175/9	156/19 157/9 157/18	lawyers [2] 104/24
157/9 158/7 158/10	10/22 67/20 111/14	175/12	158/21 160/16 163/4	154/10
161/12 161/13 161/15	137/3 139/16 140/2	keeping [1] 54/21	163/5 163/6 163/20	lawyers' [2] 14/10
161/17 163/3 163/10	141/22 142/5 146/3	Kennett [1] 18/11	167/6 167/10 172/15	14/12
164/4 164/5 164/7	146/7 165/22	kept [2] 122/19 124/25	172/19 176/5 176/18	lay [2] 47/6 110/2
166/22 168/12 168/17	July 2013 [1] 141/22	Kevin [3] 18/8 18/10	knowing [4] 12/23	layman's [1] 150/17
168/17 170/13 171/17	jumped [1] 131/24	18/11	102/6 106/16 169/16	lead [7] 20/19 23/8
174/12 174/16 175/8	June [16] 1/1 41/7 45/24 46/7 48/20	key [11] 19/14 23/14	knowledge [10] 13/5 17/17 25/20 28/1 54/1	
175/16 175/23 175/25	61/11 62/1 62/15	27/5 27/25 57/10	73/12 109/11 110/15	117/20 leadership [3]
176/3 176/6 176/7	62/23 66/14 74/10	109/16 134/4 167/9	139/25 150/15	127/23 129/5 172/11
176/17 176/18 179/10	111/12 146/10 148/12		knowledgeable [1]	leading [3] 17/13
179/11 180/2 180/3	151/10 182/6	kick [2] 137/22 138/7	54/11	59/1 102/9
items [1] 131/21	June 2014 [1] 62/1	kind [15] 2/16 35/19	known [8] 52/17 79/6	
iterations [1] 100/12	just [125] 1/11 10/16	45/5 49/18 53/17 66/1	80/13 108/8 108/10	leaped [1] 53/19
its [37] 4/6 16/6 23/8	12/9 13/17 14/3 17/4	77/8 86/6 103/14	114/15 114/15 126/9	learn [2] 103/16
25/15 29/11 30/2 39/8	18/17 22/1 22/1 22/22	105/25 106/1 113/11	knows [3] 86/22	134/16
47/14 57/10 60/25 64/7 69/3 84/12 84/13	22/25 24/6 25/1 25/25		86/24 143/18	learned [9] 103/23
84/13 87/5 94/16 96/4	29/12 29/18 29/25	kinds [3] 105/4		132/5 132/7 132/15
96/7 96/12 96/17	31/10 31/20 34/16	105/12 139/21	L	134/2 134/5 134/23
103/19 105/25 111/13	37/4 37/9 37/23 40/7	Kipling [2] 85/7 86/8	lack [6] 25/19 54/17	135/12 136/7
129/9 133/14 134/19	41/14 41/17 42/1	knew [24] 13/23	76/17 83/7 83/12	least [8] 7/13 9/23
136/19 142/14 143/14	42/13 44/15 45/24	14/14 29/22 69/18	134/9	20/11 75/21 84/16
144/10 144/11 165/25	49/6 49/12 49/18	76/8 76/24 76/25	lacked [6] 11/24	87/1 102/8 118/10
166/4 177/22 178/3	49/25 53/9 53/10	76/25 80/9 80/11	51/13 105/10 105/10	leave [3] 45/12 71/24
178/21	53/23 61/11 62/6 62/7	85/10 93/25 95/19	169/9 172/8	153/21
itself [9] 10/18 23/23	63/8 63/10 65/16 67/1	107/2 108/5 109/9	lacking [1] 113/4	leaves [1] 138/22
41/2 41/21 83/22 86/5	70/8 76/24 77/25 82/2	112/11 135/6 135/8 138/22 1/1/16 1/5/20	laid [1] 92/17	lecture [1] 143/8
99/25 101/8 137/13	83/19 83/20 87/14	138/22 141/16 145/20 148/4 148/13	71/3 71/13 71/21	led [4] 43/8 110/3
1	88/14 91/2 91/18 97/3 99/2 99/17 99/19	know [122] 2/25 3/12		116/13 117/17
J	100/10 103/9 108/19	3/22 4/21 6/6 7/25	language [14] 127/1	ledger [1] 56/23 ledgers [2] 50/16
JA [1] 149/8	110/8 112/18 115/14	9/25 12/13 13/21	145/25 147/2 154/8	52/10
Jack [1] 68/24	115/24 116/6 117/6	13/22 13/24 13/25	164/19 164/23 165/6	ledgers' [1] 52/6
				(61) issue ledgers'

(61) issue... - ledgers'

L	58/11 61/4 106/25	Logically [2] 157/7	74/12 113/7 129/12	mainstream [1] 81/5
Leek [7] 145/4 145/5	107/15 129/22 132/3	157/18	175/1	maintain [6] 56/23
145/16 145/18 151/20	137/13 141/22 150/7	logs [1] 47/21	Lord Arbuthnot's [2]	81/25 82/21 82/24
179/19 183/8	lightning [1] 136/15 like [39] 2/16 2/24	long [15] 10/16 19/23 48/11 49/11 65/25	losing [1] 86/10	113/2 121/19 Maintenance [1]
left [9] 3/23 20/13	6/21 7/13 7/21 11/17	82/2 90/10 94/6	loss [3] 32/22 33/3	94/20
23/6 48/3 48/19 50/8	13/13 18/21 26/6	110/24 110/25 134/12		Majesty's [1] 155/9
135/10 145/22 152/12	52/19 53/5 53/7 58/24			make [21] 11/18 31/4
left-hand [3] 20/13 23/6 48/19	60/4 60/6 60/11 67/25		119/10	31/5 31/8 31/12 31/25
legal [21] 6/15 7/3	71/25 76/4 87/19	longer [7] 3/12 20/19	losses [5] 32/2 32/3	32/1 32/17 82/25
12/5 14/6 24/25 33/1	99/19 114/10 123/19	65/24 133/12 133/20	32/22 57/1 140/18	89/12 99/25 101/8
35/3 35/4 35/6 36/17	125/9 126/10 134/20	146/15 178/1	lot [21] 45/9 65/20	101/9 105/7 107/25
63/16 64/16 64/19	150/18 154/25 161/2	look [83] 1/16 14/4	65/20 87/15 92/10	121/23 125/13 136/20 141/11 149/8 173/16
82/17 92/5 94/16	161/6 161/8 161/17 163/21 169/22 172/7	18/13 20/4 37/23 39/7 41/2 41/3 41/9 42/1	120/6 129/20 130/1	makes [3] 20/6 136/5
118/17 121/22 121/23	172/7 174/22 178/11	42/1 46/12 49/5 51/23		142/19
151/23 159/1	181/13	53/1 59/25 60/6 60/11		making [12] 7/19
legally [2] 156/23	liked [1] 17/13	62/17 62/20 63/8 66/9		46/6 53/2 60/22 89/11
157/4	likely [4] 139/2	66/11 69/25 70/24	176/19	118/24 119/7 119/9
legs [1] 67/13 length [5] 16/9 101/4	158/22 166/24 167/1	77/8 94/9 98/13	lots [1] 131/17	119/10 142/11 164/25
102/5 105/9 122/19	limitations [14] 39/8		lovely [1] 149/2	173/14
lens [1] 61/16	42/9 42/11 42/13	104/12 112/4 112/7	Lowe [1] 18/24	man [3] 86/14 86/15
Lesley [9] 22/9 46/23	42/16 44/17 45/1	122/12 123/15 123/20		86/17
47/7 48/3 56/14	46/18 48/22 49/6 49/7 49/9 57/9 57/18	125/7 128/1 129/8 129/13 131/21 134/16	lunchtime [2] 88/4	manage [1] 2/14
146/21 147/1 148/15	limited [7] 33/4 42/10			managed [1] 168/22 management [8]
150/12	42/20 43/18 60/20		lying [3] 110/6 110/7	19/12 19/16 19/21
Lesley's [1] 2/22	113/24 142/23	152/16 152/24 153/9	170/18	25/22 63/13 63/18
less [7] 3/5 88/4 88/5 99/1 106/5 177/22	line [11] 47/14 80/16	153/19 153/25 154/25	Lyons [12] 1/18 6/19	64/9 65/2
178/19	97/16 97/23 99/11	155/16 156/9 156/10		managing [1] 136/24
lesson [1] 126/16	107/10 158/10 158/11	158/10 159/23 161/8	146/10 146/14 149/20	
lessons [11] 103/16	160/20 160/21 179/22		179/23 180/3 180/3	126/20
	lines [3] 36/2 67/14	164/1 167/20 168/11		manner [2] 5/4 75/2
103/23 132/5 132/7		160/17 160/22 170/5	M	
132/15 134/2 134/5	165/3	169/17 169/22 170/5 170/9 170/19 170/23		manually [1] 108/21
132/15 134/2 134/5 134/17 134/23 135/12	165/3 link [1] 3/14	169/17 169/22 170/5 170/9 170/19 170/23 172/7 172/7 173/24	machine [1] 143/24	manually [1] 108/21 many [9] 88/17
132/15 134/2 134/5 134/17 134/23 135/12 136/7	165/3 link [1] 3/14 linked [2] 16/8 17/2	170/9 170/19 170/23 172/7 172/7 173/24		manually [1] 108/21
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 Iooked [16] 35/10 36/4 49/3 50/25 70/1	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 Iooked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 Iooked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3 69/3 69/5 69/6 69/8	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22 152/20 155/18 155/22	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3 69/3 69/5 69/6 69/8 100/10 113/12 116/1	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3 69/3 69/5 69/6 69/8 100/10 113/12 116/1 120/8 120/12 140/2 140/5 140/12 140/22 141/9 141/18 142/7	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10 lieutenants [1] 22/8	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11 175/12 175/13	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15 171/4 172/14 172/14	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3 69/3 69/5 69/6 69/8 100/10 113/12 116/1 120/8 120/12 140/2 140/5 140/12 140/2 141/9 141/18 142/7 142/15 144/2 144/6	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10 lieutenants [1] 22/8 life [1] 64/8	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11 175/12 175/13 live [2] 77/23 168/2	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15 171/4 172/14 172/14 181/13	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3 69/3 69/5 69/6 69/8 100/10 113/12 116/1 120/8 120/12 140/2 140/5 140/12 140/2 141/9 141/18 142/7 142/15 144/2 144/6 144/10 144/13 152/16	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15 marketing [1] 165/2
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10 lieutenants [1] 22/8	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11 175/12 175/13 live [2] 77/23 168/2 livelihood [1] 32/22	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15 171/4 172/14 172/14 181/13 looming [2] 140/12	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3 69/3 69/5 69/6 69/8 100/10 113/12 116/1 120/8 120/12 140/2 140/5 140/12 140/22 141/9 141/18 142/7 142/15 144/2 144/6 144/10 144/13 152/16 153/4 157/12 161/9	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15 marketing [1] 165/2 Marnoch [5] 9/22
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10 lieutenants [1] 22/8 life [1] 64/8 lifestyle [2] 81/1 168/3 lift [1] 98/6	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 166/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11 175/12 175/13 live [2] 77/23 168/2 livelihood [1] 32/22 livelihoods [1] 75/15	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15 171/4 172/14 172/14 181/13 looming [2] 140/12 153/6	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3 69/3 69/5 69/6 69/8 100/10 113/12 116/1 120/8 120/12 140/2 140/5 140/12 140/2 141/9 141/18 142/7 142/15 144/2 144/6 144/10 144/13 152/16 153/4 157/12 161/9 163/17	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15 marketing [1] 165/2 Marnoch [5] 9/22 31/19 132/18 132/21
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10 lieutenants [1] 22/8 life [1] 64/8 lifestyle [2] 81/1 168/3 lift [1] 98/6 lifted [3] 98/10 98/14	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 166/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11 175/12 175/13 live [2] 77/23 168/2 livelihoods [1] 75/15 lives [2] 75/15 116/4	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15 171/4 172/14 172/14 181/13 looming [2] 140/12 153/6 Lord [8] 36/14 74/12	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 14/7 117/17 124/14 127/14 128/4 141/7 14/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 69/3 69/5 69/6 69/8 100/10 113/12 116/1	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15 marketing [1] 165/2 Marnoch [5] 9/22 31/19 132/18 132/21 132/23
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10 lieutenants [1] 22/8 life [1] 64/8 life [1] 98/6 lifted [3] 98/10 98/14 118/5	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 166/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11 175/12 175/13 live [2] 77/23 168/2 livelihood [1] 32/22 livelihoods [1] 75/15	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15 171/4 172/14 172/14 181/13 looming [2] 140/12 153/6	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 9/3 69/3 69/5 69/6 69/8 100/10 113/12 116/1 120/8 120/12 140/2 140/5 140/12 140/2 141/9 141/18 142/7 142/15 144/2 144/6 144/10 144/13 152/16 153/4 157/12 161/9 163/17	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15 marketing [1] 165/2 Marnoch [5] 9/22 31/19 132/18 132/21
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10 lieutenants [1] 22/8 life [1] 64/8 lifestyle [2] 81/1 168/3 lift [1] 98/6 lifted [3] 98/10 98/14	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11 175/12 175/13 live [2] 77/23 168/2 livelihood [1] 32/22 livelihoods [1] 75/15 lives [2] 75/15 116/4 load [3] 114/6 143/10	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15 171/4 172/14 172/14 181/13 looming [2] 140/12 153/6 Lord [8] 36/14 74/12 76/12 113/7 129/12	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 14/7 117/17 124/14 127/14 128/4 141/7 14/7 117/17 124/14 127/14 128/4 141/7 14/7 147/15 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 69/3 69/5 69/6 69/8 100/10 113/12 116/1	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15 marketing [1] 165/2 Marnoch [5] 9/22 31/19 132/18 132/21 132/23 marred [2] 86/18
132/15 134/2 134/5 134/17 134/23 135/12 136/7 let [6] 22/1 75/6 77/22 103/25 113/19 149/3 let's [13] 7/25 41/9 62/17 90/15 92/22 93/7 100/20 123/23 127/6 128/12 145/8 149/16 162/12 letter [2] 82/17 134/8 letters [1] 148/3 level [6] 24/14 24/17 34/22 69/9 123/1 123/2 levels [1] 26/20 liability [10] 9/17 10/8 10/11 10/21 12/10 12/14 12/15 13/3 63/17 144/19 liaison [1] 134/10 lieutenants [1] 22/8 life [1] 64/8 life [1] 64/8 lifet [3] 98/10 98/14 118/5	165/3 link [1] 3/14 linked [2] 16/8 17/2 Linklaters [10] 33/17 33/25 34/13 34/18 35/6 35/12 35/17 37/6 37/13 40/15 lips [1] 126/5 list [2] 19/9 154/2 listen [2] 166/24 167/1 listened [2] 167/23 168/2 listening [1] 83/19 litigation [4] 95/16 99/22 122/23 143/15 little [22] 6/10 80/22 101/23 115/14 145/22 146/12 147/6 149/22 152/20 155/18 155/22 157/21 157/24 163/8 164/3 164/11 164/15 170/7 175/7 175/11 175/12 175/13 live [2] 77/23 168/2 livelihood [1] 32/22 livelihoods [1] 75/15 lives [2] 75/15 116/4 load [3] 114/6 143/10 143/11	170/9 170/19 170/23 172/7 172/7 173/24 174/11 174/11 174/12 175/14 179/13 180/1 180/23 looked [16] 35/10 36/4 49/3 50/25 70/1 70/2 103/3 129/24 131/18 142/20 148/2 150/17 172/9 176/25 177/1 181/11 looking [27] 6/13 6/15 18/17 30/5 45/25 49/6 49/7 49/16 51/10 54/11 55/8 62/22 67/20 89/3 100/15 101/6 110/5 124/2 124/8 153/21 153/24 171/4 172/19 173/9 174/2 174/3 178/18 looks [9] 18/21 60/4 76/4 161/6 167/15 171/4 172/14 172/14 181/13 looming [2] 140/12 153/6 Lord [8] 36/14 74/12 76/12 113/7 129/12 130/17 175/1 177/11	machine [1] 143/24 machinery [1] 29/23 made [41] 8/12 15/21 31/10 31/10 33/7 37/19 39/15 40/24 46/9 47/18 52/18 55/19 56/24 73/15 81/9 81/24 84/15 90/22 91/15 100/25 102/19 103/21 105/14 105/23 108/1 113/5 114/7 117/17 124/14 127/14 128/4 141/7 14/7 117/17 124/14 127/14 128/4 141/7 14/7 117/17 124/14 127/14 128/4 141/7 141/13 144/5 159/9 167/25 169/17 177/10 177/14 177/25 181/13 Mail [29] 4/16 5/5 100/10 113/12 116/1 120/8 120/12 140/2 140/5 </td <td>manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15 marketing [1] 165/2 Marnoch [5] 9/22 31/19 132/18 132/21 132/23 marred [2] 86/18 87/17</td>	manually [1] 108/21 many [9] 88/17 106/11 115/7 116/4 126/11 132/1 139/2 139/2 176/18 March [16] 6/17 6/22 8/22 10/24 12/11 23/17 33/19 33/20 37/6 39/12 40/11 40/17 40/24 174/15 174/18 174/19 mark [32] 22/8 27/19 66/7 66/16 66/22 67/25 68/22 68/23 69/17 70/10 72/7 72/18 72/23 73/13 73/18 75/23 77/10 77/11 78/6 79/15 80/10 80/13 147/4 156/13 156/16 160/8 162/15 163/2 168/16 168/25 172/5 175/11 Mark's [2] 70/11 71/15 marketing [1] 165/2 Marnoch [5] 9/22 31/19 132/18 132/21 132/23 marred [2] 86/18 87/17

(62) Leek - Martin

Μ	99/18 100/8 102/4	meetings [8] 27/22	142/19	74/11 75/18 102/12
	104/14 107/7 114/7	39/21 74/19 78/21	mind [17] 24/4 33/6	153/8 154/3 174/9
Martin [6] 156/14	114/11 115/18 121/25	105/4 109/17 160/12	40/8 44/10 44/20	175/2 179/25 180/12
156/16 162/10 163/1 163/1 163/4	123/19 125/9 125/10	174/5	44/20 70/18 76/19	181/2
massive [1] 122/24	126/10 129/12 130/10	member [6] 18/5	79/22 80/1 83/4 87/4	modernisation [1]
material [18] 1/10	131/6 131/25 138/1	23/2 73/21 104/23	110/23 140/9 140/13	141/17
32/25 33/10 62/8	139/7 139/20 144/21	105/11 105/15	144/21 157/9	modernise [1]
62/10 90/25 91/17	149/16 151/15 151/25	members [23] 7/10	minded [1] 139/10	140/19
93/19 94/1 95/17	153/2 153/14 164/11	8/25 9/17 10/8 10/11	mindful [2] 101/1	modernising [1]
100/5 100/19 104/3	164/12 168/1 169/7	10/13 10/21 12/15	101/3	119/8
117/6 117/8 123/4	172/21 181/6	14/1 27/14 28/1 28/2	minds [4] 10/12	Moloney [2] 168/4
136/18 136/19	mean [64] 4/17 5/15	29/20 37/1 41/18	10/13 10/15 13/22	169/20
materials [2] 165/2	6/2 10/6 11/21 16/1		mine [3] 176/6 177/7	moment [8] 39/8
165/2	16/12 19/8 21/23	90/8 92/20 124/22	177/10	45/12 52/1 92/16
matter [9] 31/8 50/13	22/25 24/1 26/23 27/8	131/7	Minister [15] 23/12	146/11 164/13 170/8
52/4 57/4 75/2 104/7	35/10 38/11 39/6	memory [10] 107/17	26/18 29/22 60/18	170/11
104/12 137/8 140/8	48/12 48/23 51/10	123/25 133/11 153/3	61/14 62/8 68/10	momentous [1]
matters [20] 50/11	53/14 60/24 62/1	164/3 164/7 166/7	68/20 68/21 70/19	139/18
50/11 54/18 92/25	73/21 76/11 78/17	168/11 174/1 174/8	72/13 72/15 142/4	Monday [7] 147/5
93/7 93/8 93/12 93/15	81/11 82/23 83/9 87/9		159/21 167/13	147/19 150/16 150/24
93/18 93/25 93/25	99/21 117/7 117/18	mentioned [8] 70/25	Minister's [2] 26/18	154/11 160/4 166/22
95/5 95/6 95/19 95/22	118/20 125/7 125/10 125/11 130/25 131/1	71/21 107/11 119/5 153/7 161/19 161/22	70/22	money [11] 31/7 35/1 60/21 64/25 111/16
105/21 124/15 126/7	131/16 134/1 134/5	161/23	ministers [3] 21/6 119/16 122/2	111/19 111/21 111/21
143/19 160/20	134/22 136/14 137/3	mentioning [1] 46/22		112/5 112/9 142/14
maximum [2] 3/2	139/13 140/10 141/1	merit [3] 11/23 11/24	Ministry [1] 78/24	monitor [1] 150/22
33/3	141/18 142/3 143/3	12/2	minute [12] 35/25	monitoring [1] 54/17
Maxwellisation [1]	143/6 143/17 148/19	merits [1] 30/18	45/2 48/9 48/15 65/16	month [4] 20/6 33/16
148/3	156/18 158/1 158/2	message [28] 55/15	88/2 88/6 98/2 102/23	66/16 168/5
Maxwellisation/Salm	158/4 158/6 158/9	56/13 71/24 76/12	103/8 171/14 177/17	months [3] 33/4
on [1] 148/3	162/20 163/5 163/19	156/6 158/25 159/17	minutes [19] 18/14	98/13 101/12
may [47] 1/13 5/4	172/13 176/16	160/12 161/14 161/18		1
5/12 5/21 10/11 11/2	means [4] 7/25 8/17	161/21 162/8 162/17	46/13 46/21 48/13	moral [1] 109/7
12/15 19/8 30/22 52/3	54/4 67/1	162/24 164/6 164/7	49/15 87/25 88/7	more [41] 11/1 11/23
52/16 53/6 57/1 62/3	meant [7] 17/5 25/1	166/24 168/5 168/15	99/17 115/5 115/7	19/15 35/2 38/24 40/7
68/16 81/4 83/6 88/4 93/13 94/22 95/8	38/3 59/4 59/9 65/15	169/16 169/21 169/23	145/6 145/13 146/14	53/22 54/10 60/21
107/20 118/6 120/21	102/11	171/11 171/17 171/21	179/6 179/13	64/10 66/1 67/6 91/1
125/1 128/1 131/3	mechanism [1]	171/23 176/2 176/12	miscarriages [1]	95/17 97/7 97/19 98/3
135/15 135/25 136/4	101/11	messaging [1]	178/20	98/4 98/19 98/25 99/3
141/20 144/8 147/16	media [4] 72/21 77/3	153/24	mislead [1] 124/21	99/22 101/5 101/24
148/24 149/1 149/10	81/5 152/23	met [4] 31/22 31/23	misleading [2] 90/14	106/13 106/15 112/18
149/25 151/23 154/15	Mediation [17] 11/6	32/5 51/20	165/20	119/20 133/15 133/18
154/17 156/23 163/7		mic [1] 116/20	misled [1] 143/12	134/13 138/18 150/3
163/7 164/3 172/2	29/11 30/2 30/3 34/25		mismatch [1] 108/18	166/24 167/1 168/20
175/7 181/6	56/25 59/25 62/15	88/15	missed [2] 56/3	169/7 173/10 173/22
maybe [6] 6/2 8/5	63/16 63/25 65/8	mid [2] 7/11 154/24	109/24	177/25 178/19
53/9 80/8 110/1	65/14 65/19 65/22 meet [1] 30/13	mid-2013 [1] 7/11 mid-August [1]	missing [1] 135/16 mistake [1] 181/13	morning [29] 1/7 1/8 34/23 45/13 68/2 81/8
115/18	meeting [48] 6/22	154/24	mistakenly [1] 99/13	82/17 87/21 89/8 94/6
McInnes [6] 18/25	8/20 30/6 31/16 31/21		misunderstood [1]	114/3 127/7 128/20
161/16 161/23 162/8	33/19 35/16 37/7	might [35] 4/19 6/5	142/13	130/20 130/22 133/22
162/21 163/5	40/25 43/20 43/23	10/13 11/10 11/12	mitigate [1] 2/23	137/13 150/12 153/1
me [70] 7/21 13/9	44/4 46/8 46/14 46/21			161/22 161/23 167/22
15/21 17/10 18/21	46/24 46/25 48/4	35/1 53/23 59/14 62/5		167/24 169/21 169/25
21/16 22/1 25/2 29/15	49/15 58/10 58/16	68/21 74/18 80/14	22/18 30/24 36/6	171/11 172/23 174/16
29/17 32/4 32/5 36/22	58/21 59/8 62/23	80/16 82/23 93/15	37/12 53/13 55/18	177/3
39/12 39/15 41/13	62/24 65/10 74/24	104/6 104/25 105/5	57/14 60/2 66/15	most [9] 15/22 34/10
41/17 41/25 49/14	75/8 75/21 108/11	117/9 118/18 139/22	74/11 75/18 100/7	38/15 74/16 88/18
50/5 52/22 52/25	110/17 113/13 138/11	150/17 155/5 155/9	101/16 102/12 146/5	121/16 133/6 135/18
53/19 53/20 60/8 65/16 69/17 74/15	147/18 149/9 150/12	155/10 160/17 165/17	153/8 154/3 174/9	178/1
74/17 74/18 75/3 75/6	150/16 151/6 156/14	168/11 169/20 176/4	175/2 179/25 180/12	motivated [1] 12/23
78/6 81/24 83/20	161/5 162/1 162/17	178/18	181/2	motivating [1] 13/2
85/14 88/14 88/15	163/2 174/17 174/18	million [6] 64/9 95/17	Mm-hm [15] 6/18	motivation [1]
	174/25 175/24 176/15	99/22 101/6 140/25	36/6 55/18 60/2 66/15	177/10
L	L	L	1	(63) Martin motivation

(63) Martin... - motivation

Μ	87/11 152/21 164/8	179/19 180/24 181/22	mutualisation [2]	NEDs [1] 127/10
	168/2	183/6 183/8 183/9	85/17 119/10	need [38] 10/9 12/3
mounting [1] 64/15	Mr Davies' [2] 165/11		mutualised [1]	24/9 28/20 28/24 29/6
mouth [1] 125/3 move [14] 2/21 3/23	167/21	Ms Berridge [1]	177/21	30/17 30/23 41/5 42/7
5/19 15/6 22/21 29/10	Mr Edwards [3]	179/4	my [92] 5/17 17/9	46/2 47/5 82/21 82/23
59/24 90/15 106/19	164/8 165/7 166/7	Ms Crichton [5]	21/19 26/2 27/9 27/24	88/14 90/18 93/4 93/4
115/14 145/21 167/18	Mr Enright [1]	135/6 135/10 137/8	27/25 29/20 36/24	102/23 123/12 130/15
173/13 173/24	145/21	155/5 155/8	40/7 41/14 44/20	132/12 134/15 144/17
	Mr Franklin's [1] 3/8	Ms Crichton's [1]	44/20 48/10 49/12	147/22 149/10 154/13
moved [4] 63/18 64/21 116/20 163/10	Mr Gibson [3] 161/21	137/4	50/6 61/22 66/6 66/24	154/18 155/9 155/10
movements [2]	162/9 162/13	Ms Leek [6] 145/4	68/23 69/18 71/13	156/1 156/9 158/10
110/19 111/10	Mr Henry [11] 115/13	145/5 145/16 151/20	76/25 79/7 79/22 80/5	158/15 160/16 164/2
moves [1] 155/18	115/18 122/13 122/17		80/9 80/10 80/11 83/3	168/20 174/22
moving [2] 23/5	123/23 135/16 144/23		84/17 88/20 88/22	needed [14] 15/24
63/12	152/18 153/5 157/22	145/9 151/22 152/6	90/8 90/19 91/25 92/1	33/23 35/5 35/19
MP [1] 169/8	183/7	183/9	92/13 92/19 96/24	37/20 38/23 40/6
MPs [5] 30/23 74/19			97/11 97/15 98/13	47/15 48/16 69/2
74/21 74/23 110/6	Mr Jacobs [3] 99/16	35/2 45/21 87/24	98/15 102/1 105/8	140/14 140/19 155/12
MR [81] 1/4 1/5 3/8	102/22 115/3	88/16 88/23 99/19	105/18 107/7 109/9	160/18
66/7 67/17 75/25 76/8	Mr McInnes [1] 162/8		110/21 112/1 112/12	needn't [1] 71/1
76/20 77/17 78/12	Mr Moloney [2] 168/4			
80/23 81/20 82/10	169/20	123/24 130/19 135/3	116/19 117/16 120/20	
83/14 86/12 87/8	Mr Parsons [1] 136/4		122/11 123/18 123/21	
87/11 88/4 88/13	Mr Russell [1] 161/5	158/4 159/10 160/2	125/17 128/8 128/8	negative [3] 154/9
99/16 101/14 102/22	Mr X [1] 101/14		131/6 134/16 135/16	155/4 164/18
104/13 114/3 115/3	Mrs [6] 152/11	177/9 178/6 179/1	140/13 143/5 144/25	negotiate [1] 3/3
115/6 115/13 115/18	167/25 170/2 170/5	179/5 179/14 181/22	149/23 152/7 152/11	negotiations [1]
122/13 122/17 123/14	172/8 178/12	Ms Vennells [43]	154/15 157/22 160/14	
123/23 126/14 127/2	Mrs Hamilton [5]	21/13 21/17 22/5	160/14 161/2 162/20	neither [1] 87/3
127/7 128/16 128/21	152/11 167/25 170/5	24/17 28/6 28/15 31/2	163/19 164/10 164/24	
129/7 130/22 135/16	172/8 178/12	66/21 70/23 73/17	167/17 169/17 173/18	
136/4 139/14 139/20	Mrs van [1] 170/2	74/13 75/5 75/19 76/1 78/15 82/12 126/16	175/22 175/25 176/3 176/11 177/10 178/16	119/20 119/24 121/3 121/19 166/1 177/19
142/9 144/23 145/21	Ms [103] 1/7 21/13 21/17 22/5 24/17 28/6			
145/24 152/18 152/20	28/15 31/2 35/2 39/8	137/4 147/12 147/24		never [15] 13/24 18/18 31/10 61/19
152/21 152/24 153/5	45/21 66/21 70/23	148/12 148/25 149/19	myself [9] 13/7 27/7 84/17 91/25 99/2	76/23 87/2 106/12
157/22 160/11 161/5	73/17 74/13 75/5	155/10 156/7 164/13	134/4 138/12 141/12	107/23 109/11 109/19
161/21 162/8 162/9	75/19 76/1 78/15	166/17 167/4 167/7	178/5	109/20 109/20 129/9
162/13 164/8 164/8	82/12 87/24 88/16	167/13 168/4 168/15	mystery [1] 49/14	139/5 141/11
165/7 165/11 166/7	88/23 99/19 101/14	169/20 170/3 170/7		new [13] 2/16 15/6
167/21 167/21 168/2	104/8 110/25 114/22	170/10 171/6 171/25	Ν	25/20 40/13 69/1 76/6
168/4 169/20 174/1	115/12 115/15 115/16		nail [1] 10/9	78/20 92/3 94/21
174/10 174/16 174/23	115/18 115/22 122/18		naive [2] 3/17 3/18	119/8 119/23 120/2
175/1 175/6 175/20	123/24 126/16 130/19			150/20
179/9 183/4 183/5	132/18 135/3 135/6	173/9 180/24	57/24 59/14 70/11	newly [2] 69/10
183/7 183/10	135/10 136/6 136/17	Ms Watt [4] 115/12	85/14 94/11 104/9	134/19
Mr Altman [1] 139/14	136/25 137/4 137/4	115/15 115/16 183/6	152/7 160/8 170/17	news [9] 4/25 5/10
Mr Arbuthnot's [4]	137/8 145/2 145/4	Ms Y [1] 101/14	named [1] 43/13	21/16 128/6 128/7
128/16 128/21 142/9	145/5 145/9 145/16	much [30] 3/1 9/19	names [1] 19/2	150/19 156/4 177/16
175/1 Mr Aujard [2] 123/1/	145/17 147/12 147/24			177/16
Mr Aujard [2] 123/14	148/12 148/25 149/19	25/6 38/24 48/12	narrowing [1] 133/14	next [28] 19/19 20/6
Mr Beer [19] 1/5 88/4	151/20 151/22 152/6	65/24 74/22 77/2	nation's [1] 178/1	22/16 27/12 33/16
104/13 114/3 115/6	152/7 155/5 155/8	82/14 88/8 98/15	natural [2] 9/25	67/10 75/22 83/4
126/14 127/7 130/22	155/10 156/7 156/10	115/21 120/8 122/10	22/20	94/18 94/19 95/14
139/20 145/24 152/20	156/11 158/4 158/25	134/13 135/11 136/9	naturally [2] 52/22	108/25 146/18 147/14
152/24 167/21 174/1	159/10 160/2 162/18	145/1 152/1 156/1	54/10	147/15 149/11 149/25
174/10 174/16 174/23	164/13 166/17 167/4	166/23 168/20 175/19		151/4 157/24 158/1
175/6 175/20	167/7 167/13 167/19	175/21 181/25 182/3	near [1] 133/10	167/18 167/20 168/1
Mr Davies [17] 66/7	168/4 168/15 169/20	multiple [1] 168/12	nearly [3] 70/2	169/25 170/6 172/23
67/17 75/25 76/8	170/3 170/7 170/10	must [14] 57/9 67/7	140/24 142/18	175/11 175/19
76/20 77/17 78/12	171/6 171/25 172/17	82/20 85/24 87/14	necessarily [3] 74/20	
80/23 81/20 82/10	173/9 174/19 176/13	90/6 116/17 122/25	137/11 161/14	115/23
83/14 86/12 87/8	177/9 178/6 179/1	124/20 125/20 126/8	necessary [2] 105/16	
	179/4 179/5 179/14	137/7 140/15 142/24	158/18	Nick [2] 18/11 149/4
				(CA) maximum Niel

(64) mounting - Nick

N	normally [1] 16/14	160/20 161/9 177/14	23/22 25/15 26/18	56/4 60/8 67/4 71/6
<u>N</u>	Norman [5] 68/7	178/23	27/1 27/14 31/6 32/13	
night [1] 171/22	68/10 71/3 71/13	number 1 [2] 20/14	32/24 33/1 33/3 33/16	
NL [3] 68/6 68/16	71/21	53/8	34/22 34/25 36/11	okay [45] 1/25 5/11
70/25	not [239]	Number 2 [1] 53/9	50/10 51/13 62/14	20/8 23/1 37/7 40/9
no [98] 8/3 9/12 9/17	note [20] 37/15 55/5	number 3 [1] 53/14	63/12 64/1 64/6 65/8	42/1 48/15 49/8 54/13
18/1 20/18 21/15	77/21 133/6 135/18	numbers [3] 3/2	65/13 67/1 68/10	55/23 55/24 56/1
21/19 22/6 22/13	135/20 136/3 136/7	89/24 90/2	68/14 68/15 68/20	62/21 63/3 66/14
27/10 28/12 28/21	156/2 171/16 173/25	nutshell [2] 101/22	68/21 69/1 69/4 69/8	66/19 67/4 67/22 68/6
29/5 29/23 32/13	174/7 174/11 174/24	101/23	69/10 76/1 76/16 77/4	68/18 68/21 70/15
33/11 33/15 36/14	175/13 175/23 180/14		78/1 79/7 79/18 80/19	
37/16 39/6 39/9 41/5	180/20 181/6 181/14	0	80/20 81/15 83/11	74/8 89/23 108/15
41/15 41/22 46/2 46/4	noted [2] 32/16 32/20	oath [1] 126/12	83/15 83/22 84/1 84/3	
46/4 50/1 54/2 60/13	notes [12] 27/21	objective [13] 24/3	84/6 84/10 84/16	153/20 154/22 158/12
61/5 61/11 61/12	149/21 149/23 152/25		84/21 85/10 85/13	159/13 159/15 164/1
61/18 61/18 62/2	174/3 174/10 175/3	37/20 38/18 38/20	85/19 85/20 87/8	167/6 167/18 173/8
63/22 68/17 72/6	175/4 176/7 176/8	39/9 39/13 51/14	87/16 92/2 92/3 93/9	176/12 178/8 181/9
72/14 76/15 76/24	179/23 180/7	97/19 160/15 169/7	93/16 93/20 94/2	old [1] 151/1
77/6 78/17 79/13	nothing [11] 11/16	objectives [3] 24/8	94/20 94/24 98/14	Oliver [1] 75/8
81/16 85/4 86/11	65/3 67/12 70/13 80/9		100/11 100/20 102/2	on [322]
86/12 86/20 87/11	112/2 113/18 121/6	obligations [2] 7/2	102/4 103/1 103/18	once [6] 52/14 53/11
87/12 88/24 90/15	142/23 169/15 170/16		108/5 108/12 109/7	54/4 54/4 114/19
90/23 91/15 98/10	notice [1] 117/7	obtain [1] 34/17	109/11 110/3 110/18	134/15
103/11 107/17 108/7	notification [1]	obtained [1] 33/1	111/5 111/9 111/13	one [73] 2/2 6/5 9/10
115/4 118/11 121/7	132/25	obvious [7] 51/18	111/14 111/17 111/20	
123/12 124/12 132/12 133/12 133/19 135/3	notifying [1] 143/14	89/16 89/17 89/20	111/22 112/25 113/12	22/19 24/7 26/2 26/16
	notwithstanding [1]	89/21 89/23 142/17	113/15 113/17 116/1	26/22 26/24 27/24
135/3 135/22 136/2 136/16 137/2 140/10	117/19	obviously [15] 5/15	116/9 116/25 117/2	29/12 49/3 54/25
141/3 142/17 142/17	November [1] 141/1	10/15 70/4 80/12	117/24 118/22 118/25	54/25 56/7 60/19
144/17 147/22 148/6	now [77] 3/6 4/20	81/24 88/24 122/22	119/7 119/19 119/22	61/20 61/25 62/3
150/21 151/9 151/17	6/17 7/8 10/24 14/17	123/7 125/8 133/3	120/3 120/12 121/15	64/22 65/9 67/11 69/1
151/19 156/4 157/15	22/16 38/5 49/16 51/2	134/12 140/8 140/10	121/15 121/19 122/3	70/11 73/5 78/21
158/2 158/4 158/9	51/17 53/1 53/20	171/4 176/10	122/25 123/6 129/8	87/23 92/15 95/14
159/3 159/3 163/18	61/25 77/15 77/22	occasion [2] 31/24	129/17 129/18 132/9	98/10 99/17 105/22
163/18 166/1 167/18	80/6 84/3 91/3 92/17	138/4	134/19 135/1 140/25	106/12 108/18 117/25
178/1 179/1	96/20 100/8 100/15	occasions [1] 178/23	141/5 141/7 141/17	118/1 129/5 130/16
nobody [7] 29/16	102/6 106/4 106/15	occupies [1] 80/6	142/3 142/14 142/20	131/19 131/21 139/13
78/7 138/13 141/13	106/16 106/16 106/17	occur [3] 1/14 59/18		139/13 140/13 143/5
141/16 143/12 143/12	110/5 110/9 110/14	143/6	144/3 144/19 151/1	145/19 149/10 152/22
noise [1] 65/20	115/20 122/22 123/11		152/9 154/9 155/4	152/24 154/6 157/3
non [21] 2/2 3/21	124/6 124/16 126/25	53/5 53/6 69/17 70/18	156/25 157/8 157/11	159/1 164/2 164/11
5/22 8/8 8/19 9/21	130/4 130/5 131/5	occurring [1] 32/3	157/19 159/5 163/17	165/15 165/17 167/14
10/4 14/1 14/20 18/22	132/13 135/6 138/11	October [5] 90/17	166/3 166/8 169/3	168/6 168/22 170/3
26/12 26/16 31/19	145/2 145/8 148/23	124/9 133/18 139/16	172/11 173/14 173/16	
47/20 84/18 94/12	149/14 150/22 151/21	140/6	175/1 176/22 177/2	171/22 173/7 174/11
105/11 106/7 130/9	154/21 155/13 155/22		177/18 177/22 177/25	
137/14 178/17	156/13 158/7 159/23	off [9] 56/3 116/6	178/10	178/9 179/5
non-executive [12]	160/4 162/13 163/10	137/17 137/22 138/7	Office's [15] 9/9	online [1] 120/10
2/2 8/8 10/4 14/1	163/10 164/25 165/5	161/25 162/4 171/19	29/10 30/1 31/4 31/24	
14/20 18/22 26/16	165/18 166/6 167/6	180/11	31/25 63/19 73/19	43/10 52/13 52/14
31/19 84/18 94/12	167/21 167/25 168/3	offences [1] 80/25	99/14 101/4 109/24	53/9 53/11 54/3 68/2
137/14 178/17	169/19 170/23 171/4	offensive [2] 126/1	118/17 120/25 152/22	
non-executives [3]			165/24	101/8 104/3 104/10
3/21 9/21 130/9	172/19 175/19 182/1	offer [5] 67/2 71/4 120/18 121/24 122/3	Officer [3] 94/13	
non-revelation [1]	nowhere [1] 169/10		132/6 139/1	151/14 151/15 153/16
5/22	nub [1] 111/23	offered [2] 32/17 129/13	offices [2] 116/15	154/21 157/3 158/15
non-traceable [1]	nuclear [5] 80/17	offering [1] 66/25	116/23	168/10 181/20
47/20	80/19 80/21 163/13 163/16	office [168] 3/9 3/10	officials [6] 19/4 26/19 26/23 26/23	open [3] 10/11 114/1 130/2
none [2] 138/16		3/17 3/24 4/4 4/14	26/19/26/23/26/23 141/12 144/3	
142/5	number [19] 5/14 15/7 18/4 20/14 26/8	4/15 5/6 9/5 11/11		open/supportive [1] 114/1
nor [1] 87/3	47/2 53/8 53/9 53/14	18/4 18/14 18/25 19/2	often [6] 32/21 103/11 121/15 122/4	opened [1] 6/14
normal [2] 134/23	57/8 114/11 117/15	19/6 19/9 19/13 20/7	126/10 159/9	opening [1] 112/20
150/9	117/21 117/23 124/13		Oh [11] 16/15 53/7	operate [1] 56/21

(65) night - operate

0	67/17 84/12 86/4	outset [2] 4/22	175/9 179/22 181/1	paragraph 298 [5]
operated [1] 42/18	97/17 176/17	162/24	page 1 [10] 7/17 37/4	
operates [1] 51/1	organisational [1]	outside [5] 33/25	71/9 75/4 77/14 78/4	124/2 125/1
operating [2] 26/13	6/24	34/19 82/18 122/5 147/10	153/13 155/19 159/25 162/7	paragraph 3.8 [1] 63/9
70/18	organisations [2] 134/22 144/1	outstanding [2]	page 112 [1] 107/10	paragraph 3.9 [1]
operation [4] 42/23	original [3] 14/22	162/5 165/15	page 113 [1] 107/9	64/3
58/4 65/5 111/13	171/11 171/23	over [40] 2/14 2/25	page 145 [1] 123/24	paragraph 36 [1]
operational [1] 97/24 operations [1] 97/6	other [48] 1/12 2/21	3/12 3/18 4/14 4/19	page 148 [1] 179/22	119/5
opinion [2] 30/17	9/21 12/24 14/19 16/8	5/16 10/8 10/16 19/15		paragraph 360 [1]
42/7	19/2 22/3 25/3 25/7	23/5 31/11 31/11	page 2 [9] 6/16 33/22	181/3
opposed [4] 72/20	25/9 26/3 26/15 27/1 27/7 27/10 28/1 28/2	31/12 31/13 32/11 42/23 42/25 56/19	74/9 77/15 81/19 94/14 146/9 146/24	paragraph 4 [2] 30/10 115/23
73/14 101/14 125/23	29/12 32/22 36/25	60/15 60/19 72/2	161/20	paragraph 51 [1]
opprobrium [1]	40/3 43/13 46/13	75/22 77/14 82/16	page 3 [11] 19/11	97/3
178/2	64/11 78/22 80/6 82/5	87/5 90/9 96/19 106/6		paragraph 6 [1]
optimal [1] 23/8 option [6] 23/5 63/15	86/1 94/12 98/11	111/19 114/23 117/11	54/13 54/15 66/12	32/11
64/4 64/9 64/21 65/8	100/3 101/11 102/17	124/11 132/2 137/14	95/4 168/13 171/24	paragraph 7.3 [1]
options [5] 20/21	103/12 106/12 114/11	149/11 159/8 178/23	page 34 [1] 111/2	64/18
22/15 63/9 63/11	116/22 121/12 122/23		page 5 [4] 22/14 50/8	paragraph 79.2.3 [2]
64/11	126/19 128/1 130/9 145/22 149/10 160/20	overall [2] 58/9 164/16	63/8 174/23 page 6 [1] 46/15	110/22 111/1 paragraph 82 [1]
or [114] 1/10 1/14 3/7	176/20 180/19	overnight [1] 149/10	page 7 [3] 60/9 175/7	104/1
3/9 3/17 4/3 5/3 5/22	others [5] 36/14 46/5	oversubscribed [1]	175/8	paragraphs [2] 54/25
6/4 6/5 11/22 11/25 12/23 13/8 13/8 16/16	75/17 06/11 177/17	140/8	page 8 [2] 64/17	60/15
16/18 16/24 17/25	otherwise [6] 61/21	overtake [1] 138/2	175/7	parallel [1] 12/19
19/6 20/11 21/6 27/15	90/3 95/17 100/5	overtook [2] 137/25	page 9 [1] 175/5	parcel [1] 120/10
28/10 31/13 34/18	100/19 137/9	137/25	paid [3] 111/16 112/5	pardon [1] 18/9
34/18 35/8 37/19	ought [5] 12/6 74/25 124/18 125/18 178/18	overturned [1] 152/10	112/9 painted [1] 32/21	Parliament [2] 126/24 142/4
39/20 39/22 41/24	our [40] 2/23 3/2 3/4	own [13] 13/3 25/10	Panorama [4] 78/2	Parliamentary [3]
42/5 42/6 42/18 43/15	6/20 7/1 7/2 8/10 36/4	80/9 87/5 96/12 98/15		68/12 82/15 158/16
46/1 51/19 52/23 61/16 61/20 61/21	42/3 42/9 42/15 42/20		paper [17] 8/14 20/21	
70/9 70/10 70/11	43/1 54/18 78/21 81/7	165/3 177/22 178/3	51/16 55/9 102/8	39/21
70/18 73/11 75/20	81/25 82/3 82/17 83/3		102/8 110/16 111/4	Parsons [3] 132/8
75/21 76/19 78/11	84/18 85/6 88/4 88/6	owned [2] 87/5 98/21	111/8 127/16 127/21	135/4 136/4
78/18 78/21 84/16	90/19 98/9 120/16 127/12 133/8 133/11	ownership [1] 56/22	137/16 137/24 138/14	part [26] 1/24 9/23
85/14 85/25 85/25	133/16 133/21 145/10	Р	papers [5] 14/21	31/18 37/10 37/13
86/15 89/17 91/8	149/7 151/3 151/4	PA [1] 160/6	21/15 109/18 174/6	46/18 69/4 72/15 80/2
94/23 95/9 95/10 95/15 95/17 96/21	151/5 151/21 164/17	pack [6] 1/24 62/23	174/20	83/5 95/20 111/5
98/4 99/17 99/22	165/3	174/20 174/23 175/7	paragraph [45] 19/19	
99/23 99/23 100/5	ourselves [3] 15/3	176/7	24/16 30/10 31/1	118/15 119/19 120/24
100/11 100/24 100/24	82/2 82/6	package [1] 160/17 page [67] 6/16 7/17	32/11 37/9 37/13 42/2 44/11 49/3 52/19 53/3	127/20 158/3 165/23 170/19
101/12 101/14 102/9	out [39] 3/25 6/21 11/15 16/5 34/8 38/9	14/4 15/16 19/11	53/7 53/24 54/13	particular [9] 6/13
102/23 104/18 104/25	40/7 42/3 42/8 49/19	20/13 22/14 22/23	54/15 54/24 63/9 64/3	
105/15 107/1 110/8	52/25 53/17 53/19	22/24 23/5 23/6 32/11	64/18 70/24 71/19	46/17 86/3 101/10
111/18 113/12 115/1 117/4 117/13 117/16	54/2 54/18 57/11	33/22 34/16 37/3 37/4	10/12 01/22 02/11	104/9
118/1 123/4 123/5	58/16 63/16 64/12	37/8 42/1 42/13 44/10	0.70 .0.7007_0	particularly [7] 69/11
124/12 125/12 126/15	69/10 73/9 86/15 90/7	46/15 46/17 46/18	107/7 110/22 111/1	69/19 69/20 75/10
126/23 128/10 131/4	92/17 97/4 108/19 111/10 112/3 117/24	50/8 54/13 54/15 56/19 60/9 63/8 64/17	115/23 119/5 123/11 123/16 123/24 124/2	76/9 79/6 140/10
133/11 134/24 135/21	131/25 137/1 138/23	66/12 66/13 67/10	123/10 123/24 124/2	parties [1] 43/13 partner [6] 6/1 35/12
136/25 143/12 144/10	142/19 148/14 148/15	71/9 72/3 74/9 75/4	125/1 147/14 156/11	35/17 43/22 46/9
145/24 151/13 159/1	154/20 165/1 170/17	77/14 77/15 78/4	170/12 181/3	46/24
163/22 170/20 176/13 178/13 178/18 181/10	172/4	81/19 94/14 94/19	paragraph 180 [1]	partnership [1] 120/8
oral [3] 5/2 15/7	outcome [4] 11/3	95/4 107/9 107/10	24/16	parts [2] 15/8 51/6
53/11	11/11 13/25 117/10	111/2 123/24 146/9 146/24 153/13 155/19	paragraph 2 [1]	party [5] 26/15 27/17
order [6] 30/16 35/5	outlets [1] 121/21 outlined [2] 19/14	159/25 161/20 162/7	54/13 paragraph 2.3 [2]	29/21 31/21 66/10 pass [1] 110/11
42/6 58/8 141/7	22/15	168/12 168/13 171/24	37/9 124/7	passed [3] 33/8
170/17	outrogod [4] 160/7	174/13 174/23 175/5	paragraph 225 [1]	110/11 146/1
organisation [6] 7/10	173/10 173/23 178/20	175/7 175/7 175/8	106/20	passing [2] 25/7
L	1	1	1	(66) operated passing

(66) operated - passing

Р	perform [1] 77/4	58/15 104/20 118/2	127/17 127/22 129/5	POL00372265 [1]
passing [1] 55/15	performance [4]	118/2 137/1 154/13	134/4 134/18 141/6	153/12
passion [2] 169/9	25/12 27/13 27/16	piece [11] 33/24	142/1 143/6 144/23	POL00381706 [1]
172/8	28/3	34/17 35/19 35/21	144/24 147/6 148/5	132/14
passive [1] 17/15	performed [2] 52/13	36/1 47/7 81/23 82/9	148/13 149/18 150/5	POL00381730 [1] 159/24
past [9] 12/6 19/15	54/16	114/16 117/8 130/2	150/6 154/4 161/10 161/25 164/14 164/15	
40/1 71/3 72/13 72/14	performing [1] 13/16 perhaps [5] 25/10	pieces [2] 51/16 55/8 pity [1] 171/15	165/16 167/2 167/10	164/4
80/1 125/12 141/19	82/1 126/23 148/23	place [9] 9/25 72/8	170/10 173/11 175/24	
path [2] 30/16 119/1	179/12	72/12 87/1 97/22	178/7 179/10 179/12	174/12
Patrick [7] 145/2	period [16] 2/14 3/13	119/23 140/2 147/4	pointed [1] 168/2	POL00419640 [1]
145/9 151/22 152/6	3/19 10/16 11/5 22/17		points [9] 14/15	155/17
152/8 168/17 183/9	23/20 52/10 61/24	plainly [1] 92/18	82/18 83/4 85/2 86/4	policies [2] 6/24 7/2
Paula [45] 6/19 15/14 18/5 19/22 20/17	68/15 89/16 90/10	plan [10] 21/1 21/6	86/15 100/15 109/24	policy [5] 73/19
20/18 21/5 21/21 23/7	108/25 116/13 118/24		166/15	114/14 119/19 141/4
25/19 26/13 30/20	139/16	25/20 59/10 87/23	poised [2] 122/12	141/16
67/9 67/11 67/23 70/9	PERKINS [33] 1/3	88/1 149/7	122/14	politely [2] 8/8
70/10 73/12 76/20	1/7 35/2 45/21 87/24	plank [2] 120/24	POL [4] 19/12 162/5	127/10
77/9 85/15 90/17	88/16 88/23 99/19	121/11	164/19 165/7	political [3] 21/5
91/20 96/11 132/20	104/8 110/25 114/22	planned [1] 78/2	POL's [2] 162/1	61/21 159/18
137/21 145/17 146/10	115/18 115/22 122/18 123/24 130/19 135/3	plans [2] 82/16 120/19	162/2 POL00021523 [1]	politically [4] 21/3 158/17 159/5 159/6
146/12 146/20 146/25	136/6 145/17 152/7	platform [2] 81/6	33/20	poor [1] 169/15
149/20 149/23 153/23	158/4 159/10 160/2	120/17	POL00021524 [1]	populated [2] 130/7
161/2 164/8 166/25	162/18 167/19 172/17	play [2] 3/1 82/5	46/14	130/8
173/1 174/19 179/23	177/9 178/6 179/1	playing [1] 83/5	POL00022128 [1]	populating [1]
180/2 180/7 180/14	179/5 179/14 181/22	please [70] 1/16 1/17		102/16
180/20 181/14 Paula's [7] 20/23	183/3	6/16 7/16 18/13 19/11		port [1] 10/1
23/22 25/22 27/13	perpetuated [1]	20/4 20/13 22/14 23/5		position [37] 7/4 8/7
27/16 73/21 176/10	125/23	32/11 33/22 37/2 37/3		13/3 14/7 16/4 19/23
pause [3] 23/3	person [13] 19/23	37/8 41/3 42/1 50/8	149/18 179/14	20/24 36/24 36/25
169/19 177/17	20/19 21/23 23/8 28/7	55/13 55/14 56/12	POL00029733 [2]	43/6 63/16 79/7 80/7
payable [2] 32/25	69/8 80/6 80/11 92/2	56/13 56/17 60/9	41/6 55/14	85/3 85/6 92/21 93/23
35/1	107/2 109/13 126/13 134/10	62/22 63/8 66/9 66/12		99/13 101/8 107/4 108/3 112/12 112/14
paying [2] 109/25	personal [17] 6/24	67/7 67/23 68/4 70/23 74/9 74/10 75/4 75/16		122/16 127/9 128/9
110/8	8/12 8/16 10/9 10/21	80/15 80/22 81/19	146/8	130/10 134/14 136/2
payments [1] 32/19		82/8 84/23 95/4 95/11		136/14 136/22 136/23
people [44] 11/9	24/13 75/10 86/2	95/12 104/14 113/4	30/6	160/16 162/25 164/25
11/18 13/8 13/23 18/7	117/16 121/24 127/14			165/8 178/16
21/14 21/18 22/3 22/12 25/3 25/9 25/22	134/14 171/17	124/7 127/7 132/3	81/19	positions [5] 8/12
27/19 34/24 44/19	personalities [2]	132/13 132/17 132/19	POL00106889 [1]	8/16 10/9 127/14
47/2 47/6 84/2 84/16	21/8 25/23	133/4 135/9 139/24	59/25	129/13
89/4 89/12 89/24 90/2	personally [3] 114/14		POL00107317 [1]	positive [9] 9/9 11/3
98/11 98/22 109/25	114/22 141/20	150/3 153/12 161/12	37/2	11/3 12/12 43/25 44/5
110/6 110/6 110/10	personnel [1] 27/1	161/13 161/20 163/10		44/21 117/22 165/1
112/5 122/22 128/10	perspective [2] 9/9	170/14 175/12 179/13		possession [1] 139/23
129/16 129/17 131/18	47/11 persuade [2] 28/10	plunged [1] 102/13 pm [10] 75/20 88/9	POL00138401 [1] 46/2	possibility [3] 59/14
134/23 138/6 139/9	47/6	88/11 115/9 115/11	POL00146243 [1]	107/3 178/20
139/10 148/1 176/20	phone [3] 147/17	152/3 152/5 156/14	132/13	possible [15] 1/15
178/3 178/11 178/21	149/12 162/10	181/14 182/4	POL00150352 [1]	8/16 10/17 17/11 19/8
people's [4] 10/12	phrase [4] 100/4	point [65] 8/15 21/10	168/12	28/19 28/21 28/24
10/13 13/22 25/7	100/19 100/21 100/22		POL00295300 [1]	61/5 105/14 109/22
per [1] 140/6 perceived [1] 83/12	phraseology [2] 35/2	31/10 31/12 36/20	74/9	126/21 127/18 127/19
perceptions [1]	35/23	36/21 46/6 48/10	POL00295386 [1]	130/12
34/24	phrasing [1] 28/23	55/19 61/12 65/2	66/9	possibly [5] 18/24
percolate [2] 139/15	physically [1] 111/19	65/21 76/16 80/18	POL00297877 [1]	106/10 165/11 175/23
139/19	pick [3] 54/2 67/11	83/1 85/22 89/10	1/16	178/16
perfect [3] 72/7	166/23	89/11 89/16 89/20	POL00317714 [1]	post [185]
72/12 141/24	picked [2] 154/13 162/3	92/24 94/19 95/2 95/14 98/16 99/20	77/14 POI 00344895 [4]	post-2012 [1] 123/6
perfectly [2] 96/16	picking [1] 118/3	100/17 100/18 101/5	POL00344895 [4] 6/15 14/4 126/25	post-Alwen's [1] 147/18
156/19	picture [7] 32/21	108/1 114/18 123/3	127/6	post-hyphen [1]
				Lasses Marran F.1

(67) passing... - post-hyphen

Ρ	163/1 170/21	72/24	167/2 177/1	query [1] 71/13
post-hyphen [1]	presumption [1] 105/7	profile [1] 90/25	protect [10] 83/25 84/2 84/12 88/20	question [42] 2/14 5/7 10/12 10/14 13/8
127/20	pretty [3] 27/23 82/14	profit [1] 60/22 profit-making [1]	88/22 89/1 99/9	13/9 13/10 14/5 25/4
post-Whitsun [1] 149/9	98/15	60/22	109/15 176/16 176/21	28/7 28/8 50/12 50/13
Postal [1] 68/14	previous [5] 21/21 34/16 38/12 79/16	profitability [1] 177/21	protecting [1] 88/23 protection [2] 10/10	51/3 61/18 82/2 88/20 90/7 91/7 93/24 95/21
posted [1] 157/2	155/25	profitable [2] 119/9	118/9	97/18 99/19 104/8
postmaster [1] 116/8 posts [1] 69/1	previously [1] 138/9	119/25	provide [7] 2/15	105/3 106/19 106/21
potential [9] 2/23 8/9	primarily [2] 24/25 157/5	programme [17] 25/18 64/19 78/2	15/10 21/8 56/21 83/6 83/10 120/17	109/9 109/14 112/3 112/16 112/17 117/7
17/25 33/9 69/24	principle [2] 121/17	79/17 80/24 81/6 81/7	provided [9] 21/14	125/17 125/25 126/17
70/15 95/15 95/16 127/11	121/23	81/21 119/13 119/17	21/18 22/12 43/7	126/19 127/25 128/17
potentially [3] 79/15	printing [1] 180/11 prior [2] 116/2	119/21 121/4 121/8 167/22 168/1 170/4	43/14 60/14 61/7 85/3 181/23	160/14 177/5 178/9 questioned [17] 1/4
91/6 91/9	180/20	173/4	provider [1] 2/13	27/13 28/2 88/13
power [2] 4/3 4/8 powerful [1] 169/3	priority [1] 24/9	progress [1] 65/23	provides [2] 50/14	103/11 115/16 122/17
PowerPoint [1]	private [4] 90/5 92/25 102/4 114/17	project [2] 40/23 95/10	52/4 public [13] 32/16	145/16 152/6 179/9 183/4 183/5 183/6
132/16 PR [4] 74/2 74/3 74/4	proactive [5] 96/3	prolonged [1] 113/1	59/15 64/7 65/12 70/7	183/7 183/8 183/9
84/6	98/19 132/9 135/5	proper [9] 30/2 69/15		183/10
practice [4] 6/25	136/20 proactively [1] 71/4	69/16 71/22 72/16 120/17 129/6 129/20	93/10 93/13 94/21 94/22 178/2	questioning [3] 87/24 98/4 181/21
47/15 51/1 103/18 pre [5] 47/24 48/2	probably [9] 18/19	134/9	publication [3] 16/7	questions [37] 7/9
52/16 53/8 54/3	39/15 60/24 80/13	properly [16] 12/8	17/14 57/22	7/20 10/5 10/5 11/2
pre-2008 [3] 52/16	82/1 102/9 142/8 154/19 171/12	25/17 30/16 32/24 89/3 96/16 103/20	publicity [2] 152/21 167/20	13/13 19/23 34/20 48/23 50/10 87/20
53/8 54/3 pre-2010 [2] 47/24	problem [7] 13/5	104/11 128/7 154/19	publicly [4] 57/25	88/16 96/24 104/6
48/2	101/10 109/23 142/2 144/12 167/18 169/13	155/11 158/14 162/11 173/21 173/22 176/24		106/13 109/4 109/5 112/18 115/4 115/22
precaution [1] 14/1	problems [10] 9/13	proposal [2] 2/19	publish [2] 59/2 63/15	122/11 126/23 129/1
precautionary [1] 14/2	9/17 60/18 61/14	48/1	published [1] 165/23	144/25 145/3 145/4
precipitous [1] 32/13	61/17 62/8 117/19 150/23 165/24 166/2	proposed [4] 38/17 74/15 133/8 147/15	pull [1] 106/6 pure [1] 64/23	145/17 151/19 151/22 151/24 152/8 154/21
preferred [2] 22/5 145/25	procedural [1]	proposing [4] 74/19	pursued [5] 98/4	157/3 179/2 179/7
premise [1] 127/25	124/14	79/15 133/17 167/16	99/3 106/14 106/15	179/14 181/20
preparation [1]	Procedure [1] 124/19 proceeding [1] 133/9	proposition [2] 29/7	117/13 push [2] 7/23 164/21	quickly [4] 64/10 94/4 94/5 123/22
162/16 prepared [5] 41/3	proceedings [2] 5/2	proprietary [2] 2/21	pushed [2] 15/22	quite [14] 27/10
45/22 98/6 123/13	88/19	4/12	164/19	29/25 32/25 40/9
174/25	process [17] 9/13 31/18 40/15 43/5	prosecuted [3] 111/18 116/10 124/11	pushing [4] 113/22 113/22 113/22 128/14	63/22 81/5 85/5 87/4 93/2 96/20 103/5
preparing [3] 28/15 161/4 174/18	43/11 52/13 69/15	prosecuting [1]	put [23] 8/7 9/20	110/7 129/20 130/1
present [9] 2/22	69/16 70/13 71/22 82/4 82/20 119/9	122/22	10/15 15/3 16/18 53/4	
33/21 39/20 44/4 63/4	133/13 133/18 143/14	prosecution [6] 10/22 93/19 94/1	70/5 71/9 74/21 87/19 90/18 97/11 97/12	<u> </u>
104/22 105/4 147/7 147/16	144/7	95/15 107/2 178/3	118/6 118/8 119/23	R Redia [4] 90/24 91/6
presentation [11]	process' [1] 124/13 processed [3] 50/16	prosecutions [18] 5/5 12/7 89/25 99/12	120/8 121/25 125/3 125/20 127/9 130/11	Radio [4] 80/24 81/6 81/7 167/23
20/12 21/6 46/10 60/1 60/5 60/8 60/23 72/20	52/6 52/11	101/15 101/21 102/4	150/21	Radio 4 [4] 80/24
73/2 73/14 73/24	processes [3] 47/10	106/22 107/13 109/17		81/6 81/7 167/23
presented [5] 9/9	48/8 166/4 processing [2] 54/21	114/13 114/18 114/20 117/24 122/19 125/12		raft [2] 89/25 90/1 raise [9] 18/2 65/4
37/7 42/15 162/25 169/12	55/10	144/14 176/24	110/23 144/7 147/4	69/23 75/9 109/20
presenting [1] 21/12	procurement [1] 87/6	prospect [1] 178/10 prospects [1] 143/15	Q	109/20 113/8 147/9 170/9
preserved [1] 124/18	produce [1] 47/25	prospects [1] 143/15 prospectus [23]	qualified [1] 70/6	raised [12] 10/20
press [1] 90/5 pressure [1] 87/15	produced [2] 32/14	140/12 143/1 143/10	quality [3] 35/8 43/16	19/24 34/11 38/16
Preston [1] 160/5	171/14 product [1] 48/19	143/10 143/11 143/20 143/25 144/7 144/10	65/1 quantity [1] 128/2	78/21 85/3 89/18 92/25 129/12 140/24
presumably [6] 2/4 8/15 62/4 79/21 81/5	products [1] 94/22	144/11 152/17 153/4	quantum [2] 32/19	153/5 166/17
8/15 62/4 79/21 81/5	profess [1] 128/20	154/6 155/2 156/13	33/9 Outcom's [1] 130/14	ram [1] 138/8
presume [3] 155/5	professional [1] 8/18 professionalism [1]	157/2 158/13 160/24 161/9 164/9 166/21	Queen's [1] 139/14 queries [1] 75/9	range [1] 126/5 rate [2] 13/17 65/23
			1	(68) post-hyphen rate

(68) post-hyphen... - rate

R	139/6 139/17 140/23	166/20 170/16	relevant [12] 1/13	replies [6] 70/23
	reasonable [3] 47/6	referred [5] 34/23	5/22 15/10 51/23 69/9	
rated [1] 76/25 rather [19] 5/25 10/5	156/19 157/9	51/8 89/8 136/3	74/20 93/9 101/22	162/13 170/8
25/10 29/18 32/8	reasonably [1]	174/14	106/25 107/15 119/15	
38/17 59/13 60/7 63/2	125/14	referring [4] 48/5	119/22	68/4 71/19 72/4 75/5
73/23 75/13 77/7 84/6	reasoning [1] 134/1	80/24 85/22 103/22	reliability [10] 37/17	78/5 147/23 148/5
85/23 100/3 110/2	reasons [8] 17/11	refers [3] 85/18	37/21 38/19 38/21	156/10 156/12 158/3
129/23 133/16 148/16	64/3 70/22 102/17	154/8 171/16	39/2 39/10 39/14	158/8 163/11
ratings [1] 131/20	105/22 105/22 121/14 139/22	reflect [2] 159/14 172/10	40/19 47/4 51/14	report [54] 6/11 6/14
rationale [1] 133/8	reassurance [1]	reflected [1] 139/20	reliable [2] 34/14 36/3	9/8 11/15 12/12 16/4 17/14 32/15 36/9
re [7] 71/13 90/19	76/21	reflecting [1] 105/8	relied [5] 25/3 72/23	37/16 37/18 37/21
90/20 143/2 149/6	reassure [3] 36/4	reflection [4] 12/23	73/17 73/23 73/25	38/18 38/20 39/7 39/9
161/25 168/25	75/6 75/24	127/2 127/4 127/23	rely [3] 4/5 72/18	39/13 40/3 40/18
re-seen [1] 143/2 reach [2] 26/6 123/2	rebooted [1] 120/16	refresh [4] 123/25	159/20	40/22 40/23 41/2 42/3
reached [3] 3/22	recall [14] 2/9 31/15	153/3 164/3 168/11	relying [2] 24/19 25/9	
122/25 166/19		refreshed [1] 107/17	remain [1] 21/4	51/6 51/14 54/18
reaction [1] 163/19	110/20 119/11 126/16		remaining [2] 163/13	55/20 57/22 58/9
read [32] 3/7 19/5	148/10 151/7 151/17	57/24	165/17	58/23 61/9 61/10 63/15 90/24 107/16
35/25 41/12 41/24	167/3 168/9	refused [3] 25/16 58/3 59/17	remains [1] 57/5 remember [66] 9/6	63/15 90/24 107/16 124/9 128/24 129/5
41/25 44/25 46/7	receipt [3] 43/20 61/1 93/3	refusing [2] 59/19	9/19 9/21 10/2 10/16	130/19 130/22 131/9
52/18 52/25 53/19	received [12] 43/10	83/9	27/9 27/21 36/7 40/2	131/18 131/21 136/25
53/23 57/10 71/1 97/3	43/17 49/17 99/5 99/6		41/23 41/24 45/4	137/5 137/10 142/6
108/19 109/18 125/1 125/18 126/23 129/4	104/19 110/16 111/4	regard [1] 129/19	49/16 51/4 58/13	148/14 165/23 166/1
130/19 131/4 131/7	132/7 148/12 151/10	regarded [1] 87/16	58/14 59/4 59/5 60/24	reported [1] 47/12
131/24 158/15 164/12	164/21	regarding [3] 124/15	62/16 69/14 69/17	reporting [2] 162/21
164/13 164/14 166/6	receiving [1] 58/11	143/16 146/1	69/22 70/10 74/8	169/1
168/20 172/4	recent [2] 20/15 134/3	regardless [1] 89/18	76/14 76/17 81/11 81/12 81/16 81/18	reports [4] 32/15 50/18 167/7 167/10
reading [11] 14/20	recently [2] 79/2	register [1] 151/1 regret [2] 138/11	82/8 82/9 83/17 98/6	represent [3] 3/2
15/4 45/3 48/15 48/19	143/2	138/12	110/23 112/7 124/23	50/22 113/2
50/24 53/7 53/20 55/21 131/9 136/6	recess [1] 149/9	regretted [1] 169/21	126/23 128/22 130/24	
reads [2] 125/9 180/6	recognise [1] 19/3	regular [2] 27/23	134/1 140/3 144/20	144/1 144/5
ready [3] 7/19 119/10	recognised [1] 26/4	160/11	146/2 146/3 148/20	representative [3]
128/5	recollection [4]	regulated [1] 144/8	151/13 151/14 153/1	3/9 90/22 91/15
real [3] 98/24 118/24	28/12 41/16 48/10 163/14	rejoined [1] 46/25	162/19 163/23 167/23 168/8 172/3 172/25	representatives [1] 151/23
177/20	recommendation [1]	relates [1] 43/2 relating [3] 2/7 42/21	173/2 173/3 173/4	represented [1]
realise [2] 39/15	95/9	125/11	173/5 173/5 174/3	88/17
40/11 realised [3] 58/19	recommendations	relation [29] 1/12 7/6	174/13 174/15 176/15	representing [2] 11/9
58/20 120/20	[1] 124/14	11/10 12/6 24/9 27/10		18/23
reality [1] 127/2	record [3] 50/19	30/25 65/13 71/15	remembered [2] 32/4	
really [53] 4/22 6/2	50/22 165/25	85/16 92/24 96/4	163/25	reputable [1] 31/5
6/3 8/8 10/7 14/17	recorded [1] 44/2 recording [1] 103/2	98/17 99/12 99/21	remind [1] 153/2 reminded [1] 142/11	reputation [19] 77/1 83/25 84/2 84/12
17/16 22/4 29/1 29/6	records [3] 4/11	110/19 112/20 113/8	reminding [1] 79/19	84/20 93/9 94/20
40/1 44/2 44/3 44/19	47/21 68/12	119/16 119/19 124/24		101/4 116/25 118/9
44/19 48/14 48/23 53/9 59/22 59/23	red [3] 92/10 131/20	125/12 141/5 141/16	106/19 106/21 107/3	157/8 157/12 176/2
67/20 73/20 73/24	131/22	166/2 177/11	107/24 108/5 109/22	176/14 176/17 176/21
76/15 84/25 85/18	reduce [1] 64/5	relations [5] 32/16	remotely [1] 126/22	176/25 177/2 177/5
97/15 102/7 102/10	refer [3] 68/16 68/19	64/8 65/12 68/13	Remove [1] 23/6	reputational [4] 8/11
102/10 105/12 105/16	123/13	72/24	removed [3] 143/20	127/13 157/5 159/1
118/12 121/7 125/13	reference [29] 34/2 34/8 34/12 38/9 38/11	relationship [14] 3/7 3/8 3/10 3/16 4/3 4/4	154/14 167/11 rendered [2] 91/6	reputationally [1] 156/24
	41/5 48/7 55/23 68/7	4/10 4/15 105/24	91/10	request [1] 170/3
130/12 136/17 137/18	68/8 74/13 74/16	106/2 120/7 120/16	renewal [1] 2/21	require [2] 52/11
141/3 142/23 144/24 148/19 151/14 153/6	94/10 95/20 95/25	163/16 164/20	repeat [2] 13/7 178/6	126/20
169/3 172/1 177/5	96/4 96/13 99/18	relationships [2]	repeated [1] 109/21	required [5] 21/3
178/5 178/5 181/17	100/13 113/23 123/14	23/11 27/4	repeating [4] 27/7	40/6 43/4 58/7 119/24
reason [11] 5/22 6/7	130/2 132/12 132/16	relatively [4] 13/13	99/2 168/21 178/4	requiring [1] 25/18
16/18 36/14 41/22	135/18 136/5 179/22 181/8 181/10	120/15 124/14 133/11 release [2] 22/16	repetition [1] 25/14 replacing [1] 18/4	resends [1] 56/5 reservations [6]
50/6 79/16 99/11	references [2]	64/9	replied [1] 111/14	13/15 23/21 29/20

(69) rated - reservations

R	113/14 113/21 114/2	47/11 75/2	148/14 148/16 148/17	166/23 170/13 170/20
	114/19 124/9 124/10	rock [5] 98/7 98/10	162/4 162/22 162/23	173/9 175/14 175/15
reservations [3]	124/13 129/2 129/2	98/15 118/5 118/8	163/4 172/14 174/2	181/3
29/22 45/9 53/4	129/3 129/6 129/10	Rod [4] 56/3 146/21	174/5 178/22 179/5	scan [1] 22/23
reserved [2] 95/5 95/6	129/14 130/11 132/4	147/1 148/14	179/21	scandal [2] 84/5
resiles [1] 132/6	132/7 133/10 133/14	Roger [1] 18/24	Salmon [1] 148/3	118/15
	134/3 134/5 134/7	role [15] 3/4 22/16	Samantha [1] 145/18	sceptical [4] 4/9 4/9
resolved [1] 74/23 resolving [1] 136/17	135/12 141/25 165/19	27/25 66/7 69/10 70/4	same [9] 3/22 12/17	35/17 47/3
	167/9 177/13	70/7 71/24 77/4 77/11	37/2 89/13 90/4	schedule [1] 102/15
resource [3] 30/12 60/20 147/5	reviewed [6] 39/22	79/7 79/20 87/8 87/13	122/15 146/13 176/7	scheme [24] 11/6
respect [5] 17/20	39/25 42/19 50/20	88/21	176/8	11/11 11/12 11/18
17/20 96/15 98/18	52/7 114/13	room [4] 137/16	sanitaire [1] 139/5	29/11 30/2 30/3 34/25
134/14	reviewing [1] 103/1	137/20 137/25 138/5	sanitised [1] 125/22	56/25 59/25 62/15
respected [1] 36/17	reviews [2] 103/24	Roosevelt [1] 87/4	satisfy [3] 30/23	63/13 63/16 63/17
respond [3] 82/4	134/23	roughly [1] 90/3	34/13 58/8	63/25 64/7 64/10
84/25 113/4	revised [1] 154/11	round [2] 82/16	Saturday [1] 56/16	64/21 65/9 65/14
responded [1] 72/5	revisions [2] 21/4	149/17	saw [12] 21/15 41/15	65/19 65/22 82/22
responding [1]	25/18	route [4] 59/5 129/23	50/5 51/2 79/2 87/8	82/24
155/25	Richard [4] 18/22	129/24 130/16	87/13 99/7 130/22	scope [7] 42/8 57/4
response [7] 34/10	26/11 27/17 29/21	Royal [29] 4/16 5/5	142/8 144/18 163/22	107/4 133/14 134/2
38/15 51/20 113/11	ridiculous [1] 70/3	9/2 69/3 69/4 69/6	say [75] 3/12 3/20 9/6	1
151/3 156/2 173/6	right [71] 2/10 7/14	69/7 100/10 113/12	12/1 14/19 15/17	screen [7] 123/23
responsibilities [8]	12/24 12/25 19/22	116/1 120/7 120/12		146/24 153/17 158/4
13/16 94/15 94/17	20/19 20/23 23/24	140/1 140/5 140/12	23/24 25/8 26/3 26/22	163/9 164/11 169/2
95/1 96/16 96/18	25/12 28/10 35/24	140/22 141/9 141/18	27/17 28/21 28/24	scribble [1] 174/6
97/25 176/18	37/23 45/15 46/20		29/3 29/12 31/24 32/4	
responsibility [4]	48/25 49/20 49/22	144/6 144/9 144/13	32/14 37/14 40/17	175/13 175/24
101/21 109/15 176/16	57/21 60/3 62/4 62/12	152/16 153/4 157/12	41/10 43/8 45/16	scroll [50] 1/16 6/16
177/8	62/14 63/22 65/7 65/9 66/18 66/24 71/10		53/18 58/5 61/4 61/5 64/17 67/7 71/12	14/4 43/19 44/9 44/25 48/25 55/14 56/2
responsible [4]	71/11 72/4 72/5 73/8	ruined [1] 178/21 rules [2] 82/3 82/6	78/23 79/3 88/4 89/9	56/12 56/19 63/10
43/22 85/12 144/14	74/14 80/9 85/9 88/2	run [9] 16/6 49/13	89/23 95/22 96/15	66/12 70/23 71/19
178/11	88/6 91/21 91/25	60/17 61/13 71/3	97/4 98/17 100/20	77/25 78/4 80/15
rest [7] 71/1 124/4	93/22 94/7 96/4 97/13		100/21 101/23 104/2	82/10 84/23 94/11
148/2 156/9 166/14	97/22 98/5 100/14	134/6	104/5 106/20 106/23	94/18 95/4 111/2
169/6 172/24	101/7 101/17 103/25	run-up [2] 16/6 49/13		124/4 127/7 132/17
rested [2] 37/4 61/8	108/17 115/5 122/15	running [2] 82/6	113/5 114/10 115/25	132/19 133/4 146/24
result [3] 7/7 41/4	124/2 126/8 131/3	133/14	115/25 118/23 119/6	147/11 149/13 149/22
122/24	131/13 134/25 136/13		119/15 119/21 122/19	1 1
resulted [1] 98/22	138/8 145/6 145/7	160/8 161/5 163/2	128/1 131/4 131/14	157/21 157/24 162/6
resume [3] 137/23	150/21 151/25 155/16		147/24 148/7 148/8	162/13 163/8 165/14
151/21 182/2	160/6 166/0 170/20	5	153/14 156/2 156/25	169/23 170/1 170/7
retain [4] 22/17 22/19	175/11 180/25 181/5	safe [2] 7/3 14/6	160/21 161/1 162/14	171/10 174/22 174/22
22/22 23/14	182/1	safety [1] 35/7	169/14 180/23	175/4 175/11
retention [2] 124/15 124/16	right-hand [3] 20/23	said [78] 3/14 4/18	saying [37] 12/22	scrolled [2] 146/22
Rethink [1] 67/16	25/12 37/23	4/19 5/16 8/1 12/4	16/15 17/7 28/12 39/9	
retrospect [2] 104/24	risk [18] 2/22 9/24	14/21 22/23 26/11	49/21 51/5 53/1 53/10	
130/6	20/5 20/11 83/1 103/6		53/21 66/4 72/12	95/12 163/10 175/9
return [1] 115/25	107/19 109/3 123/3	29/5 30/14 31/1 32/5	83/13 107/18 107/18	scrupulous [1] 72/17
revealed [3] 12/16	125/5 132/16 132/23	35/6 36/9 36/12 39/19		
12/24 105/5	135/5 136/24 143/11	39/21 39/25 45/2	108/3 112/1 122/9	142/21
revelation [1] 5/22	143/11 154/15 157/5	49/10 51/23 53/2 55/2		search [1] 47/5
revenue [3] 21/2	risked [2] 133/13	57/10 57/12 58/13		second [67] 4/6 6/11
120/25 121/7	135/11	71/25 90/4 90/18 91/3 91/19 96/24 98/2 98/6		
revert [1] 34/2	risks [10] 64/7 65/12	99/3 103/25 104/15		14/5 16/4 20/13 22/2
review [52] 2/23 11/4	122/23 154/8 155/1 164/17 164/21 165/6	104/21 105/8 108/23	166/12 167/23 171/25 172/8	30/11 30/14 30/21 32/14 34/11 35/9
18/14 19/20 19/25	165/21 166/11	109/23 110/1 110/1	says [28] 2/4 7/17	35/18 36/8 37/13
20/15 20/24 22/17	RM [2] 154/5 160/24	110/10 110/14 110/18		38/16 39/17 40/5
22/22 34/6 38/7 39/1	RMG [2] 143/20	112/21 113/15 117/14		44/11 49/5 54/15 55/4
39/3 39/17 39/24 51/8	176/25	118/3 118/13 126/3	80/15 82/11 94/14	56/19 61/8 63/20 64/2
51/10 51/16 54/16	road [2] 39/16 166/19		94/15 108/7 146/18	65/1 67/2 71/5 71/19
55/6 55/8 57/5 57/6	robust [7] 21/8 21/14	137/21 138/10 138/16		74/13 81/21 82/11
57/16 92/3 103/19	21/18 21/24 22/12	145/13 145/25 146/3	164/9 166/15 166/18	87/21 90/24 93/1
			/= /	N reconvetions

(70) reservations... - second

S	165/18	separated [3] 123/6	135/8 137/5 137/6	show [11] 17/17
second [27] 110/18	seeking [3] 17/5	134/20 144/12	137/7 137/9 137/21	32/23 41/7 56/9
111/9 111/12 111/20	36/22 77/13	separately [2] 75/14	138/22 138/25 139/3	108/21 146/6 168/7
114/1 114/19 117/18	seem [3] 10/17 13/18			168/22 170/14 171/13
129/2 129/23 132/4	75/3	separation [4] 100/11 102/14 116/2	155/11 155/13 155/14 155/15 156/25 157/2	171/22 showed [1] 47/13
133/12 134/6 136/25	seemed [2] 13/13 135/1	144/14	157/7 157/9 159/22	showing [2] 46/5
141/25 142/6 147/7	seemingly [2] 8/23	September [13] 3/15	162/1 167/7 167/8	55/20
147/17 148/13 150/6	21/11	3/19 68/15 108/11	167/8 167/10 167/13	shown [3] 25/19
152/20 155/16 155/16	seems [6] 7/13 12/11	108/14 132/6 132/14	167/14 167/15 167/16	
158/11 160/20 160/23	148/3 165/5 165/15	132/18 135/5 155/23	168/1 168/2 168/5	shows [3] 8/22 45/25
165/18 169/13	166/11	160/4 161/13 164/5	168/21 169/20 170/10	
Secondly [1] 38/6 Secretary [4] 41/8	seen [35] 1/20 26/13	series [5] 12/13	170/12 170/20 171/20	shredding [3] 124/17
133/3 141/13 141/23	32/15 41/16 44/5 50/5	22/14 66/10 146/6	171/22 172/4 172/6	125/11 125/19
section [12] 42/12	50/25 51/4 54/9 61/11		172/8 172/20 172/21	side [11] 9/20 12/5
95/11 95/13 154/8	61/15 65/22 66/3 86/1		172/22 172/22 172/23	
154/15 155/2 157/25	90/23 91/11 105/6	112/22 142/2	172/25 173/9 173/9	37/23 48/19 74/21
158/1 164/18 165/6	105/15 105/15 131/16		179/5 179/6 179/21	121/6 160/18 175/3
165/21 166/11	131/18 131/23 136/21		179/21 181/3 181/7	sides [1] 133/19
section 5 [1] 95/13	140/11 142/3 143/2 143/2 151/2 161/14	served [1] 116/16	she'd [1] 169/21 she'll [1] 145/11	Sight [46] 4/6 6/11 6/14 9/8 11/4 12/12
security [2] 47/10	162/24 164/6 169/11	service [3] 47/16 70/7 79/8	she's [7] 78/17 85/22	16/4 30/12 30/14
48/8	170/25 172/2 172/4	services [7] 2/8	143/19 153/24 157/3	30/21 32/14 34/11
see [121] 2/18 2/19	sees [1] 15/21	18/12 120/14 120/18	157/10 171/18	35/9 35/18 36/9 38/16
6/3 7/25 10/6 14/10	Select [5] 28/16	121/11 121/17 121/21		39/17 40/5 61/8 64/2
14/22 15/16 16/15	110/16 110/17 111/6	set [7] 24/7 73/18	26/24 27/15 158/20	65/1 67/3 71/5 74/13
18/15 19/5 22/19 22/22 27/3 30/7 33/21	111/8	87/24 117/18 127/6	160/9 164/19 166/17	90/24 93/1 110/19
37/4 48/12 50/12 51/2	selected [1] 89/24	162/12 177/13	167/11	111/9 111/12 111/20
51/17 51/17 53/1 56/2	selection [3] 31/18	sets [2] 57/11 138/3	ShEx's [1] 166/20	114/19 117/18 129/2
56/4 56/8 67/4 67/25	69/16 70/13	setting [8] 6/20 11/17		129/23 132/4 133/12
71/6 77/22 78/4 82/10	self [2] 133/7 135/19	24/2 43/19 63/16	shone [1] 21/5	134/6 136/25 141/25
87/9 91/8 91/11 92/17	self-explanatory [2]	64/12 129/14 148/14	shopping [1] 120/10	
94/3 94/11 98/7 98/14	133/7 135/19	settlement [1] 95/16	short [7] 20/21 45/18	148/13 160/23 165/18 169/14
100/16 103/3 103/20	send [2] 149/13 154/20	several [3] 47/17 105/22 118/3	86/19 88/10 115/10 133/14 152/4	Sight's [1] 63/20
106/16 112/18 113/9	conding [1] 71/15	Sewell [5] 22/9 46/23		sign [2] 161/25 169/3
115/15 115/18 116/19	159/17 180/10 181/15		86/21	sign-off [1] 161/25
118/5 122/9 122/16	sends [3] 67/24	shall [3] 75/22 87/2	shorter [1] 167/19	signed [3] 50/7 157/1
125/15 127/3 128/3	149/20 179/23	167/18	shortfalls [3] 32/2	162/3
131/1 131/22 132/15 132/20 134/25 135/14	senior [2] 5/17 65/1	shape [1] 73/18	107/5 111/17	significant [7] 6/1
140/21 141/3 141/21	sense [12] 26/17	share [2] 6/4 140/6	shortly [3] 31/16	34/10 38/15 42/20
143/17 145/14 145/22	31/4 31/5 31/8 31/10	shared [3] 5/14 5/20	31/16 149/5	109/3 139/14 139/17
146/11 147/15 148/19	31/25 44/1 61/19	26/1	should [63] 3/5 17/18	
152/11 152/13 153/9	64/23 66/24 89/12	shareholder [9]	19/5 28/7 29/2 32/13	Simon [2] 91/14
153/22 153/23 154/2	164/24	18/21 18/23 19/13	32/23 34/12 36/18	114/16
154/6 155/20 157/24	sensed [1] 75/7 sensitive [3] 61/23	20/9 20/22 21/12 27/20 101/2 177/20	37/3 37/25 38/3 44/7 51/22 64/17 64/17	simple [1] 49/25 simply [15] 28/13
158/2 158/3 158/5	75/10 134/13	shares [1] 140/5	67/2 69/23 71/4 74/19	
158/16 158/24 160/1	sent [28] 28/16 41/5	she [108] 7/17 15/18	79/4 80/8 82/2 85/5	69/18 110/10 125/13
160/1 160/5 160/12	46/1 46/1 56/16 75/16		89/17 92/3 92/6 92/8	151/13 162/19 163/24
	90/17 146/12 146/14	17/10 17/15 17/18	92/11 96/21 96/22	172/3 172/9 173/3
161/23 162/8 162/12 162/15 162/17 163/9	148/25 149/4 153/15	17/24 21/7 21/23	98/3 98/4 99/3 100/24	
163/10 164/6 164/7	168/5 168/17 169/21	21/23 21/24 22/11	101/9 101/14 102/7	since [9] 5/24 7/4
166/6 166/15 168/15	171/22 172/20 172/21		102/8 102/25 103/6	7/10 14/7 75/1 114/10
168/24 169/25 170/6	172/22 172/23 180/2	24/14 24/19 25/3 25/7	104/17 105/19 106/15	
170/7 170/14 171/10	180/3 180/10 180/13	25/22 27/4 28/15		sir [37] 1/6 30/4 30/7
172/6 175/3 175/4	180/20 181/6 181/14	28/16 28/23 41/18	114/5 115/1 117/13	30/11 30/14 30/18
175/9 175/13 180/1	181/16	41/18 56/5 70/24 71/1 71/2 71/7 73/23 76/2	133/6 133/7 135/19 136/18 138/13 149/5	31/1 31/12 31/15
180/3 180/5 180/14	sentence [8] 27/3 124/24 125/7 125/10	76/6 76/7 76/8 76/10	158/14 158/21 160/14	32/12 32/20 33/6 33/8 33/14 45/13 87/21
180/16 180/22 181/12	127/20 165/18 165/22		166/4 174/13 178/25	88/8 88/14 89/8 89/18
seeing [4] 45/2 58/14	180/6	85/18 86/8 90/18	180/23	92/23 93/3 102/24
130/24 163/24	separate [4] 19/1	126/17 134/4 134/12	shouldn't [4] 91/4	115/12 115/17 122/11
seek [3] 3/3 36/18	138/14 141/15 142/7	134/15 134/17 134/18		122/14 123/21 135/22

(71) second... - sir

S	83/9 86/6 87/1 87/25	176/13	180/14 180/20 181/6	180/24 181/23
	88/4 88/6 88/15 89/6	someone [2] 100/25	Special [3] 68/24	statements [4] 90/22
sir [8] 144/25	90/7 90/13 92/9 94/25		77/1 77/5	91/15 165/4 169/2
145/13 151/19 157/23	95/19 96/3 96/14 98/1		specific [7] 24/8 58/4	1 1
173/7 178/9 181/20	100/10 100/23 101/20	.		status [1] 163/16
182/3	102/10 103/16 106/24	59/9 71/25 91/12 98/1		stay [1] 122/15
Sir Anthony [13]	107/14 107/18 109/9	102/17 112/5 114/3	specifically [5] 23/25	staying [1] 147/20
30/4 30/7 30/11 31/1	110/25 111/17 112/24	115/25 119/13 123/7	28/25 70/25 95/6	stealing [1] 31/7
31/12 31/15 32/20	115/15 118/11 120/2	131/2 131/14 134/24	150/24	steer [1] 44/21
33/6 33/14 89/8 89/18	120/5 121/3 121/18	136/7 141/8 154/20	speculating [1]	step [1] 159/21
92/23 93/3	122/3 122/9 123/3	162/21 163/20 167/12		steps [6] 83/4 113/5
Sir Anthony's [2]	123/19 123/24 124/2	178/12 180/10	speculation [1] 62/5	114/6 114/12 146/18
32/12 33/8	127/16 128/1 128/19	sometime [1] 130/23		147/15
sit [1] 96/6 sits [1] 115/18	129/11 130/25 131/8	sometimes [7] 78/18		stick [4] 67/14 71/2
	133/6 133/24 135/9	138/5 138/7 138/7	spent [3] 60/21 120/7	71/7 82/3
sitting [3] 96/10 152/11 167/25	135/23 136/2 136/19	138/10 174/6 174/6	129/25	still [10] 8/23 47/15
situation [7] 8/24	136/24 137/7 139/3	somewhat [1] 57/5	split [1] 144/20	55/6 77/22 99/18
11/14 77/23 84/14	141/19 142/3 142/15	somewhere [2] 13/21	SPMs [2] 171/1	133/11 150/10 154/16
84/19 116/22 137/19	143/11 145/22 146/23	16/19	172/12	156/22 164/18
situations [1] 75/11	147/22 148/3 149/9	sooner [1] 133/16	spoke [1] 137/4	stitch [2] 70/16 72/10
situations [1] 73/11 six [2] 101/12 148/23	149/11 149/16 150/5	sorry [52] 5/8 13/7	spoken [2] 27/15	stitch-up [2] 70/16
sixth [1] 150/5	151/3 151/10 151/16	14/19 17/23 23/18	179/4	72/10
skill [1] 126/18	151/21 151/23 152/2	27/7 29/12 35/14 37/3		stone [1] 132/2
skillset [1] 105/15	153/19 154/16 156/6	38/24 44/14 44/16	83/7 83/10	stop [8] 114/17
skim [3] 166/13	156/21 158/17 158/19		stack [1] 40/1	159/10 163/10 170/8
175/3 175/4	158/21 158/23 159/20			172/17 175/12 177/17
skimmed [1] 174/23	160/16 160/24 165/10		83/25 84/6 87/5	179/11
skip [1] 165/14	165/11 166/22 169/14		108/12 108/12	stopped [1] 91/23
skipping [2] 60/15	171/15 171/24 175/21	115/6 115/19 116/18	stage [9] 28/4 36/8	stopping [1] 25/25
60/19	180/9 181/13 181/21	116/19 116/20 123/19		Store [3] 50/18 50/21
Slaughter [1] 144/8	182/1	125/13 126/2 131/12	146/2 154/19 155/11	54/22
sleight [1] 88/3	sobering [1] 40/9	135/15 142/12 146/23		storm [1] 141/24
slides [1] 20/4	software [2] 129/10	148/19 150/6 151/14	stamped [1] 169/2	story [7] 11/13 11/16
slot [1] 149/12	166/3	153/2 157/22 158/6	stand [1] 177/22	14/23 14/24 67/13
slow [1] 94/7	sold [3] 121/4 121/8	160/21 164/10 167/5	standards [1] 42/6	74/21 165/1
slowly [2] 90/12	121/10	172/1 172/18 173/3	standing [1] 97/19	straight [1] 125/20
169/24	sole [1] 63/19	176/5 178/4 181/18	star [1] 95/7	straightforward [2]
small [4] 120/15	solely [1] 72/23	sort [7] 22/3 31/17	start [22] 6/16 23/20	13/13 96/23
124/14 150/25 179/10	solution [1] 109/6	32/7 54/11 70/16	30/4 62/22 67/21 82/5	
so [181] 2/6 3/12 4/7	solutions [1] 108/19	100/9 155/25	86/2 115/6 116/6	strategic [4] 25/16
4/17 5/20 5/24 6/8	some [58] 1/9 9/13	sorted [2] 158/14	118/4 118/7 137/15	97/17 97/18 98/17
8/14 8/22 11/14 13/1	10/12 10/14 13/15	159/5	146/8 153/4 153/12	strategy [10] 8/10
13/25 14/14 15/21	14/16 19/2 19/3 20/4 21/20 21/25 22/25	sorts [4] 4/9 29/15 48/11 101/2	153/13 155/19 156/2 159/24 168/12 168/13	23/9 25/13 73/19
16/2 16/10 16/10				120/24 127/5 127/12 136/24 160/15 160/19
16/25 17/7 19/5 19/10	29/22 30/4 30/19	sought [2] 35/3 77/12		1 1
20/3 20/5 20/8 24/6	36/19 37/10 40/6 44/8 48/16 53/3 53/4 55/1		started [6] 51/24 52/2 91/24 140/7	Straw's [1] 68/24
24/22 26/11 26/20	59/20 62/4 66/11	sound [3] 12/4 17/1 176/23	163/23 174/1	streams [4] 119/8 119/24 120/5 121/7
27/10 32/6 34/20 35/3	78/22 79/21 80/25	sound' [1] 124/12	starting [1] 13/14	Street [1] 66/23
35/9 36/9 37/4 37/15		sounds [4] 72/1 78/6	state [5] 68/13	strength [1] 164/20
38/11 38/13 39/6 40/4	104/19 105/20 106/14			
41/9 41/13 41/24	113/5 113/5 128/1	source [1] 118/16	142/4	strive [1] 86/22
43/20 44/2 44/6 44/12	129/15 129/17 144/5	sources [2] 26/9	stated [1] 142/9	strives [2] 57/3 86/19
44/23 45/2 46/12	145/3 147/8 150/7	26/21	statement [34] 15/8	strong [8] 32/12
46/20 49/11 50/4	151/4 151/14 154/1	SpAd [2] 68/25 80/5	18/2 24/12 38/22	47/13 48/7 67/14
52/23 53/5 54/23	154/19 155/11 158/19		41/14 49/13 50/7 85/6	
57/12 58/3 58/20 61/1	162/11 164/17 171/17		97/3 97/11 97/13	86/15
62/25 63/22 63/23	171/18 175/3 175/4	81/23 90/19	102/1 104/1 105/8	struck [1] 74/17
66/14 68/15 69/6 70/4	175/24	speak [6] 92/6 92/8	105/18 106/20 107/8	structure [2] 19/16
70/9 70/15 72/10 73/1	somebody [16] 13/8	100/11 137/9 156/14	110/21 110/24 110/25	
74/22 75/25 76/5 76/7	10/0 20/2 10/13 60/7	156/21	111/1 112/2 112/21	struggle [1] 52/24
76/19 77/8 79/2 79/10	70/5 76/8 79/5 85/15	speaking [10] 71/3	115/24 119/6 119/11	struggling [1] 49/18
79/14 80/9 81/20 82/5	85/25 105/11 125/15	76/3 84/16 145/12	123/12 123/16 123/17	
82/11 82/20 82/21	154/4 162/22 175/10	149/20 149/23 180/7	123/19 142/4 150/14	stupid [1] 6/2
				(72) sir _ stupid

(72) sir... - stupid

S	141/19	surely [6] 74/25 90/5	91/25 92/22 97/14	ten-minute [1] 88/6
	successfully [1]	142/3 142/24 143/9	98/9 99/11 99/17	ten-minute-late [1]
stupifying [1] 126/6 style [1] 127/23	142/15	148/16	107/7 115/5 115/7	88/2
styles [1] 21/22	succinct [1] 57/3	surprise [2] 29/15	121/3 126/25 129/16	tension [4] 21/20
Sub [1] 62/25	such [16] 32/14	39/11	129/17 129/18 131/21	21/25 22/3 26/3
Sub-Committee [1]	37/17 43/18 50/21	surprised [2] 40/20		
62/25	52/8 61/24 64/7 72/21		151/21 164/2 165/3	tenure [3] 92/10
subcommittee [4]	73/14 82/19 103/1 124/15 134/7 137/17	surprises [1] 156/4 surprising [3] 29/25	171/24 179/6 taken [20] 50/14	92/13 118/5 term [1] 19/23
34/15 62/24 65/7 95/8	150/22 164/23	32/6 126/3	69/13 69/15 72/20	terminated [1]
subject [7] 9/23 16/2	suddenly [2] 89/25	surrounding [1] 22/7	72/22 73/2 73/3 75/25	
42/10 57/4 118/13	90/13	Susan [28] 15/9	89/22 90/16 90/16	terminating [1] 32/17
146/18 160/8 submitted [1] 41/14	suffering [3] 84/21	15/19 17/4 17/8 17/18	98/25 100/9 102/8	terms [17] 34/2 34/12
subordinates [1]	112/25 181/18	21/20 21/22 26/4 27/8	114/6 114/12 114/14	62/11 70/6 74/13
126/18	sufficient [1] 36/18	102/2 104/15 104/21	114/17 115/1 175/20	74/15 94/10 95/20
subpostmaster [7]	suggest [10] 15/7	133/19 133/24 134/4	takes [1] 164/5	95/25 96/4 96/12
52/8 52/11 53/16 54/6	54/19 68/12 70/2 70/9			99/18 100/12 113/23
107/2 150/18 150/21	126/10 127/1 127/19 146/6 177/4	137/20 137/23 137/24 138/15 138/18 154/13		130/1 132/15 166/19 terribly [1] 173/3
subpostmaster's [2]	suggested [10] 15/6	154/17 155/4 155/6	91/24 101/14 112/3	tested [1] 34/12
43/6 150/13	20/15 51/21 68/19	155/8	144/21 173/1 176/8	testing [3] 42/8 47/14
subpostmasters [45]	70/10 70/10 85/14	suspect [1] 120/21	talk [8] 15/25 86/2	58/4
11/9 30/3 31/5 47/18 50/15 52/5 56/21		suspense [8] 110/13	93/7 107/16 112/11	tests [2] 34/8 38/9
74/20 74/22 80/24	suggesting [10] 17/3	110/20 111/7 111/10	149/17 151/5 161/2	text [2] 55/1 131/24
83/23 84/8 84/13	80/12 80/13 97/12	111/13 111/25 112/3	talked [12] 17/10	texted [1] 71/25
87/18 88/17 88/21	125/18 125/19 126/7	150/22	25/8 84/11 114/24	TH [3] 30/11 79/10
88/22 89/1 97/1 98/24	139/4 154/12 170/5	suspicion [1] 17/24	130/21 134/8 152/20 153/5 167/24 176/19	79/11
99/8 99/10 108/3	72/10 156/20	sustainable [3] 119/7 173/14 173/17	177/1 177/18	than [36] 2/21 10/5 24/4 25/10 26/3 27/7
109/16 111/16 112/9	suggests [1] 166/3	sweat [2] 86/18	talking [24] 14/12	32/8 40/3 43/13 43/21
112/21 113/2 116/4	suitability [3] 19/20	87/17	15/19 16/2 16/11 17/3	
116/15 116/24 120/1 121/5 121/9 142/10	20/1 20/17	swing [1] 158/17	32/7 103/22 106/7	65/25 73/24 75/13
152/9 152/23 168/3	summaries [2] 14/16	Swinson [4] 23/11	106/8 120/2 120/3	76/7 77/7 78/8 85/23
169/17 170/4 170/16	14/17	37/11 142/8 158/22	129/3 130/20 131/2	95/17 97/7 99/4 101/5
172/9 172/12 173/11	summarise [1] 24/6	system [52] 2/21	135/20 148/5 148/18	106/13 110/2 129/24
178/19	summarised [2] 1/10 104/3		160/13 160/15 160/19 161/4 165/22 171/1	133/16 134/14 138/19 148/16 168/20 169/7
subpostmasters' [6]	summary [3] 1/14	34/1 34/5 34/7 34/9 34/21 35/7 36/11	171/18	173/10 173/23
33/4 92/4 98/20	165/9 166/7	36/21 38/2 38/8 39/5	tampering [1] 109/4	thank [73] 1/6 2/4 6/9
111/21 129/13 166/5	Sumner [4] 78/24	43/3 43/8 47/4 47/10	task [1] 95/10	12/20 15/6 18/2 19/11
subsequently [1] 3/25	79/5 80/8 80/9	47/13 47/21 47/24	taught [1] 126/17	23/3 23/4 25/12 28/5
subsidiaries [1]	sums [1] 31/7	48/2 48/9 53/15 54/19		29/10 30/1 33/22
118/23	supper [1] 72/2		taxpayers [1] 118/16	34/17 37/9 40/21
subsidy [3] 118/25	supplementary [1]	59/15 60/13 64/14	teaching [1] 126/16	45/12 45/16 45/20
141/6 177/23	111/4 supplied [1] 43/16	103/6 103/6 107/5	team [16] 19/2 19/13 19/20 19/21 20/16	46/14 46/15 46/19 54/14 56/1 56/11
substance [9] 62/11	support [7] 4/6 9/15	107/6 109/5 110/4	21/12 22/3 69/8 73/21	62/14 63/10 64/18
71/17 72/19 73/1	42/3 64/24 140/20	126/22 129/10 150/9	76/16 82/13 83/3	66/5 66/13 67/4 72/1
73/23 78/9 78/20	142/9 166/4	150/18 165/25 166/1	87/16 123/8 164/19	74/15 79/14 81/20
84/20 85/23 substantial [1] 33/10	supported [2] 68/1	169/17 176/23	172/11	87/20 88/8 88/16 94/8
substantially [3] 15/9	103/13	system's [1] 150/10	teams [1] 64/20	102/21 102/22 102/24
64/5 117/4	supportive [1] 114/1	system-wide [1] 9/12		115/3 115/4 115/19
substantiated [1]	suppose [3] 53/4	systemic [5] 9/12	52/19 57/5 150/13	115/21 116/21 122/10
84/22	128/13 180/9 sure [30] 6/1 6/6 6/7	36/10 60/13 61/6 64/14	159/1 teed [1] 180/21	122/12 124/5 136/9 145/1 145/13 145/15
substantive [2] 6/21	7/19 11/7 24/3 26/18	· · · · ·	Telegraph [1] 68/2	145/22 146/9 146/24
81/22	27/22 28/21 36/25	<u>T</u>	tell [7] 24/12 28/7	148/22 151/18 151/20
substantively [1] 118/12	52/2 58/6 75/7 87/4	table [1] 11/10	29/2 29/4 124/19	152/1 155/25 158/24
succeed [2] 88/23	103/5 105/23 106/10	tack [1] 128/12	176/6 176/11	159/24 177/12 178/8
112/24	106/18 131/17 135/19		telling [6] 83/20 96/7	179/1 179/3 181/17
success [2] 7/24	147/8 148/8 148/20	tainted [1] 5/3	96/11 98/11 103/9	181/20 181/25 182/3
60/11	149/8 152/11 158/17 159/20 163/18 165/1	take [32] 1/25 32/13 45/11 65/24 73/2 73/5	157/4	thanked [1] 47/1
successful [1]	174/5	73/8 75/13 87/21	145/6	thanks [7] 2/7 68/5 78/6 147/25 148/7
				(73) stupifying - thanks

(73) stupifying - thanks

-	27/12 20/11 10/22	120/19 121/7 121/10	120/22 120/22 140/7	70/22 00/12 02/0
T	37/13 38/14 40/22 41/9 46/13 46/16	128/3 129/20 131/23	139/22 139/23 140/7 140/7 147/9 150/20	79/22 80/12 92/8 97/10 104/15 129/19
thanks [2] 148/16	49/19 52/1 53/2 53/6	133/9 139/1 139/8	151/22 156/14 156/21	138/9 138/13 142/12
149/14	54/13 56/19 57/11	139/21 140/11 141/1	162/3 166/23 169/3	142/13 155/10 159/22
that [1170]	60/15 60/19 65/23	141/2 141/14 141/15	169/14	167/8 169/12 173/12
that's [62] 2/17 9/24	66/6 66/11 67/10	141/18 143/18 144/9	they're [8] 11/20	176/20 176/20
12/20 16/10 17/15	67/15 67/23 68/4 70/3	146/4 150/7 150/8	12/16 50/10 53/1	thoughtful [1] 139/10
17/22 20/5 22/6 24/2	70/12 70/23 71/9	153/22 158/4 160/5	87/20 138/6 167/17	
24/16 25/11 27/11	71/19 72/3 73/8 75/4	161/20 161/23 162/6	181/20	thoughts [2] 74/18 168/25
29/8 30/11 35/20	75/16 75/23 78/4 78/9	162/8 162/20 163/9	they've [5] 50/25	thread [2] 171/21
38/17 44/1 49/24	78/20 79/8 79/12	163/11 164/7 165/6	53/11 54/3 54/4 54/5	172/24
51/24 53/8 54/6 56/11	79/16 84/5 86/12		thing [14] 10/2 12/24	
58/24 58/25 63/22	87/23 88/6 90/21 94/9	170/8 172/17 173/6	29/12 53/12 62/12	threaten [2] 106/22
64/2 66/3 66/4 66/16	94/18 95/4 95/11	174/20 175/4 175/10	66/24 72/5 72/16 73/8	
67/21 73/7 77/12	99/25 100/3 102/3	175/13 175/15 175/16		three [11] 23/15
77/12 88/1 88/2 88/3	103/19 107/16 108/23		146/18 146/22	26/21 54/2 76/19
89/10 93/24 96/14	109/2 112/3 113/20	178/24 181/13	things [34] 1/12 9/20	101/12 120/5 152/14
97/9 98/1 103/22	113/22 115/12 115/18		40/1 53/5 53/17 54/2	155/22 165/15 179/6
107/23 108/3 108/10	118/8 119/12 119/21	37/10 37/18 49/3	54/5 72/25 96/21	179/13
112/1 125/13 127/3	120/21 123/21 124/4	74/12 75/5 89/25	96/22 98/4 99/3	through [20] 3/20
136/2 136/8 138/4	128/12 128/21 129/8	105/2 107/4 118/11	103/14 106/12 106/12	
142/16 145/7 151/24	129/14 130/8 130/9	123/12 131/22 146/9	106/14 112/11 115/1	78/15 79/22 80/1
160/1 160/5 163/13	132/17 132/19 132/20	154/2 155/20 161/21	117/13 117/17 121/12	
166/11 170/21 173/12	133/4 133/4 139/15	162/8 163/5 168/15	126/3 134/7 134/8	130/10 146/16 150/13
181/3 181/17	142/24 145/2 147/2	171/17 175/9 175/14	134/20 134/24 134/25	I I I I I I I I I I I I I I I I I I I
theft [1] 31/9	147/11 149/18 151/25		138/7 138/10 141/15	169/23 174/24 175/3
their [47] 5/3 8/12	156/25 165/8 167/19	26/12 36/18 42/9 44/9		I I I I I I I I I I I I I I I I I I I
8/16 10/8 21/22 30/16	175/1 181/7	44/23 45/3 57/7 59/16		throughout [3]
30/21 31/6 32/15 35/6	Theodore [1] 87/4	112/25 116/25 119/10	think [225]	116/12 118/17 177/9
41/4 50/16 52/6 52/9	there [167] 1/11 3/7	133/17 137/7		throw [1] 127/20
52/15 53/16 56/22	7/20 9/2 9/6 9/13 9/16	these [40] 3/2 7/20	40/3 51/3 53/22 69/22	thrown [1] 114/11
56/25 57/22 57/24 59/14 74/21 74/24	9/17 10/10 10/12 11/2		73/4 81/12 97/22	thrust [1] 125/17
82/4 82/6 82/16 83/2	11/22 11/22 12/2 12/9	29/15 29/19 29/24	101/7 119/4 119/20	Thursday [4] 1/1
87/18 95/1 97/18	15/23 16/2 16/11	30/6 31/7 33/7 33/20	144/4 157/10 163/20	77/24 149/25 171/10
98/25 99/8 101/4	18/15 18/19 19/8	34/12 35/11 44/25	thinks [1] 71/2	thus [3] 42/4 44/1
108/2 111/18 116/3	20/18 21/10 21/19	46/20 48/11 49/9 63/9	third [9] 21/10 43/13	56/24
116/4 116/9 117/1	21/25 23/7 25/6 25/13	63/10 89/9 93/15	64/21 70/24 75/12	Tim [8] 1/17 1/18 2/2
117/1 119/19 120/24	25/25 26/3 26/17	93/18 94/25 95/19	120/21 159/23 160/21	I I I I I I I I I I I I I I I I I I I
127/14 139/19 150/14	26/19 26/22 27/9	100/12 101/2 104/25	165/16	162/21 163/4
152/10 162/4	29/23 32/22 33/12	105/4 105/9 105/12	this [388]	Tim's [1] 161/25
theirs [1] 86/10	34/20 35/10 35/11	105/21 106/14 112/5	thorough [1] 37/19	time [89] 3/11 3/19
them [39] 3/1 5/16	36/20 37/15 39/9	117/9 142/20 148/10	those [41] 12/3 14/21	4/23 7/14 12/17 13/12
6/7 11/2 11/9 14/16	41/16 42/24 44/6 45/4			13/14 15/4 16/9 18/3
19/2 19/3 21/15 22/1		they [86] 2/24 2/25	26/21 27/21 33/25	18/19 18/22 22/17
24/14 26/6 28/9 29/2	50/2 50/13 53/3 53/22		34/18 40/21 45/25	23/12 23/16 24/12
30/13 33/25 34/13	54/8 55/1 58/6 59/20	4/19 5/15 5/16 6/25	46/15 53/17 54/2	27/18 27/18 29/17
36/5 36/18 52/14	60/13 60/13 61/5 61/6			31/23 32/14 34/20
54/22 57/11 64/2	62/2 62/3 62/4 64/23	29/17 30/15 30/17	84/19 86/4 87/2	37/2 41/12 43/11
67/14 78/19 86/16	65/15 65/19 66/1 69/6			45/10 45/13 49/11
88/23 97/21 98/12	69/8 69/15 74/21	35/6 35/8 35/9 39/24	113/14 121/17 121/20	I I I I I I I I I I I I I I I I I I I
103/15 104/9 107/6	76/14 77/11 78/20	42/10 47/6 53/18	121/21 122/11 124/23	
134/10 147/2 147/2	86/20 90/9 90/13	57/24 58/3 58/3 58/5	129/22 131/19 139/17	
147/10 150/16 151/24	91/23 92/10 92/13 92/23 92/24 93/1 93/2		140/13 141/21 142/11	I I I I I I I I I I I I I I I I I I I
165/12	92/23 92/24 93/1 93/2 94/11 96/20 99/20	59/20 59/21 59/22 59/22 73/15 74/16	143/2 144/25 151/8 153/9 162/19 167/16	74/5 75/21 76/13 78/22 79/23 81/3
thematic [3] 32/15	94/11 96/20 99/20 100/12 101/13 102/8	74/25 82/3 82/19 83/1		85/20 87/10 88/5
34/10 38/15	102/25 102/25 103/6	83/7 84/7 86/2 89/14	37/18 38/23 40/9	89/13 90/4 90/8 91/19
themselves [3] 4/1	103/18 104/22 104/24	89/15 89/24 90/1 95/2		91/23 92/1 92/19
10/6 87/17	105/2 105/22 108/10	95/3 95/20 97/20	139/24 163/3 167/15	96/23 97/22 100/9
then [103] 8/19 11/16	108/11 110/5 110/15	98/10 104/19 107/3	thought [32] 5/16	104/23 106/5 107/1
13/9 15/25 20/23	113/13 114/6 114/11	108/25 109/1 109/9	11/9 11/11 12/5 13/22	108/14 108/16 111/15
21/10 22/19 23/5	115/18 115/25 116/23		17/15 35/18 54/8	117/6 117/23 120/7
25/21 27/1 28/9 30/1	117/12 117/14 117/21		62/18 67/25 69/21	120/20 123/21 129/25
32/11 32/24 34/14	120/5 120/6 120/14	139/10 139/10 139/21		139/25 140/3 140/9
		100/L		
				(74) thanks time

(74) thanks... - time

T time [12] 140/13 141/16 151/4 153/24	total [1] 75/7 touch [1] 80/14 towards [3] 30/3 53/3	74/9 77/14 81/19	68/13 understand [32] 4/21 4/23 11/21 12/9 12/19 12/20 12/21 12/4 17/5	
156/1 162/11 163/15 172/11 172/25 176/14 178/12 181/3	96/25 traceable [1] 47/20 track [1] 149/8 trade [1] 140/7	89/13 115/24 140/18 171/23 turned [2] 3/25 132/1 turning [3] 90/3	12/20 12/21 13/1 17/5 27/11 37/15 44/3 44/19 48/15 51/5 53/20 56/11 83/9	88/7 88/12 90/18 96/21 99/23 109/19 110/2 110/23 112/6 114/4 115/24 117/18
timeline [2] 42/23 43/1 times [8] 39/19 39/20 81/23 82/9 85/25	trading [3] 108/25 111/18 150/14 trail [1] 56/24	119/7 179/11 TV [1] 169/10 twice [3] 171/22	87/12 87/23 99/6 111/7 111/12 111/24 136/6 136/10 142/1	118/3 123/13 127/7 129/14 132/17 132/19 133/4 139/5 139/7
118/3 132/1 140/8 timescale [1] 34/3 timescales [1] 64/25	training [2] 9/15 166/4 transaction [2] 43/5 165/3	172/20 172/21 two [25] 12/16 18/7 21/25 36/4 46/12 64/15 65/3 75/22	145/4 145/5 147/2 150/17 181/17 understandable [1] 121/13	139/7 139/15 139/19 146/12 146/23 147/11 149/13 149/22 150/3 151/24 154/1 154/13
timetable [2] 30/13 134/9 timid [1] 87/2 timing [1] 162/16	transactions [9] 47/19 50/16 52/5 52/9 52/10 52/12 54/21	99/17 102/23 105/2 116/2 117/9 117/11 117/25 118/1 141/14	understanding [6] 4/2 5/17 21/5 52/20 84/4 84/18	155/19 156/9 157/1 157/21 162/3 162/6 162/11 162/12 162/13
timings [1] 133/8 today [16] 80/24 81/6 81/7 81/21 91/19	57/2 165/25 transcript [2] 45/24 179/22 Transformation [8]	141/21 145/24 147/20 148/15 159/8 176/19 178/23 181/24 two years [2] 64/15	understood [3] 45/8 102/10 105/1 undertake [2] 47/8 92/3	162/18 163/8 164/10 166/23 167/3 167/12 169/23 170/2 170/7 171/10 173/1 174/13
112/8 116/24 144/18 147/21 147/22 151/16 156/15 163/22 167/22 167/24 173/4	21/3 25/18 119/12 119/17 119/20 119/25 121/4 177/19	65/3 U	undertaken [9] 16/24 19/25 33/24 34/4 35/18 38/1 38/4 58/3	174/16 175/4 175/9 175/11 175/14 175/19 176/15 177/13 180/21
today's [1] 147/17 together [5] 49/13 93/2 133/1 144/8	transition [1] 2/14 Transitional [1] 2/8 transitioning [1] 2/12 translated [2] 37/24	UK [1] 42/6 UKGI00002057 [1] 161/13 UKGI00042089 [1]	129/7 unduly [1] 30/22 unequal [2] 4/3 86/7 unexpectedly [2]	update [14] 25/8 56/16 77/22 77/24 146/19 147/16 147/18 147/21 148/7 148/17
153/19 told [23] 3/16 15/1 20/25 28/15 28/23 28/25 29/17 40/13	50/12 transparency [1] 75/7	18/13 UKGI00042677 [1] 20/6	16/6 149/14 Unfortunately [1] 123/18	149/7 151/11 160/23 164/9 updated [1] 2/7
58/10 91/13 91/17 91/17 91/18 113/16 114/19 120/23 146/7	transparent [1] 75/2 tread [2] 30/16 97/16 Treasury [2] 141/12 142/18	ultimate [1] 144/7 Um [1] 24/24 unable [8] 4/1 21/7 21/13 21/17 22/11	unhelpful [4] 66/3 81/24 163/12 168/23 unlawful [1] 124/17 unless [2] 58/3 74/23	updates [1] 147/25 updating [2] 78/6 164/13 upon [3] 42/25
150/9 151/8 151/12 155/1 160/11 175/19 tomorrow [3] 75/20 150/12 162/15	tried [1] 3/1 triumph [1] 86/24 troubling [1] 136/19	23/14 25/23 86/4 unacceptable [1] 2/22	unnecessary [3] 113/17 127/17 127/22 unravelling [1]	101/13 139/3
tone [2] 154/14 164/18 Tony [1] 79/11	true [5] 28/17 29/4 29/6 43/11 138/4 trust [2] 6/6 6/7 trusted [7] 22/8	unauthorised [1] 124/17 unchanged [2] 50/19 50/22	117/20 unreasonable [1] 15/5 unsafe [5] 5/3 90/20	8/22 9/8 13/19 13/24 17/21 24/12 26/17 28/15 28/23 36/2 36/4 36/23 43/14 43/16
too [17] 3/17 3/18 20/8 24/19 25/3 25/6 70/1 70/2 75/24 80/17 80/17 97/23 110/1	73/21 76/9 77/2 84/13 84/15 178/1 truth [11] 29/1 47/4	unclear [2] 34/21 171/22 uncomfortable [2]	91/6 91/10 135/8 unsure [1] 129/8 until [18] 22/20 32/13	45/5 59/12 67/5 79/24 99/14 104/17 104/18 124/19 137/25 138/16
110/8 115/7 150/25 169/11 took [16] 33/16 62/15	92/16 104/7 104/20 106/17 121/5 125/22 125/24 128/11 128/19 truthful [1] 126/13	59/17 154/16 unconditionally [1] 140/7 uncovered [1] 65/3	32/15 45/16 50/4 69/4 85/13 87/21 130/22 133/11 133/19 137/12 141/6 160/20 163/13	139/24 155/18 164/5 169/14 170/22 171/2 171/24 174/13 176/9 181/10
91/3 102/4 113/5 117/21 126/14 127/7 137/15 137/17 140/2 148/24 152/25 174/10	try [9] 15/3 58/20 86/12 113/6 128/23 138/8 145/19 149/12	under [17] 7/2 19/12 20/23 20/24 25/12 33/4 33/22 63/15	163/21 182/1 182/5 untrue [2] 125/25 126/12	Usage [1] 52/16 use [19] 17/5 37/17 37/21 38/18 38/21
175/6 176/9 top [14] 8/13 13/18 42/2 44/11 49/5 54/15	149/17 trying [25] 5/21 5/24 12/9 13/1 17/16 22/1 25/1 30/15 44/18	63/18 84/14 85/4 87/15 88/25 89/2 95/1 114/19 124/18 underlining [1]	unusual [1] 104/22 unvarnished [1] 125/24 unwelcome [1] 156/5	39/2 39/10 43/5 47/24 51/14 57/24 80/21 84/9 121/20 123/5 124/21 145/25 169/16
67/10 72/3 76/16 127/15 153/22 153/24 160/5 176/1 topic [8] 15/6 27/23	69/11 75/1 84/10 84/11 85/7 86/8 103/13 111/5 116/19	175/16 undermined [2] 5/6 90/24	up [99] 6/14 ⁻ 7/25 11/17 15/23 16/6 17/14 29/4 39/18 40/1	181/7 used [10] 43/11 52/14 83/10 124/23
66/6 153/6 161/10 167/18 167/20 173/24 topics [3] 152/14 160/25 161/9	120/8 122/1 123/3 130/1 130/13 157/22 158/7 Tuesday [2] 182/2	underneath [4] 12/13 20/13 98/7 118/6 underresourced [1] 85/17	49/13 51/15 56/2 59/4 60/17 61/13 63/10	127/4 130/9 165/25 170/11 170/25 171/6 uses [1] 170/10 using [6] 124/24
	182/5	Undersecretary [1]	69/3 70/16 70/23	127/2 130/16 136/14

(75) time... - using

U	14/25 16/5 16/5 17/15	155/18	96/22 102/14 103/14	140/23 144/19 145/8
using [2] 150/18	21/22 21/23 21/23	waiting [2] 133/11	104/4 104/10 104/20	145/11 145/14 155/6
172/25	21/24 21/24 29/3 29/8		105/17 108/9 110/4	159/7 159/22 164/1
usual [1] 78/10	30/12 31/16 31/21 32/5 32/5 32/9 32/21	want [56] 1/11 3/4 3/5 29/1 29/2 29/6	114/4 114/7 114/19 115/14 117/3 121/2	167/15 171/4 172/5 173/16 176/10 181/13
V	36/16 38/21 41/11	41/2 62/20 73/5 73/6	121/3 129/21 130/6	went [8] 24/1 24/4
	44/4 44/21 47/21	91/1 106/19 123/11	130/14 134/6 134/19	58/5 109/16 113/14
vacancies [2] 19/14 19/17	61/22 65/24 65/24	126/14 126/25 127/1	135/2 137/18 139/19	113/19 129/23 134/20
vaguely [3] 168/8	65/24 70/4 72/4 73/4	128/7 129/17 129/18	141/21 144/4 163/8	were [215]
168/10 168/10	73/22 77/1 77/2 79/2	135/9 142/22 145/19	170/7 175/5 180/10	weren't [12] 14/9
valiantly [1] 86/19	82/19 84/17 88/3 88/8	145/19 146/6 152/14	ways [1] 113/24	14/17 14/17 58/6
valid [1] 75/9	88/17 90/10 90/10	152/21 152/23 153/12		59/22 59/22 66/10
validated [2] 42/17	92/1 92/1 92/17 92/22 94/5 96/23 100/21	153/25 154/17 155/19 156/2 156/10 159/12	72/16 72/17 85/16	93/2 106/20 159/18 171/9 173/19
43/15	100/22 102/1 102/19	159/14 159/24 161/18		what [243]
valuable [1] 47/22	105/24 113/25 114/16		we'll [8] 11/7 22/19	what's [12] 3/14
value [11] 45/9 58/6 64/25 91/3 91/13	114/16 115/21 117/22		66/11 75/23 123/22	11/18 22/23 28/17
91/24 93/16 94/23	118/10 119/2 119/2	170/9 170/9 170/19	145/14 151/21 160/12	38/3 53/16 79/1 97/19
99/22 108/22 117/1	120/11 120/11 120/11			119/1 136/10 159/14
values [2] 70/7	120/19 120/23 122/6	174/10 175/5 175/6	6/17 10/24 14/12	162/5
139/11	122/6 122/10 124/1 125/16 126/2 126/15	175/13 175/18 178/6 178/9	28/21 35/13 39/7 48/19 49/5 49/15 55/4	whatever [3] 70/13 99/23 130/11
van [6] 22/8 34/4	136/1 136/9 139/9	wanted [21] 3/22	61/25 74/10 77/15	when [60] 3/23 12/13
38/1 38/4 170/1 170/2 Vanquis [1] 149/4	139/11 140/15 140/15	5/19 28/6 28/9 35/6	80/7 96/16 115/20	13/24 17/9 21/15 25/7
variety [1] 17/11	141/19 145/1 152/1	36/24 44/15 54/23	131/1 152/16 155/22	28/15 32/5 33/6 35/25
various [6] 14/15	154/9 155/4 159/25	64/1 70/20 70/21	160/4	40/3 41/15 47/24
18/20 27/18 51/6	161/17 162/7 166/14	100/18 113/8 114/8	we've [19] 11/15 46/7	49/11 49/12 62/5
100/12 144/1	167/22 168/19 169/5	116/6 127/3 166/8	53/9 54/3 105/6	66/11 69/4 73/4 77/4
vehicle [1] 121/16	170/12 171/10 171/14 171/17 172/16 174/1	167/20 172/6 173/20 177/13	114/23 131/5 134/8 159/7 160/8 161/21	77/12 80/2 91/23 92/2 95/7 100/9 102/1
Vennells [67] 6/19	179/10 181/22 181/23		161/22 166/15 166/19	
15/14 18/6 19/22 20/17 21/13 21/17	181/25 182/3	128/19 173/19	172/4 176/25 177/1	112/11 112/13 113/6
22/5 24/17 25/19 28/6	victims [1] 116/10	wants [3] 145/4	177/1 181/10	113/7 116/13 118/24
28/15 30/20 31/2	victory [1] 87/3	150/1 154/1	Wednesday [1] 82/17	
66/21 67/23 70/23	view [40] 3/8 3/10	war [1] 118/18	week [5] 70/25 79/3	134/24 140/6 141/16
73/12 73/17 74/13	3/22 4/20 5/15 6/23 11/15 14/18 15/8	was [605]	133/9 149/7 151/4	145/9 145/20 149/16 150/1 151/10 151/22
75/5 75/19 76/1 76/20	21/11 21/17 21/19	wasn't [50] 10/10 10/17 13/5 13/11 14/9	week's [1] 158/15	153/3 153/24 154/19
78/15 82/12 90/17	22/4 26/6 27/6 30/14		weekly [3] 78/21 90/5	
91/21 96/11 98/11 126/16 132/18 132/20	30/17 30/18 31/25	37/20 38/18 38/23	93/1	168/4 170/25 172/22
136/17 136/25 137/4	32/7 32/23 33/8 33/13	41/23 50/4 62/2 62/3	weeks [7] 43/21 44/8	174/2 179/21 182/2
145/18 146/10 146/13	36/4 58/9 59/6 59/7	65/11 69/9 83/19	76/19 134/3 148/23	when I [2] 21/15
147/12 147/24 148/12	64/19 64/24 76/2	89/16 89/23 90/12	155/22 155/22	113/7
148/25 149/19 153/23	83/14 83/18 87/16 97/15 98/9 123/3	97/13 97/15 98/18 99/7 100/17 108/7	weight [1] 64/24 welcome [2] 133/22	where [45] 3/16 4/4 11/14 16/4 26/5 26/22
155/10 156/7 164/8	134/16 143/6 158/25	108/8 110/8 110/14	151/5	27/11 32/21 51/12
164/13 166/17 167/4 167/7 167/13 168/4	171/13	121/2 127/24 130/5	welcomed [1] 46/23	51/24 51/24 64/21
168/15 169/20 170/3	viewable [1] 171/14	130/6 132/22 134/21	well [70] 5/14 9/5	69/20 84/14 86/15
170/7 170/10 171/6	viewed [2] 70/16	137/12 140/9 143/3	11/5 13/7 14/11 14/16	
171/25 174/19 176/13	84/5	155/13 157/5 159/6	14/24 16/17 17/9 18/7	97/22 98/3 99/3 103/6
180/2 180/14 180/20	viewing [1] 83/22 views [3] 23/15 25/7	161/10 163/18 172/6 177/9 177/15 177/23	18/10 24/24 36/16 38/20 50/1 50/2 52/21	107/23 108/10 110/17 112/10 114/24 114/25
181/14	47/5	180/13	58/13 62/10 67/8	117/12 117/15 120/22
Vennells' [5] 156/10 156/11 158/25 173/9	Vince [1] 141/23	watch [1] 170/15	67/16 72/14 74/6 74/8	
180/24	visibility [5] 50/15	watched [1] 168/6	75/1 77/19 83/6 90/15	150/7 150/19 153/9
ventilated [1] 139/5	52/4 52/8 56/22 73/16		91/13 92/22 92/22	155/19 158/2 160/23
verbal [1] 43/9	vision [4] 119/6	115/15 115/16 183/6	93/7 93/24 97/10	161/19 162/1 170/6
verge [1] 163/16	127/5 140/16 140/17	way [55] 3/20 6/5 6/8 10/3 10/14 13/15	97/12 99/7 103/22 104/13 104/14 112/3	175/6 178/24
verse [1] 162/5	voicing [1] 162/2 volition [1] 124/20	17/12 25/1 25/11 36/7		whereas [1] 136/5 whereby [2] 101/12
version [1] 125/22	vulnerable [1] 10/14	36/13 43/18 47/6 50/9		103/18
very [111] 4/22 4/22 6/1 9/19 10/16 12/20		51/20 59/21 61/20	123/21 124/25 128/12	whether [36] 1/11
13/11 14/24 14/24	W	68/6 70/11 72/5 73/10		4/18 5/21 6/14 10/13
	wait [2] 133/19	79/25 83/2 85/3 90/14	133/4 137/11 140/15	19/22 22/2 22/4 25/2
				(76) using whether

(76) using... - whether

W	27/19 30/7 31/19	153/15 154/17 154/18	35/9 35/17 35/19	wrongful [5] 10/22
whether [27] 31/12	40/15 43/22 47/2	156/14 158/13 158/16	35/22 36/1 37/25 38/1	16/24 87/6 143/16
33/5 36/22 41/24	47/18 54/9 63/25 68/8		38/3 38/4 39/16 40/4	178/3
42/18 51/2 55/9 61/16	68/16 69/8 69/17 70/5		40/7 41/4 42/3 42/20	wrongfully [1]
67/1 69/23 71/4 72/6	78/15 79/5 80/6 85/15		44/6 45/10 47/8 47/12	178/11
73/10 81/24 87/6	86/14 86/14 86/17	182/2	47/15 48/1 48/16	wrote [2] 60/10 83/14
89/18 100/23 101/13	86/19 86/19 86/19	Williams [1] 56/3	48/20 49/19 52/22	X
105/3 105/19 123/4	86/21 86/22 86/23 86/24 86/25 87/2	willingness [1] 6/4 win [1] 172/6	58/7 59/7 59/23 69/18 73/9 85/16 119/21	XXX [1] 28/22
131/4 131/17 136/3	88/12 88/17 89/4 90/3	wise [1] 59/14	123/7 130/2 149/7	
141/18 155/12 170/19	92/2 101/9 102/3	wiser [1] 8/3	177/19	Υ
which [144] 1/9 2/4		wish [3] 34/17 130/7	worked [6] 50/9	yeah [28] 2/6 4/13
3/11 5/4 7/7 7/16 8/11	111/16 113/2 118/16	151/23	68/23 70/8 76/23	7/12 23/4 30/9 38/13
12/11 13/15 14/11 15/21 15/24 16/2 16/3	125/8 130/10 134/10	wishes [1] 22/20	85/10 89/4	40/20 51/7 51/17
21/1 22/15 22/16 23/2	139/9 143/18 152/9	within [11] 26/24	working [17] 21/22	53/25 56/6 63/3 63/14
23/23 24/3 24/21 28/1	152/11 160/5 169/8	32/2 42/25 77/1 81/14		72/9 72/11 77/16 78/3
28/14 28/17 28/17	170/4 176/9 179/4	84/16 143/24 143/24	59/16 62/18 63/19	95/3 122/16 152/15 153/11 155/24 156/8
31/17 33/2 34/3 36/9	who'd [1] 80/25	144/11 147/24 176/13		165/13 165/14 174/9
36/23 37/16 38/20	whoever [1] 88/7	without [12] 7/23 53/15 54/6 78/15	79/8 82/14 103/14	179/18 179/20
39/3 41/18 42/24 43/2	whole [11] 22/24 45/9 48/16 64/8	86/20 96/10 109/8	133/20 147/1 148/15 166/17	year [7] 19/15 24/7
43/4 43/18 43/22 46/9	113/25 114/6 117/15	113/9 137/16 137/23	works [3] 34/5 38/2	24/8 49/13 130/23
46/21 47/19 49/3	123/5 126/4 143/9	137/24 150/14	53/2	131/19 167/9
49/20 51/9 55/2 55/4	171/21	WITN00220103 [1]	world [2] 77/3 179/11	years [7] 64/15 65/3
56/21 56/23 57/12	whom [2] 80/25	94/10	worried [2] 15/22	112/25 117/25 118/1
58/21 59/9 62/7 64/22 68/3 69/1 73/17 73/23	88/18	WITN00740100 [2]	84/20	124/11 131/2
75/23 84/6 85/17 86/5	whose [6] 21/20	111/2 123/23	worry [4] 49/6 80/17	yellow [1] 158/8
86/8 87/24 90/23	49/15 86/18 157/7	WITN00740131 [2]	123/22 153/16	yes [209]
92/11 93/19 94/1	176/4 176/5	123/15 124/6	worrying [4] 8/7	yes-men [1] 22/5
94/19 94/22 96/16	why [47] 1/13 6/1 6/3		25/19 54/7 127/9	yes-women [1] 22/5
99/15 99/20 99/22	6/7 9/15 10/7 11/2	180/23	worse [2] 8/13	yesterday [29] 1/9 15/7 16/3 36/5 36/13
101/13 102/14 102/18		witness [25] 5/3 5/12	127/15	52/21 84/11 90/16
104/9 105/9 105/17	17/11 20/23 28/20 34/17 35/25 36/7 50/6	15/8 18/2 24/12 90/20 97/11 97/13 102/1	worst [3] 7/0 00/25 170/18	91/3 98/6 104/13
105/18 105/21 106/2	59/20 59/20 68/20	105/8 105/18 107/7	worth [2] 168/21	109/23 110/10 112/21
107/9 108/25 111/1	70/4 76/20 85/20	110/21 111/1 112/1	171/12	129/25 132/11 137/12
111/5 111/6 114/2	89/23 99/9 105/22	115/23 119/5 119/11	worthy [2] 86/23	137/17 138/10 139/20
114/3 114/13 117/9		123/12 123/16 123/17		145/24 148/2 153/1
117/17 117/17 117/21 118/2 118/10 119/24	109/20 110/10 111/15	123/18 135/8 180/24	would [231]	163/23 174/2 174/15
120/11 120/14 120/17	112/8 127/3 132/5	181/23	wouldn't [21] 5/15	174/24 175/6 175/20
120/19 120/21 120/25	133/24 135/9 139/14	woman [1] 125/16	51/18 53/18 55/12	yet [5] 19/16 143/13
121/3 122/24 124/9	139/17 139/21 139/22		62/10 73/16 80/20	143/19 147/9 154/12
126/19 127/5 127/13	139/23 140/23 145/12		84/9 87/19 97/11	you [741] you'd [8] 53/4 58/10
129/4 129/16 134/6	148/19 176/20 wide [3] 9/12 122/7	won't [3] 14/16 153/21 164/13	113/19 118/11 137/9 137/23 138/20 142/14	67/25 167/11 167/12
136/4 136/4 138/14	166/2	wonder [3] 74/17	155/6 155/8 162/23	174/6 174/7 175/20
140/24 141/6 141/8	wider [5] 24/4 48/2	123/15 139/13	164/22 174/20	you'll [6] 22/22 94/11
142/5 142/7 142/9	96/15 97/24 165/1	wondered [2] 69/22	write [2] 58/23	153/1 153/2 155/20
143/23 144/5 147/8 147/9 147/10 147/23	wilfully [2] 170/21	134/3	108/22	164/12
148/13 149/4 149/10	171/1	wool [1] 106/6	writes [4] 66/21	you're [47] 9/3 12/22
150/8 151/7 152/17	will [61] 3/3 6/25	word [8] 1/25 17/1	165/16 168/21 171/20	15/19 16/14 16/15
154/8 155/17 165/25	33/21 36/2 36/3 36/3		writing [3] 160/4	25/2 30/8 33/21 36/21
169/13 170/10 173/20	37/18 68/5 72/6 74/21		176/10 176/11	51/5 53/20 53/20 62/4 63/4 70/15 71/3 72/12
174/14 174/19 175/6	74/22 74/23 75/20 77/24 82/3 82/17	wording [1] 162/4	written [7] 5/1 25/10 41/14 43/1 49/12 50/6	73/4 73/9 80/23 81/20
179/6	82/18 83/4 87/24 88/6	words [17] 25/9 25/10 58/5 65/17 84/9		86/7 98/1 103/5 106/7
while [6] 65/17 87/1	88/7 94/7 94/8 98/14	101/11 110/2 116/22	wrong [17] 19/8	106/8 120/2 120/3
114/12 118/6 133/10	102/22 106/12 115/5	122/23 124/23 124/24		122/12 124/25 125/2
155/22	115/6 125/3 125/19	125/3 126/11 126/19	71/2 71/7 84/3 97/9	125/16 130/20 131/8
whilst [1] 86/9	128/3 133/12 146/2	162/20 167/16 167/17	97/10 97/13 103/15	136/14 138/2 138/5
whip's [1] 142/8 Whitsun [1] 149/9	146/10 147/7 147/8	work [49] 4/6 12/5	103/16 134/24 135/25	142/22 145/5 148/6
who [60] 5/1 15/3	147/9 147/15 147/18	16/9 21/8 21/13 21/18		148/20 157/18 160/4
18/11 19/9 21/18	149/11 150/1 150/4	22/12 25/23 33/24	wrongdoing [1]	160/12 161/19 162/20
	150/24 151/22 151/25	34/3 34/4 34/13 34/18	16/16	162/20
				(77) whether - you're

(77) whether... - you're

[
Υ				
you've [16] 7/8 11/5				
11/6 11/16 24/3 51/8				
51/15 110/14 118/3				
119/5 125/1 132/1				
132/2 140/16 152/17				
153/5				
Young [3] 39/23				
107/21 108/1				
your [119] 1/14 1/25				
3/14 14/4 15/7 15/8				
15/8 18/2 18/3 18/3				
18/9 21/17 22/4 24/12				
24/16 28/1 51/8 52/19				
55/21 68/24 70/8				
73/12 74/15 74/18				
75/17 78/5 80/1 81/9				
83/4 83/14 86/9 87/16				
88/21 89/6 90/7 91/7				
91/19 92/7 92/10				
94/11 95/21 97/3				
97/12 97/24 104/1				
106/6 106/20 107/17				
108/14 108/16 110/2				
112/13 112/13 112/20				
113/3 115/23 117/5				
117/8 118/4 118/5				
118/15 119/5 119/11				
123/12 123/16 123/17				
124/19 124/22 125/3				
125/4 126/5 127/5				
127/5 127/23 127/25				
128/14 128/15 128/15				
129/5 131/3 132/6				
139/1 139/24 140/9				
142/1 142/25 143/7				
143/18 147/13 147/23				
149/21 149/23 151/5				
151/23 153/3 155/25				
156/1 158/7 159/4				
160/6 162/16 162/25				
163/1 163/14 164/3				
164/7 166/7 168/11				
174/7 174/16 175/23				
176/1 177/3 178/12				
179/24 180/7				
yourself [5] 16/18				
76/9 91/24 178/6				
180/11				
Ζ				
Zebra [1] 40/23				
zero [1] 117/25				
Zetter [3] 152/25				
173/25 174/14				
L	L	l	1	(78) you've - Zetter