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THE TRIBUNAL RESUMED AS FOLLOWS ON WEDNESDAY,
12TH SEPTEMBER 2007, AT 10: 30 A.M:

CHAIRMAN: Good morning, Mr. Murphy.

MR. MURPHY: Good morning, Chairman.

Could Ms. Larkin come to the stand, please.

10:38:58 1
2
3 **MS LARKIN, HAVING BEEN SWORN, WAS QUESTIONED BY MR. MURPHY AS FOLLOWS:**
4
10:39:37 5
6 CHAIRMAN: Good morning, Ms. Larkin
7 A. Good morning.
8 Q. 1
9
10:39:40 10 MR. MURPHY: Good morning, Ms. Larkin.
11 A. Good morning.
12 Q. 2 My name is Henry Murphy. I'm one of the Barristers representing the Tribunal?
13 A. Good morning, Henry.
14 Q. 3 Ms. Larkin, you were a civil servant for a number of years until you retired
10:39:56 15 from the Civil Service in 1999 I think, is that right?
16 A. Yes.
17 Q. 4 I should ask you sorry. You live in Dublin?
18 A. No.
19 Q. 5 No. Where do you live?
10:40:04 20 A. I live in Killaloe, in County Clare.
21 Q. 6 All right. And since leaving the Civil Service, I'm not quite sure precisely
22 but I think at the moment you own and run a number of beauty salons, is that
23 right?
24 A. That's right.
10:40:19 25 Q. 7 And when in the Civil Service up until 1999 I think you went to a number of
26 departments, is that right?
27 A. That's correct.
28 Q. 8 And you were in a number of departments of which Mr. Ahern was Minister at the
29 time?
10:40:31 30 A. That's correct.

10:40:31 1 Q. 9 I'm not quite sure if you transferred with him or if it was coincidental or
2 what?
3 A. I transferred with him.
4 Q. 10 With him?
10:40:39 5 A. Yes.
6 Q. 11 I know at one time you were in the Department of Labour and he was Minister,
7 you were in the Department of Finance and he was Minister, is that right?
8 A. That's right.
9 Q. 12 And from a political point of view, I think you became interested in politics
10:40:52 10 in the 1970's, is that correct?
11 A. That's correct.
12 Q. 13 And in particular, I think you were, were you a volunteer constituency worker
13 in Mr. Ahern's constituency?
14 A. Yes.
10:41:02 15 Q. 14 Yes. Would that have been sometime in the 70's?
16 A. It would.
17 Q. 15 And then at some point you became in charge of Mr. Ahern's constituency office,
18 is that correct?
19 A. That's correct.
10:41:12 20 Q. 16 And in addition you and Mr. Ahern were partners for a number of years until
21 recent years I think, is that right?
22 A. That's correct.
23 Q. 17 So over a number of years you had a very close professional, political and
24 personal relationship with Mr Ahern, is that right?
10:41:34 25 A. That's correct.
26 Q. 18 And in particular around the time we're talking about 1994/1995 you were close
27 to Mr. Ahern?
28 A. Yes, yes.
29 Q. 19 Now, just, Ms. Larkin, just to say that at the moment I think you know that
10:41:48 30 today and this week what the Tribunal is doing is looking at a number of

10:41:52 1 lodgements. There are other matters that will be relevant and that will have
2 to be looked into by the Tribunal and so unfortunately it will be necessary to
3 have to ask you to come back to give evidence on another occasion about other
4 matters?

10:42:03 5 A. Okay.

6 Q. 20 Our concern at the moment is a limited focus?

7 A. Okay. What other matters are they?

8 Q. 21 I beg your pardon?

9 A. What other matters are they?

10:42:14 10 Q. 22 Well one of them, for example, would be the question of the ownership of
11 Beresford Avenue and things to do with the house itself, which we're not going
12 into in any detail today, is that all right? Now, Ms. Larkin, Mr. Wall, when
13 did you first meet him?

14 A. In mid 1990's.

10:42:40 15 Q. 23 Pardon?

16 A. In the 1990's.

17 Q. 24 In the 1990s?

18 A. As far as I can recall.

19 Q. 25 And how did that meeting come about?

10:42:48 20 A. He would have been friendly with Bertie.

21 Q. 26 Yes. And did you become friendly with him?

22 A. Yes.

23 Q. 27 And would you describe your friendship as a close friendship?

24 A. Well he was Bertie's friend and I would have been as close a friend of his as
10:43:08 25 you would be, say, with your wife's friends.

26 Q. 28 Yes, yes. And are you still friendly?

27 A. Oh, well I wouldn't have any contact with him now because it would be a
28 different social circle.

29 Q. 29 I see?

10:43:17 30 A. I suppose I would consider him to have been a friend anyway.

10:43:20 1 Q. 30 Yes, of course, yes, yes. Now, Ms. Larkin, in 1994 were you aware of an
2 arrangement, kind of informal arrangement between Mr. Wall and Mr. Ahern that
3 Mr. Wall was keen to buy a house in the Drumcondra area, were you aware of
4 that?

10:43:43 5 A. Yes.

6 Q. 31 And in brief I think it was that Mr. Wall was looking for, wanted to buy a
7 house and Mr. Ahern was interested in renting from Mr. Wall with Mr. Ahern
8 having an option to purchase and Mr. Wall an entitlement to stay there?

9 A. Yes.

10:43:58 10 Q. 32 Isn't that -- you were aware of that?

11 A. Yes.

12 Q. 33 Mr. Wall was keen to set-up a business in Dublin, were you aware of that?

13 A. I wasn't aware of the detail of it.

14 Q. 34 No but were you aware of it as a fact or were you just aware that he wanted a
10:44:16 15 house?

16 A. I can't recall the detail of that.

17 Q. 35 All right. But anyway, you knew he wanted a house?

18 A. Yes.

19 Q. 36 And you knew about the informal as it were arrangement between himself and
10:44:23 20 Mr. Ahern in relation there to, is that right?

21 A. Yes.

22 Q. 37 And I think did you have a role in relation to that, to the house?

23 A. In what way?

24 Q. 38 To finding the house?

10:44:33 25 A. Yes.

26 Q. 39 Could you just tell us what that was?

27 A. I looked for houses in the Drumcondra area.

28 Q. 40 Yes. And were you the person who eventually found 44 Beresford Avenue?

29 A. Yes.

10:44:47 30 Q. 41 All right. How many houses would you have looked at before finding that?

10:44:51 1 A. Several.

2 Q. 42 Seven?

3 A. Several.

4 Q. 43 Several. And you found 44 Beresford Avenue?

10:44:58 5 A. Yes.

6 Q. 44 Would that have been coming to the end of November 1994 do you know?

7 A. I can't recall the dates.

8 Q. 45 No, okay. And did it have your approval?

9 A. Yes.

10:45:15 10 Q. 46 I mean, you were assisting Mr. Wall and Mr. Ahern maybe in looking for the

11 house, is that right?

12 A. That's correct.

13 Q. 47 All right. And you obviously knew what they were looking for, what Mr. Wall

14 was looking for, what Mr. Ahern might have wanted?

10:45:29 15 A. Yes.

16 Q. 48 All right. And we know that on the 29th of November 1994 Mr. Wall tendered the

17 sum of 138,000 pounds for the premises and that that tender was successful,

18 isn't that right?

19 A. According to the records that's correct but I can't remember the dates exactly.

10:45:46 20 Q. 49 You can't remember the dates?

21 A. Yes.

22 Q. 50 But you would have known as a fact at the time that a tender was made and that

23 it was accepted?

24 A. Yes.

10:45:54 25 Q. 51 Could I just ask you, just sticking on that date for a second. Could you,

26 Mr. Wall has told us that he did not see, he was not inside the house before

27 that date, before the date when his tender was successful. Are you aware of

28 Mr. Wall ever being inside the house?

29 A. Yes.

10:46:14 30 Q. 52 Sorry, that year? Say before Christmas 1994?

- 10:46:20 1 A. I can't recall. I know that he was in the house with me but I can't recall
2 when it was.
- 3 Q. 53 Yes. Well, for example, you know viewing time. When you looked at the house
4 before the 29th of November and then later that week we have Mr. Wall coming
10:46:33 5 over for the dinner and then the weeks after that between that and Christmas do
6 you remember, do you recall being inside the house yourself with Mr. Wall?
- 7 A. I can't recall.
- 8 Q. 54 You can't recall. And can you recall any discussion, any arrangement informal
9 or otherwise, between Mr. Ahern and Mr. Wall before that date?
- 10:47:01 10 A. I mean.
- 11 Q. 55 I'm sorry. I should have added. In relation to expenditure on the property.
- 12 A. I looked at a number of houses in Drumcondra.
- 13 Q. 56 Yes?
- 14 A. And I looked at at least one other house in the Beresford Estate, which was,
10:47:16 15 which would have been a good location for a house in Drumcondra quite close to
16 the Skylon premises to where he normally stayed and also within the Drumcondra
17 area.
- 18 Q. 57 Yes?
- 19 A. And the house at No. 44 was at the end of the estate. At the time it was a
10:47:32 20 cul-de-sac.
- 21 Q. 58 Yes?
- 22 A. The only problem with the house was that the downstairs area, the dining area
23 of the house would have been too small but that could have been rectified with
24 the building of a conservatory or extension which would have extended the
10:47:46 25 dining area. So that I would have discussed with him.
- 26 Q. 59 You would have discussed with whom?
- 27 A. With Bertie.
- 28 Q. 60 Yes. Discussed extending the dining room?
- 29 A. I would have said that the house was suitable except for that.
- 10:47:57 30 Q. 61 Does that mean -- is that the conservatory we're talking about, it needed a

10:48:00 1 conservatory?

2 A. Well I didn't specifically say a conservatory but it needed some form of an

3 extension for the dining area.

4 Q. 62 So on that date before the tender was accepted you would have discussed with

10:48:10 5 Mr. Ahern from his point of view the necessity for extending the dining room?

6 A. Yes.

7 Q. 63 Do you know as of that date if there was any arrangement, informal arrangement

8 between the two gentlemen in relation to what might be done with the cost,

9 expenditure and what might be done with the house and expenditure and so on?

10:48:29 10 A. Prior to that date I can't be sure.

11 Q. 64 You can't be sure?

12 A. I can't be sure.

13 Q. 65 All right. Now ...

14 A. I'm sorry, Henry, but I'm not very good on dates. I associate things with

10:48:41 15 events rather than dates.

16 Q. 66 I sympathise with you on that, Ms. Larkin, if I may say so.

17 A. It's a long time ago.

18 Q. 67 I understand that. Ms. Larkin, on the evening of Friday the 2nd of December

19 1994, the annual dinner took place I think, isn't that right, in Kilmainham?

10:49:02 20 A. Yes.

21 Q. 68 Is that called the O'Donovan Rossa dinner?

22 A. It is.

23 Q. 69 What precisely is that?

24 A. The O'Donovan Rossa dinner is to raise funds for the funding of St. Luke's and

10:49:12 25 for the organisation, Fianna Fail organisation.

26 Q. 70 For the funding of St. Luke's, what does that mean?

27 A. St Luke's is a constituency office for the running of the constituency office

28 for Drumcondra. So it's a general Fianna Fail office for the Drumcondra area.

29 Q. 71 All right. So it's to provide funding or to assist in providing funding for

10:49:31 30 expenses?

10:49:32 1 A. Day-to-day running.

2 Q. 72 I see. All right. And also for the party, is that right?

3 A. Well the house is available to the party. It's for the funding of the house

4 but it's available to the party.

10:49:44 5 Q. 73 Of course?

6 A. Cumann and Comhairle meetings are held in the house.

7 Q. 74 So it's a fundraising event anyway once a year?

8 A. Yes.

9 Q. 75 Had it been going on for a number of years at that stage?

10:49:53 10 A. Yes.

11 Q. 76 Is it an event that was in Kilmainham and is now in Clontarf Castle?

12 A. Yes.

13 Q. 77 Or is that same?

14 A. Yes, during my time it was in Kilmainham.

10:50:00 15 Q. 78 Oh, I see. Did you organise it?

16 A. I assisted a committee in organising it. I booked the venue, I organised the

17 menu. I organised the entertainment and I did the table arrangements.

18 Q. 79 Uh-huh. How many people would have attended that particular night, I'm not

19 asking for exactly?

10:50:18 20 A. Kilmainham takes, I think it takes around 300 but you'd need to check that.

21 Q. 80 All right. And were you aware that Mr. Ahern was expecting to be elected

22 Taoiseach the following Tuesday the 6th of December?

23 A. Of course.

24 Q. 81 Uh-huh. Were you aware that Mr. Wall was coming over for the dinner?

10:50:45 25 A. Yes.

26 Q. 82 Did you meet Mr. Wall in the course of the evening?

27 A. At the dinner?

28 Q. 83 Yeah?

29 A. I would go around and meet everybody at the dinner.

10:50:58 30 Q. 84 Of course. Were you sort of hostess?

10:51:02 1 A. No, but I'd organise the table plan.

2 Q. 85 Right. So you'd have met Mr. Wall?

3 A. Yes.

4 Q. 86 Did you have a little exchange about good news about the house, that kind of

10:51:13 5 thing?

6 A. I can't recall our conversations on the night.

7 Q. 87 All right. Do you know if you made any arrangement with him that evening to

8 meet over the weekend?

9 A. There was a general arrangement on that weekend every year that we all met up

10:51:28 10 on the Saturday night.

11 Q. 88 Saturday night?

12 A. Yes.

13 Q. 89 Where? Out?

14 A. Out, yeah.

10:51:34 15 Q. 90 All right. And did that take place?

16 A. Yes.

17 Q. 91 All right. And who would have been at that?

18 A. Michael.

19 Q. 92 Yourself?

10:51:44 20 A. Myself and Bertie and Michael and whoever was with him at the dinner.

21 Q. 93 Yes?

22 A. And usually Gerry Brennan and perhaps Des Richardson and anybody that was

23 around that was part of ...

24 Q. 94 This would be Saturday night?

10:52:02 25 A. Saturday night.

26 Q. 95 Would it be a few drinks or would it be dinner somewhere?

27 A. A few drinks.

28 Q. 96 All right. And do you recall Mr. Wall's wife being there?

29 A. Yes.

10:52:09 30 Q. 97 That particular evening?

10:52:10 1 A. She always came over to the dinner.

2 Q. 98 She always came over. All right. Now, I just want to, for a moment, skip over

3 the weekend and come to Monday the 5th of December 1994, Ms. Larkin. And I

4 just want to say two things. On that particular, on the Monday you opened,

10:52:37 5 well you in fact opened two new accounts, isn't that right?

6 A. Yes.

7 Q. 99 For the moment I'm concerned with -- you opened one into which money from

8 Mr. Wall went, is that right?

9 A. That's right.

10:52:47 10 Q. 100 The sum of 28,772.90 Irish Pounds went into that account, isn't that right?

11 A. Yes.

12 Q. 101 You opened the account?

13 A. Yes.

14 Q. 102 And that amount was lodged, deposited in the account on that morning, isn't

10:53:00 15 that right?

16 A. Yes.

17 Q. 103 Now, Ms. Larkin, we've heard from Mr. Wall that on the Friday he had brought

18 over a substantial sum of money Sterling cash. And as I understand it, what

19 the Tribunal is being told, that that money or substantial portion of that

10:53:31 20 money ended up in this account on the Monday converted into the Irish pound

21 figure that I've just given, is that correct?

22 A. Yes.

23 Q. 104 All right. Now, what I just want to suggest to you is that how the money that

24 according to Mr. Wall was in his briefcase in Sterling cash and perhaps some

10:53:54 25 Punts ended up in the account in O'Connell Street on the Monday morning. It

26 must be a fairly simple matter, isn't that right?

27 A. Yes.

28 Q. 105 There can't be too much mystery to it, isn't that right?

29 A. Yes.

10:54:10 30 Q. 106 Yeah. Now, we have heard from -- Mr. Wall gave evidence yesterday and he gave

10:54:16 1 his account of events that weekend and how the money went from his briefcase
2 over to Mr. Ahern in St. Luke's. I don't know if you're aware of what he said?
3 A. No.
4 Q. 107 You're not. You didn't see the transcript?
10:54:38 5 A. No.
6 Q. 108 Nobody has told you what he said?
7 A. I heard what he said from Hugh but I haven't seen the transcript. I've heard
8 the gist of what he said but I haven't read the detail.
9 Q. 109 Did you read the papers?
10:54:44 10 A. No.
11 Q. 110 No?
12 A. Nor did I listen to the radio today.
13 Q. 111 Very wise. All right. Anyway, he gave his account and we'll come to that in a
14 second but Ms. Larkin, I want to suggest to you that you've, to date you've
10:55:00 15 given three different accounts to the Tribunal about how that money got into
16 that account on the Monday morning?
17 A. Three different accounts?
18 Q. 112 Yes?
19 A. Explain.
10:55:12 20 Q. 113 I will. But do you accept that?
21 A. I accept that I gave an account in the interview.
22 Q. 114 Yes?
23 A. Which was to my best recollection at the time.
24 Q. 115 Yes?
10:55:23 25 A. And I accept that it was clarified subsequently.
26 Q. 116 Yes.
27 A. I don't know where the third account comes in.
28 Q. 117 All right. Well would you accept that you've given two different accounts to
29 the Tribunal?
10:55:33 30 A. I accept that I clarified my position given that I had time to reflect.

- 10:55:38 1 Q. 118 Would you agree that you corrected your position?
- 2 A. Clarified.
- 3 Q. 119 All right. And anyway, I'm suggesting to you, and we'll go through it now in a
4 second, that you've given three versions and we have Mr. Wall's version from
10:55:49 5 yesterday which is entirely different. So that the Tribunal has four different
6 versions at this moment dealing with a simple matter of how almost 30,000 in
7 cash gets from Mr. Wall's wardrobe on Friday night to the bank account on
8 Monday morning?
- 9 A. Is there any question that it got there?
- 10:56:08 10 Q. 120 Pardon?
- 11 A. There's no question that it got there. It did. It was lodged into the
12 account.
- 13 Q. 121 Fine.
- 14 A. Yeah.
- 10:56:15 15 Q. 122 Look, I'm just saying over this simple fact, this simple event that must have
16 taken place over that weekend, we have four different versions, three from you?
- 17 A. I don't follow your reasoning.
- 18 Q. 123 All right. Could I have on screen, please, 18066. Now, Ms. Larkin, you
19 attended -- sorry. Ms. Larkin, the sequence here is that we got a report in
10:57:10 20 April 2006 from Mr. Des Peelo, accountant on behalf of Mr. Ahern, in which he
21 referred to 50,000 pounds being transferred into your account?
- 22 A. We're talking about something different now.
- 23 Q. 124 I just want to be -- sorry, okay. The Tribunal got this report which mentioned
24 your name and an involvement in Mr. Ahern's financial affairs?
- 10:57:30 25 A. Okay.
- 26 Q. 125 As a result of which in May 2006 we wrote to you?
- 27 A. Yes.
- 28 Q. 126 And invited you in for an interview?
- 29 A. Yes.
- 10:57:37 30 Q. 127 I just wanted to settle that?

10:57:39 1 A. Yes.

2 Q. 128 All right. And on the, if I have the date right, I think it was the 14th of

3 June or was it the 13th? On the 14th of June 2006 you turned up at the

4 Tribunal offices for an interview?

10:57:52 5 A. Yes.

6 Q. 129 All right. And at some point before the interview you furnished what you call

7 a memorandum for Tribunal meeting, 14th of June 2006 to the legal team, isn't

8 that right?

9 A. My legal representative furnished it, yes.

10:58:10 10 Q. 130 Yeah. It was provided at the meeting, isn't that right?

11 A. Yes.

12 Q. 131 Did you say by your legal representative?

13 A. Yes.

14 Q. 132 Oh, right. Yes. Well what's on screen at 18066, Ms. Larkin, is -- it says,

10:58:24 15 can you see this?

16 A. Yes.

17 Q. 133 14th of June 2006?

18 A. Yes.

19 Q. 134 And the first sentence is "the following is my best recollection of my

10:58:32 20 involvement in the financial affairs of Mr. Ahern". All right?

21 A. Yes.

22 Q. 135 Okay. Now, if we could move to 18068, please. I'm sorry, Ms. Larkin, but I

23 need to read this into the record. 18068. So half way down the page, the

24 third deposit account. I think you recognise that you're dealing with this sum

10:58:53 25 of 28,772.90. All right?

26 A. Can I read this?

27 Q. 136 I'm going to read it out now?

28 A. Oh, sorry, yeah.

29 Q. 137 It's a few paragraphs. And it's entitled the third deposit account. "The

10:59:10 30 property at 44 Beresford Avenue was purchased by Mr. Michael Wall, a friend of

10:59:14 1 Mr. Ahern's, who lived in Manchester. To the best of my knowledge an agreement
2 was reached between Mr. Wall and Mr. Ahern whereby Mr. Wall, who wished to
3 acquire a property in Dublin for use from time to time, agreed to purchase 44
4 Beresford Avenue and to rent the property to Mr. Ahern while at the same time
10:59:30 5 giving Mr. Ahern an option to purchase the property. To the best of my
6 knowledge this was a verbal agreement. The property was a second hand property
7 and required renovation. This included the building of a conservatory. For
8 the purpose of carrying out the renovations, building the conservatory and
9 paying the stamp duty on the purchase of 44 Beresford Avenue, and as he lived
10:59:50 10 in the UK, Mr. Wall requested that I open an account for him into which he
11 deposited a figure of 28,772.90 Irish. This was an unusual Irish pound figure
12 as the lodgement was originally a Sterling amount. He asked me to assist by
13 arranging payment to the builders and generally completing the house and to use
14 the money in the third deposit account for this purpose. I therefore opened
11:00:15 15 the third deposit account at Allied Irish Banks in O'Connell Street for the
16 purpose of receiving the 28,772.90 Irish from Mr. Wall. That sum was lodged by
17 Mr. Wall to the third deposit account on the 5th December 1994.

18
19 Apart from interest on the third deposit account there were no further
11:00:32 20 lodgements to that account.

21
22 Out of third deposit account I paid 8,842 pounds on the 15th of May 1995 to the
23 solicitor who handled the purchase, principally to cover stamp duty on the
24 acquisition of the house as I recall. I withdrew all money remaining in that
11:00:49 25 account, totalling 20,050.91 on the 19th of June 1995 out of which I paid the
26 sum of 11,000 pounds approximately to the builder and on Mr. Wall's
27 instructions I lodged the balance in the sum of 9,684.71 to the second deposit
28 account.

29
11:01:05 30 A copy of the statement for the third deposit account is in schedule four."

11:01:11 1
2 Now, Ms. Larkin, that's the -- can I call it a statement? That's a statement
3 you provided to the Tribunal on the occasion of your interview ?
4 A. Yes

11:01:27 5 Q. 138 All right. Now, if we could look, please -- could I ask you. After you were
6 contacted by the Tribunal, I think it was May 2006, and before preparing that
7 statement did you discuss matters with Mr. Ahern and/or Mr. Wall?
8 A. Of course I discussed it with Mr. Ahern but never with Mr. Wall. I had no
9 contact with Mr. Wall at that time.

11:01:50 10 Q. 139 All right. And what was the nature of your discussion with Mr. Ahern about it?
11 A. What was it all about?
12 Q. 140 Yeah.
13 A. That's what I asked him, what was it all about.
14 Q. 141 All right. What was what all about?
11:02:03 15 A. Why was I being contacted.
16 Q. 142 Yes?
17 A. What was the problem, what was it all about.
18 Q. 143 Yes. Did you not, did you not have some idea of what it was all about?
19 A. No, not when I was contacted. I had no reason to know why I was being
11:02:19 20 contacted.
21 Q. 144 Yes. You had known previously that Mr. Ahern had been contacted, didn't you?
22 A. Yes.
23 Q. 145 And you had a certain involvement at that time, isn't that right?
24 A. In what way.
11:02:28 25 Q. 146 You looked for your bank accounts?
26 A. I did, in relation to, I looked at the detail in relation to the house because
27 he was being asked.
28 Q. 147 Yes?
29 A. Or he told me he was being asked about the house. But I had no reason to
11:02:40 30 believe that I would be called because all of the information was well

11:02:44 1 documented as to what happened.

2 Q. 148 You did you not ask him at that time would you be called?

3 A. I asked what the likelihood of my being called was.

4 Q. 149 So it wasn't a surprise to you when this Tribunal wrote to you?

11:02:55 5 A. No, I had got a phone call prior to the letter.

6 Q. 150 It wasn't a surprise to you when you got the phone call?

7 A. It's always a surprise to get a phone call from a Tribunal.

8 Q. 151 You were expecting to be called to the Tribunal?

9 A. No, I wasn't expecting to be called.

11:03:08 10 Q. 152 If we could look at 18018, please.

11

12 This is on that day the 14th you were interviewed by the Tribunal legal team

13 and this is the transcript.

14 A. Henry, could you have that made a little bit bigger, I can't see it?

11:03:34 15 Q. 153 Yes. And in fact we can go down to question 191, I don't know if that helps?

16 A. Thank you.

17 Q. 154 And we're, there's a little mention of the 50,000 at the beginning which is a

18 bit confusing. We can pass over that and come back to it later. It's the

19 28,000 that I'm interested in, Ms. Larkin. And I don't think the question

11:03:54 20 helps. If we go straight to the answer and I just want to read out the bottom

21 of that page and a bit of the next page.

22

23 You answer, Ms. Larkin "there was, if I can tell it as I recall it, because I

24 have the statements here which sort of help me recall the situation, is that

11:04:11 25 there was 50,000 lodged into an account to do the renovation on the house, to

26 do part of the renovation on the house. Now, we can ignore that for the

27 moment, and at the same time there was 28,000, 28,000 and something lodged to

28 what I would call the Michael Wall account which is effectively for the same

29 purpose, because the two people were buying. Well Michael Wall was buying the

11:04:35 30 house and Bertie was renting it and he subsequently bought the house from

11:04:40 1 Michael Wall. It was an agreement between them. Now this account which is the
2 011 account was to be for the structural work on the house which was the
3 conservatory and that and stamp duty and things like that for the house and
4 this account, where there was 50,000 pounds that was to be for the decoration
11:04:57 5 and furnishings and soft furnishings and things like that. So there was two
6 separate accounts. One was what I would call the Bertie account and the other
7 one was what I call the Michael Wall account. So I opened two separate
8 accounts. Now, on the Bertie account the amount went in on the 5th of December
9 Q: this is the 28,772
11:05:16 10 A: No, 50,000 pounds went in on the 5th of December"
11
12 I don't want to get us confused by that. 50,000 went into one account and you
13 have the Wall account into which the 28,772 went, isn't that right?
14 A. Yes.
11:05:29 15 Q. 155 All right. Now, that's what you said to the Tribunal at that point?
16 A. Uh-huh.
17 Q. 156 And if we could move, please, to 18027.
18
19 Now, again, this is dealing with your getting the 28,000. Sorry, the money
11:05:49 20 that was lodged was 28,772
21 A. Yes, yes.
22 Q. 157 And the Gerry referred to is the late Mr. Gerry Brennan?
23 A. Uh-huh.
24 Q. 158 Who was solicitor for Mr. Wall, yes, and Mr. Ahern at that time?
11:06:02 25 A. I don't know at that time but he was certainly a friend of ours.
26 Q. 159 A friend of yours and he was solicitor for Mr. Wall?
27 A. He was definitely solicitor for Mr. Wall.
28 Q. 160 Yes. All right. Now, there?
29 A. I think he may have been a solicitor for Bertie at that stage, I can't recall.
11:06:17 30 Q. 161 Yes. Your answer to the question. The answer is "Gerry was the solicitor at

11:06:23 1 that time and he was aware of the agreement between the two that Michael would
2 buy the house and that Bertie would rent it from him with an option to buy" and
3 you go on then and say "and I'm not sure whether Michael was present, that's
4 Michael Wall, I think, was present with Gerry, that's Gerry Brennan when this
11:06:42 5 transaction took place. When I opened the account I opened a separate account
6 so Michael's money would be separate from the other money. And so I put this
7 money in. Now the reason this it's odd money I think is because it may have
8 been Sterling originally from Michael. Now that again is speculation but I
9 think it may have been but certainly Michael could probably clarify that for
11:07:01 10 you himself?

11 A. Uh-huh.

12 Q. 162 And the purpose of that was to do the things like stamp duty and the
13 conservatory which were done.

14 Q: well do you remember how it came to you? I'm just trying to visualise

11:07:12 15 A: I know that Gerry was involved with it

16 Q: Was he in the bank that day when the deposit was made?

17 A: No. I think that Michael and Gerry, I think I took the money from Michael
18 in Gerry's office. I think, I think -- I can't, I know that Gerry was involved
19 in it. Now, the exact location I can't remember but I would have lodged it
11:07:32 20 then into the bank.

21 Q: And when you say "the money" you are not sure if it was a cheque or cash

22 A: It wasn't a cheque. I think it was cash or it might have been Sterling
23 cash rather than Irish cash. I have a recollection of Sterling and I think
24 that is it, that's the money

11:07:46 25 Q: Right. Did he give you any indication as to why he had it in Sterling?

26 A: Well he's from Manchester

27 Q: Oh, is he?

28 A: And lives in Manchester and I don't know

29 Q: And had he bought the house by this stage

11:08:00 30 A: No, this was in the running. I'm not sure of the date that the house was

11:08:05 1 bought but it's probably around that time, in or around
2 Q: There is reference to Mr. Ahern buying it himself but that's later
3 A: That's much later
4 Q: That's in 1997".

11:08:16 5
6 That's the second extract from the interview that I want to put on record,
7 Ms. Larkin.
8
9 If we can go on please, to 22739.

11:08:32 10
11 Now, I think you were scheduled in the Tribunal to give evidence in July, the
12 end of July?
13 A. Yes.
14 Q. 163 And just shortly before that, by letter dated the 24th of July 2007, your
11:08:43 15 solicitors wrote to the Tribunal on your behalf, isn't that right?
16 A. Yes.
17 Q. 164 And this is the letter?
18 A. Yes.
19 Q. 165 Now, the introduction to the letter is as follows:

11:08:58 20
21 Re Celia Larkin/Quarryvale II Module. "Dear Ms. Gilvarry, we refer to the
22 above.
23
24 You will be aware that our client furnished a memorandum to you for the meeting
11:09:02 25 to be held on the 14th of June 2006. That memorandum addressed Ms. Larkin's
26 best recollection then of her involvement in the financial affairs of Mr. Ahern
27 and specifically the opening of three accounts with AIB in O'Connell Street.
28
29 Ms. Larkin met with the Tribunal in a private meeting on the 14th June 2006.
11:09:18 30 Upon review of the transcript of that meeting it is apparent that a number of

11:09:22 1 issues in the memorandum of the 14th of June 2006 were clarified and/or
2 corrected by Ms. Larkin at the private meeting and since then Ms. Larkin has
3 recalled further relevant details. The purpose of this letter is to identify
4 these matters to the Tribunal as follows".

11:09:40 5
6 And what I'm about to read out, Ms. Larkin, is what I'm suggesting to you is
7 the third account of events from you. And it's on the next page

8 A. Sorry, why the third account?

9 Q. 166 We've had two?

11:09:53 10 A. How have we had two?

11 Q. 167 I'll come back to them in detail in a moment. I just want to put the three
12 accounts on record?

13 A. Yes, okay.

14 Q. 168 On the next page, 22740, if we go down to paragraph four. The letter says

11:10:07 15 "with respect to the third deposit account. Account number 1/L 11621/011 and
16 then subparagraph 1. This account was not opened on the specific instructions
17 of Mr. Wall. This account was open by Ms. Larkin following a conversation with
18 Gerry Brennan and Mr. Wall on or about the 3rd of December 1994. Ms. Larkin
19 lodged the sum of 28,772.90 to this account on the 5th of December 1994.

11:10:32 20
21 Subparagraph two. Ms. Larkin did not take possession of Mr. Wall's money from
22 the late Mr. Gerry Brennan in his office but was asked by Mr. Ahern to collect
23 a briefcase from his office in St. Luke's containing Mr. Wall's money and bring
24 it to AIB in O'Connell Street and this she did on the 5th of December 1994" and
11:10:50 25 the remainder. No sorry I should read out.

26
27 Subparagraph three. It was not on the direct instructions of Mr. Wall that Ms
28 Larkin lodged the balance remaining 9,684.71 Irish from the third deposit
29 account after payment for the conservatory in the sum of approximately 11,000
11:11:08 30 to the second deposit account but on the instructions of the late Mr. Gerry

11:11:11 1 Brennan who was acting for Mr. Wall at the time".
2
3 I'm not concerned with that paragraph three there just for the moment. It's
4 the subparagraphs one and two

11:11:21 5 A. Uh-huh.

6 Q. 169 So that is a recent letter clarification statement to the Tribunal, Ms. Larkin,
7 isn't that right?

8 A. Yes, yes.

9 Q. 170 Now, what I want to do is I want to look again a little bit more closely at
11:11:39 10 each of those, Ms. Larkin. And if we could again have 18068, please.
11
12 And that paragraph F, we could highlight it, thank you. And if we go down a
13 little bit there, four lines from the bottom of the page, Ms. Larkin. You
14 state in that first statement "for the purpose of carrying out the renovations,
11:12:04 15 building the conservatory and paying the stamp duty on the purchase of 44
16 Beresford Avenue, and as he lived in the UK, Mr. Wall requested that I open an
17 account for him into which he deposited a figure of 28,772.90." If I can
18 pause there for a second.
19

11:12:20 20 You say that Mr. Wall requested that you open an account for him, is that
21 correct?

22 A. It's -- I know that there was a discussion of opening an account and it was
23 open for Mr. Wall. Whether he actually said it but my understanding was that
24 it was, well it definitely was for him. So I can't be. I can't recall the
11:12:50 25 exact wording.

26 Q. 171 No. Just in this witness statement to the Tribunal on the 14th of June 2006
27 you say "Mr. Wall requested that I open an account". I'm just asking you is
28 that correct? Did Mr. Wall request you to open an account?

29 A. He didn't request me as 'open an account Celia'. He requested that I look
11:13:14 30 after the dealings of the house.

11:13:16 1 Q. 172 Yes. So it's not correct?
2 A. The essence of it is correct.
3 Q. 173 And in fact, I mean, what I've just read out to you from your letter in July.
4 You say this account was not opened on the specific instructions of Mr. Wall?
11:13:29 5 A. But the essence of it is correct.
6 Q. 174 All right. All right. But he didn't request you to open an account, is that
7 correct?
8 A. He didn't say 'open an account'.
9 Q. 175 Right. Now, you say into which he deposited a figure of 28,000 odd?
11:13:42 10 A. It depends on how -- if you're reading that from a legal perspective and
11 literally it says 'he deposited a figure' meaning he went into the bank and
12 deposited it. I'm a lay person, it's his money, so it's his money that went
13 into it.
14 Q. 176 So you didn't mean that he physically went to the bank and deposited it?
11:14:02 15 A. No.
16 Q. 177 So what -- was he in the bank with you on the Monday morning?
17 A. No.
18 Q. 178 Was Mr. Brennan?
19 A. No.
11:14:10 20 Q. 179 All right. You were on your own?
21 A. Yes.
22 Q. 180 All right. Now, what you say at the earlier part of that sentence is that
23 "this money -- he requested you to open an account into which he deposited the
24 money and it was for the purpose of carrying out the renovations, building the
11:14:27 25 conservatory and paying the stamp duty", is that correct?
26 A. Yes.
27 Q. 181 Is that correct retrospectively or is it correct at the time?
28 A. It's correct at the time insofar as it was to deal with the renovations of the
29 house and any issues that may arise in relation to the house that were relevant
11:14:44 30 to him.

11:14:44 1 Q. 182 Yes. Yes. But can you say that -- sorry. You are saying specifically there
2 that was the purpose for which it was opened. Did Ms. Larkin on the 5th of
3 December, when she deposited that money --
4 A. I'm Ms. Larkin.

11:15:07 5 Q. 183 Sorry, yes.
6 A. Yeah.
7 Q. 184 Did you know that you were depositing that money in an account in your name to
8 be spent on renovations, conservatory and stamp duty?
9 A. Say the question again.

11:15:20 10 Q. 185 On the 5th of December when you were in the bank?
11 A. Yes.
12 Q. 186 Did you know that the money you were depositing to this new account was for
13 renovations, conservatory and stamp duty?
14 A. Yes.

11:15:30 15 Q. 187 You did know that?
16 A. I'm not sure that I knew it was definitely for stamp duty at that stage but I
17 knew that it was for the house.
18 Q. 188 Who had told you that?
19 A. Michael Wall had told me. And we had discussions with Gerry Brennan and
11:15:46 20 Michael Wall and Bertie on the night of the Saturday after the O'Donovan Rossa
21 function. And in my interview I had explained to Des and I'm sure he'll verify
22 it as Susan was there, that I cannot recall dates, I recall events.
23 Q. 189 Sure?
24 A. And at that time of the interview it wasn't explained to me the significance of
11:16:08 25 the events around that date so it's like when anything major happens people
26 remember where they were, people remember where they were yesterday six years
27 ago. So once the relevance of the dates were said to me, then I could piece
28 together the information.
29 Q. 190 But you'd have had no difficulty piecing together the dinner, this Gala event
11:16:27 30 on the Friday night, the usual drinks party on the Saturday night, with, you

11:16:33 1 know, people whom you know?

2 A. Yes.

3 Q. 191 The weekend before Mr. Ahern expected to be elected Taoiseach?

4 A. But I didn't know it was that weekend at the time of the interview. The date

11:16:42 5 meant nothing to me.

6 Q. 192 So how did you remember it?

7 A. Because I remember the detail of opening the accounts for -- because of the

8 actual reports that I got from the bank on the dates.

9 Q. 193 All right.

11:16:52 10 A. That gave me, I told you that I had looked. I told Des. Sorry, Henry, you

11 weren't at the interview. I told Des that I had looked for the accounts from

12 the bank so that I could familiarise myself with it and I was more concerned

13 with the administering of the money and that's what I was familiarising myself

14 with.

11:17:09 15 Q. 194 All right. That's fine. You are certainly saying now that when you went in on

16 the Monday morning you know, you knew what the money was for?

17 A. Yes.

18 Q. 195 All right?

19 A. I knew when I went in on the Monday what the money was for.

11:17:21 20 Q. 196 We go on to the next sentence "this was an unusual Irish pound figure as the

21 lodgement was originally a Sterling amount" if we go onto the next page. All

22 right?

23 A. Yes.

24 Q. 197 That's fairly clear statement that the money was, the 28,772 had been Sterling,

11:17:38 25 isn't that right?

26 A. Yes.

27 Q. 198 All right. And if we take the next sentence "he asked me to assist by

28 arranging payment to the builders and generally completing the house and to use

29 the money in the third deposit account for this purpose".

11:17:51 30 A. Yes.

11:17:52 1 Q. 199 And did he -- is that on the Saturday night he asked you to do that?
2 A. Yes.
3 Q. 200 All right.
4 A. There was discussion. There was some discussion on the Saturday in St. Luke's
11:18:05 5 but the bulk of the discussion was on the Saturday night.
6 Q. 201 All right. And then if we go down, just skip a sentence. "That sum was lodged
7 by Mr. Wall to the third deposit account on that date". Again, you say that
8 really means you lodged it but it was Mr. Wall's money. Is that what you're
9 saying?
11:18:22 10 A. Yes, yes.
11 Q. 202 All right. All right. If, please, if we could go to 18018. In fact, I
12 think -- in fact I think we can go to 18027.
13
14 The answer to question 248 there. No, sorry. I beg your pardon. The answer
11:19:25 15 to question 249. "And I'm not sure whether Michael was present with Gerry
16 when the transaction took place". This is at the interview. What did you mean
17 when you said that, Ms. Larkin?
18 A. When the money, when I got the money or when the money was handed over.
19 Q. 203 To whom?
11:19:44 20 A. Well on recollection it was handed to Bertie and I was in the office at the
21 time.
22 Q. 204 What you just said was when I got the money and then you corrected it?
23 A. Well I got the money on the Monday morning and brought it in.
24 Q. 205 Is that the first time you got the money, on the Monday morning?
11:20:00 25 A. It's not the first time I saw the money, it's the first time I got the money.
26 Q. 206 "I'm not sure whether Michael was present with Gerry when this transaction took
27 place" what are you referring to there?
28 A. As I explained to you, it was a weekend and I certainly spoke with Gerry about
29 the issue of administering the account for Michael. And that was on
11:20:22 30 recollection a discussion that took place on the Saturday night.

- 11:20:25 1 Q. 207 Saturday night?
- 2 A. But I knew at the time of the interview that I had spoken to Gerry about it.
- 3 And subsequently when you can think about things over a period of time you can
- 4 piece them together.
- 11:20:35 5 Q. 208 So you spoke to Gerry over that weekend. In particular you are saying that
- 6 Saturday night about the Beresford Avenue?
- 7 A. Yes.
- 8 Q. 209 About the purchase of Beresford Avenue and spending money on it?
- 9 A. Yes.
- 11:20:44 10 Q. 210 All right. And then if we go down to the third line "and so I put this money
- 11 in". You are there saying that you lodged it, which is where I was suggesting
- 12 to you is in the statement you had said that Mr. Wall lodged it?
- 13 A. I've clarified that.
- 14 Q. 211 All right. And then you go on. And so I put this money. Then you go on to
- 11:21:07 15 say "the reason it's odd money I think is because it may have been Sterling
- 16 originally from Michael. Now that again is speculation but I think it may have
- 17 been, but certainly Michael could probably clarify that for you himself".
- 18
- 19 There is no ambiguity in your statement that it's Sterling but here you say
- 11:21:23 20 it's speculation on your part to say it's Sterling, Ms. Larkin?
- 21 A. This was the first time that I had been asked in detail about the events. I
- 22 had gone to the bank and asked for the records. I was more concerned about the
- 23 administering of the money.
- 24 Q. 212 Yes?
- 11:21:37 25 A. Because that is what I was responsible for.
- 26 Q. 213 Yes. Well I take it, Ms. Larkin. I mean, I understand that it's a while ago
- 27 and you understand things perhaps a bit better when they're teased out and so
- 28 on. But you didn't likely write in your statement that the 28,772.90 was
- 29 originally a Sterling amount, did you?
- 11:22:00 30 A. No.

11:22:00 1 Q. 214 You meant it?
2 A. Yes.
3 Q. 215 And when you wrote the statement you knew it was Sterling?
4 A. Yes.

11:22:05 5 Q. 216 Why did you then say to the Tribunal team that that was speculation, that it
6 may have been Sterling originally from Michael but that's speculation. I think
7 it may have been. You had no doubt that it was Sterling, Ms. Larkin, isn't
8 that right?
9 A. I have no doubt that it's Sterling, yeah.

11:22:27 10 Q. 217 Pardon?
11 A. I have no doubt that it was Sterling.
12 Q. 218 At the moment of that interview, that question, you had no doubt or is it that
13 you had doubt then and you've no doubt now?
14 A. No, I don't think I had doubt.

11:22:38 15 Q. 219 Do you see what's written down there?
16 A. I do.
17 Q. 220 Can you explain what you said at that interview? Can you explain those words?
18 A. No.
19 Q. 221 All right. They're nonsense, aren't they? You're looking startled,
11:22:54 20 Ms. Larkin?
21 A. You want me to say that I talk nonsense?
22 Q. 222 Yes:
23
24 MR. MILLAR: Mr. Chairman, sorry to interrupt but I think that's unnecessary
11:23:02 25 to approach the matter in that fashion. I think the question should be posed
26 and I don't think that it deserves comment.
27
28 CHAIRMAN: Well, Mr. Murphy has put it to Ms. Larkin in effect that when you
29 suggested then that it was speculation as to whether the money was Sterling,
11:23:19 30 that that -- that that didn't make sense at the time because you knew it was

- 11:23:28 1 Sterling so the use of the word "speculation" was, wasn't accurate.
- 2 A. No, it's not accurate.
- 3 Q. 223 And it was misleading?
- 4 A. Not deliberately.
- 11:23:54 5 Q. 224 How not? How could it be anything other than deliberate, Ms. Larkin? You have
6 provided that day to the Tribunal a written statement which unequivocally
7 states Sterling and here you tell Counsel for the Tribunal that it's
8 speculation. How is that not deliberate misleading?
- 9 A. It was not deliberate misleading.
- 11:24:07 10 Q. 225 The next. If we go on then to the answer to question 250 and the answer is "I
11 know that Gerry was involved with it". Is the totality of Gerry's involvement
12 the chat over drinks on the Saturday night, I mean this weekend I'm talking
13 about.
- 14 A. Of his involvement on the weekend?
- 11:24:25 15 Q. 226 His involvement. I think you know what I mean, Ms. Larkin?
- 16 A. No.
- 17 Q. 227 His involvement with your discussions about Beresford Avenue and lodging monies
18 was the totality of his involvement in that, that weekend, drinks on Saturday
19 night?
- 11:24:38 20 A. Yes.
- 21 Q. 228 All right. Question 251 "was he in the bank that day when the deposit was
22 made?
- 23 A: No. I think that Michael and Gerry, I think I took the money from Michael
24 in Gerry's office I think, I think, I can't -- I know that Gerry was involved
11:24:57 25 in it. Now, the exact location I can't remember but I would have lodged it
26 then into the bank".
- 27
- 28 Now, first of all Gerry's office, Ms. Larkin?
- 29 A. Yes.
- 11:25:07 30 Q. 229 Why are you telling the Tribunal that you thought that the money -- you took

- 11:25:11 1 the money from Michael in Gerry's office?
- 2 A. Because I discussed the issue with Gerry.
- 3 Q. 230 All right. And you say that you took the money from Michael. Is that correct?
- 4 A. I say in that I did, yes.
- 11:25:29 5 Q. 231 Is that wrong?
- 6 A. I was present when the money was given over.
- 7 Q. 232 Do you see the words, Ms. Larkin? "I think I took the money from Michael in
- 8 Gerry's office?"
- 9 A. Yes.
- 11:25:42 10 Q. 233 Can that mean anything other than you took the money as opposed to being
- 11 present in the office?
- 12 A. I was present in the office.
- 13 Q. 234 Whose office?
- 14 A. I was present in Bertie's office at the time.
- 11:25:52 15 Q. 235 Were you in Gerry's office at all that weekend?
- 16 A. No.
- 17 Q. 236 Did it ever come into it that you were in Gerry's office that weekend to get
- 18 money from Mr. Wall?
- 19 A. No.
- 11:26:01 20 Q. 237 Why did you tell the Tribunal you thought it was?
- 21 A. Because I was piecing pieces together and Gerry was involved. And I would have
- 22 had discussions with Gerry. So therefore I knew Gerry was involved and I was
- 23 trying to piece it together.
- 24 Q. 238 Why haven't you anything about Gerry's involvement in the statement that we
- 11:26:17 25 read out a moment ago?
- 26 A. Which statement? Can you put it back up on the screen?
- 27 Q. 239 18068. In your paragraphs there there's no mention of Mr. Brennan. Mr. Wall
- 28 requested you to open an account into which he deposited the figure. He asked
- 29 you to assist by arranging payment to the builders and so on?
- 11:26:43 30 A. Uh-huh.

11:26:43 1 Q. 240 You have no mention of Mr Brennan's involvement?
2 A. No, I haven't.
3 Q. 241 So between doing the statement and handing it to the Tribunal on the day of the
4 interview and in the course of discussion with Counsel for the Tribunal you
11:26:55 5 remembered about Mr. Brennan's involvement?
6 A. Sorry, rephrase that.
7 Q. 242 You remembered Mr. Brennan's involvement in the course of the interview?
8 A. Yes.
9 Q. 243 Not having remembered it for the purpose of the statement. It was being teased
11:27:08 10 out at the interview.
11 A. It was a long interview.
12 Q. 244 All right. Because you were. You are certain here that Gerry was involved,
13 isn't that right?
14 A. I know Gerry was involved.
11:27:18 15 Q. 245 But his only involvement was in part of the discussion on the Saturday night,
16 isn't that right?
17 A. Not just on the Saturday night. You asked me over that weekend and I said yes.
18 Q. 246 Okay. Well he wasn't there when the money was handed over?
19 A. No.
11:27:29 20 Q. 247 And he wasn't in the bank?
21 A. No.
22 Q. 248 Right. And he didn't see the money that you're aware of?
23 A. Not that I'm aware of.
24 Q. 249 And then if we. Sorry. If we go down to answer 252. You say "it wasn't a
11:28:06 25 cheque. I think it was cash or it might have been Sterling cash rather than
26 Irish cash. I have a recollection of Sterling and I think that is it, that's
27 the money". So more misleading, but not deliberate?
28 A. How is that misleading?
29 Q. 250 "I think it was cash or it might have been Sterling cash rather than Irish
11:28:35 30 cash. I have a recollection of Sterling and I think is it, that's the money".

11:28:39 1 It lacks the certainty that you had earlier?

2 A. It was my best recollection at the time.

3 Q. 251 All right. Now, if we can go, please, to 22740.

4

11:28:59 5 Now, this is the letter of the 24th of July 2007 from your solicitors. And you

6 say at paragraph four, subparagraph one "this account was not opened on the

7 specific instructions of Mr. Wall". All right we've dealt with that

8 A. Uh-huh.

9 Q. 252 "This account was opened by Ms. Larkin following a conversation with Mr Gerry

11:29:26 10 Brennan and Mr. Wall on or about the 3rd of December 1994."

11

12 What does that mean, Ms. Larkin? What's it referring to

13 A. It refers to the discussion with Gerry Brennan and Michael Wall.

14 Q. 253 All right. So as a result of a conversation with Mr. Wall and Mr. Brennan on

11:29:54 15 the Saturday night?

16 A. And Mr. Ahern.

17 Q. 254 Oh, and Mr. Ahern?

18 A. Yes.

19 Q. 255 You opened the account?

11:30:00 20 A. Yes.

21 Q. 256 That was when that came up for the first time?

22 A. No, as to the type of account that I would open or that I would put it into a

23 specific account, how best to handle the account.

24 Q. 257 Are you saying that you had all that, where were you assembled for your?

11:30:21 25 A. 14 years ago, Henry.

26 Q. 258 All right. And ... all right, but you had this sort of detail about accounts

27 and what sort of accounts on a Saturday night social event?

28 A. Yes.

29 Q. 259 All right. Now, in subparagraph two, Ms. Larkin, you say or sorry your

11:30:51 30 solicitor writes that you did not take possession of Mr. Wall's money from the

11:30:55 1 late Mr. Brennan in his office but you were asked by Mr. Ahern to collect a
2 briefcase from his office in St. Luke's containing Mr. Wall's money and bring
3 it to AIB in O'Connell Street and this you did on the 5th of December 1994?
4 A. That's right.

11:31:12 5 Q. 260 Now, can you please elaborate. What's all that in aid of?
6 A. Exactly what it says.
7 Q. 261 You were asked by Mr. Ahern to collect a briefcase?
8 A. Yes.
9 Q. 262 When did he ask you?
11:31:30 10 A. On the Sunday night he asked me to collect it on the Monday morning.
11 Q. 263 Right. And you collected it on the Monday morning?
12 A. I did.
13 Q. 264 And why didn't you tell the Tribunal that in your statement or in your
14 interview?
11:31:48 15 A. Because I didn't recall the detail.
16 Q. 265 What is the detail that you didn't recall?
17 A. The detail of events. I was more concerned about how the money was
18 administered, because as far as I was concerned the money was lodged and I had
19 to deal with how it was administered. That's what I was responsible for.
11:32:08 20 Q. 266 Yes. But you?
21 A. There was no question that the money was lodged. There was no question that I
22 lodged Michael's money. There was no question that Bertie's money was
23 transferred. So it wasn't something that I racked my brains on but believe me,
24 I wracked my brains since.

11:32:25 25 Q. 267 There was no question but that it was Sterling, isn't that right?
26 A. There is no question that I saw Sterling on the Saturday night -- Saturday
27 afternoon.
28 Q. 268 All right. When did it first occur to you that you had, you did this,
29 Mr. Ahern asked you on the -- sorry. Did you say he rang you on the Sunday
11:32:43 30 night?

- 11:32:44 1 A. No, I spoke to him on the Sunday night.
- 2 Q. 269 Sorry. When did it first occur to you, when did you first remember that
- 3 Mr. Ahern asked you on the Sunday night to collect the briefcase on the Monday
- 4 morning?
- 11:32:54 5 A. I can't remember. I was trying to piece it all together.
- 6 Q. 270 No well you must remember that, Ms. Larkin. Your solicitor wrote to us very
- 7 shortly before you were scheduled to give evidence in July?
- 8 A. Yes.
- 9 Q. 271 Did you remember it in July? Did you remember it last Christmas?
- 11:33:09 10 A. I can't recall when I remembered it.
- 11 Q. 272 You have no idea when you remembered for the first time that you were asked by
- 12 Mr. Ahern to collect a briefcase from St. Luke's?
- 13 A. I pieced it together but I can't remember the exact date, no.
- 14 Q. 273 Ms. Larkin, I have difficulty in reconciling your Written Statement, what you
- 11:34:01 15 said at the interview, and what has been written in your solicitor's recent
- 16 letter. And I wonder could you now put together a definitive version in the
- 17 witness box for the Tribunal about what happened between Friday night and
- 18 Monday morning in relation to Mr. Wall's money that you lodged to the account
- 19 in, on Monday morning and could you do that in a chronological order, please.
- 11:34:29 20 A. As best I can recall?
- 21 Q. 274 Yeah.
- 22 A. Having pieced it together over a period of time. As best I can recall, on the
- 23 Saturday afternoon, there was quite an amount of activity in St. Luke's on the
- 24 Saturday afternoon. It was the Saturday prior to Bertie being elected as
- 11:34:50 25 Taoiseach or that was before it became obvious that Dick Spring was going to
- 26 pull the plug on Fianna Fail. And Michael came in to St. Luke's. Now, he was
- 27 with Bertie in the, what we call the front office. And I was talking to
- 28 people, I can't remember who was in and out but there were a number of people
- 29 because of the activity of the weekend. And I went in and out to the office,
- 11:35:21 30 offered cups of tea or a cup of coffee to Michael and to Bertie. At that stage

11:35:27 1 Bertie was taking some money from the table into the back office where the safe
2 was and there was cash on the table. That's when I became aware of the cash.
3 And I don't know whether it was Michael or it was Bertie, I can't recall
4 exactly but it was said what the money was for. After that we went out for
11:35:55 5 drinks that night. I spoke to Gerry Brennan about the renovations on the house
6 and what the money was to be used for and how best to lodge it and what was the
7 best way for me to administer it. He was a legal representative, that's why I
8 asked him. And on the Sunday evening Bertie was going to Brussels on the
9 Monday morning and he told me to, he would ring Philip ahead on the Monday and
11:36:24 10 that I was to take the briefcase and bring it in to Philip in the bank.

11 Q. 275 When you were in for interview in June 2006, Ms. Larkin, there is no mention at
12 all of St. Luke's and there is no mention at all of the account that you've
13 just given, isn't that correct?

14 A. That's correct.

11:36:56 15 Q. 276 Why is that?

16 A. Because I hadn't pieced it all together exactly. There was so much to try and
17 remember, there was so much to piece together. I was more concerned about the
18 administrative, which I said to you previously, Henry. I was more concerned
19 about the administering of the money from the account and that I could account
11:37:15 20 for where every penny went for. It was Michael's money and I wanted to account
21 for it, which I did.

22 Q. 277 To whom?

23 A. To the Tribunal, to account for where it went to.

24 Q. 278 Yes. So are you saying you weren't very concerned about how Mr. Wall handed
11:37:34 25 over the money or you got the money or wherever?

26 A. Not at that stage, no.

27 Q. 279 I see. And what you're saying is that, sorry, you saw the cash on the table,
28 isn't that right?

29 A. I saw some of the cash on the table.

11:37:56 30 Q. 280 Some of it and you saw that it was Sterling, did you?

- 11:37:59 1 A. Yes.
- 2 Q. 281 All right. So once again I ask you why were you saying that Sterling was a
3 matter of speculation when you were interviewed. That's not something. You
4 said in your statement Sterling. Then in your interview speculation and then
11:38:13 5 piecemeal thinking about it you realise you saw cash on the table. You knew
6 throughout that there was Sterling there.
- 7 A. As I said just a few minutes ago I wasn't concerned about how the money got to
8 the bank. I was concerned about how I had administered the money and that was
9 my understanding of what the Tribunal were asking me.
- 11:38:32 10 Q. 282 All right. And when did it come back to you --
- 11 A. The Tribunal --
- 12 Q. 283 Sorry, I don't mean to interrupt you. Did you want to say something?
- 13 A. No.
- 14 Q. 284 When did it occur to you, when did you remember about St. Luke's on the
11:38:47 15 Saturday afternoon?
- 16 A. When it -- when I realised the weekend that was in it I could piece it
17 together. The same way as I can remember where I was six years ago yesterday.
- 18 Q. 285 Yes.
- 19 A. Five years ago yesterday I couldn't tell you where I was.
- 11:39:06 20 Q. 286 Yes. And why didn't you say something about that in your solicitor's letter in
21 July of this year or is it since then that you've remembered?
- 22 A. Explain. I've lost your train.
- 23 Q. 287 Why didn't you mention St. Luke's in your solicitor's letter in July of this
24 year?
- 11:39:22 25 A. Can we see the solicitor's letter in July?
- 26 Q. 288 Yes. 22740.
- 27
- 28 Paragraph four, subparagraphs one and two. They mention the reference to St.
29 Luke's is collecting a briefcase from the office in St. Luke's, well I think
11:39:44 30 it's referring to the Monday morning

11:39:45 1 A. Yes but I did mention St. Luke's, yes.

2 Q. 289 Why didn't you mention -- I mean, Ms. Larkin, at this point, you know, you're
3 now clarifying, I'm suggesting correcting, information you've given to the
4 Tribunal?

11:39:58 5 A. How am I correcting information? I'm clarifying it on recollection. These are
6 events that happened 14 years ago, Henry.

7 Q. 290 Your solicitor even says that in the course of the interview matters were
8 clarified and/or corrected by you, but anyway ...

9 A. Yes.

11:40:15 10 Q. 291 Yeah. Yeah. I mean, why? Presumably when you wrote recently, your solicitor
11 wrote recently to the Tribunal, you were anxious to assist the Tribunal?

12 A. I've been anxious to assist the Tribunal from the very start, Henry.

13 Q. 292 Of course. So obviously it's of assistance to the Tribunal to know that you
14 were in St. Luke's on the Saturday afternoon and you witnessed the cash on the
11:40:47 15 table between Mr. Wall and Mr. Ahern?

16 A. Yes.

17 Q. 293 Why didn't you ask Mr. Hugh Millar, your solicitor, to include that in the
18 letter that was to assist the Tribunal?

19 A. This was to, that's something I can't answer.

11:41:03 20 Q. 294 Uh-huh. And?

21 A. I presume that I would have an opportunity. And this is a presumption, that I
22 would have an opportunity to elaborate when I'm called as a witness.

23 Q. 295 Is it that you didn't remember it until since that letter? Is it something
24 you've remembered in August?

11:41:26 25 A. No, it's not that I didn't remember it.

26 Q. 296 No. All right. And the first we've heard about being asked to come around and
27 collect a briefcase of money is recently. Why is that, Ms. Larkin?

28 A. Henry, I pieced it together. When I realised the weekend that was in it I was
29 able to piece it together the way I could piece together events that happen on
11:42:11 30 specific dates if something major happened on those days.

11:42:29 1 Q. 297 Do you accept that they are two pretty important matters that have occurred to
2 you since your interview?
3 A. My view, the important matter is that I administered the money and where, and
4 that it was all accounted for.

11:42:44 5 Q. 298 All right?
6 A. It wasn't my money so it was important for me to account for where it went to.
7 That's the important piece to me.

8 Q. 299 Yes. When you were in St. Luke's, so anyway Ms. Larkin, you were in St. Luke's
9 on the Saturday afternoon?

11:43:08 10 A. Yes.

11 Q. 300 And Mr. Wall thought he came about midday. Would you have any idea what time
12 he arrived at?
13 A. I wouldn't have any idea.

14 Q. 301 How long was he there for?
11:43:18 15 A. I don't recall.

16 Q. 302 Did he have a private chat with Mr. Ahern in that office that you referred to?
17 A. He would have been on his own with him.

18 Q. 303 Is that an office on the right-hand side when you go in, according to Mr. Wall?
19 A. Yes.

11:43:29 20 Q. 304 All right. He'd have been on his own and you were going in and out?
21 A. I was, yes.

22 Q. 305 All right. Were you expecting him?
23 A. No, I don't think so. I don't know. I can't remember.

24 Q. 306 You can't remember if you, I'm not asking about Mr. Ahern, you can't remember
11:43:44 25 if you were expecting him?
26 A. There was lots of people calling in and out that weekend.

27 Q. 307 You were going to meet that night?
28 A. Yes.

29 Q. 308 All right. You can't remember if you were expecting him?
11:43:54 30 A. I don't think I was but I can't remember.

11:43:56 1 Q. 309 Do you know did you meet him at the door and bring him in to Mr. Ahern?
2 A. I can't recall.
3 Q. 310 All right. Do you remember seeing the briefcase before you went into the room
4 and saw the cash on the table?
11:44:05 5 A. No.
6 Q. 311 You don't remember?
7 A. No.
8 Q. 312 All right. Did you see, did you see him before he was in the office or was he
9 in the office when you first saw him?
11:44:13 10 A. My best recollection is he was in the office.
11 Q. 313 All right. Do you know why he called?
12 A. No, but it wouldn't be unusual that he would call.
13 Q. 314 When?
14 A. To the office if he was in Dublin.
11:44:32 15 Q. 315 Right. According to him, Mr. Ahern was expecting him?
16 A. Okay.
17 Q. 316 Would you not have known, would you not have been expecting him if Mr. Ahern
18 was expecting him?
19 A. Not necessarily.
11:44:46 20 Q. 317 All right. And you saw, did you have any idea how much money was on the table?
21 A. No.
22 Q. 318 Did you have any idea what the currency was?
23 A. I saw Sterling.
24 Q. 319 Did you see any other currency?
11:45:07 25 A. Not that I can recall.
26 Q. 320 Did you see Mr. Wall take the money out of the bag?
27 A. No.
28 Q. 321 How much of the meeting were you there for?
29 A. I was there at the end to discuss where the money should go, what it would be
11:45:28 30 for.

11:45:29 1 Q. 322 Where the money should go?
2 A. Yeah.
3 Q. 323 And where was it it go?
4 A. Into the house.
11:45:38 5 Q. 324 All right. Did somebody explain that to you?
6 A. Yes.
7 Q. 325 Who?
8 A. It was for the renovation of the house.
9 Q. 326 What did Mr. Wall? This is Mr. Wall's money?
11:45:48 10 A. Yes.
11 Q. 327 When you were there in the room what did you hear Mr. Wall say about the money,
12 about how much and what it was for and so on?
13 A. I can't remember the detail of a conversation 14 years ago.
14 Q. 328 I'm not asking for the detail, just what do you remember of it?
11:46:06 15 A. I remember that the money was there for any renovation on the house.
16 Q. 329 Uh-huh.
17 A. And that it was available given that he lived in Manchester.
18 Q. 330 Uh-huh. And did you know that it was a sum like somewhere between 25,000 and
19 30,000 pounds?
11:46:24 20 A. I'm not sure I knew at that point. It may have been later that evening, it may
21 have been then, I'm not sure.
22 Q. 331 All right. And what did you pick up later in the evening that it was. How
23 much did you understand had been passed over?
24 A. I can't recall.
11:46:40 25 Q. 332 At all?
26 A. Something in the region of 30,000, something in the region.
27 Q. 333 Something in the region of 30,000?
28 A. Uh-huh.
29 Q. 334 And 30,000, did you understand it to be 30,000 Sterling in cash?
11:46:53 30 A. I didn't ask about the currency. I just know what I saw on the day.

11:46:58 1 Q. 335 But I'm just asking you, I mean, between the afternoon and the evening,
2 Ms. Larkin, did you know, did you come away, going to bed on the Saturday night
3 did you know how much money had been handed over roughly to Mr. Ahern by
4 Mr. Wall?

11:47:17 5 A. I can't recall.

6 Q. 336 You can't recall?

7 A. I can't recall.

8 Q. 337 But you say it was around 30,000?

9 A. Yes.

11:47:19 10 Q. 338 And you saw Sterling on the table?

11 A. Yes.

12 Q. 339 All right.

13
14 CHAIRMAN: Mr. Murphy, we might give Ms. Larkin a break and we'll sit again at
11:47:39 15 twelve o'clock

16 A. Thank you.

17

18 CHAIRMAN: All right.

19

11:48:15 20

21 **THE TRIBUNAL THEN ADJOURNED FOR A SHORT BREAK**

22 **AND RESUMED AS FOLLOWS:**

23

24

11:48:19 25

26 Q. 340

27

28 MR. MURPHY: Ms. Larkin, I think I just have -- just in relation to the
29 Saturday afternoon. There's really just two matters I want to touch on just
12:08:02 30 really very briefly. What was your reaction, Ms. Larkin, when on the first

12:08:09 1 time you came into the office in St. Luke's to, on this Saturday afternoon with
2 Mr. Ahern and Mr. Wall there and you saw this substantial amount of cash on the
3 table?
4 A. I was surprised.

12:08:24 5 Q. 341 Why were you surprised?
6 A. I was surprised to see the cash on the table.
7 Q. 342 Why?
8 A. It's not something that you would see every day.
9 Q. 343 I'm -- I can't hear you, I'm sorry?

12:08:43 10 A. It's not something that you would see every day.
11 Q. 344 Cash on the table?
12 A. Yes.
13 Q. 345 What did you first think when you saw it?
14 A. What's it for.

12:08:53 15 Q. 346 Right. Did you ask?
16 A. I'm sure I must have because it came out straight away what it was.
17 Q. 347 Pardon?
18 A. Because it was said straight away what it was.
19 Q. 348 Money for the house?

12:09:09 20 A. Yes.
21 Q. 349 Mr. Wall's money?
22 A. Yes.
23 Q. 350 Mr. Wall said that Mr. Ahern wasn't surprised, that he was normal, his reaction
24 was normal. Did you notice anything about Mr. Ahern's reaction?

12:09:28 25 A. I wasn't there when the money was taken out of the briefcase.
26 Q. 351 All right. Would it have been an unprecedented event for cash to have been on
27 the table like that?
28 A. It would have been an unprecedented event for me to witness that.
29 Q. 352 Yeah. And you asked what it was for and you were told?

12:09:49 30 A. I was surprised. I can't remember if I actually said what's it for.

- 12:09:54 1 Q. 353 I beg your pardon. And when you were told what it was for, were you surprised?
- 2 A. No.
- 3 Q. 354 Why not?
- 4 A. Because it made sense.
- 12:10:09 5 Q. 355 How?
- 6 A. Because it was for the renovation of the house and Michael lived in Manchester.
- 7 Q. 356 And would you expect in normal relations like that, that somebody would arrive
- 8 with 30,000 pounds in cash to hand over to the tenant to be and the person,
- 9 yourself, the administrator, as it were, to spend on the furnishings, to spend
- 12:10:38 10 on the conservatory and so on?
- 11 A. Sorry, could you repeat the question?
- 12 Q. 357 Would you think that it would be a normal way of conducting business to arrive
- 13 with, for a friend from Manchester to arrive with in and around 30,000 pounds
- 14 Sterling in cash to the Minister for Finance at the time for the building of a
- 12:10:57 15 conservatory on a house that hadn't yet been bought?
- 16 A. Given the nature of Mr. Wall's business.
- 17 Q. 358 Yes?
- 18 A. It isn't that surprising.
- 19 Q. 359 Yes. So you weren't surprised that in relation to the money that he wanted to
- 12:11:14 20 put into the house and make available, that he'd make it available in cash?
- 21 A. I didn't think about it.
- 22 Q. 360 Well, Ms. Larkin. Hold on for a second now. You come into the room, you're
- 23 surprised that there's cash there because you don't know what it's for and you
- 24 find out it's for the house?
- 12:11:34 25 A. Yes.
- 26 Q. 361 And you say that doesn't surprise you?
- 27 A. No, I didn't say that. I said I didn't think about it.
- 28 Q. 362 What was the extent of the discussion before that day, before that afternoon,
- 29 what did you know about any arrangement between Mr. Ahern and Mr. Wall in
- 12:11:59 30 relation to paying for this sort of thing?

- 12:12:07 1 A. I knew that Michael Wall was buying the house. I knew that the house was
2 suitable except for the dining area of the house.
- 3 Q. 363 Uh-huh?
- 4 A. And I knew that it was acceptable to build an extension to the house to make
12:12:20 5 the house suitable.
- 6 Q. 364 And that would have to be paid for?
- 7 A. Yes.
- 8 Q. 365 And would you not have expected that it would be paid by Mr. Wall, by his
9 cheque from Manchester or a by a transfer?
- 12:12:31 10 A. I didn't think about it at that time.
- 11 Q. 366 You didn't think about it. And would you not have expected that it would have
12 been some months later that you'd have been talking about money and making
13 money available for it?
- 14 A. I didn't think about it at that time.
- 12:12:43 15 Q. 367 You must have, Ms. Larkin?
- 16 A. I didn't think about it at that time.
- 17 Q. 368 But, Ms. Larkin, you're the person, was it that afternoon you were given the
18 job of administering this account effectively, this money?
- 19 A. I had been given the job of finding the house so it wasn't my first involvement
12:13:03 20 with the house.
- 21 Q. 369 Oh, I know that, yes. You see, you've got the afternoon, you've got evening.
22 I'm not quite sure where the agreement was that you would now take this money
23 and put it into an account and that you'd administer the money for the benefit
24 of the house. When was that agreed?
- 12:13:17 25 A. That day at some stage, I can't remember remember whether it was then or that
26 night exactly but I was certainly aware that it was for the benefit of the
27 house.
- 28 Q. 370 Well you must recall money, I mean, sorry. Sums being thrown around for
29 example, you know, the conservatory, what do you think it would cost, that kind
12:13:35 30 of thing, that afternoon?

- 12:13:36 1 A. I had no idea what a conservatory would cost.
- 2 Q. 371 And do you think Mr. Wall would have had an idea?
- 3 A. I don't know.
- 4 Q. 372 How was he going to put -- you've no idea what a conservatory, but you'd have
- 12:13:51 5 to know -- was it that afternoon that you got the responsibility for looking
- 6 after the money?
- 7 A. I can't recall exactly.
- 8 Q. 373 Right. All right. But did it not surprise you that the money was being made
- 9 available a few days after the tender had been accepted and that months before
- 12:14:12 10 there was going to be any call on the money?
- 11 A. I didn't think about it. I didn't know how long it would be before the sale
- 12 went through.
- 13 Q. 374 How long did you think it would be?
- 14 A. I don't know, I didn't think about it.
- 12:14:22 15 Q. 375 All right. What did you see happen to the money on the Saturday afternoon,
- 16 Ms. Larkin?
- 17 A. A part of the money was on table. Bertie was bringing some into the back
- 18 office and I can't remember if I saw him pick the rest up off the table and
- 19 bring it into the back office or whether I had left the office, I can't
- 12:15:00 20 remember exactly.
- 21 Q. 376 How was, I mean, Mr. Wall told us earlier, slightly different maybe yesterday
- 22 but there was 20 pounds notes and it's around 1500 notes I think. If it was 20
- 23 pound notes. Did you see the denominations?
- 24 A. I didn't take note of the denominations.
- 12:15:20 25 Q. 377 How did it, on the table what was it? Was it notes, were there coins?
- 26 A. I saw notes.
- 27 Q. 378 Saw notes?
- 28 A. I saw notes. And they were Sterling notes but on a glance I wouldn't be
- 29 familiar of what each denomination looks like in Sterling notes.
- 12:15:37 30 Q. 379 Of course. And you must have seen lots of notes?

- 12:15:40 1 A. Certainly in bundle, yeah.
- 2 Q. 380 All right. And they were laid out in bundles, were they? I mean, you know the
3 way you get a bundle of notes and I don't know maybe an elastic band or
4 something around it, is that the way they were?
- 12:16:04 5 A. I don't know, I'm trying to visualise it. There were a few bundles. I think
6 there might have been one or two on top of each other.
- 7 Q. 381 Yes. And how did Mr.-- how many -- how did Mr. Ahern transport these into his,
8 where did you say it was, into a back room?
- 9 A. Into the back office where his safe was. He had some in his hand and some was
10 still on the desk.
- 12:16:25 10
11 Q. 382 And he made a few journies to clear the table and put it all inside, is that
12 it, do you remember?
- 13 A. I can't remember. It certainly would have had to have been because some was on
14 the desk and he was taking some into the back office.
- 12:16:39 15 Q. 383 And did more money have to come out of the case after you saw it on the table?
- 16 A. I never saw any money coming out of the case.
- 17 Q. 384 All right. What colour was the briefcase?
- 18 A. I can't recall.
- 19 Q. 385 All right. And the, did you see him more than once going to the table to
12:16:59 20 remove the cash to the office?
- 21 A. I said to you I can't recall that.
- 22 Q. 386 You can't recall that. All right. Do you know where he put it?
- 23 A. I presume in the safe because he was going into the back office.
- 24 Q. 387 That's a room to which you have access?
- 12:17:13 25 A. It's adjoining the office that we were in, yes.
- 26 Q. 388 Yes. Can you say for a fact if he put it in the safe?
- 27 A. If I, if you asked me did I see him walk around the back of the desk and
28 actually put it into the safe.
- 29 Q. 389 Yes?
- 12:17:31 30 A. No.

12:17:32 1 Q. 390 All right. But you assumed that he put it in the safe?
2 A. Yes.
3 Q. 391 All of the money?
4 A. Yes.
12:17:40 5 Q. 392 All right. And would the safe then be locked normally?
6 A. Well this wasn't a normal occurrence. So I presume the safe was locked.
7 Q. 393 Well I mean when it's being used would it normally be locked?
8 A. Yes.
9 Q. 394 You assume it was locked?
12:17:55 10 A. Yes.
11 Q. 395 Did you have access to the safe?
12 A. No.
13 Q. 396 Anyway, you're presuming that he put the money in the safe?
14 A. Yes.
12:18:08 15 Q. 397 And as you left, sorry, as Mr. Wall left the meeting, the chat, what was your
16 understanding of the state of play in relation to that money?
17 A. I knew the money was for the house. I can't recall the details of every bit of
18 the conversation because the conversation between that afternoon and that
19 evening ...
12:18:35 20 Q. 398 All right?
21 A. Is very much ...
22 Q. 399 All right?
23 A. Together in my mind.
24 Q. 400 All right. Well can we take it anyway that you're aware that at that afternoon
12:18:42 25 in St. Luke's Mr. Wall gave cash, a substantial sum, you don't know how much
26 and I think but you did say that somewhere during the day you heard that it was
27 approximately 30,000 I think?
28 A. Yes.
29 Q. 401 And you saw Sterling?
12:18:58 30 A. Yes.

12:18:59 1 Q. 402 Cash. And that that sum was handed over to Mr. Ahern and received by
2 Mr. Ahern, is that right?
3 A. Yes, yes.
4 Q. 403 But what it was, was it was being made available for the house, isn't that
12:19:11 5 right?
6 A. Yes.
7 Q. 404 And that Mr. Ahern removed this to a back office?
8 A. Yes.
9 Q. 405 And you assumed put it in a safe?
12:19:17 10 A. Yes.
11 Q. 406 Of all that you are certain?
12 A. Yes.
13 Q. 407 All right. But you don't know if at that, did you -- sorry. You don't know at
14 that moment, for example, whether or not you were going to be in charge of the
12:19:32 15 money or whether you were to open an account and all of that kind of thing?
16 A. That's what I'm explaining to you, Henry. That I cannot separate.
17 Q. 408 No, no, I understand?
18 A. The conversations.
19 Q. 409 So it will be by the end of the evening at least, whether it happened in the
12:19:46 20 afternoon or the evening, you knew that you were in charge of the money and you
21 were going to, or did you?
22 A. I would have known by the end of the evening.
23 Q. 410 Yeah?
24 A. But I would have also known that I had also been dealing with the house from
12:19:59 25 the onset insofar as I had been sourcing a house.
26 Q. 411 What's that got to do with it?
27 A. It wasn't surprising to be part of it. So it wasn't something that was sprung
28 on me.
29 Q. 412 No, no?
12:20:10 30 A. On a particular time so that I could say yes at that particular moment in time.

- 12:20:14 1 Q. 413 No, I wasn't suggesting. You were delighted to be of assistance?
- 2 A. Yes. Well maybe not delighted but happy to be of assistance.
- 3 Q. 414 But by the end of the evening anyway you knew that wherever that money was
- 4 going to be, it was going to be for the stamp duty and the conservatory and you
- 12:20:34 5 would be in charge of the dispensing of it?
- 6 A. I knew that the money was for the house.
- 7 Q. 415 Yes?
- 8 A. And that I would be in charge of the dispensing of it.
- 9 Q. 416 And did you know by the end of the evening that it was to go into an account?
- 12:20:46 10 A. Well once I was in charge of the dispensing of it there would be no question
- 11 but that it would go into an account.
- 12 Q. 417 So what did you do about that? Did you -- I mean it's in Mr. Ahern's safe you
- 13 think on the Saturday evening and before we get to his request to you on Sunday
- 14 evening were you assuming that you'd bring that money to the bank and open an
- 12:21:06 15 account?
- 16 A. Yes.
- 17 Q. 418 Were you?
- 18 A. Yes, I don't know whether it was an assumption or it was a statement, I don't
- 19 know. I certainly was aware.
- 12:21:12 20 Q. 419 That you would be going to the bank to deposit the money in an account you'd
- 21 open in your own name?
- 22 A. Explain the question again so I can be very precise for you.
- 23 Q. 420 Did you know at the end of Saturday evening that you would be taking that, that
- 24 you would be taking that money at some stage to the bank to lodge it into a new
- 12:21:40 25 account to be opened in your name?
- 26 A. At the end of the Saturday evening, yes.
- 27 Q. 421 You did. As a result of discussion with Mr. Brennan and Mr. Ahern and
- 28 Mr. Wall, is that right?
- 29 A. Yes, yes, yes.
- 12:21:50 30 Q. 422 All right. Now, I take it that if you knew that, at the moment of knowing that

- 12:21:56 1 you knew precisely how much money you were going to be bringing to the bank to
2 put into this account?
- 3 A. We're talking in legal terms here and if you say precisely then I can't say
4 precisely. I was aware that it was in and around 30,000.
- 12:22:21 5 Q. 423 Well, now, hold on a second, Ms. Larkin. If you're now going to be in charge
6 of this money, somebody else's money and your brief is to open an account in
7 your own name and administer that money for the house and presumably account
8 for it you would have to know?
- 9 A. I was dealing with my life partner and a friend of his. So I would have taken
10 the money and lodged it.
- 11 Q. 424 And whose money was it?
- 12 A. It was Michael's money.
- 13 Q. 425 But he wasn't your life partner?
- 14 A. No, Bertie was.
- 12:22:52 15 Q. 426 Yes.
- 16 A. But I spoke with Bertie about it as well.
- 17 Q. 427 You'd have to know precisely how much money you were receiving from Mr. Wall or
18 from Mr. Ahern on behalf of Mr. Wall to put it into the account, wouldn't you?
- 19 A. I can't recall that I did.
- 12:23:06 20 Q. 428 You spent the morning telling us how concerned you were when coming into the
21 Tribunal to answer questions about, that you would have administered everything
22 properly and you would be seen to and that there would be nothing wrong there,
23 isn't that right?
- 24 A. Yes.
- 12:23:25 25 Q. 429 The starting point for all of that is how much money did you receive?
- 26 A. Well nobody questioned the lodgement so there was no question about it, it
27 wasn't something ...
- 28 Q. 430 All right. Now, and I presume, sorry, so on the Saturday evening you know
29 you're in charge of this money, isn't that right, on behalf of Mr. Wall, is
12:23:45 30 that the state of affairs?

12:23:47 1 A. I know that I'm in charge of the renovations of the house.

2 Q. 431 And this is the money for that?

3 A. Yes.

4 Q. 432 All right. Right. And I presume you would have intended to go to the bank

12:23:56 5 first thing on Monday morning not to be leaving it in the safe, is that right?

6 A. That was something that was discussed with Bertie.

7 Q. 433 When?

8 A. On the Saturday night and the Sunday.

9 Q. 434 No, no. But surely. Sorry, Ms. Larkin. What I'm getting at is I know

12:24:09 10 Mr. Ahern asked you to collect a briefcase and bring it to the bank?

11 A. Yes.

12 Q. 435 But independently of that, you as a person who is given this money. Sorry, who

13 is being asked to look after this money and do with it as we've discussed,

14 presumably your idea was independently of what Mr. Ahern might say I would go

12:24:28 15 to the bank at the first opportunity on Monday to lodge it?

16 A. No, I spoke to Gerry on the Saturday as to the best way of dealing with it.

17 Q. 436 And what did he say?

18 A. Open a separate account for it.

19 Q. 437 Okay. But all I'm saying is was it your intention to go to the bank with the

12:24:44 20 money on Monday morning?

21 A. I can't recall if it was my intention on Monday morning but certainly once it

22 would have been administered it would have been my intention to show where it

23 went.

24 Q. 438 That's not relevant, Ms. Larkin. That's not what I'm asking you. You are now

12:24:58 25 the person who has responsibility for this money and it is now in a safe not

26 earning interest. Presumably you are going to lodge it at the first instance?

27 A. Once I started to administer the money I would have kept a record of where it

28 went.

29 Q. 439 All right. Sunday evening you said I think Mr. Ahern asked you to do

12:25:17 30 something, is that right?

12:25:19 1 A. Yes.

2 Q. 440 All right. What did he ask you to do?

3 A. He asked me to take the briefcase in to Philip in the bank.

4 Q. 441 Right.

12:25:28 5 A. And he said he would ring ahead to Philip and he also asked me to open an

6 account for his money in relation to the house.

7 Q. 442 All right. This was, yes, and that's the 50,000?

8 A. Yes.

9 Q. 443 And we'll come to that?

12:25:43 10 A. Yes.

11 Q. 444 But this was Sunday evening Mr. Ahern said this to you?

12 A. I think so.

13 Q. 445 Yeah.

14 A. I can't be specific.

12:25:51 15 Q. 446 Well it was probably Sunday?

16 A. It was certainly over the weekend, yes.

17 Q. 447 And he wanted you to sorry. Please, what did he ask you to do?

18 A. He asked me to open an account.

19 Q. 448 Yeah?

12:26:02 20 A. For him for the money that he would put into the house.

21 Q. 449 Yes?

22 A. And to bring Michael's money in to the bank.

23 Q. 450 Did he give you specifics about bringing Michael's money to the bank, what did

24 he, I mean ...

12:26:15 25 A. He said he would ring ahead to Philip.

26 Q. 451 All right. When was he going to do that?

27 A. On the Monday, he was going to Brussels on the Monday so he couldn't go himself

28 to the bank.

29 Q. 452 No but he was going to ring Philip was he?

12:26:28 30 A. Yes.

- 12:26:29 1 Q. 453 All right. Was he going to, what time was he going to Brussels at?
- 2 A. I don't recall.
- 3 Q. 454 But did he?
- 4 A. It could have been Strasbourg now.
- 12:26:45 5 Q. 455 Pardon?
- 6 A. It could have been Strasbourg, it could have been Brussels, I can't recall to
- 7 be honest.
- 8 Q. 456 He was leaving Casement at seven in the morning?
- 9 A. Okay.
- 12:26:54 10 Q. 457 But he could have rung Philip Murphy on his mobile, I suppose?
- 11 A. I'm not sure whether mobiles were around then.
- 12 Q. 458 I've no idea?
- 13 A. And you give out to me for not remembering detail.
- 14 Q. 459 How did you think he was going to contact Mr. Murphy?
- 12:27:11 15 A. He was going to phone him.
- 16 Q. 460 All right. Did he say, what were the mechanics though, when he's having this
- 17 conversation with you the money is in the safe in St. Luke's and he wants you
- 18 to bring it to the bank and open an account and he would phone Mr. Murphy in
- 19 advance?
- 12:27:29 20 A. Yes.
- 21 Q. 461 What did he say to you about getting the money?
- 22 A. He would leave it in a briefcase beside the desk.
- 23 Q. 462 All right. Which desk?
- 24 A. His desk, the back office.
- 12:27:38 25 Q. 463 The small or the back office?
- 26 A. The back office.
- 27 Q. 464 All right. So did you go, when did you go to St. Luke's to collect the
- 28 briefcase?
- 29 A. I collected it on the Monday morning at some stage.
- 12:27:54 30 Q. 465 All right. You just go in and go into his office and then go into the back

- 12:28:09 1 office and you collect the briefcase, is that it?
- 2 A. Yes.
- 3 Q. 466 What briefcase was that?
- 4 A. It was a hard briefcase but I can't remember. It was a hard briefcase.
- 12:28:15 5 Q. 467 Yes. And do you remember where it was in the room?
- 6 A. Beside, he told me it would be beside his desk because there were a series of
- 7 briefcases always in front of his desk with Government papers in them.
- 8 Q. 468 I see. And was this his briefcase?
- 9 A. All of them were his briefcases.
- 12:28:34 10 Q. 469 This particular one?
- 11 A. I assume so.
- 12 Q. 470 Well you'd recognise it, wouldn't you?
- 13 A. Well there was a series of briefcases all with different papers in them, some
- 14 could have been departmental briefcases.
- 12:28:47 15 Q. 471 All right. So you collected the briefcase, I think you said sometime on Monday
- 16 morning?
- 17 A. Yes.
- 18 Q. 472 And this has this money in it and you were heading off to the bank expecting to
- 19 be met by Mr. Murphy presumably.
- 12:28:58 20 A. Yes.
- 21 Q. 473 Driving were you?
- 22 A. No.
- 23 Q. 474 Did you get a taxi?
- 24 A. No, I got a lift.
- 12:29:02 25 Q. 475 You got a lift?
- 26 A. Yes.
- 27 Q. 476 Who drove you?
- 28 A. Bertie's driver.
- 29 Q. 477 All right. And so you go to O'Connell Street?
- 12:29:11 30 A. Yes.

- 12:29:12 1 Q. 478 And you get out of the car and you go into the bank with, carrying the
2 briefcase?
3 A. Yes.
4 Q. 479 And what did you do then?
12:29:20 5 A. I met Mr. Murphy who brought me into his office.
6 Q. 480 Where did you meet him?
7 A. I asked for him and he met me in the foyer.
8 Q. 481 All right. Would this have been the first occasion that you brought a
9 substantial amount of cash on behalf of Mr. Ahern to the bank?
12:29:41 10 A. I didn't bring a substantial amount of cash on behalf of Mr. Ahern to the bank.
11 I brought a substantial amount of cash on behalf of Mr. Wall to the bank.
12 Q. 482 Fine. Okay. Well in connection with Mr. Ahern?
13 A. Yes.
14 Q. 483 Had you ever brought a substantial amount of cash on behalf of Mr. Wall or
12:29:56 15 Mr. Ahern to the branch before?
16 A. No.
17 Q. 484 No. All right. You asked for Mr. Murphy and he brought you into his office?
18 A. Yes.
19 Q. 485 What did you say to him?
12:30:07 20 A. I didn't ...
21 Q. 486 Sorry. First of all, have you any doubt that it was Mr. Murphy?
22 A. No.
23 Q. 487 He was the person years earlier, Mr. Ahern knew him met him at some function,
24 asked him would he meet you and look after your banking affairs, and you were
12:30:22 25 with him for a number of years, isn't that right?
26 A. I'm sure it is right. I'd have to look at the dates.
27 Q. 488 That's what Mr. Philip Murphy has told us?
28 A. All right. I deal with Mr. McNamara now and I can't remember dates.
29 Q. 489 There was two gentlemen but he was your first introduction?
12:30:41 30 A. Yes.

12:30:41 1 Q. 490 And you would have been a customer since, I think the late '80s?
2 A. Yes.
3 Q. 491 You knew Mr. Murphy reasonably well?
4 A. Well I knew him.
12:30:49 5 Q. 492 And you'd been in his office, his own room before?
6 A. No.
7 Q. 493 This was the first time?
8 A. I can't recall being in his own room before.
9 Q. 494 All right. And he brought you into the room, into his office?
12:30:59 10 A. Yes.
11 Q. 495 And he'd had a phone call from Mr. Ahern, had he?
12 A. Yes.
13 Q. 496 All right. So what did you say to him?
14 A. I didn't need to say anything to him.
12:31:08 15 Q. 497 What did you do? Did he say anything to you?
16 A. Yes.
17 Q. 498 What?
18 A. He said he would take it and he said he would get me the documents to lodge.
19 That there was money to lodge into Bertie's account or from Bertie's account
12:31:20 20 into my account.
21 Q. 499 All right. So we are talking about the transfer of 28,000 and 22,000 from two
22 accounts of Mr. Ahern into a new account to be opened in your name, is that it?
23 A. Yes.
24 Q. 500 Mr. Ahern had told him about that on the phone?
12:31:33 25 A. Must have.
26 Q. 501 He was up to speed on all of that?
27 A. Yes.
28 Q. 502 And he was going to get the documents and whatever had to be -- the paperwork
29 that had to be done, is that right?
12:31:42 30 A. Yes.

12:31:42 1 Q. 503 So that at the end of that day you have 50,000 in your new account, which is
2 Mr. Ahern's money, is that right?
3 A. Yes.
4 Q. 504 In a new account?
12:31:50 5 A. Yes.
6 Q. 505 And all right. So what about the briefcase?
7 A. He took it.
8 Q. 506 Did he just take it?
9 A. He took it.
12:32:01 10 Q. 507 Did you say anything to him about it?
11 A. No.
12 Q. 508 Did he say anything to you about it?
13 A. No.
14 Q. 509 He took the briefcase?
12:32:08 15 A. He did.
16 Q. 510 And what did he do with it?
17 A. He took it out of the office.
18 Q. 511 He took it out of the office. Did you tell him what to do with it?
19 A. He knew what to do with it.
12:32:25 20 Q. 512 Sorry, did you tell him what to do with the contents?
21 A. Well he knew what to do with it.
22 Q. 513 Which was what?
23 A. To open an account with the contents.
24 Q. 514 Another account in your name?
12:32:34 25 A. Yes.
26 Q. 515 All right. So he took the briefcase out of the office and what did he do then?
27 A. He brought back the paperwork for me to sign.
28 Q. 516 What about the briefcase, did it come back?
29 A. Yes.
12:32:49 30 Q. 517 With the money in it?

12:32:49 1 A. I didn't open it. I presume there was no money in it.

2 Q. 518 Sorry. I should have asked you, Ms. Larkin. From the time you collected the

3 briefcase in St. Luke's to getting into Mr. Murphy's office did you look in the

4 briefcase?

12:33:01 5 A. No.

6 Q. 519 Did Mr. Ahern tell you how much was in it?

7 A. I'm sure he must have.

8 Q. 520 How much did he say was in it?

9 A. I don't recall.

12:33:11 10 Q. 521 You must recall, Ms. Larkin?

11 A. I don't recall.

12 Q. 522 You must recall how much money you had in the briefcase when you walked into

13 the bank that day if Mr. Ahern told you?

14 A. I don't recall.

12:33:22 15 Q. 523 Roughly, how much was it?

16 A. I don't recall. I assumed it was the 30,000 that had been discussed or in or

17 around the 30,000 that had been discussed.

18 Q. 524 All right. You assumed it was 30,000?

19 A. Well when I got the lodgement docket back it was 28 something something

12:33:37 20 something which would in my view equate to the 30,000.

21 Q. 525 That's fine. We'll come to that in a second. As you're going in you're

22 assuming that it's 30,000?

23 A. Yes.

24 Q. 526 Sterling?

12:33:49 25 A. I didn't think about it. All I saw was Sterling, yes.

26 Q. 527 Now, Mr. Murphy takes the briefcase, goes out of the office that you're in with

27 him?

28 A. Uh-huh.

29 Q. 528 And he comes back then with the closed briefcase?

12:34:04 30 A. Uh-huh.

12:34:04 1 Q. 529 All right. And what happened then?
2 A. I took the briefcase and the lodgement docket and left.
3 Q. 530 All right. But you didn't look in the briefcase?
4 A. No.
12:34:20 5 Q. 531 Do you assume A, that all that was in it was the money that Mr. Ahern had left
6 for you. And B, that it was emptied by Mr. Murphy?
7 A. Yes.
8 Q. 532 All right. You assumed you were taking out an empty briefcase?
9 A. Yes.
12:34:32 10 Q. 533 Fine.
11 A. I was more concerned with getting back to the car to hear what was happening on
12 the radio.
13 Q. 534 About what?
14 A. Because it was the day that Dick Spring pulled the plug on Fianna Fail in
12:34:43 15 Government.
16 Q. 535 Oh, yes. Yes. It was also --
17 A. Which makes me able to recall the events.
18 Q. 536 It's also a day, it's also a day when you were doing a fairly big financial
19 transaction in the bank, isn't that right?
12:34:59 20 A. I was more concerned about what was happening on the radio.
21 Q. 537 50,000 transferred from Mr. Ahern's two accounts into a new account in your
22 name and this 30,000 odd or whatever it is into a new account from Mr. Wall,
23 isn't that right?
24 A. Yes.
12:35:13 25 Q. 538 All right. So Mr. Murphy brings back. Mr. Murphy has no, doesn't, can't
26 recall this. I mean, sorry. He's not saying he didn't do it or anything like
27 that but he doesn't have a specific recollection. Would that surprise you?
28 A. I can't account for other people's ...
29 Q. 539 All right. How many other occasions would you have had a substantial cash
12:35:43 30 dealing with Mr. Murphy?

- 12:35:44 1 A. One other occasion when I withdrew the 50,000.
- 2 Q. 540 All right. So you get the briefcase back. You don't look in it. You assume
- 3 it's been emptied and eventually you take that out with you, is that right?
- 4 A. Yes.
- 12:35:59 5 Q. 541 How long were you with Mr. Murphy?
- 6 A. I've no idea.
- 7 Q. 542 Five minutes?
- 8 A. I have no idea.
- 9 Q. 543 All right. And?
- 12:36:06 10 A. I have no idea how long I'm sitting here. So I have no idea.
- 11 Q. 544 All right. And about the paperwork. What paperwork was done?
- 12 A. I signed the -- presumably they were lodgement slips.
- 13 Q. 545 Yeah?
- 14 A. Or transfer slips.
- 12:36:20 15 Q. 546 It took its course, the usual you would expect of and you signed these, these
- 16 would be filled in by Mr. Murphy or somebody on his behalf?
- 17 A. Mr. Murphy brought them in to me.
- 18 Q. 547 Were they filled in already?
- 19 A. They were.
- 12:36:33 20 Q. 548 All right. Okay. Sorry. What did you say?
- 21
- 22 CHAIRMAN: She said that they were filled in already.
- 23
- 24 Q. 549 They were filled in already. Thank you, Chairman. They were filled in so they
- 12:36:49 25 just require your signature, is that it
- 26 A. Yes.
- 27 Q. 550 And we know we're dealing request two sets here because we're dealing with the
- 28 opening of the two accounts, is that it?
- 29 A. Yes.
- 12:36:58 30 Q. 551 All right. And then you have to sign for the lodgement of this money, this

12:37:02 1 28,772.90 to your new account, isn't that it?

2 A. Yes.

3 Q. 552 And do you recall signing a bank docket opening that account?

4 A. I recall paperwork.

12:37:24 5 Q. 553 Paperwork. Do you recall signing a docket that lodged the 28,772.90 into that

6 new account of yours?

7 A. I recall paperwork and I recall being aware what was going into the account.

8 Q. 554 Yes?

9 A. So I must have.

12:37:40 10 Q. 555 All right. And you knew that what was going into the account was 28,772.90?

11 A. Well if I recall I must have, yes.

12 Q. 556 Yes?

13 A. Yes.

14 Q. 557 And you would have signed. You recall that you did sign your name, is that

12:38:03 15 right?

16 A. I signed my name on documents.

17 Q. 558 But you're not sure now what they were?

18 A. Well I presume they were those, yeah.

19 Q. 559 All right. All right. All right. So Mr. Murphy --

12:38:14 20 A. But you would have copies of all of these documents.

21 Q. 560 Pardon?

22 A. You would have copies of all of these documents from discovery.

23 Q. 561 We don't have your name on anything?

24 A. Don't you?

12:38:25 25 Q. 562 No?

26 A. Are you sure?

27 Q. 563 We have internal bank dockets.

28 A. Are you sure you don't have my name on something. I don't think that's true,

29 Henry.

12:38:34 30 Q. 564 In relation to the lodgement of the 28,772 I believe we haven't got anything --

12:38:39 1
2 MR. MILLAR: Sorry, Mr Chairman, could I refer Mr. Murphy to page 19106.
3 That might assist. This of course is a Tribunal document which has been
4 furnished to us in the course of this process.

12:39:04 5
6 CHAIRMAN: Well do you recognise that document?
7 A. That's my signature at the end of that document.
8
9 CHAIRMAN: All right.

12:39:09 10
11 Q. 565 And what is the document, I can't read it on the screen, Ms. Larkin. Do you
12 know?
13 A. Well perhaps Des might assist you because he ...
14 Q. 566 Are you opening an account there?
15 A. You would have all of the transcripts from the bank so presumably you'd have a
16 record of it there.
17
18 CHAIRMAN: We'll have to look at a hard copy.
19

12:39:28 20 MR MILLAR: The hard copy, Mr. Chairman to assist. It says at the top,
21 28,772.90. The 5th of December. Memorandum of SSA Term Account and it gives
22 the name then and narrative says Celia Larkin and her address at North Priory,
23 Navan Road, Dublin and so forth. It's clearly a document that identifies and
24 her signature is on it. And it's obviously one of the documents used in the
12:39:52 25 opening of this account.

26 Q. 567 That's fine, thank you Mr. Millar. Ms Larkin, I'm sorry, Mr Murphy went out
27 with a briefcase, came back and you assumed it was empty and you eventually
28 take it out with you. You did the paperwork. Now, what you had brought in was
29 Sterling and what you lodged was Irish, 28,772.90. So it had to be converted
12:40:26 30 from Sterling into Irish, isn't that right?

12:40:28 1 A. It would, yes.

2 Q. 568 And we have been told that when these conversions are done from one currency to

3 another there is a machine that produces a tally roll and a duplicate and the

4 customer gets one or other of these, I don't know, anyway gets a tally roll as

12:40:54 5 a receipt and also a notification of how they did on their conversion, what the

6 rate was and what the currency converted into. Do you recall getting that?

7 A. I recall the paperwork. I don't recall the specifics of the paperwork.

8 Q. 569 But do you recall getting a receipt?

9 A. It's on the screen.

12:41:21 10 Q. 570 Do you recall, do you recall getting -- there has to have been a tally roll,

11 Ms. Larkin. I'm not talking about the money that goes into your account. I'm

12 talking about the money that converts from the Sterling into the Irish Pounds.

13 That conversion is done on a particular machine and it produces a tally roll.

14 So that as you will know from going into the bank if one is going away on

12:41:52 15 holidays you get a little docket or a receipt or a tally roll or whatever it is

16 that shows, you know, whatever, 500 Irish and so many pesetas, or whatever it

17 is, isn't that right?

18

19 MR. MILLAR: Sorry to interrupt again, Mr. Chairman.

12:42:09 20

21 To be fair to the witness, in relation to this matter. I think it would be

22 only reasonable to put it on screen and put it to her. If I could refer you,

23 please, to Tribunal document 19113 which is the credit docket for this

24 lodgement.

12:42:22 25

26 CHAIRMAN: No, no, but this is -- Mr. Murphy is asking Ms. Larkin if she got a

27 docket which one might normally expect to get if you're exchanging one currency

28 for another showing a breakdown of the conversion rate. Do you remember if you

29 got anything of that nature?

12:42:47 30 A. I don't recall.

12:42:47 1
2 CHAIRMAN: All right.
3 A. I don't recall the specifics of the dockets.
4 Q. 571 No. Ms. Larkin, usually if one goes into a bank with a foreign currency and
12:43:03 5 you get it converted into your own currency you will be curious as to what you
6 get for what you brought in, isn't that right?
7 A. Presumably.
8 Q. 572 Presumably?
9 A. Uh-huh.
12:43:17 10 Q. 573 Well if you bring 1,000 pounds in Sterling into the Irish bank you'd like to
11 know what you'd get for it, wouldn't you?
12 A. Yes.
13 Q. 574 All right. You're not interested in the precise rate of exchange but you want
14 to know what it converts into?
12:43:31 15 A. Yes.
16 Q. 575 And particularly if you are bringing money that belongs to somebody else to go
17 into your own account you will want to know?
18 A. But you're assuming that these people were strangers.
19 Q. 576 How does that come into it though, Ms. Larkin?
12:43:45 20 A. It never entered my head that there was anything other than bringing it in and
21 lodging it and bringing back the receipts. That's all.
22 Q. 577 Bringing back what?
23 A. The paperwork. Receipts of lodgement which I did do.
24 Q. 578 Yes. But what about the docket, the receipt, the tally roll that shows how
12:44:03 25 much you get for your Sterling amount?
26 A. I can't say what was in the receipts. I can't remember the detail of that.
27
28 CHAIRMAN: I think in fairness to Ms. Larkin, they said she did get dockets or
29 paperwork. She can't remember the specifics of what were in the paperwork.
12:44:17 30

12:44:17 1

2 Q. 579 Yes. All right. All right. What did you do with those docketts, with the

3 paperwork?

4 A. I would have left it on the desk in St. Luke's.

12:44:26 5 Q. 580 Yes. Did you know, Ms. Larkin, at any point then that day how much money you

6 had handed over to the bank and it was converted into 28,772.90?

7 A. The precise amount.

8 Q. 581 Yes?

9 A. Until it was 28. No. But I knew it was 28,77 -- whatever, what is it 28,77?

12:44:56 10 Q. 582 28,772.90?

11 A. Okay.

12 Q. 583 Did you not have to account, you were going to be and you have already told us

13 that you were concerned, you were going to have to account for the expenditure

14 of the money, isn't that right?

12:45:11 15 A. I left the paperwork on the desk and nobody queried it after that.

16 Q. 584 Yes. And what you know is that you put, that what went into your new account

17 was 28,772.90?

18 A. Yes.

19 Q. 585 But you have no idea what Sterling sum you gave to Mr. Murphy that converted

12:45:29 20 into that?

21 A. No. Nor did anybody question the documents.

22 Q. 586 You thought you'd brought in approximately 30,000 Sterling?

23 A. Yes.

24 Q. 587 Did you not get a surprise when you saw 28,772?

12:45:56 25 A. Not, no, because of the fluctuation of exchange rates with Irish Pounds at the

26 time. Irish Pounds I think might have been more valuable than Sterling at that

27 stage.

28 Q. 588 But if Mr. Wall was to have been, say he knew, believed that he gave you

29 roughly 30,000 pounds Sterling and Mr. Ahern, wouldn't they want to know how

12:46:16 30 much you got for it. Not that they would be questioning you in any way but

- 12:46:21 1 they would be just interested to know how much the Sterling?
- 2 A. Nobody queried me so obviously there was no query in relation to it.
- 3 Q. 589 When you were in the bank with Mr. Murphy you didn't, you just gave the case
- 4 over and did the paperwork?
- 12:46:34 5 A. Yes.
- 6 Q. 590 Opening a new account in your name?
- 7 A. Yes.
- 8 Q. 591 And you came away knowing that what went in was the figure, 28,772.90?
- 9 A. Yes.
- 12:46:42 10 Q. 592 So that you as the person who had charge of this money on this particular day
- 11 had no way of telling anybody, if it was ever required, how much money you had
- 12 brought in. I mean, to make sure for example that you hadn't taken some of it
- 13 or whatever?
- 14 A. I don't think there was ever any question with my life partner that he would
- 12:47:05 15 think I had taken any money at all. Are you suggesting I did?
- 16 Q. 593 I'm not suggesting anything of the sort but I'm suggesting that as somebody as
- 17 a careful business person going in like that?
- 18 A. I wasn't a business person at that time.
- 19 Q. 594 As anybody going in like that with that sum of money, you would want to be able
- 12:47:24 20 to have a document that would show that was the Sterling I produced and that
- 21 was the Irish I got for it?
- 22 A. I left all of the paperwork on the desk at St. Luke's.
- 23 Q. 595 You don't know if it included this tally roll?
- 24 A. I can't remember the detail of the paperwork.
- 12:47:37 25 Q. 596 All right. Were you there for long with Mr. Murphy do you think before he came
- 26 back with the paperwork?
- 27 A. I told you, I can't recall.
- 28 Q. 597 Because all of that money presumably would have to have been counted by
- 29 somebody in the bank?
- 12:48:06 30 A. Yes.

- 12:48:07 1 Q. 598 And converted?
- 2 A. Yes.
- 3 Q. 599 All right. Did you get in touch with Mr. Wall subsequently to tell him that
- 4 you'd done all of that?
- 12:48:23 5 A. No.
- 6 Q. 600 No. All right. And now, Ms. Larkin, I just want to ask you, on that
- 7 particular day, as we've already touched on, there was a transfer into another
- 8 account to be opened that day in your name, the sum of 50,000 pounds,
- 9 Mr. Ahern's money, isn't that right?
- 12:49:05 10 A. Yes.
- 11 Q. 601 Now, why was that money going into your account?
- 12 A. It was part of money to be administered on the house.
- 13 Q. 602 Yes. And what kind of expenditure on the house?
- 14 A. The general decoration, upgrading of the house.
- 12:49:40 15 Q. 603 Yes. And that couldn't start, of course, until you got possession of the
- 16 house, isn't that right?
- 17 A. Yes, yes.
- 18 Q. 604 And that wasn't going to be for a few months, isn't that right?
- 19 A. At that stage we didn't know.
- 12:49:45 20 Q. 605 Yes. And was the idea that Mr. Ahern would transfer that money from his, as he
- 21 did, from his accounts into your account so that you would then have charge of
- 22 that money for the purpose of the expenditure on whatever on the house, is that
- 23 right?
- 24 A. Yes.
- 12:50:07 25 Q. 606 And can you tell us what happened to that 50,000?
- 26 A. Be more specific.
- 27 Q. 607 On the 5th of December oh, yes sorry I don't mean about, sorry, on the 5th of
- 28 December the money went into your account?
- 29 A. Yes.
- 12:50:40 30 Q. 608 What happened next in relation to that account and that money?

- 12:50:44 1 A. It was withdrawn in January and given back to Mr. Ahern.
- 2 Q. 609 Yes. And why did that happen?
- 3 A. Two reasons. One was that it was a demand. It wasn't a demand account, it was
- 4 a fixed term deposit account.
- 12:51:11 5 Q. 610 Uh-huh?
- 6 A. And therefore it wasn't easily accessible.
- 7 Q. 611 Yes.
- 8 A. For expenditure that would come up and the second reason is he asked me for it.
- 9 Q. 612 Now, the first reason is irrelevant, isn't that right? Because you solved that
- 12:51:28 10 by putting it into a different account whereby he could get it on demand?
- 11 A. Say that again.
- 12 Q. 613 The first reason is irrelevant, the fact that it was, whatever account it was,
- 13 that you couldn't get the money immediately?
- 14 A. Could have transferred it into another account. Asked me for the money. The
- 12:51:46 15 second reason is he asked me for it.
- 16 Q. 614 We will come to that. The first reason is irrelevant. That's not a reason for
- 17 withdrawing the money isn't that right?
- 18 A. It's a reason for taking it out of that account.
- 19 Q. 615 Oh, yes, yes?
- 12:51:55 20 A. Yes.
- 21 Q. 616 But if you want to carry out the intention from the 5th of December, namely, to
- 22 put the 50,000 into the account to have it available you just simply put it
- 23 into another account, you just change your account?
- 24 A. If there was expenditure straight away.
- 12:52:10 25 Q. 617 Didn't you do that subsequently, in June you did that, you found you had this
- 26 account that you couldn't take the money out on demand so you actually opened
- 27 another account?
- 28 A. Yes.
- 29 Q. 618 Isn't that right?
- 12:52:20 30 A. Yes, the house was purchased at that stage.

- 12:52:23 1 Q. 619 Pardon?
- 2 A. The house was purchased at that stage.
- 3 Q. 620 I know that, but you put the -- the 50,000 went into your account in December?
- 4 A. Yes.
- 12:52:32 5 Q. 621 For a particular reason?
- 6 A. Yes.
- 7 Q. 622 And one of the drawbacks of that account was you didn't get the money
- 8 immediately?
- 9 A. Yes.
- 12:52:38 10 Q. 623 The answer to that is to put it into an account in which you can get it
- 11 immediately, isn't that right?
- 12 A. It would or to take it out in cash, in which case you could get access to it
- 13 immediately.
- 14 Q. 624 Why would you do that if you'd already put it in a month earlier?
- 12:52:52 15 A. It wasn't my money and Mr. Ahern -- or Bertie asked for it back.
- 16 Q. 625 That's the second reason. Why did Mr. Ahern ask you for the money back?
- 17 A. Ask him.
- 18 Q. 626 No, but I'm asking you, Ms. Larkin. He will be asked but I'm asking you. 5th
- 19 of December money is transferred into a new account in your name for a specific
- 12:53:11 20 reason in relation to Beresford Avenue?
- 21 A. Yes.
- 22 Q. 627 And in January he asks you to withdraw that money. Does he ask you to withdraw
- 23 it in cash?
- 24 A. Yes.
- 12:53:19 25 Q. 628 All right. Why? He must have explained it to you?
- 26 A. He didn't.
- 27 Q. 629 If he didn't explain it to you you must have asked him?
- 28 A. I didn't.
- 29 Q. 630 You just withdrew it?
- 12:53:29 30 A. Yes.

12:53:29 1 Q. 631 All right.
2
3 Could we have 18066, please.
4

12:54:04 5 This is your first statement for the meeting on 14th of June 2006, Ms. Larkin.
6 And if I can just read out what you've said in that under the heading the first
7 deposit account. You say:
8
9 "In or about late 1994 and early 1995 Mr. Bertie Ahern was considering moving
12:54:22 10 house. Ultimately he agreed to rent 44 Beresford, Griffith Avenue, Glasnevin
11 which was being acquired by a friend. The house was a secondhand house which
12 required renovation. Mr. Ahern was to fit out the house. He asked for my
13 assistance in fitting out the property. It was estimated it would cost 50,000
14 Irish to cover the cost of the fit-out.

12:54:41 15
16 I opened a deposit account, the first deposit account in AIB, O'Connell
17 Street, Dublin 1 for the purpose of receiving the 50,000 Irish from Mr. Ahern.
18 The account number was 1/L/11620/015. The account was a 28 days fixed deposit
19 account. The account was in my name. Mr. Ahern transferred 50,000 Irish into
12:55:02 20 the first deposit account on the 5th December 1994.
21
22 On the 19th January 1995 I withdrew the entire 50,000 pounds in cash from the
23 first deposit account and gave it back to Mr. Ahern.
24

12:55:16 25 A copy of the statement for this account is in schedule one".
26
27 It was on the 19th of January you withdrew it, was it Ms. Larkin?
28 A. The paperwork says that. I can't recall the exact day.
29 Q. 632 There was some confusion about the 19th or the 27th, I think. Do you know
12:55:29 30 anything about that?

12:55:29 1 A. No.

2 Q. 633 But anyway "on the 19th January I withdrew the entire 50,000 Irish in cash from

3 the first deposit account and gave it back to Mr. Ahern".

4

12:55:44 5 And now if we could have 18019, please.

6

7 At the answer under 194. Yeah. "And I honestly can't recall how that went in.

8 I don't know whether the " I think this is the 50,000 going into the account

9 on the 5th of December. I'm not too concerned about that just at this moment.

12:56:22 10 "And I honestly can't recall how that went in". Sorry, this is what you said

11 at interview Ms. Larkin "I don't know whether the money was transferred from

12 somewhere, I don't know, I can't remember. I think it may have been

13 transferred I don't know. Now, that again is speculation. I don't know. But

14 the money went into that account. And then because we were going to do it in

12:56:43 15 piecemeal, as in, you know, buy curtains and to do this, that and the other, we

16 took the money out to hold it in cash. At that point I think the cash may have

17 been kept in St. Luke's. I think that is where it was. In the meantime, the

18 Michael Wall account was operating where we had this stamp duty which was in

19 May to be paid for the house, because remember Michael Wall bought the house in

12:57:06 20 his name, okay. And then there was the conservatory which was about 11,000 I

21 think or in and around that. That was built on to the back of the house and

22 there was various other bits and bobs. The house had to be secured and

23 alarmed. There was various other bits and bobs that went into the house and

24 then there was a balance from that. Now, the monies in the 50, it was taken

12:57:24 25 back out again and given back to Bertie."

26

27 That's what you told the Tribunal at interview, Ms. Larkin, isn't that right?

28 A. Yes. The Tribunal asked me to go in and have a discussion with them, not an

29 interview with them.

12:57:46 30 Q. 634 Yes. And if I could have 18024, please. 18024. Question 232.

12:58:07 1
2 You're asked "effectively what happened is the 50,000 came out from being in
3 the name of Mr. Ahern into your name with a financial adverse consequence to
4 it, do you know why that was?"

12:58:19 5 A: No, no.

6 Q: And obviously no expenditure took place in fact on any of the home
7 improvement works that were the intended use of these monies within that
8 period, isn't that so?

9 A: Yes, that's true by the looks of the account.

12:58:33 10 Q: Yes. So why was it taken out in cash again a month later on the 19th of
11 January?

12 A: The general idea with was that you have more ready access to it. That was
13 the idea of it, Bertie dealt in cash. I think he felt more comfortable with it

14 Q: 50,000 in cash

12:58:52 15 A: 50,000 pounds in cash was taken out and given to him. Now, as I said to
16 you, I can't recall how that came out. I can't recall collecting that or
17 whether Philip brought it over". That's Philip Murphy in the bank, isn't that
18 right?

19 A. Yes.

12:59:06 20 Q. 635 " I can't recall collecting that or whether Philip brought it over or what the
21 situation was, I can't actually recall. But I would have had to sign for that
22 because that is in my name, I don't actually remember the transaction.

23 Q: You went into the bank obviously. You met Mr. Murphy and said I want
24 50,000 in cash. Then, did he count it out?

12:59:24 25 A: That's what I said, I can't remember the transaction. I can't remember
26 when I signed it and if Mr. Philip Murphy brought over the money to St.
27 Vincent's, I can't remember. Or whether it was ready for me to collect when it
28 was closed down but I gave the money back to Bertie again.

29 Q: I see. Just a little difficulty in understanding why?

12:59:42 30 A: I can appreciate that.

12:59:44 1 Q: I mean, he lodges the money. He takes it out ahead of time, he loses
2 because he does so. Puts it into this account, it's not spent, it's taken out,
3 it's given back in cash. If you had been actually physically in the bank when
4 they counted out 50,000 you would be unlikely to forget that?

13:00:00 5 A: I can't say. Because I can tell you that on another transaction here when
6 I went checking in the bank about it, apparently I took a loan out to complete
7 a draft that was needed for Kinsella's and I have absolutely no recollection of
8 doing that and I took the loan out in my own name and it's in black-and-white.
9 And even with them telling me that I did it, I have no recollection of it. So
13:00:20 10 I'm not going to say that I have a recollection of something when I don't have.
11 Even if it doesn't sound plausible for the sake of it sounding plausible. I
12 genuinely have no recollection, I genuinely don't.

13 Q: Why do you think it was in cash 50,000

14 A: I can't speculate. I don't know.

13:00:37 15 Q: No, but how do you know it was in cash? What this account tells us is
16 that on a particular date there was a withdrawal on the 19th of January 1995,
17 why do you say that was a cash withdrawal ?

18 A: Because that's what the bank say, it was a cash withdrawal.

19 Q: Oh, they have told you that?

13:00:54 20 A: Yes, yes.

21 Q: I see.

22 A: And Bertie tells me that he got 50,000 in cash from me and that was it.
23 Now, I asked him did I hand it to him and he couldn't recollect but it was the
24 same 50 and he took it in cash.

13:01:07 25 Q: And you don't know where you gave it to him and he doesn't recollect where
26 he received it?

27 A: I can't remember whether Philip Murphy came to St. Luke's with the money
28 or whether, I'm speculating because I genuinely can't remember.

29 Q: Have you a memory of Philip Murphy going out on other occasions with cash?

13:01:21 30 A: I have a memory of Philip Murphy being involved in something in dates.

13:01:24 1 Dates are not something but I know that Philip Murphy, I discussed cash with
2 Philip Murphy in the late 90's. That's it. I remember Philip then in the late
3 90's But I don't remember that particular transaction."
4

13:01:36 5 So later in the interview that's what you said to the Tribunal, isn't that
6 right?

7 A. Yes.

8 Q. 636 All right.

9 A. In a discussion with the Tribunal.

13:01:42 10 Q. 637 In a discussion. All right. And if we go to 22740, please. Which is the
11 recent letter from your solicitor.
12

13 And at paragraph two there it says. Your solicitor writes "when Ms. Larkin
14 withdrew 50,000 on the 19th of January 1995 from the first deposit account on
15 the instructions of Mr. Ahern, she collected a bag or parcel from Mr. Philip
16 Murphy in AIB on O'Connell Street. Mr. Murphy had a bag or parcel ready for
17 collection. Ms. Larkin delivered that bag or parcel to Mr. Ahern. Ms. Larkin
18 does not recollect looking into the bag or parcel and she did not see the
19 contents. Ms. Larkin took the contents to be the 50,000 cash withdrawal from
20 the first deposit account and had no reason to think otherwise."
21

22 Now, they are the accounts, Mr.-- sorry, I beg your pardon, Ms. Larkin that you
23 had given the Tribunal in relation to the 50,000 going into your account on the
24 5th of December and in relation to its withdrawal. Can you tell us what is the
25 definitive version in relation to the withdrawal of the 50,000?
26

26 A. Can we go back for the record to the very start of my discussions ...

27 Q. 638 Yeah?

28 A. With the Tribunal.

29 Q. 639 Yes.

13:03:18 30 A. Could you go back to that on the screen?

13:03:21 1 Q. 640 Oh, yes. Yes. Do you mean?
2 A. The very opening statements.
3 Q. 641 About your recollection?
4 A. No. Where on the initial interview, as I understood it, discussion, if you
13:03:32 5 look at what the Tribunal have recorded where they tell me it's a discussion,
6 it's an informal gathering of accounts of events and that it may never need to
7 be revisited again.
8 Q. 642 Yes?
9 A. So I spoke open and freely, as the best I could recall, without thinking about
13:03:49 10 exact detail.
11 Q. 643 Can I just?
12 A. Can we go back and show that. Would that be okay?
13
14 CHAIRMAN: It will have to be done at two o'clock. I think it's gone one
13:03:59 15 o'clock. We can get that up at screen.
16
17 A. Just to show that it wasn't that I didn't sit down and work out A, B, C, D and
18 E before I went in to co-operate with the Tribunal.
19
13:04:05 20
21 CHAIRMAN: All right. We can get that on screen at two o'clock.
22
23 MR. MURPHY: Thank you.
24
13:04:15 25
26 **THE TRIBUNAL THEN ADJOURNED FOR LUNCH.**
27
28
29
30

13:04:20 1

2

THE TRIBUNAL RESUMED AS FOLLOWS AT 2:00 P.M.:

3

4

14:10:27 5

6

CHAIRMAN: Good afternoon, Ms. Larkin.

7

8

MR. MURPHY: Good afternoon, Chairman. Good afternoon, Ms. Larkin

9

A. Good afternoon.

14:10:34 10

11

Q. 644 We were wondering about the, in relation to what I'm calling the interview and you're calling the?

12

A. Chat.

13

Q. 645 What?

14

A. Chat, or meeting.

14:10:43 15

16

Q. 646 The chat?

A. Or meeting.

17

Q. 647 A meeting, sorry?

18

A. Yes.

19

Q. 648 If we ... I'm afraid these have to be scanned in. By letter dated the 11th --

14:11:04 20

21

by letter dated the 11th of May 2006, Ms. Larkin, the Tribunal, Susan Gilvarry, solicitor to the Tribunal wrote to you re the accounts of Mr. Bertie Ahern, TD,

22

An Taoiseach. "Dear Ms. Larkin, I refer to the above and to our earlier

23

telephone conversation. I attach for your attention letter of the 4th of May

24

2006 which was furnished to your previous address and I would be obliged if you

14:11:25 25

26

would peruse the contents of same.

27

Following on from our conversation earlier today I now confirm a meeting with

28

myself and Senior Counsel of the Tribunal on Wednesday next, 17th of May 2006

29

at 10.30 in the morning. Please note that all correspondence etc."

14:11:39 30

14:11:39 1 Now, with that there is a letter dated the 4th of May 2006. I think this must
2 have been sent to you but didn't reach you. So it's enclosed with that
3 slightly later letter again.
4

14:11:49 5 This letter is re the accounts of Mr. Bertie Ahern, TD, An Taoiseach. "Dear
6 Ms. Larkin, the Tribunal requests your assistance in relation to its inquiries
7 into financial transactions concerning Mr. Bertie Ahern, TD, An Taoiseach.
8 These enquires are being conducted by the Tribunal as part of its private
9 information gathering stage and they are confidential to the Tribunal. The
14:12:05 10 Tribunal has been informed by Mr. Ahern that you conducted certain financial
11 transactions on his behalf and bank documents provided to the Tribunal confirm
12 payments from his account to yours. I have been directed by the Tribunal to
13 invite you to attend a private interview with members of the Tribunal legal
14 team at the offices of the Tribunal, Upper Castle Yard, Dublin Castle, Dublin
14:12:23 15 2 at the earliest date convenient to you. The interview process is a voluntary
16 process. If you agree to attend such interview you are entitled to attend with
17 your legal advisor if you so wish. I would be grateful if you would contact me
18 upon receipt of the letter with a view to arranging a date for interview. This
19 letter is being written to you as part of the Tribunal's confidential inquiry
14:12:40 20 and whether the fact of the letter being written to you nor its contents,
21 neither the fact of the letter being written to you nor its contents should be
22 disclosed to any third party save your legal advisors, should you require
23 advice in respect thereof. I look forward to hearing from you".

24 A. That's not what I'm referring to. No, I'm referring to the transcript from the
14:12:58 25 beginning of the interview.
26

27 MR MILLAR: Sorry, Mr Chairman. I might be able to assist. It is page 17994.
28

29 MR. MURPHY: All right.
14:13:09 30

14:13:09 1 MR MILLAR: And specifically it is paragraph or line 22 is the commencement of
2 the brief paragraph that Ms. Larkin is referring to.
3

4 MR. MURPHY: And that reads "the fact that you are here at this meeting
14:13:19 5 doesn't mean that there ever will be a public hearing involving the issues that
6 we are concerned with today. Today is part of an information gathering process
7 which is ongoing. Okay. So do you understand that?
8 A: I do, indeed, yes."
9 A. That's the section.

14:13:32 10
11 CHAIRMAN: All right.
12

13 Q. 649 Perhaps if we just go to the start of that, could we go to the top of that
14 page, please. "The meeting took place at the offices of the Tribunal, Dublin
14:13:44 15 Castle on Thursday the 15th of September." The date there is wrong. And
16 commenced as follows. Mr. O'Neill, this is Mr. Des O'Neill. "This is a
17 meeting taking place in the offices of the Tribunal on the 14th of June 2006.
18 The interviewee is Ms. Celia Larkin. And present on behalf of the Tribunal are
19 Cathal Murphy, barrister and Susan Gilvarry, Solicitor. Ms. Larkin is present
14:14:03 20 with her solicitor, Mr. Hugh Millar of Crowley Millar. Welcome and thank you
21 very much for coming.
22 A: thank you. Des, is it?
23 MR O'NEILL: Des, yes.
24 A: Des, yes.

14:14:15 25 MR O'NEILL: This is a voluntary process as was indicated to you in the letter.
26 What that means, as I'm sure was explained to you by Mr. Millar, if you want to
27 terminate this meeting you are perfectly entitled to do so. The Tribunal tries
28 to obtain information on the basis of private meetings such as this rather than
29 public meetings or public hearings of Tribunal. In the event that you elected
14:14:36 30 not to participate in the interview the Tribunal would consider if they deemed

14:14:40 1 it appropriate the service of a summons upon you to answer questions in a
2 public forum.
3
4 The fact that you are here at this meeting doesn't mean there will ever be a
14:14:46 5 public hearing involving the issues that we are concerned with today. Today is
6 part of an information gathering process which is ongoing. Okay, so do you
7 understand that?
8 A: I do, indeed, yes."
9 A. Yes, that's my point.
14:15:00 10 Q. 650 What is your point?
11 A. My point is that it was an information gathering meeting.
12 Q. 651 Yes?
13 A. And that I wasn't pedantic about each of the details. It was the gist. If you
14 look at the record when it was. It was an ongoing process and on an ongoing
14:15:14 15 basis I supplied the information to the Tribunal.
16 Q. 652 All right. Now, in relation to the withdrawal of 50,000 pounds in cash in
17 January 1995. We touched on it before lunch. I just want to ask you again,
18 Ms. Larkin, if I may, why you say that was withdrawn. And I'm sorry. I don't
19 mean to be repeating things. You gave something about that there wasn't ready
14:15:57 20 access to the account and then you said because Mr. Ahern asked for it isn't
21 that right?
22 A. Yes.
23 Q. 653 All right. Could we have 18019, please.
24 A. This is part of the informal meeting again?
14:16:03 25 Q. 654 Yes.
26 A. Okay.
27 Q. 655 And we've already touched, we've already read this I think. If you go to the
28 answer to question 194. And you say "and I honestly can't recall how that went
29 in.
14:16:23 30 Q: Don't worry about this Ms. Larkin.

14:16:26 1 A: I don't know whether the money was transferred from somewhere. I don't
2 know. I can't remember. I think it may have been transferred. I don't know.
3 To think is saying is speculation. I don't know but the money went into that
4 account". That is simply the 50,000 going from Mr. Ahern's account into your
14:16:40 5 account?
6 A. And there is no disputing because --
7 Q. 656 I'm not bothered about that at the moment?
8 A. Yes.
9 Q. 657 And you continue at the interview "and then because we were going to do it in
14:16:50 10 piecemeal, as in, you know, buy curtains and to do this, that and the other, we
11 took the money out to hold it in cash. At that point I think the cash may have
12 been kept in St. Luke's. I think that is where it was."
13
14 I just want to ask you on that. And you do. I mean, how does that make sense,
14:17:08 15 Ms. Larkin, that 50,000 gets transferred into a new account of yours in
16 December for Beresford Avenue to spend money on Beresford Avenue with you
17 controlling the expenditure and so on and then a few weeks later it comes back,
18 you take it out in cash and give it back to Mr. Ahern and the reason. And the
19 reason you give is "because we're going to do it in piecemeal and as you know
14:17:36 20 buying curtains and to do this, that and the other and we took the money out of
21 hold it in cash".
22 A. It wasn't easy access in the fixed account.
23 Q. 658 All right. Yes. All right. Now, in relation to your taking out the money.
24 If we could have 18066, please. Which is your statement for the 14th of June
14:18:17 25 2006. And can I just say, I think the position is that that statement when
26 you handed it in to the Tribunal on that day was unsigned and subsequently and
27 you can see it on the page. Your signature with the date 5th of July 2006,
28 isn't that right?
29 A. It is. It was drafted that morning.
14:18:34 30 Q. 659 Drafted that morning?

- 14:18:36 1 A. Drafted that morning before I went down to the Tribunal with my solicitor.
- 2 Q. 660 And then you had the meeting?
- 3 A. With the Tribunal.
- 4 Q. 661 Yes?
- 14:18:42 5 A. Yes.
- 6 Q. 662 And subsequently you signed the statement?
- 7 A. At the meeting the statement was signed, yes.
- 8 Q. 663 All right. Anyway, if we go down just to the second last paragraph?
- 9 A. Is it listed as a statement or just a member.
- 14:18:54 10 Q. 664 Memo for Tribunal meeting 14th of June 2006?
- 11 A. So it gives the gist of what happened rather than a statement of pedantic.
- 12 Q. 665 Sorry?
- 13 A. It gives the gist of what happened.
- 14 Q. 666 Oh, yes I'm sorry. I asked you earlier could we call it a statement but fine.
- 14:19:09 15 Your memo. Look at the top of that with your signature. That's your signing
16 of it?
- 17 A. Yes.
- 18 Q. 667 And the date is the 5th of July. It's signed subsequently.
- 19 A. Yes.
- 14:19:18 20 Q. 668 Now, the second last paragraph says "on the 19th of January 1995 I withdrew the
21 entire 50,000 pounds in cash from the first deposit account and gave it back to
22 Mr. Ahern?"
- 23 A. Yes.
- 24 Q. 669 That's a clear statement, isn't it?
- 14:19:33 25 A. Yes.
- 26 Q. 670 All right. And if we could have 18019, please. And I think it's going back to
27 what we've just read out there. Just a few lines down in the answer to 194.
28
29 Where you say "we took the money out to hold it in cash"
- 14:19:59 30 A. Yes.

- 14:19:59 1 Q. 671 That's another clear statement, isn't that right?
- 2 A. Yes.
- 3 Q. 672 All right. And if we go on to 18025, please. Question 235.
- 4
- 14:20:13 5 Your answer "50,000 in cash was taken out and given to him. Now, as I said to
- 6 you, I can't recall how that came out. I can't recall collecting that or
- 7 whether Philip brought it over, or what the situation was, I can't actually
- 8 recall but I would have had to sign for that, because that is in my name. I
- 9 don't actually remember the transaction.
- 14:20:38 10 Q: You went into the bank obviously. You met Mr. Murphy and said "I want
- 11 50,000 in cash". Then, did he count it out?
- 12 A: That's what I said, I can't remember the transaction. I can't remember
- 13 when I signed it and if Mr. Philip Murphy brought over the money to Saint
- 14 Vincent's, I can't remember, or whether it was ready for me to collect when it
- 14:21:11 15 was closed down but I gave the money back to Bertie again".
- 16 Q. 673 All right?
- 17 A. Yes.
- 18 Q. 674 Now, if we go finally to 22740, please.
- 19
- 14:21:12 20 And this is Mr. Millar's letter in July. And if we look at paragraph two where
- 21 you say whether he says "when Ms. Larkin withdrew 50,000 pounds on the 19th of
- 22 January 1995 from the first deposit account on the instructions of Mr. Ahern
- 23 she collected a bag or parcel from Mr. Philip Murphy in AIB on O'Connell
- 24 Street. Mr. Murphy had a bag or parcel ready for collection. Ms. Larkin
- 14:21:45 25 delivered that bag or parcel to Mr. Ahern. Ms. Larkin does not recollect
- 26 looking into the bag or parcel and she did not see the contents. Ms. Larkin
- 27 took the contents to be the 50,000 Irish cash withdrawal from the first deposit
- 28 account and had no reason to think otherwise."
- 29 A. Yes.
- 14:22:04 30 Q. 675 And I presume you are still of the same opinion?

14:22:06 1 A. Yes.

2 Q. 676 That that is ...?

3 A. Yes.

4 Q. 677 All right. How do you explain suddenly a letter coming to the Tribunal with

14:22:13 5 your recollection, this recollection of Mr. Philip Murphy and a bag or parcel

6 and collecting it and delivering it to Mr. Ahern when you'd, you knew nothing

7 about it a year earlier?

8 A. Go back and read the last statement.

9 Q. 678 Yes?

14:22:28 10 A. I may have collected it it says. There is no substantive difference in it.

11 It's on an ongoing recollecting basis, when you're thinking about something.

12 Q. 679 It's what Ms Larkin?

13 A. It's on an ongoing basis. When you get about things you get more detail.

14 Q. 680 Yes. So that when you were in with the Tribunal in June 2006, "I can't recall

14:22:51 15 how that came out, I can't recall collecting that or whether Philip brought it

16 over or what the situation was. I can't actually recall. I don't actually

17 remember the transaction. I can't remember when I signed it and if Mr. Philip

18 Murphy brought over the money to St. Vincent's".

19 A. That would have been a typing error on the Tribunal's behalf. That would have

14:23:13 20 been a typing error on the Tribunal's behalf because I would have never said

21 St. Vincent's.

22 Q. 681 Oh is that right?

23 A. St. Vincent's doesn't make any sense.

24 Q. 682 What would it be do you know?

14:23:23 25 A. St. Luke's obviously.

26 Q. 683 It doesn't really matter anyway?

27 A. But you are being pedantic about everything so it does.

28 Q. 684 Sorry?

29 A. You are being pedantic about everything so it does.

14:23:29 30 Q. 685 I see. All right. And then "I can't remember or whether it was ready for me

14:23:32 1 to collect when it was closed down but I gave the money back to Bertie again."
2 But it's very, very clear in that question and answer that you didn't have any
3 recollection of how you took the money out from Mr. Philip Murphy?
4 A. At that time.

14:23:47 5 Q. 686 That's fine?
6 A. At that time.
7 Q. 687 Whereas now it is perfectly clear?
8 A. On recollection.
9 Q. 688 When did that clarification come to you?
14:23:55 10 A. Over a period of time.
11 Q. 689 What period of time?
12 A. It's almost a year of a difference.
13 Q. 690 All right.
14 A. So believe me, it's something that I thought and thought and thought about. It
14:24:06 15 was quite spoken about quite a lot in the media.
16 Q. 691 And as soon as you were clarified on it did you go to Mr. Millar and ask him
17 to write to the Tribunal?
18 A. As soon as it was clarified, when I had my next meeting with Mr. Millar I
19 spoke to him about it.
14:24:20 20 Q. 692 Just before you were scheduled to come in for evidence in July?
21 A. The Tribunal never asked me to come back and clarify any information.
22 Q. 693 All right. But, yes. It can hardly ask you to clarify things that?
23 A. They never asked me to comment on anything.
24 Q. 694 Yes, all right.
14:24:48 25
26 MR MILLAR: Mr Chairman, in this context I will I will interrupt Mr Murphy
27 briefly. I think it is of some relevance that in February 2007 Mr. Wall gave a
28 statement in which he addressed the issue of the meeting and so forth and he
29 then had a voluntary meeting in March 2007 when a number of issues relating to
14:25:05 30 this weekend were clarified with him. That was information available as of the

14:25:09 1 2nd or 3rd of March to the Tribunal. And at no time since then was any effort
2 made to put any of this to Ms. Larkin or to invite her back or to make any
3 effort to assist her in her recollection of events until she arrived in the
4 witness box here this morning. And I think that is an unfortunate approach to
14:25:23 5 be taken by the Tribunal legal team in circumstances where they are accusing
6 her of deliberately misleading the Tribunal today.

7
8 CHAIRMAN: All right. Well there is no allegation being made that there is a
9 deliberate misleading ...

14:25:40 10 MR MILLAR: Sorry, with respect Mr Chairman, this morning, unless my memory is
11 failing me, Mr. Murphy accused Ms. Larkin of deliberately misleading the
12 Tribunal and it's an issue that I intend to address at the conclusion of her
13 evidence.

14
14:25:51 15 CHAIRMAN: He asked was she misleading. As far as we're concerned, we are not
16 suggesting that Ms. Larkin was deliberately attempting to mislead the Tribunal.

17
18 As far as we're concerned, as we understand it, Ms. Larkin on further
19 recollection sent in additional detail to the Tribunal. You weren't asked by
14:26:15 20 the Tribunal to clarify it because the Tribunal wouldn't have known that you
21 had a different view or a variation of what you told the Tribunal before.

22
23 So it was your decision and that of your solicitor to send in that information
24 to the Tribunal.

14:26:34 25
26 MR MILLAR: I'm glad for the clarification, Mr. Chairman because one of the
27 points I was going to make was that any conclusion on an allegation misleading
28 the Tribunal would obviously be a matter for the Tribunal and not for
29 Mr. Murphy.

14:26:43 30

14:26:43 1 CHAIRMAN: Absolutely.
2
3 MR MILLAR: I'm not sure if Mr. Murphy views it the same way
4
14:26:51 5 CHAIRMAN: Well whether Mr. Murphy feels the same way isn't relevant. That
6 will be a matter for us ultimately to decide.
7
8 MR MILLAR: That's fine, thank you.
9
14:26:59 10 Q. 695 MR. MURPHY: Ms. Larkin, at some point you got the brief of documents for this
11 hearing, is that right
12 A. My solicitor got them.
13 Q. 696 Did you ever get them?
14 A. No, not to my home, no.
14:27:10 15 Q. 697 I mean, did you ever look at them, did you read them?
16 A. I read my own statements, yes.
17 Q. 698 I'm wondering would you have, would your recollection have been prompted by
18 anything you saw, read from somebody else?
19 A. No.
14:27:22 20 Q. 699 No. All right.
21
22 JUDGE KEYS: I wonder, Ms. Larkin, could I just ask you one question. Did you
23 speak to anybody that would have assisted you in clarifying matters?
24 A. I spoke to Bertie at the time when the issue arose and as I said this morning,
14:27:44 25 my main concern was accounting for where all the money went. And that was what
26 I assumed my questioning was about.
27
28 JUDGE KEYS: Yes, but between, say, June of 2006 and July of 2007 when I think
29 documentation was received by you
14:28:02 30 A. Documentation would have gone to ...

14:28:04 1
2 JUDGE KEYS: When I say documentation, I mean statements or an account
3 A. They went to Hugh.
4

14:28:10 5 JUDGE KEYS: I see. But did you not see them at all
6 A. I had no reason to see them.
7

8 JUDGE KEYS: I see. But at any stage subsequently correspondence was received
9 from your solicitor clarifying a number of matters and I'm just wondering did
10 those clarifications stem from communications you had with other people who
11 assisted you in your recollection?
12 A. No, those clarifications came from my thinking very hard about it, discussing
13 it with Bertie at various stages as well. What happened in relation to money,
14 and that's it.

14:28:45 15
16 JUDGE KEYS: So therefore the communication would have been with Mr. Ahern,
17 that would be your source of assistance, let's put it like that?
18 A. It wasn't assistance. It was communication in relation to drafts that were
19 bought and the expenditure on the house because I kept a house file and I knew
14:29:01 20 that he should have had it. Again, can I say that my concern in all of this.
21

22 JUDGE KEYS: You spoke to Mr. Ahern, who helped you clarify, I take it, of
23 whatever he said to you or whatever documentation ye may have had, I don't know
24 whether he had any, that that assisted you in assisting the Tribunal in
14:29:22 25 clarifying some matters.
26 A. No.
27

28 JUDGE KEYS: No
29 A. No, not if you put it that way. What I spoke to Bertie about was that he
14:29:29 30 should have had a house file that showed where all of the money went.

14:29:34 1
2 CHAIRMAN: Well, maybe I've read this wrong but my understanding was that
3 further correspondence came in from your solicitor which clearly clarified a
4 number of matters

14:29:46 5 A. It was being spoken about at length.
6

7 JUDGE KEYS: Wait until I finish. Clarified a number of matters and I asked
8 you did you communicate with anybody which would have led to you or helped you
9 or assisted you in furnishing those clarifications to the Tribunal. And I
10 thought your reply was that you spoke to Mr. Ahern. And then I followed that
11 up by saying was Mr. Ahern the only person and I got the impression you said
12 yes. And then I had I asked you well can I take it then that it was Mr. Ahern
13 who was the person who assisted you that's all and you said no. Is that
14 correct?

14:30:19 15 A. It depends on what you're talking about of assisting me. Assisting me in how I
16 administered the money, yes.
17

18 JUDGE KEYS: What about in relation to the clarifications where -- you may not
19 call them contradictions but where there is inconsistency if you want to call
14:30:35 20 it that. Did he help you in then in clarifying inconsistencies?

21 A. It was Mr. Ahern, it was Bertie who told me the weekend that it was because
22 that never dawned on me at any stage.
23

24 JUDGE KEYS: Do you not interpret that as assistance, no?

14:30:50 25 A. Well I'm concerned about how, what you mean by assistance.
26

27 JUDGE KEYS: You are concerned how I may interpret it. I am just asking you a
28 straight forward question. You had conversations with Mr. Ahern?

29 A. Who told me ...
14:31:03 30

14:31:03 1 JUDGE KEYS: Subsequently from that, documentation came from your solicitor
2 which appeared to clarify a number of matters?

3 A. Uh-huh.
4

14:31:10 5 JUDGE KEYS: I'm just asking you that whatever Mr. Ahern said to you did that
6 assist you in preparing a document which led to these matters being further
7 clarified. That's all.

8 A. When the date, the relevance of the date was said to me it certainly assisted
9 me. The same as the relevance of the date of 9/11 six years ago would have
10 been of assistance to somebody if they were recalling events on a particular
11 day. When you can associate an event with something, then you can recall more
12 detail but I couldn't tell you what happened yesterday four years ago or five
13 years ago but I could tell you where I was six years ago, yes.
14

14:31:50 15 JUDGE KEYS: No, but somebody might be able to tell you who might have been
16 there with you, like Mr. Ahern. It's not a trick question, Ms. Larkin

17 A. I'm not saying it's --
18

19 JUDGE KEYS: It's a very straight forward question. I could well understand
14:32:03 20 why you would communicate with Mr Ahern to find out whether in fact your memory
21 was somewhat vague or not. It's a simple question really. You clarified a
22 number of matters and I'm just asking you did Mr. Ahern help you clarify them,
23 that's all. Straight forward question, it's not a trick question. It's a
24 straight forward question.

14:32:19 25 A. The straight forward answer to that question is in telling me the date and the
26 weekend that was in it, it certainly helped me to clarify the position.
27

28 JUDGE KEYS: And what about your presence in the was, that wasn't mentioned I
29 think initially when the monies were on the table. Did he help you in your
14:32:35 30 memory in that?

14:32:35 1 A. I don't recall him mentioning that to me.
2
3 JUDGE KEYS: Well how did you suddenly then just come to remember that?
4 A. Because I can piece it together because of the weekend that was in it.
14:32:44 5
6 JUDGE KEYS: Well what did you do to piece it together considering that as I
7 understand it all you had was your own statements. I don't believe from what
8 you said to, that you had the brief and the other documentations which were
9 contained in it which you could have read which may have assisted you?
14:33:03 10 A. I had my bank statements.
11
12 JUDGE KEYS: Yes. Anything else? All the bank statements would have the
13 figures. I am just wondering what sparked off in your mind that suddenly you
14 were in the office and you did see the money on the table?
14:33:14 15 A. Because of the weekend that was in it.
16
17 JUDGE KEYS: Did you talk to Mr. Brennan about it? Of course not at that
18 stage. Mr. Brennan was deceased, I'm not sure what date he died. What about
19 Mr. Wall, no?
14:33:27 20 A. No, I've never spoken to Mr. Wall since.
21
22 JUDGE KEYS: I see. Thank you.
23
24
14:33:32 25 Q. 700 Ms. Larkin, you recall collecting a bag or parcel from Mr. Philip Murphy in AIB
26 in O'Connell Street. He had a bag or parcel ready for collection and you
27 delivered that bag or parcel to Mr. Ahern, isn't that right?
28 A. Yes.
29 Q. 701 And we know from this morning that you recall that Mr. Ahern asked you on
14:33:56 30 Sunday the 4th of December 1994 to call to St. Luke's the following morning to

14:34:03 1 collect a briefcase with Mr. Wall's money and bring it to the bank on the
2 Monday, isn't that right?
3 A. Yes.
4 Q. 702 And these are two matters that you have recalled because you've thought about
14:34:18 5 the thing, piecemeal over the last year, is that right?
6 A. Yes.
7 Q. 703 All right. There's no particular thing that has sparked it?
8 A. As I said, the identification of the date would have started the process of
9 sparking it.
14:34:33 10 Q. 704 That wouldn't help the 50,000 on January sure it wouldn't?
11 A. But that was told to me in the interview. It was seen in the transactions on
12 the bank account and then Des showed me the transfer forms in the interview.
13 Q. 705 In December '94 you carry a briefcase with ...
14 A. As you call it.
14:34:56 15 Q. 706 In or around 30,000 Sterling cash in it. And in January 1995 you carry a bag
16 or a parcel from AIB in O'Connell Street to give it to Mr. Ahern that you
17 assume has 50,000 pounds Irish cash in it, is that right?
18 A. Yes.
19 Q. 707 All right. Which would have been pretty unique occasions, is that right?
14:35:17 20 A. Yes.
21 Q. 708 Now, could I ask you for a moment, Ms. Larkin, please, about that 50,000. That
22 bag or parcel from Mr. Murphy?
23 A. Yes.
24 Q. 709 What did you do with that?
14:35:45 25 A. I took it from the bank and I gave it to Bertie.
26 Q. 710 Do you have, can you visualise it, can you visualise going to the bank on the
27 day?
28 A. I can visualise taking it from the bank, yes.
29 Q. 711 From Mr. Murphy?
14:35:51 30 A. Yes.

14:35:51 1 Q. 712 Did you phone him in advance?
2 A. Yes.
3 Q. 713 You did?
4 A. Yes.
14:35:58 5 Q. 714 That day or the day before?
6 A. I think it may have been before that day.
7 Q. 715 Right. And when you went to the bank I presume did you drive or walk or what
8 did you do?
9 A. I got a lift.
14:36:11 10 Q. 716 You got a lift?
11 A. Yes.
12 Q. 717 Similar to the previous occasion?
13 A. Similar but not the same.
14 Q. 718 A different driver of Mr. Ahern?
14:36:19 15 A. He didn't have a driver then.
16 Q. 719 Right. Okay. And you went in and you asked for Mr. Murphy and you met
17 Mr. Murphy and he brought you into his office, is that what happened?
18 A. Yes.
19 Q. 720 And what had you asked him to do on the phone?
14:36:39 20 A. To withdraw the 50,000.
21 Q. 721 In Irish cash?
22 A. In cash, I wouldn't have necessarily said Irish or any other cash.
23 Q. 722 In cash?
24 A. Yes.
14:36:50 25 Q. 723 So you went into his office and what happened?
26 A. He had it ready.
27 Q. 724 Did you sit down and have a chat?
28 A. No.
29 Q. 725 No. It was a very quick visit?
14:37:00 30 A. Yes.

14:37:04 1 Q. 726 A bag or parcel can you be a bit more?
2 A. I can't be more specific.
3 Q. 727 All right?
4 A. It's 14 years ago, Henry.

14:37:13 5 Q. 728 All right. And you had rung him to ask him to?
6 A. Yes.
7 Q. 729 To withdraw the 50,000?
8 A. Yes.
9 Q. 730 So therefore you knew it was the 50,000?

14:37:20 10 A. Yes.
11 Q. 731 Unless?
12 A. Yes.
13 Q. 732 Isn't that right?
14 A. Yes.

14:37:25 15 Q. 733 Was it a big bag?
16 A. I can't recall. I think it was a parcel.
17 Q. 734 Heavy parcel?
18 A. Well not something that I couldn't carry.
19 Q. 735 Did you carry it out to the car?

14:37:40 20 A. Yes.
21 Q. 736 Was it waiting out on O'Connell Street for you?
22 A. Yes. It was either O'Connell Street or around the corner, I'm not sure.
23 Q. 737 You had no difficulty carrying it?
24 A. No.

14:37:55 25 Q. 738 And you brought it where?
26 A. To St. Luke's.
27 Q. 739 All right. And carry on.
28 A. That's.
29 Q. 740 What do you remember about what happened to it?

14:38:06 30 A. That's as much as I recall.

14:38:07 1 Q. 741 Your memory ends at arriving at St. Luke's?
2 A. No. I think Bertie, my best recollection is that Bertie was in the car.
3 That's my best recollection.
4 Q. 742 All right. So the car is outside the bank or around the corner?
14:38:27 5 A. Uh-huh.
6 Q. 743 And there's a driver, is there?
7 A. No, my best recollection is that Bertie drove the car.
8 Q. 744 Oh, I beg your pardon?
9 A. Yes.
14:38:35 10 Q. 745 This is January '95?
11 A. Yes.
12 Q. 746 And he hadn't become Taoiseach in December, isn't that right?
13 A. Yes.
14 Q. 747 And they're out of office?
14:38:42 15 A. Yes.
16 Q. 748 Your best recollection is he's driving?
17 A. Yes, it's my best recollection but I can't be a hundred per cent sure.
18 Q. 749 Why didn't he go in and collect it?
19 A. Because it was withdrawn out of my account. I would have to sign for it.
14:39:06 20 Q. 750 And where did you drive to?
21 A. My best recollection is to St. Luke's.
22 Q. 751 Why didn't you volunteer this a little bit earlier, today or in that letter
23 from Mr. Millar?
24 A. I can't say that I didn't volunteer it or did volunteer it.
14:39:30 25 Q. 752 You can't say that you did volunteer it or didn't?
26 A. What I can say is I didn't deliberately not volunteer it.
27 Q. 753 No, I'm not suggesting that you did anything deliberately, Ms. Larkin. I'm
28 asking for your explanation in relation to this matter. Why in the letter from
29 Mr. Millar in July when you want to clarify and today, you don't add in that
14:39:54 30 Mr. Ahern was the driver of the car that was parked outside the bank into which

14:39:58 1 you got with your 50,000 pounds in a parcel?

2 A. I don't see how it changes the essence of the events. The money was given back

3 to Mr. Ahern.

4 Q. 754 Now, you drove to St. Luke's?

14:40:08 5 A. My best recollection but I don't see how that changes the essence of the events

6 where the money was withdrawn and given backing to Mr. Ahern.

7 Q. 755 All right. All right. Did you both drive to St. Luke as?

8 A. Again, I'm saying my best recollection is that we did but I can't -- I don't

9 see how that changes the substantive issue of it. I don't see the relevance of

14:40:30 10 the question.

11 Q. 756 That's fine. That's fine. I'm asking you the question and I am asking you to

12 answer it.

13 A. I'm answering it.

14 Q. 757 Can you carry on please when you drive to St. Luke's and park the car. What

14:40:39 15 did you do then the two of you and what did you do with the parcel?

16 A. I can't remember.

17 Q. 758 Your memory goes blank after arriving back at St. Luke's, is that it?

18 A. What did you do last Friday evening?

19 Q. 759 Pardon?

14:41:02 20 A. What did you do last Friday evening at two minutes past nine.

21

22 MR MILLAR: Sorry, Mr Chairman. I'm not sure where all of this is going.

23

24 I personally do not see the relevance of, you know, who stayed in the car. Who

14:41:05 25 drove back, what happened when you parked in the driveway and maybe Mr. Murphy,

26 there must be something significant arising out of this apart from scoring

27 points or apparently trying to score points against my client. Perhaps you

28 could indicate where you are going with all of this.

29

14:41:19 30 CHAIRMAN: All right. We just want a detailed account of the money.

14:41:24 1
2 MR MILLAR: Well I have no objection of her giving a detailed account but if
3 Ms. Larkin gives an answer saying that she can't recall I respectfully suggest
4 that Mr. Murphy accept that answer.

14:41:34 5
6 CHAIRMAN: Well on occasion that answer or that response has to be probed to
7 some degree. Clearly, if she has no memory, she has no memory. She can
8 certainly be asked as to why she doesn't have a memory.
9

14:41:44 10 MR MILLAR: Well to put it to her that you arrived back at St. Luke's and your
11 memory goes blank is, in my opinion, it's disrespectful, lacking in courtesy
12 and totally unnecessary.
13

14 CHAIRMAN: Well we will just take that as a comment. Ms. Larkin says she has
14:41:58 15 no memory once she gets back to St. Luke's. All right. As to how, as to what
16 happened then. She has the cash, as I understand it. And she and Mr. Ahern
17 are in the car at that stage.
18

19 MR MILLAR: Just a couple of details, Mr Chairman, I think she said she gave
14:42:16 20 the cash to Mr. Ahern. Ms. Larkin did not have the cash.
21

22 CHAIRMAN: And she says that she has no memory at that stage.
23

24 Q. 760 May I continue, Chairman?

14:42:28 25
26 CHAIRMAN: Yes.
27

28 MR. MURPHY: If you interpreted me as being disrespectful or discourteous in
29 any way, I certainly didn't mean to.

14:42:35 30 A. I accept your apology.

14:42:38 1
2 CHAIRMAN: Can I just ask, members of the public not to laugh. You should
3 remain absolutely quiet while the evidence is being given.
4

14:42:48 5 Q. 761 Ms. Larkin, this is the 50,000 that was put into your account in December so
6 that you could get work done in relation to Beresford Avenue. It's now coming
7 out in cash in January. You are giving it to Mr. Ahern. This is the money
8 that you were going to be using for Beresford Avenue. Where, I understand what
9 you're saying about your recollection and maybe no recollection. What happened
10 to that 50,000 is what I want to know?
11 A. You want my assumption?
12 Q. 762 Well I imagine you know. A few minutes earlier that day it was in your bank
13 account and you were going to be spending it on Beresford Avenue and I think
14 you must have known when it was taken out what, where it went and what was to
15 happen to it?
16 A. My belief is that it went into the safe in St Luke's.
17 Q. 763 All right.
18
19 CHAIRMAN: Well can you assist the Tribunal then. Assuming that it went
14:43:49 20 there, which would be the obvious place to put it, can you assist the Tribunal
21 in telling, in saying what happened the money, to your knowledge, what happened
22 the 50,000?
23 A. When?
24

14:44:03 25 CHAIRMAN: Well assuming it's back in the safe in St. Luke's
26 A. Yes.
27
28 CHAIRMAN: Having been to the bank.
29 A. Uh-huh.
14:44:10 30

14:44:10 1 CHAIRMAN: All right. Can you say what was, was there a discussion between
2 yourself and Mr. Ahern as to how that money would be?
3 A. It was used on the house.
4

14:44:19 5 CHAIRMAN: But was there a discussion between you?
6 A. At that point I don't recall any discussion.
7

8 CHAIRMAN: Then can you explain how in fact it was spent?
9 A. Yes, you have all of the records but I'd need to see them on screen to go
14:44:33 10 through them in detail. There's drafts for everything for what I bought.
11

12 CHAIRMAN: I don't know whether it's, how necessary it is to go into it in
13 that detail at this stage. We have various details of expenditure of that so.
14 A. Yeah.
15

14:44:48 16 Q. 764 Yes. You understand that that 50,000 went to Mr. Ahern's safe in St. Luke's
17 and that it was used over the following year to make payments in respect of
18 Beresford Avenue and then eventually the last amount went into Mr. Ahern's bank
19 account, is that right, in December?
14:45:07 20 A. I don't know what happened the last amount.

21 Q. 765 All right. But certainly monies out of the 50 were provided to you for
22 Beresford Avenue in the course of 1995, is that right?
23 A. Yes.

24 Q. 766 All right. And what was the sense, Ms. Larkin, the money having gone into an
14:45:30 25 account and doing some earning there, albeit for a few weeks, in it coming out
26 then to serve the same purpose?
27 A. Your question?

28 Q. 767 What was the sense having put the money into an account to facilitate you and
29 the work to be done in Beresford Avenue. What was the sense in taking it out
14:45:52 30 and putting it in a safe?

14:45:53 1 A. My understanding of your word "sense" was different. It was in a fixed term
2 account that wasn't accessible.

3 Q. 768 But at least it was earning interest?

4 A. I didn't even know it was in a fixed term account when it was open.

14:46:09 5 Q. 769 All right. But is there a difficulty about putting it into an account that you
6 can get access to it immediately?

7 A. Bertie asked for his money.

8 Q. 770 Yeah. Mr. Ahern has told the Tribunal that out of that 50,000 pounds he
9 purchased 30,000 Sterling in a transaction with Mr. Philip Murphy of AIB at an
14:46:37 10 unspecified date between January and June in 1995 and that. Sorry. Were you
11 aware of that?

12 A. No.

13 Q. 771 And that his intention was at a point that he would give that 30,000 pounds to
14 Mr. Wall. You can't have been aware of that because you weren't aware of the
14:46:53 15 fact that he had purchased the Sterling, isn't that right?

16 A. Yes.

17 Q. 772 All right. And of course, if he was to give the 30,000 Sterling to Mr. Wall,
18 you knew nothing about that?

19 A. No.

14:47:04 20 Q. 773 You knew nothing about him returning even, say, some of the 50,000 to Mr. Wall,
21 did you?

22 A. No.

23 Q. 774 All right. And you knew nothing about him purchasing the 30,000 pounds
24 Sterling?

14:47:14 25 A. No.

26 Q. 775 When did you first learn that he purchased 30,000 pounds Sterling?

27 A. I haven't learnt it.

28 Q. 776 Is this coming to you new today?

29 A. Well I have some essence of things on the television but I've long since learnt
14:47:27 30 not to necessarily believe what you read in the newspapers. My apologies to

14:47:31 1 the members of the media.

2 Q. 777 Before picking it up from the media, were you ever aware of Mr. Ahern, out of

3 the 50,000 pounds which you brought in the car to St. Luke's in January 1995,

4 of Mr. Ahern going back to Mr. Philip Murphy and purchasing 30,000 pounds

14:47:47 5 Sterling. Were you ever aware of that?

6 A. Repeat the question? There's noise, I missed.

7

8 CHAIRMAN: What you're being asked, Ms. Larkin, is were you ever aware, other

9 than media reports in more recent times, were you ever aware that Mr. Ahern

14:48:07 10 purchased 30,000 Sterling from Mr. Murphy or from a bank?

11 A. No.

12

13 CHAIRMAN: During that period of about, over a period of about six months

14 A. No.

14:48:18 15

16 CHAIRMAN: And is the first you heard of that media reports and

17 A. Yes.

18

19 CHAIRMAN: Talk in more recent times?

14:48:26 20 A. Yes and I wasn't even sure of the sums because the media reports are quite

21 confusing.

22

23 CHAIRMAN: I see.

24 A. Or the relevance.

14:48:34 25

26 Q. 778 Would you ever have gone to Mr. Ahern's safe in that back office, Ms. Larkin?

27 A. No.

28 Q. 779 On his instruction?

29 A. No.

14:48:44 30 Q. 780 Was it always kept locked? I mean, sorry, was it usually kept locked?

14:48:48 1 A. Well as far as I was aware because I had no reason to go to it.

2 Q. 781 No but you knew the room did you?

3 A. Yes.

4 Q. 782 You knew the safe and where it was and what it looked like?

14:48:57 5 A. Yes.

6 Q. 783 Was it closed, locked?

7 A. Yes.

8 Q. 784 Usually?

9 A. Well locked I can't be sure because I never tried to open it.

14:49:04 10 Q. 785 Are you saying that you never went to it?

11 A. Yes.

12 Q. 786 So you've no idea at any time whether there was any money in it?

13 A. Well Bertie left the office on the Saturday afternoon to go into the back

14 office with money. I presume he put it in the safe. So, therefore, I knew

14:49:23 15 that there was money in the safe.

16 Q. 787 Oh, yes I mean you yourself never saw money in it?

17 A. No.

18 Q. 788 Yes. All right. Ms. Larkin, in fact, I think if we go to 18067, please.

19

14:50:06 20 Of your memo for Tribunal meeting 14th of June 2006. And if we just read out

21 some of this. I think the end of it, I think, gets into detail that isn't

22 relevant at this moment but anyway. The top of this. The second deposit

23 account. You tell the Tribunal in this statement on the 15th of June 1995

24 "Mr. Ahern gave me 11,743.74 to pay for part of the fit-out on 44 Beresford

14:50:38 25 Avenue. I lodged this to the first deposit account on that day." That's the

26 one, that's the account that had the 50,000 pounds all right?

27 A. Yeah.

28 Q. 789 "A fixed deposit account was not suitable for withdrawing money on a regular

29 basis to pay for renovation and the fit out of the house so I opened a call

14:50:57 30 deposit account at AIB, O'Connell Street, Dublin 1. This was an account also

14:51:00 1 in my name, account number 1/L/11620031, the second deposit account.

2

3 Apart from interest credited to the account there were three lodgements to the
4 second deposit account.

14:51:14 5

6 1. The transfer of the sum of 11,743.74 from the first deposit account on the
7 15th of June 1995.

8

9 2. A lodgement in the sum of 9,684.71 from a deposit account number which is
14:51:37 10 the deposit account number of the third deposit account on the 22nd of June
11 1995.

12

13 3. A lodgement by Mr. Ahern in the sum of 9,655 pounds on the 24th of July
14 1995."

14:51:49 15

16 Now, yes. Ms. Larkin, in relation to those three transfers into the second
17 deposit account. I'm not going to ask you about the third one, which was the
18 July lodgement by Mr. Ahern. I don't have an interest in that at the moment.

19 A. You're being very, the wording can I say that when I say the lodgement by
14:52:18 20 Mr. Ahern. I could have actually physically made that lodgement. Just to be
21 clear.

22 Q. 790 That's fine. That's fine.

23 A. Yeah.

24 Q. 791 But I'm not even going into that particular lodgement?

14:52:27 25 A. Just to be clear so that if it comes up later I've dealt with it.

26

27 CHAIRMAN: All right.

28

29 Q. 792 Of course. In relation to the no. 2 which is the lodgement of 9,684.71. If
14:52:42 30 we can just say that that's the Wall account, as it were?

14:52:45 1 A. Yes.

2 Q. 793 And out of that 28,772.90 a sum of 8,000 and something went for stamp duty in

3 May 1995, isn't that right?

4 A. You would have the documentation there.

14:52:59 5 Q. 794 I mean, can you take that from me?

6 A. I will.

7 Q. 795 Yeah. I'm not concerned about it?

8 A. Okay.

9 Q. 796 And that left a balance of 20,000 odd in that Wall account?

14:53:11 10 A. Can I see the account so that ...

11 Q. 797 Yes?

12 A. So that I can follow it.

13 Q. 798 Yes. We'll have that for you now in a second, Ms. Larkin. Is this it? 23020,

14 please.

14:53:48 15

16 Do you see the deposit 5th of December 28,772

17 A. Uh-huh.

18 Q. 799 15th of May 1995. A withdrawal of 8,442 pounds?

19 A. Uh-huh.

14:54:03 20 Q. 800 And I don't know who wrote the word "stamp duty". I think that was for the

21 stamp duty or at least some of it, most of it?

22 A. Uh-huh is.

23 Q. 801 I'm not concerned about this in any detail at the moment, Ms. Larkin. Just as

24 matter of fact. On the 19th of June the sum of 20,050.91 is taken out of that

14:54:23 25 account?

26 A. Uh-huh.

27 Q. 802 And the sum of, I think you've told the Tribunal that the sum of 11,000 odd

28 went to the builder or builders and the balance went into the second deposit

29 account. That's all I'm trying to do to identify that?

14:54:44 30 A. The Tribunal have the drafts that were bought with that at the time.

14:54:47 1 Q. 803 That's fine?
2 A. And they show exactly where the money was.
3 Q. 804 Yes. There's no query about that, certainly at the moment. All I'm just
4 saying to you is that this second deposit account that you opened, I'm not
14:55:00 5 interested in, concerned with No. 3 at the moment. And No. 2 is just to
6 explain that it was the balance of the money in the Wall account?
7 A. Yes.
8 Q. 805 All right. Now, the first one is a sum of 11,743.74 and?
9 A. Can we see those?
14:55:19 10
11 JUDGE FAHERTY: I think that might be 19025.
12
13 MR. MURPHY: Thank you Judge. 19025.
14
14:55:25 15 JUDGE FAHERTY: I'm not sure but it might be that account. That's the
16 lodgement docket.
17
18 CHAIRMAN: All right.
19
14:55:37 20 MR. MURPHY: 19038.
21
22 JUDGE FAHERTY: 38 maybe. That's it.
23
24 CHAIRMAN: Yeah.
14:55:49 25 A. Uh-huh.
26
27 MR. MURPHY: Are you happy with that?
28 A. No. What I was looking for was the breakdown of the 20 with the drafts.
29 Q. 806 No. It's completely irrelevant this afternoon, Ms. Larkin. There's no issue
14:56:10 30 between us.

14:56:12 1
2 CHAIRMAN: It's accepted that there's a draft for, to the builder
3 A. Okay. It's just that he has been, sorry, Henry has been so detailed about
4 everything that I want to be very careful about everything.

14:56:25 5
6 CHAIRMAN: Yes. Just to make it quite clear that there's no issue raised
7 about the amount paid to the builder.
8 A. Okay.
9

14:56:32 10 CHAIRMAN: We've seen the proof of that.
11 A. Yes.
12

13 CHAIRMAN: Supplied by yourself.
14 Q. 807 Could we go back, please, to 18067, Ms. Larkin. It just seems to me that this
14:57:01 15 isn't relevant this afternoon. Would you like to have a look at that yourself.
16 18067. I think if you take it up at "there were a number of withdrawals from
17 the second deposit account" the second half of that page. If you have a look
18 at that for a moment and go on to the next page and see is there anything that
19 you want to refer to.

14:57:30 20
21 CHAIRMAN: Can we move on to the next page. All right.
22 A. With respect, Henry, I don't think that's what we're talking about.
23 Q. 808 Ms. Larkin, all I want to ask you about is this lodgement of 11,743.74. If
24 there's something else that you want to draw our attention to that is relevant,
14:58:06 25 you're welcome to do so?
26 A. No, what I was talking to you about Henry was the 20,000 withdrawal and the
27 breakdown of the withdrawals of that.
28 Q. 809 From the Wall account?
29 A. Yes. But as the Judge pointed out, there's no question about that.
14:58:18 30 Q. 810 Exactly?

14:58:19 1 A. That's what I was looking for.

2 Q. 811 Oh, I see. Thank you. All right. If we can have 18031, please. Question

3 276. "He gave you 11,000. This is Mr. Ahern. He gave you 11,743.74. How is

4 that figure made up? I can imagine if the money had been expended by you you

14:58:51 5 would be able to produce a receipt for it.

6 A: No. That was transferred into, that was given to me and lodged in cash

7 into this account where I had lodged the balance of the money from Michael's

8 account.

9 Q: Right?

14:59:02 10 A: Because I paid for the conservatory in Michael's account and stamp duty

11 and a few other bits I think. And then I put the 9,684 in there and then the

12 11 that Bertie gave me in there which brought it all up to 21,435 which was in

13 or around what Kinsella's said their final bill would be at the time. What

14 they said it would be. It subsequently turned out to be more, but then what

14:59:27 15 decoration bill doesn't".

16

17 I'm not interested in the Kinsella bit and the detail and all of that stuff,

18 Ms. Larkin. It is simply this figure of 11, that was made up of 10,000 Pounds

19 Sterling and a sum of 2,000 pounds in Irish, isn't that right?

14:59:44 20 A. That's what the paper work says, yes.

21 Q. 812 All right. It was 10,000 Pounds Sterling cash and 2,000 Irish cash?

22 A. That's what the paperwork says, yes.

23 Q. 813 All right. Does that mean that you have no recollection of that?

24 A. I don't recall.

15:00:05 25 Q. 814 Do you recall either going to Mr. Ahern for this money or Mr. Ahern offering

26 you this money to put into the account for Beresford Avenue?

27 A. I don't recall the detail but I have no dispute that I did actually lodge it.

28 Q. 815 So no dispute that you lodged that sum?

29 A. Yes.

15:00:24 30 Q. 816 And the record says that it is 10,000 Sterling. It includes 10,000 Sterling?

15:00:30 1 A. Yes.

2 Q. 817 And Mr. Ahern says that it's 10,000 Sterling. He has told the Tribunal that?

3 A. Okay.

4 Q. 818 Perhaps you don't know?

15:00:38 5 A. I don't know.

6 Q. 819 You didn't read his interview?

7 A. I don't know for sure.

8 Q. 820 You didn't read his interview?

9 A. No.

15:00:43 10 Q. 821 All right?

11 A. My paperwork went to Hugh.

12 Q. 822 All right?

13 A. I live in a small village. I didn't want all of my paperwork coming to the

14 house.

15:00:51 15 Q. 823 Of course not?

16 A. Yes.

17 Q. 824 So you didn't read Mr. Ahern's interview with the Tribunal or what he would be

18 saying to the Tribunal?

19 A. What I read in the newspaper.

15:00:58 20 Q. 825 I see?

21 A. Which was quite a lot.

22 Q. 826 Yeah. But in any event, we know that it's 10,000 Pounds Sterling in cash. Can

23 you explain not having a recollection of receiving 10,000 Sterling cash from

24 your partner at this time for Beresford Avenue?

15:01:19 25 A. No. Other than the money was for the administering of bills which you have all

26 of the receipts for.

27 Q. 827 No, I didn't ask you what it was for and your memory of that, Ms. Larkin?

28 A. That would be my concern.

29 Q. 828 The source of it. It was made up of two amounts Irish and English cash. And

15:01:36 30 I'm asking you can you explain not remembering the Sterling component?

15:01:40 1 A. My concern would be the administering of it.

2 Q. 829 Pardon?

3 A. My concern would be the administering of it. What I used it for.

4 Q. 830 And how do you remember that Mr. Wall's 28,772.90 was Sterling cash that you

15:01:59 5 saw in St. Luke's on the Saturday?

6 A. Because when I went in and saw it on the desk it surprised me.

7 Q. 831 When Mr. Ahern handed you 10,000 Pounds Sterling in cash in June 1995 you'd

8 have seen it wouldn't you?

9 A. Presumably.

15:02:14 10 Q. 832 And presumably you rang up Mr. Philip Murphy who had then left the branch and?

11 A. I had no recollection of anything.

12 Q. 833 You are looking startled?

13 A. I'm not looking startled. I have no recollection of ringing Mr. Philip Murphy

14 about that transaction.

15:02:28 15 Q. 834 No. He had left the branch we know at that time. You dealt with. I mean, do

16 you remember dealing with anybody in the bank making this lodgement?

17 A. No, I don't remember the detail.

18 Q. 835 Sorry this lodgement is actually Mr. Murphy's writing on it?

19 A. Yes.

15:02:46 20 Q. 836 You've no recollection of going into the bank one day, 2,000 Irish cash and

21 handing it over to Mr. Murphy presumably in his office again?

22 A. I have no recollection of it.

23 Q. 837 All right. Have you any explanation for, you've no recollection of it. Have

24 you any explanation for Mr. Ahern having 10,000 Sterling in cash and being in a

15:03:09 25 position to give it to you?

26 A. No. Millar.

27

28 MR MILLAR: Chairman, with respect. Mr. Murphy is asking my client to

29 speculate about something that she couldn't possibly have given answers to that

15:03:22 30 question. That's a matter that should rightly be addressed to Mr. Ahern and

15:03:25 1 not to this witness.
2
3 CHAIRMAN: No. She was asked have you any explanation for Mr. Ahern of her
4 knowledge, does she know how he had the money.
15:03:35 5
6 MR MILLAR: I don't think Mr. Murphy used the words of her knowledge. I think
7 he asked her had she any explanation as to how he had Sterling. Don't think
8 she should be asked that question in that manner.
9
15:03:44 10 CHAIRMAN: Ms. Larkin, did you know of your own knowledge, either because of
11 what Mr. Ahern or somebody else told you, where the 10,000 came from, the
12 Sterling?
13 A. No.
14
15:03:54 15 CHAIRMAN: Would you have asked, do you think, Mr. Ahern?
16 A. No, not that I can recall. I can't recall the incident.
17
18 CHAIRMAN: At all?
19 A. At all.
15:04:03 20
21
22 Q. 838 Ms. Larkin, you say on 18067 in the opening to what I say about your second
23 deposit account. "On the 15th of June 1995 Mr. Ahern gave me a 11,743.74 to
24 pay for part of a fit out of 44 Beresford Avenue. I lodged this to the first
15:04:29 25 deposit account on that day". How can you say all of that and not remember
26 that there's 10,000 Sterling in it?
27 A. Because I was going by the bank records.
28
29 JUDGE FAHERTY: Ms. Larkin, just on the first sentence on that memo that's on
15:04:48 30 the screen

15:04:48 1 A. Uh-huh.
2
3 JUDGE FAHERTY: Obviously, the second sentence "I lodged this to the first
4 deposit account" that would have been clear from the bank records?
15:04:57 5 A. Yes.
6
7 JUDGE FAHERTY: And just as I understand you a few minutes ago. You don't
8 recall receiving the money, physically receiving the money from Mr. Ahern, is
9 that correct?
15:05:07 10 A. I had no doubt that I did receive it. I'm not disputing that I did receive it
11 from Mr. Ahern.
12
13 CHAIRMAN: So you are -- how could you write that though at that point?
14 Obviously you lodged it but did you have any recollection back in June 2006 as
15:05:23 15 to where you got the money to lodge to that particular account?
16 A. I know that I would have got the money from Bertie. It would have come from
17 nowhere else.
18
19 JUDGE FAHERTY: I see.
15:05:32 20 A. It was lodged into a fixed term deposit account in error and transferred
21 across. I was trying to track back through the accounts to understand how all
22 of these are and why there was this extra 11 as I saw in an account and
23 realised it was lodged in error in the fixed term and transferred over to a
24 demand account. But there is no question in my mind as to where the money came
15:05:58 25 from.
26
27 MR. MURPHY: That it came from Mr. Ahern
28 A. Yes.
29 Q. 839 But can you help us at all. Did you ask him for it, did you say you need money
15:06:07 30 now to pay whoever?

- 15:06:09 1 A. Yes, I'm sure I would have.
- 2 Q. 840 I know you're sure you would have but did you?
- 3 A. I'll sure I would have if you look at when the drafts were drawn down. They
- 4 would have been drawn down.
- 15:06:19 5 Q. 841 I'm asking you for your recollection in the witness box in your own words.
- 6 This is now right in your, this is your brief. This is your dealing with the
- 7 money for Beresford Avenue and so on?
- 8 A. Uh-huh.
- 9 Q. 842 And do you have a recollection? I mean, was Mr. Ahern simply saying I had some
- 15:06:36 10 money here for it or were you saying I need money and he gave it to you?
- 11 A. I would have had the bills and asked for it, yes.
- 12 Q. 843 And apart from the time when you took the Sterling on the 5th of December to
- 13 the bank from St. Luke's was there any other occasion when you dealt in a
- 14 foreign currency with Mr. Ahern?
- 15:06:57 15 A. No.
- 16 Q. 844 Apart from that, Mr. Wall's money, the money that ended up in the account on
- 17 the 28th, 28,772.90 in Irish?
- 18 A. Yes.
- 19 Q. 845 This is the only foreign currency transaction that you've ever had with
- 15:07:16 20 Mr. Ahern?
- 21 A. My best recollection, yes. I can't even recall that being a foreign
- 22 transaction.
- 23 Q. 846 You can't recall getting 10,000 Pounds in cash from him?
- 24 A. No.
- 15:07:25 25 Q. 847 Were you ever aware of him holding Sterling in cash?
- 26 A. No.
- 27 Q. 848 Anywhere?
- 28 A. No.
- 29 Q. 849 I mean, it must have been. It was inconvenient for you to be given 10,000
- 15:07:36 30 Sterling cash and 2,000 Irish cash?

15:07:39 1 A. Going into the bank?

2 Q. 850 Yes?

3 A. Why.

4 Q. 851 Because it's not one currency. You are going in with two different currencies?

15:07:46 5 A. But you're going to the bank.

6 Q. 852 So it wasn't inconvenient?

7 A. I don't recall the incident.

8 Q. 853 All right. But presumably you must have gone into Mr. Murphy's room, handed it

9 to him. He went out, got it counted. He came back with the paperwork. And

15:08:06 10 gave you a receipt?

11 A. I don't recall dealing with Mr. Murphy at the time.

12 Q. 854 No.

13 A. But I make no dispute about the fact that I lodged the money. I did.

14 Q. 855 I'm not interested in that, Ms. Larkin. I'm interested in the 10,000 Sterling

15:08:22 15 and your recollection about it?

16 A. I make no dispute about the fact that it was 10,000 Sterling.

17 Q. 856 Right. But you didn't remember. You don't remember that until now?

18 A. I don't remember it at all!

19 Q. 857 Yeah?

15:08:36 20 A. I accept that it happened but I don't remember it.

21 Q. 858 All right. Ms. Larkin, on the 11th of October 1994. Could I have 19291,

22 please. That's a bank, sorry, the sum of 24,838.49 was lodged to Mr. Bertie

23 Ahern's account on the 11th of October 1994. No, sorry, all right? Can you

24 see that?

15:09:50 25 A. I can't see the name on the top so I assume it was.

26 Q. 859 Oh, sorry. All right?

27 A. Yes.

28 Q. 860 Now, if we could have 19645, please. Now, that's a lodgement bank giro credit

29 transfer for 800 pounds, Celia Larkin, Master Plan Account and the date on the

15:10:21 30 stamp is the 11th of October 1994 for O'Connell Street. Do you see it?

15:10:25 1 A. Yes.

2 Q. 861 It would appear from that that you were in the branch on that date making that

3 lodgement?

4 A. It would.

15:10:32 5 Q. 862 And what I want to ask you is did you make the lodgement of 24,839 for

6 Mr. Ahern?

7 A. No.

8 Q. 863 So on that date it means that you were in the branch lodging 800 and either

9 Mr. Ahern or somebody else was lodging that sum to his account, is that right?

15:10:51 10 A. I don't know.

11 Q. 864 You don't know. All right. All right. Thanks.

12

13 CHAIRMAN: Ms. Larkin, I should have said earlier, if you want a break at any

14 time, please say so

15:11:27 15 A. I want the end.

16

17 CHAIRMAN: Well between now and the end, please say so.

18 A. Yes. Appreciate it.

19

15:11:35 20 MR. MURPHY: 22687, please.

21

22 Ms. Larkin, when was the first time you contacted Allied Irish Bank in relation

23 to Mr. Ahern's financial affairs?

24 A. I contacted the Allied Irish Bank in relation to my financial affairs in

15:12:08 25 relation to Mr. Ahern.

26 Q. 865 I beg your pardon, you're quite right?

27 A. Yes. And I contacted ... I can't recall whether it was prior to Christmas or

28 post Christmas.

29 Q. 866 Of what year?

15:12:23 30 A. The year after my mother died.

- 15:12:27 1 Q. 867 All right?
- 2 A. 04.
- 3 Q. 868 Pardon?
- 4 A. 04.
- 15:12:30 5 Q. 869 If you just look at the page in front of you?
- 6 A. Okay.
- 7 Q. 870 It's dated the 3rd of February 2005. It's a file note. Subject Celia Larkin,
8 prepared by Sarah Murray and Jim McNamara. Mr. McNamara has given evidence to
9 the Tribunal?
- 15:12:43 10 A. Okay.
- 11 Q. 871 You know Mr. McNamara?
- 12 A. I do.
- 13 Q. 872 Contacted by client who requested the following. Copy statements in relation
14 to all her accounts held in February, March, April 1993 and then
15:12:56 15 statement/details of her RDC based accounts December 1994 to November 1995 and
16 it gives those. In fact it gives four account numbers?
- 17 A. Um,.
- 18 Q. 873 They include the three accounts we've been talking about I think, don't they?
- 19 A. Yes.
- 15:13:13 20 Q. 874 Following on from this she requested detailed information relating to majority
21 of transactions on her RDC based accounts. That's those accounts?
- 22 A. All right, uh-huh.
- 23 Q. 875 And then it's set out a lot of information there. Breakdown. Now, so you went
24 to the bank and maybe you went to Mr. McNamara, according to this anyway and
15:13:36 25 you were looking for these statements and details, isn't that right?
- 26 A. Yes.
- 27 Q. 876 Why?
- 28 A. To be clear about what happened in relation to the accounts.
- 29 Q. 877 Why?
- 15:13:46 30 A. Because there was a query on them.

15:13:47 1 Q. 878 I can't hear you, Ms. Larkin?
2 A. Because there was a query on them.
3 Q. 879 Who was querying them?
4 A. The Tribunal were querying them.

15:13:56 5 Q. 880 Whose accounts were they querying?
6 A. Bertie asked me what my recollection was on the house detail.
7 Q. 881 I see?
8 A. So I requested the bank for the detail.
9 Q. 882 All right?
15:14:05 10 A. Of those accounts.
11 Q. 883 Can we be clear on one thing. It was more than a year after this that the
12 Tribunal first contacted you?
13 A. There's no question about that.
14 Q. 884 All right. All right. So it's a year, it's more than a year before the
15:14:19 15 Tribunal contacts you but what you're saying, Ms. Larkin, is that Mr. Ahern
16 asked you for information about the house, is that right?
17 A. Yes.
18 Q. 885 All right. And what was he asking you for? What sort of information was he
19 asking you for?
15:14:37 20 A. What happened in relation to the accounts and the detail if I could recall.
21 Q. 886 Yes. Now, the Tribunal was in contact with him at this stage?
22 A. Yes.
23 Q. 887 All right. And what did you tell him?
24 A. I told him I would find out from the bank.

15:14:59 25 Q. 888 Well what did you tell him before you went to the bank?
26 A. I don't recall.
27 Q. 889 You don't recall what you told him?
28 A. No. I was not in a relationship with Mr. Ahern at that time.
29 Q. 890 All right. But he wants to know this information for the Tribunal because he's
15:15:12 30 being asked about his accounts in relation to his accounts for that period,

- 15:15:17 1 isn't that right?
- 2 A. Yeah.
- 3 Q. 891 And he's asking you about matters relating to Beresford Avenue, is that right?
- 4 A. Yes.
- 15:15:24 5 Q. 892 A and well did he say to you why he was asking you. Why would he be coming to
- 6 you then?
- 7 A. Because the accounts were in my name.
- 8 Q. 893 Pardon?
- 9 A. Because the accounts were in my name.
- 15:15:37 10 Q. 894 All right. And you weren't able to reply to him off the top of your head. You
- 11 weren't able to say that I remember that we've money from Mr. Wall in December
- 12 '94 and money from you in December '94 and I took 50,000 out in cash and gave
- 13 it book to you in January '95?
- 14 A. No.
- 15:15:54 15 Q. 895 You needed to go to Mr. McNamara in the bank to get the information?
- 16 A. Yes.
- 17 Q. 896 All right. And Mr. McNamara prepared this document and presumably gave it to
- 18 you did he?
- 19 A. I don't recall having that document.
- 15:16:07 20 Q. 897 All right. In any event, you were asking Mr. McNamara for?
- 21 A. Did he give that to me.
- 22 Q. 898 I beg your pardon?
- 23 A. Did he give that to me. I don't recall ever having that document.
- 24 Q. 899 Sorry. It's a file note. You were asking him for statements and details in
- 15:16:21 25 relation to effectively his Beresford Avenue related accounts, isn't that
- 26 right?
- 27 A. Yes.
- 28 Q. 900 Do you recall him giving them to you, the statements and the details?
- 29 A. I recall him giving me the detail, yes.
- 15:16:39 30 Q. 901 Do you see there, for example, the very first one, amount 50,000 pounds

- 15:16:44 1 withdrawn on the 19th of January 1995 cash and then underneath it 28,772.90,
2 the 5th of December '94 cash lodgement. Do you see those two?
- 3 A. Yes.
- 4 Q. 902 That was the sort of information you were looking for, wasn't it?
- 15:17:01 5 A. I was looking for any information in relation to the house.
- 6 Q. 903 To be able to put Mr. Ahern, to be able to inform Mr. Ahern as to whatever was
7 in your name about Beresford Avenue he'd have the benefit of that information
8 for the Tribunal?
- 9 A. Yes.
- 15:17:15 10 Q. 904 Right. So can we take it that whatever information you got. Sorry, can we
11 take it first of all that you were satisfied by Mr. McNamara and the
12 information that he gave you? He answered your queries is what I'm asking you?
- 13 A. He did answer my query. I can't remember the dates that he did but he did
14 answer my query.
- 15:17:34 15 Q. 905 That's fine. Whatever information you needed from him in relation to these
16 accounts you got from him, is that right?
- 17 A. Yes.
- 18 Q. 906 As you would expect?
- 19 A. Yes.
- 15:17:41 20 Q. 907 And you gave that information to Mr. Ahern?
- 21 A. I certainly told him.
- 22 Q. 908 You certainly told him. Well, now, do you recall getting documentation from
23 Mr. McNamara?
- 24 A. I did get documentation from Mr. McNamara but I can't remember what date.
- 15:17:59 25 Q. 909 No well sorry. I mean back at that time. I mean, Mr. McNamara hardly asked
26 you. Did you go into his office?
- 27 A. Yes. Yes, I did.
- 28 Q. 910 He hardly phoned you, Ms. Larkin?
- 29 A. He gave me details.
- 15:18:15 30 Q. 911 Does that mean that he gave you pages, pages on which there were documents?

- 15:18:20 1 A. He gave me notes anyway.
- 2 Q. 912 I mean, he hardly rang you?
- 3 A. He gave me notes or I took notes, I can't remember.
- 4 Q. 913 All right. And you would have given those, you must have, to Mr. Ahern isn't
- 15:18:33 5 that right?
- 6 A. No, I told Bertie what they were. But I also told when I realised its detail
- 7 of it because it didn't register with me and when I realised the detail of it
- 8 in relation to the bank drafts and the Kinsella account and the, I told him
- 9 that there was a house file.
- 15:18:50 10 Q. 914 Uh-huh?
- 11 A. That would have all the detail on it.
- 12 Q. 915 All right. All right. And have you seen that house file?
- 13 A. I have since, yes.
- 14 Q. 916 When?
- 15:19:02 15 A. From Hugh.
- 16 Q. 917 Mr. Milllar shows you the house file?
- 17 A. Yes.
- 18 Q. 918 All right. But just, I mean, in that page there's a lot of information, isn't
- 19 that right?
- 15:19:14 20 A. Yes, there is.
- 21 Q. 919 I have to press you, Ms. Larkin, now on this. I have to find it a little bit?
- 22 A. There's no query on any amount there as to where it went to and that there's a
- 23 bank draft to go with it.
- 24 Q. 920 I think you may be misunderstanding me. I'm not making any query on any of
- 15:19:34 25 that?
- 26 A. Okay.
- 27 Q. 921 I'm not suggesting that the money wasn't properly spent or anything like that.
- 28 Do you understand that?
- 29 A. Well why are you asking me about it then?
- 15:19:41 30 Q. 922 I'm not asking you anything. I'm not asking you about that, Ms. Larkin?

15:19:45 1 A. Okay.
2
3 CHAIRMAN: Well I think, Ms. Larkin, Mr. Murphy is enquiring of you as to the
4 circumstances in which you sought details from the bank and were given the
15:19:57 5 details from the bank in 2005 or whenever. And you've explained how you ...
6 A. Any documentation that I had in relation to the bank details, Mr -- Hugh would
7 have which would have been -- the statements would have been given to the
8 Tribunal when I went in for the meeting with them. And all of this information
9 was documented in my informal meeting with the Tribunal when I was assisting
15:20:27 10 them with their ongoing inquiries.
11 Q. 923
12
13 MR. MURPHY: Ms. Larkin, if we look at for a second 23020.
14
15:20:35 15 That is the bank statement in relation to Mr. Wall's money. All right?
16 A. Yes.
17 Q. 924 And this is your account. Account in your name.
18 A. Yes.
19 Q. 925 The date in the statement is the 26th of January 2005. All right?
15:20:56 20 A. Yes.
21 Q. 926 So presumably you asked Mr. McNamara for the bank statement in relation to this
22 account?
23 A. Must have, yes.
24 Q. 927 And he would have given you that document, isn't that right?
15:21:08 25 A. Must have, yeah.
26 Q. 928 All right. Now, can I just suggest to you that you must have been given other
27 documents as well. If you look at the information. If we go back to 22687.
28 All the information is on that. He must have given you a copy of that or he
29 must have written out. He must have given you that information in writing. Do
15:21:32 30 you recall?

- 15:21:33 1 A. I recall asking him to breakdown the detail of the fixed term deposit account
2 and the demand account.
- 3 Q. 929 Yes?
- 4 A. That's what I recall as Bertie's account.
- 15:21:44 5 Q. 930 Yes.
- 6 A. And he did. He showed it to me. I asked him to go through it with me, which
7 he did.
- 8 Q. 931 Yes. Yes. And what do you recall him giving you physically, hard copy?
- 9 A. I recall him showing me a note or letter of the detail of it, yes.
- 15:22:06 10 Q. 932 He showed it to you?
- 11 A. I can't remember whether I took it away or not.
- 12 Q. 933 But Ms. Larkin, would it make sense that you wouldn't take it away. There's a
13 lot of information there to take in across a table and you want to retain it
14 and you wanted to give the information to Mr. Ahern. You couldn't keep that in
15 your head?
- 15:22:23 15 A. My concern was where the money had gone to and the drafts that were bought.
- 16 Q. 934 That wasn't Mr. Ahern's concern?
- 17 A. No, that was my concern.
- 18 Q. 935 You were facilitating Mr. Ahern for the Tribunal Ms. Larkin, isn't that right?
- 15:22:34 19 A. I was giving him the information that I knew in relation to where the money had
20 been administered.
- 21 Q. 936 He was asking you?
- 22 A. What's the point of your question.
- 23 Q. 937 He was asking you presumably Ms. Larkin, for all information that you had in
24 relation to all accounts that you had in relation to Beresford Avenue?
- 15:22:46 25 A. All of the detail that I had in relation to Beresford Avenue.
- 26 Q. 938 Yes. And you could not have gone into Mr. McNamara, listened to Mr. McNamara
27 and then gone to Mr. Ahern and said to him over the phone or in person and
28 listed off the information just verbally?
- 29 A. Any information that I got from Mr. McNamara I gave to the Tribunal at the time
15:23:07 30

15:23:12 1 of the interview.

2 Q. 939 Ms. Larkin, I don't know --

3

4 CHAIRMAN: Ms. Larkin, you see the document and the detail in front of you.

15:23:19 5 That's an AIB file note. You don't believe you received that?

6 A. No.

7

8 CHAIRMAN: But you think you got the information which clearly was prepared

9 for you by the bank

15:23:29 10 A. Yes.

11

12 CHAIRMAN: Do you think that was given to you?

13 A. The information was given to me at some stage.

14

15:23:34 15 CHAIRMAN: All right. Do you think it was given to you in a document or do

16 you think it was given to you verbally and you took it down?

17 A. There was statements I certainly know which I gave. Anything that I can recall

18 getting I would have given to my legal representative, Hugh, who would have

19 given it to.

15:23:53 20

21 CHAIRMAN: Do you see the summary there of the details of these accounts

22 A. Where is the summary.

23

24 CHAIRMAN: In front of you there. This is the file note

15:24:01 25 A. Oh, right.

26

27 CHAIRMAN: Now, do you think and this isn't a bank statement. The bank

28 statements would come in the usual format. You think you got those

29 A. The bank statements.

15:24:23 30

15:24:23 1 CHAIRMAN: The bank statement

2 A. Oh, I got the bank statements, yes.

3

4 CHAIRMAN: Did you get this summarised information either in a document or

15:24:23 5 verbally and you took it down

6 A. I think I took it down on the statements verbally what was, what each of the

7 withdrawals were, what was bought at that stage.

8

9 CHAIRMAN: But would you have taken

15:24:32 10 A. Not like this, no.

11

12 CHAIRMAN: Not like that

13 A. I would have asked the 20,000. What's it broken down into, what is it made up

14 of because I couldn't see from the statements where the 20,000 went to.

15:24:44 15

16 CHAIRMAN: So you think you got the statements plus some detail, some

17 breakdown detail

18 A. Yes.

19

15:24:50 20 CHAIRMAN: And was that, was the breakdown detail verbally given to you by the

21 bank

22 A. I can recall writing on the statements, yes.

23

24 CHAIRMAN: With the bank official with you

15:25:02 25 A. Yes.

26

27 CHAIRMAN: All right. And then you say you passed on that information to your

28 solicitor

29 A. Yes.

15:25:08 30

15:25:08 1 CHAIRMAN: Sorry to ...

2 A. I certainly would have told ...

3

4 CHAIRMAN: Sorry, to Mr. Ahern

15:25:13 5 A. When I realised that they were the drafts for to purchase the goods for the

6 house, I would have told him yes, that there's a file on that that will have

7 all of the information.

8

9 CHAIRMAN: That seems to be it.

15:25:25 10 Q. 940

11

12 MR. MURPHY: Ms. Larkin,

13 A. Which there is and which you have.

14 Q. 941 There would be a bank statement?

15:25:30 15 A. Isn't that true, Henry.

16 Q. 942 There will be a bank statement for each of these three accounts?

17 A. Yes.

18 Q. 943 And you are with Mr McNamara. He is giving you the detail that's there on that

19 page on screen and you are writing it down on the statements, isn't that what

15:25:42 20 you are saying?

21 A. Whether it was on the statement or in a note, yes. Anything that I had a query

22 about, the withdrawal of 20,000 where it went to.

23 Q. 944 Can I suggest to you that what you must have done then by way of facilitating

24 Mr. Ahern would have been to talk to him and pass that documentation over to

15:25:59 25 him?

26 A. What I did do was say to him these are the drafts that were for the purchase of

27 the house. I know certainly that I would have told him they were the drafts

28 for the purchase of goods for the house and that he would have a house file

29 relating to that.

15:26:10 30 Q. 945 No. Just could we leave the house file for a second?

- 15:26:14 1 A. There's no question of it. But it's the same information.
- 2 Q. 946 Page 23020 which is the bank statement for Mr. Wall's money. You've agreed
- 3 that you asked Mr. McNamara that and he gave it to you. Isn't that exactly
- 4 what Mr. Ahern would have been looking for. An account in your name with money
- 15:26:32 5 coming from Mr. Wall, all relating to Beresford Avenue?
- 6 A. He would have been looking for everything in relation to Beresford Avenue.
- 7 Q. 947 No, no, please answer the question. Wouldn't he have been looking for that,
- 8 perhaps among other things but that?
- 9 A. He would have been looking for everything in relation to Beresford Avenue.
- 15:26:46 10 Q. 948 Are you saying that having got that from Mr. McNamara you didn't hand it to
- 11 Mr. Ahern?
- 12 A. I don't recall handing that to Mr. Ahern. I recall telling him this there's a
- 13 house file that he should be able to have all that information on.
- 14 Q. 949 All right. And so I think your evidence is that you recall giving him the
- 15:27:03 15 information verbally that you got from Mr. McNamara but you don't recall giving
- 16 him anything that was written down?
- 17 A. I recall telling him that he would have it all, all the information on the
- 18 house file.
- 19
- 15:27:17 20 CHAIRMAN: Well that as I understand, Ms. Larkin's evidence is that you don't
- 21 recall giving him documentation
- 22 A. I don't recall giving him documentation.
- 23
- 24 CHAIRMAN: You gave him some information verbally and you pointed him in the
- 15:27:30 25 direction of the house file
- 26 A. Yes.
- 27
- 28 CHAIRMAN: And did Mr. Ahern come back to you and say I still need more
- 29 information do you recall
- 15:27:39 30 A. I don't recall.

15:27:40 1 Q. 950
2
3 MR. MURPHY: How would your bank statements be on his house file
4 A. It was the information in relation to the breakdown of the money that I was
15:27:50 5 concerned about. About where the money went to.
6 Q. 951 But that might have been what you were?
7 A. But that was Michael Wall's. I don't know whether that actual statement was
8 on the house file or not. The breakdown of the money is what I was concerned
9 about. There was no question that the money was lodged into an account. There
15:28:13 10 was no question that the 50,000 was lodged into an account. There was no
11 question that the money was withdrawn from the account. The only question that
12 I found from the statement was where did 20,000 go to because I couldn't see a
13 transfer of 20,000 into anything else and then I looked for the breakdown of
14 that which gave the drafts. That made me realise at that stage that they were
15:28:35 15 the drafts for the house and all of the detail of the draft would be on the
16 house file.
17 Q. 952 Ms. Larkin, what Mr. Ahern presumably wanted at this time in order to deal with
18 the discovery from the Tribunal was information that you had in relation to
19 your accounts that were Beresford Avenue related, isn't that right? Isn't that
15:28:57 20 right?
21 A. Information in relation to Beresford Avenue, yes.
22 Q. 953 All right. The three principal documents on all of that would be the bank
23 statement for each of the three accounts. First of all, this one, the one that
24 we had on screen. This one on screen showing the 28,772.90 and the history of
15:29:11 25 that account. Secondly, the account with the 50,000 pounds on the 5th of
26 December. And thirdly?
27 A. Excuse me.
28 Q. 954 Just conclude. And thirdly, the one into June 1995 the other deposit account
29 that you opened that. Surely, Ms. Larkin, when Mr. Ahern wanted to know about
15:29:29 30 Beresford Avenue related matters and your involvement. Surely that's the most

- 15:29:32 1 important thing that he would be wanting from you?
- 2 A. The detail of it, yes.
- 3 Q. 955 But he'd want the statements, wouldn't he?
- 4 A. I can't recall exactly.
- 15:29:42 5 Q. 956 Okay?
- 6 A. He wanted the detail. I gave him the detail and I told him where to find the
- 7 detail.
- 8 Q. 957 Doesn't make sense, Ms. Larkin?
- 9 A. There you go again. If somebody wants information about an account that you
- 15:29:54 10 have in your name but it's --I can't recall. I was not in a relationship with
- 11 Bertie at this stage. It was not an ongoing contact with him.
- 12 Q. 958 What's that got to do?
- 13 A. Because it would not be an everyday talking situation.
- 14 Q. 959 Ms. Larkin, Mr. Ahern is in a serious situation, has to do a serious job with
- 15:30:13 15 the Tribunal to do discovery?
- 16 A. There was no question about the money went into the account and came out of the
- 17 account. The question was where it went from the account.
- 18 Q. 960 It's not Ms. Larkin. He wants to know about your accounts because he doesn't
- 19 have that information, isn't that right?
- 15:30:28 20 A. Yes.
- 21 Q. 961 And that's why he goes to you and that's why you go to Mr. McNamara and that's
- 22 why Mr. McNamara gives you all of this?
- 23 A. Yes.
- 24 Q. 962 And you must give it to Mr. Ahern so he can do his business with the Tribunal?
- 15:30:42 25 A. I certainly told him, yes.
- 26 Q. 963 That's not in dispute. In your discussion at that point with Mr. Ahern did you
- 27 discuss the facts that there was Sterling involved in some of these
- 28 transactions?
- 29 A. No.
- 15:31:13 30 Q. 964 Now, if I ... Ms. Larkin, if we can come on, please, to 21498. Sorry. Not

15:31:23 1 just for a second. You were contacted by the Tribunal on the 4th of May 2006.
2 22705, please.
3
4 I'm sorry, Ms. Larkin, just for one moment, please, excuse me. Ms. Larkin, as
15:32:33 5 a result of the Tribunal contacting you directly I think you contacted
6 Mr. McNamara again, is that right?
7 A. Yes.
8 Q. 965 And could we have 21498, please.
9
15:32:56 10 You see draft only written across it
11 A. Yes.
12 Q. 966 And it's, sorry, well if we look at that. This is the first page of a two-page
13 letter, draft only. Dated 11th May 2006. Re your accounts set out there,
14 isn't that right?
15:33:11 15 A. Yes.
16 Q. 967 And it says "Dear Ms. Larkin, I refer to our recent telephone conversations in
17 relation to your query regarding certain transactions on your above-mentioned
18 accounts and have checked our records and wish to advise as follows..." And
19 then it sets out 18 transactions with a date and amount and what the
15:33:29 20 transaction is. And then on page 21499 goes on to say at the bottom of this,
21 "I enclose copies of the various account statements as provided by yourself
22 with the different transactions as detailed above, no. 1 to 18 which I hope
23 might be of assistance to you in helping you to reconcile your records. I also
24 enclose copy of your cashsave account number and it's given as mentioned above
15:33:55 25 under item dated" And I can't read the date. "Trust that this information is
26 of benefit to you and if I may be of further assistance please do not hesitate
27 to contact me." Could you just tell us about that draft letter, please,
28 Ms. Larkin.
29 A. How do you mean?
15:34:12 30 Q. 968 Did you, tell me about it. I mean, you've seen it before haven't you?

- 15:34:15 1 A. Yes.
- 2 Q. 969 And in May 2006 you rang Mr. McNamara and did you subsequently meet him?
- 3 A. I went into the bank.
- 4 Q. 970 All right. Had he prepared this letter?
- 15:34:24 5 A. Yes.
- 6 Q. 971 Did he show it to you?
- 7 A. Yes.
- 8 Q. 972 All right. Well tell us about it?
- 9 A. Can you put back the first page.
- 15:34:33 10 Q. 973 Oh, sorry. 21498?
- 11 A. It's the detail of the accounts.
- 12 Q. 974 Yes. You wanted for the Tribunal. To answer the Tribunal's inquiries you
- 13 wanted information in relation to your accounts, isn't that right?
- 14 A. Yes.
- 15:34:48 15 Q. 975 All right?
- 16 A. Specifically where I had, where I couldn't figure out why there was two
- 17 accounts with 11,000 and something in them.
- 18 Q. 976 All right?
- 19 A. But subsequently discovered that one was a fixed term deposit transferred into
- 15:35:03 20 a demand account. Which meant that there ended up being three accounts as
- 21 distinct from two accounts. So what I was trying to get my head around was
- 22 where the line was between the Bertie account and the Michael Wall account
- 23 because I knew all of the transactions on that and I didn't understand the two
- 24 lodgements of the same amount in two accounts.
- 15:35:25 25 Q. 977 But?
- 26 A. One lodgement for the same amount in the two accounts, if you understand.
- 27 Q. 978 Yes. And Mr. McNamara set out all of this information on the two-page draft
- 28 letter only, isn't that right?
- 29 A. Yes.
- 15:35:36 30 Q. 979 All right. And what did you say about it to him?

- 15:35:38 1 A. It had the detail of Michael Wall's account in it as well which I didn't need.
2 I just needed the detail of the one account where you had the transfer from the
3 fix term deposit into the demand account.
- 4 Q. 980 Now, wait now. Sorry. If we look at 21499. Is this where at the third entry
15:36:00 5 it says 5th of December '94 and the amount 28 etc. lodged cash to account. Is
6 that what you're saying?
- 7 A. Sorry, I've lost you. You'll have to go back again.
- 8 Q. 981 The third entry there. 5th of December 1994?
- 9 A. Yeah.
- 15:36:17 10 Q. 982 28,772 pounds?
- 11 A. Yeah. I didn't need that because I knew what that was. It was the other
12 amounts in the account where you had the fixed term deposit and the demand
13 account. That's what we call the Bertie accounts as we called them in the
14 memorandum because that confused my mind in relation to lodgements and
15:36:38 15 withdrawals. If I saw them on two separate basis then I could be clear. One
16 being Michael's account, one being Bertie's account.
- 17 Q. 983 So you wanted the information about the Wall account but you wanted it in a
18 separate letter?
- 19 A. Separate from this so I could understand it better. Oh, I didn't take any
15:36:56 20 letters. I wanted it done out separate so that I could actually get my head
21 around it.
- 22 Q. 984 Was Mr. McNamara going to send you this letter with this information because
23 that's what you wanted?
- 24 A. I didn't ask him to send it to me. Once I was clear in my mind I was happy.
- 15:37:12 25 Q. 985 Did you ever receive a letter?
- 26 A. I may have taken that draft away.
- 27 Q. 986 And did you take what we see there with draft only written on it?
- 28 A. Yes.
- 29 Q. 987 Why did you take that away?
- 15:37:23 30 A. I didn't take that one away, I don't think. I took where I had, where he had

15:37:29 1 separated them I took away.

2 Q. 988 All right. Well if we just perhaps go on for a second, to 21496. And I think
3 this might be -- this is a similar letter dated, not the same. Dated May the
4 16th, a few days later. And with less accounts it says I refer to our recent
15:37:52 5 telephone conversations. I think that's the same as before. And I think the
6 Wall account is deleted, isn't that right?

7 A. Is it? Well the Wall account isn't or shouldn't be in this but I think is the
8 number of it in it? No, I didn't need the three accounts because I knew
9 exactly what happened on the 28,77.

15:38:10 10 Q. 989 That's all right.

11 A. And the other two accounts one was the demand account and one was the fixed
12 term deposit account and I wanted those in order so that I could get my head
13 around them. They were the one account effectively.

14 Q. 990 Ms. Larkin, from the first draft letter, draft only letter that we looked at,
15:38:26 15 can we just deal with the Wall account for a second. It was in it and you
16 didn't want it in it?

17 A. Yes.

18 Q. 991 And I'm now showing you another draft only letter that doesn't have?

19 A. Yes.

15:38:36 20 Q. 992 If we go to 21495. The first entry is the Wall account, isn't that right?

21 A. Yes.

22 Q. 993 All right. And that's the way you wanted it?

23 A. Yes.

24 Q. 994 And that was just to get your head around it?

15:38:53 25 A. Yes.

26 Q. 995 Because that represented a lodgement, is that what you're saying?

27 A. No, because of the cross over between the two accounts and the fixed term
28 deposit and the demand account.

29 Q. 996 Oh, I see. All right. All right. So you. Yes, all right. And were there
15:39:16 30 any. So, sorry. you took -- was it when you were in with Mr. McNamara on the

- 15:39:24 1 first occasion looking at this first draft only letter that you asked him to
2 break it down into two letters?
- 3 A. I asked him to take out that particular account, the 011 account which I can
4 read here because I wouldn't remember the numbers off the top of my head and to
15:39:40 5 just give me the breakdown of the other two accounts. So that I could
6 understand them.
- 7 Q. 997 And that's what we see in the second and third draft only letters that I've put
8 up on the screen?
- 9 A. Yes.
- 15:40:04 10 Q. 998 Namely the two accounts in one letter and the one Wall account in a third
11 letter?
- 12 A. Yes.
- 13 Q. 999 Now, did Mr. McNamara do that there and then?
- 14 A. Yes, as far as I can recall.
- 15:40:04 15 Q. 1000 As far as you can recall?
- 16 A. Yes.
- 17 Q. 1001 And were there any other changes that you asked him to make?
- 18 A. Well my recall was that it wasn't two separate letters. My recall was that it
19 was one letter with Michael's detail on the second page.
- 15:40:15 20 Q. 1002 Well can I. If we go to 21495 again please Ms. Larkin just to see it. That,
21 you see what that has there? That seems to be a separate letter?
- 22 A. That's the 011 account, yeah.
- 23 Q. 1003 It's a separate letter addressed to you, isn't that right?
- 24 A. Yes.
- 15:40:33 25 Q. 1004 Does that help you in relation to your recollection?
- 26 A. Well I don't recall taking that because it was the other account that I wanted
27 to get my head around the detail of it because that one was straight forward.
28 There was no transfer from one account into another of the same funds for
29 access.
- 15:40:49 30 Q. 1005 Do you see at the bottom of that page it says "given to client in draft format

15:40:54 1 as requested per client. Jim 16th of February May 2006" okay?

2 A. Yes.

3 Q. 1006 All right?

4 A. Yes.

15:41:02 5 Q. 1007 Okay. So what about, what about the -- were there other deletions made? It
6 seems there were. If we look at No. 2 here, 19th of January 1995, 50,000
7 withdrawn, paid as cash and then the rest is in brackets?

8 A. Sorry, where are you talking about?

9 Q. 1008 Oh, I'm sorry. 21498. What I'm getting at, Ms. Larkin, there seem to have
15:41:30 10 been other deletions made in the other follow-up draft only letter?

11 A. Okay.

12 Q. 1009 Is this 21498.

13

14 CHAIRMAN: Yes.

15:41:38 15 A. Those deletions are all in relation to the 011 account which was on a separate
16 letter.

17 Q. 1010 I see. All right. So. All right. So that was the reason for asking
18 Mr. McNamara to do deletions?

19 A. They weren't deletions. They were to put all of the information on Michael's
15:41:56 20 account on one letter and all of the information on the other two accounts on
21 the other note so that I could be clear about them.

22 Q. 1011 All right. All right. And do you think you took away a draft only letter then
23 or do you think that you actually got an original letter?

24 A. Yes, I didn't need a letter as such. I just needed to be clear in my mind
15:42:13 25 about the information.

26 Q. 1012 All right. Now, 21498 have we still got that on screen? If we look at No. 5.
27 In fact it's. Sorry. No it is the 15th June 1995, number 3, 11,000?

28 A. Sorry where are you?

29 Q. 1013 No. 3. Could we highlight No. 3 please?

15:42:35 30 A. Uh-huh.

15:42:36 1 Q. 1014 11,000 what is that amount? It says lodged cash to account. I think it's
2 11,743.74. You know the lodgement we were talking about earlier?
3 A. The lodgement that was, that went into the fixed term deposit and then was
4 transferred into the demand account.

15:42:57 5 Q. 1015 Yes.
6
7 CHAIRMAN: It was the 10 Sterling plus
8 A. Yes.
9

15:43:01 10 MR. MURPHY: Including the 10,000 Sterling
11 A. Yes.
12 Q. 1016 Lodged cash to account. It says nothing there about Sterling, Ms. Larkin?
13 A. Okay.
14 Q. 1017 Why is that?
15 A. I don't recall Sterling. I don't recall anything.

16 Q. 1018 All right. And at that time when you were talking to Mr. McNamara you didn't
17 recall that that was Sterling, is that right?
18 A. No, that's right.
19 Q. 1019 Because Mr. McNamara has told the Tribunal that would be an incorrect
15:43:26 20 description of the transaction if it actually came from Sterling but of course
21 if you didn't remember it wasn't -- it was Sterling well you couldn't have told
22 him?
23 A. No.
24 Q. 1020 But Mr. McNamara told the Tribunal in evidence that if you, if the words lodged
15:43:43 25 cash to account is the narrative for the transaction, it conveys an Irish cash
26 lodgement, not a lodgement that comes from a foreign currency, do you follow
27 me?
28 A. Say that again.
29 Q. 1021 The words lodged cash to account, Mr. McNamara has told us indicate that it's
15:44:05 30 an Irish sum, an Irish cash sum that's lodged. Okay?

- 15:44:10 1 A. Okay.
- 2 Q. 1022 So that if it happens to be from a different currency. That would not be an
3 accurate narrative?
- 4 A. Can you lodge a different currency into an account here?
- 15:44:19 5 Q. 1023 If it came from. If it emanated from a foreign currency he said it wouldn't be
6 correct. You'd have to elaborate.
- 7 A. Okay.
- 8 Q. 1024 All right?
- 9 A. Elaborate why. I just wanted to know which of the accounts were.
- 15:44:34 10 Q. 1025 If the bank was writing to you knowing that that money?
11 A. No, the bank was giving me the detail.
- 12 Q. 1026 All right. If we go to the other, second page, 21499. And in fact I think if
13 we go to really to 1495. And you see there the first entry, the 5th of
14 December 199 ...?
- 15:45:03 15 A. Yes.
- 16 Q. 1027 5th of December 1994. 28,772.90 credit transaction lodged, cash to account?
17 A. Yes.
- 18 Q. 1028 Now, and you got this letter according to the note at the bottom of it. You
19 got this draft only letter from Mr. McNamara?
- 15:45:30 20 A. Yes.
- 21 Q. 1029 For your own purposes so that you could co-operate with the Tribunal, isn't
22 that right?
- 23 A. So I could get the detail in my head, yes.
- 24 Q. 1030 Yes. And this detail on that line says nothing about Sterling and we know that
15:45:47 25 that amount came from Sterling, isn't that right, Ms. Larkin?
- 26 A. Yes.
- 27 Q. 1031 And that was at all times known to you?
- 28 A. On recollection, yes.
- 29 Q. 1032 No, no, it was at all times. You never forgot. I think you've told us this
15:46:03 30 morning you never forgot that that Wall money was Sterling?

15:46:06 1 A. No, what I'm saying to you is when you're asking me for detail of it I recalled
2 the detail. You said I didn't give you the detail in the beginning in the
3 interview. It was always my recollection of it being Sterling, yes.

4 Q. 1033 So when you were going through details, these details of your accounts and you
15:46:26 5 were dealing with this wall account which you asked to put on a separate
6 letter?

7 A. Yes.

8 Q. 1034 Did you inform Mr. McGennis that that came from Sterling.
9

15:46:34 10 MR MILLAR: Sorry Mr. Chairman. Sorry to interrupt again. This is the bank
11 generated document. The bank converted whatever money was involved from
12 Sterling to pounds. The bank had that knowledge, it had that information and I
13 really think these questions should be appropriately put to Mr. McNamara. Not
14 to this witness at all.

15:46:51 15 CHAIRMAN: It's a bank generated document. But it's one generated in the
16 partnership as it were with Ms. Larkin in the sense that they were, it was
17 information provided at the request of Ms. Larkin and following her examination
18 of a draft letter furnished by the bank or prepared by the bank. And I think
19 Mr. Murphy is simply asking Ms. Larkin if there was any discussion between
15:47:13 20 herself and Mr. McNamara of the fact that the 28,772.90. That that was either
21 entirely or partly Sterling or foreign currency because ...
22

23 A. No, my concerns. Sorry, Judge. My concern was that was a draft -- the drafts
24 is what I was looking for. The detail of what was taken out in drafts and the
15:47:46 25 movement.
26

27 CHAIRMAN: Because a proper narrative it's suggested would have been, would
28 have made some reference to it being a foreign currency, there being a foreign
29 currency element.

15:47:59 30 A. I didn't ask for that kind of detail.

15:48:01 1
2 CHAIRMAN: All right. So the question Mr. Murphy is simply asking you is did
3 you mention or remind Mr. McNamara that this sum was derived from foreign
4 currency
15:48:14 5 A. I didn't ask for that kind of detail from Mr. McNamara.
6
7 CHAIRMAN: Or did the issue ...
8 A. It wasn't an issue for me.
9
15:48:22 10 CHAIRMAN: All right.
11 Q. 1035
12
13 MR. MURPHY: Did you give any of this information to Mr. Ahern?
14 A. I can't recall. I'm sure I probably did but I can't recall.
15:48:36 15 Q. 1036 Would you have met him around that time before coming into the Tribunal for the
16 interview and had a chat with him about?
17 A. Not prior to my going to the Tribunal. No, I lived in Killaloe and I think he
18 may have been away and I may have been away, I can't recall the detail. And
19 then I came up and met Hugh and went to the Tribunal.
15:48:55 20 Q. 1037 All right. And if we could have page. Oh, no.
21
22 JUDGE FAHERTY: Sorry Mr. Murphy. Just before you leave that page. Could you
23 I ask you, Ms. Larkin. If you look at the first sentence. I appreciate it's a
24 draft letter. You may have taken away a copy of this. Do I understand that to
15:49:17 25 be correct?
26 A. Sorry, Judge. I don't actually remember taking away a copy of that one. It
27 was the previous one that I was more interested in getting the detail.
28
29 JUDGE FAHERTY: That's fair enough. I just I understand that. "I refer to our
15:49:34 30 recent conversation in relation to your above-mentioned account and enclose

15:49:40 1 copy dockets as requested"

2 A. Yes.

3

4 JUDGE FAHERTY: Now, you, as I understand your evidence. If you read that

15:49:46 5 letter

6 A. Yes.

7

8 JUDGE FAHERTY: The first sentence for the moment. Really what's on that

9 letter is really just a transcription. If you had a bank statement for that

15:49:55 10 account

11 A. Yes.

12

13 JUDGE FAHERTY: You understand what I'm saying

14 A. I would not have known who the drafts were issued to.

15:50:02 15

16 JUDGE FAHERTY: That's my point in actual fact. If you read just read that

17 letter as it is. That letter is really just a transcription. You would be

18 none the wiser from that letter than you would have been from a bank statement

19 A. No, but I want it to be clear.

15:50:19 20

21 JUDGE FAHERTY: I appreciate that entirely

22 A. And the bank statements are confusing to me. To have it in a letter form. I

23 didn't know that he was going to put it in a letter form. I wanted a list of

24 the transactions.

15:50:28 25

26 JUDGE FAHERTY: On the letter here it says three drafts issued on the 23rd of

27 the 6th, isn't that correct and we know that there were three separate drafts.

28 And that was your concern as I understand it as to how that amount of 20,000

29 pounds was made up because you knew there were three drafts. What I'm asking

15:50:45 30 you is this. When you got that letter, or when you saw that, did you get the

15:50:49 1 three underlying copy drafts because the bank would have retained a copy of the
2 draft. At the time he handed you this was he handing you copies of the three
3 drafts that issued on the 23rd of June?

4 A. I think he may have, yes.

15:51:06 5
6 JUDGE FAHERTY: That would be entirely what you wanted obviously?

7 A. Yes.

8
9 JUDGE FAHERTY: Can I ask you then. In relation to the first one. Did you
10 get any underlying docket regarding the first lodgement on the 5th of December

11 A. No, not that I recall, no.

12
13 JUDGE FAHERTY: Or did you get obviously a copy lodgement in relation to 8442
14 which I think was the stamp duty money. I think that was the

15:51:33 15 A. Draft issued, yes.

16
17 JUDGE FAHERTY: And did you get a copy of that?

18 A. I'm not sure whether I got a copy of that or information in relation to that.
19 But it was the drafts I was looking for, the copies of, to know where they were
20 paid and what the breakdown was.

15:51:48 21
22 JUDGE FAHERTY: But you think you only got -- any underlying docket you got
23 was in relation to the drafts and not in relation to the lodgement, is that
24 what you're saying?

15:51:58 25 A. There was no question about the lodgement, it was the drafts I was looking for.

26
27 JUDGE FAHERTY: Thank you very much.

28 Q. 1038

29
15:52:02 30 MR. MURPHY: Ms. Larkin, did Mr. McNamara or anybody in the bank ever ask you

15:52:08 1 if this amount was Sterling

2 A. No.

3 Q. 1039 Did you ever offer the information to them?

4 A. No.

15:52:15 5 Q. 1040 Could we have page -- day 752, please. Page 71. Question 362 please.

6

7 I can't make it any bigger, can you see that

8 A. I don't know what it is or what it relates to.

9 Q. 1041 It's Mr. McNamara of AIB. His evidence to the Tribunal public hearings in

10 July. All right? I'm going to read it out to you?

11 A. Yes.

12 Q. 1042 And he is asked at 362 "does it follow that had you been told that it was

13 Sterling you would not have so described it as you did on this document, as a

14 cash lodgement of 28,772.90 Irish. Doesn't that follow.

15:53:20 15 A: I would have had to elaborate, yes.

16 Q: Yes. Now, having prepared this for the benefit of Ms. Larkin or having

17 assembled this information for the benefit of Ms. Larkin we may take it that

18 you told Ms. Larkin that it was, that the records of the bank showed her as

19 having made a lodgement of 28,772.09 Irish on that date, isn't that right?

15:53:43 20 A: Yes, based on my records.

21 Q: Did she correct that for you, Mr. McNamara

22 A: Not that I recall.

23 Q: Had she corrected it, you no doubt would have recorded that fact in the

24 file report you prepared on the 3rd February 2005, isn't that so?

15:53:58 25 A: Yes.

26 Q: Can we take it therefore that since you didn't so record it she didn't

27 correct it?

28 A: Yes."£

29

15:54:07 30 Now, Ms. Larkin, why didn't you say to Mr. McNamara that this was Sterling

- 15:54:14 1 A. I was dividing up the two accounts to get the movement clear in my mind between
2 a fixed term deposit account and a demand account that were both what we call
3 Bertie accounts. I had no problem with the disbursement of Michael's money in
4 relation to those accounts so I asked him to divide the two up. That is all.
15:54:35 5 And the drafts. I wanted to know where the drafts went to for my own records.
- 6 Q. 1043 But is there any reason why you wouldn't have told Mr. McNamara that that was a
7 Sterling amount?
- 8 A. There's no reason why I should have told him or didn't tell him. It didn't
9 enter my head. I was concerned about the drafts.
- 15:55:15 10 Q. 1044 Ms. Larkin, you didn't talk to Mr. Ahern. Around this time May 2006 shortly
11 before coming in to the Tribunal you didn't have any discussion with Mr. Ahern
12 at that time before coming in to the Tribunal, is that right?
- 13 A. I may have spoken to him briefly but I had no discussion that I recall. I
14 certainly didn't meet him to discuss anything.
- 15:55:38 15 Q. 1045 I think you told me a moment ago that you didn't, there was nothing at all. I
16 asked had you?
- 17 A. You asked me did I discuss, did I have a meeting with him in relation to this,
18 no.
- 19 Q. 1046 Well if you didn't have a meeting did you have any discussion with him around
15:55:58 20 this time before you came in with your memo and for your interview?
- 21 A. Not any detailed discussion, no.
- 22 Q. 1047 Could we have 18049, please?
- 23 A. Not that I can recall anyway.
- 24 Q. 1048 The bottom of that page, 444. Question. "But prior to this meeting have you
15:56:20 25 discussed any of these banking transactions in the recent past with Mr. Ahern?
26 A: Of course I have. Yes, yes"
- 27 A. Which is true, which I did when he approached me about the house file in the
28 first place, I did have discussions with him about it.
- 29 Q. 1049 Ms. Larkin, on that weekend of December 1994 did Mr. Wall hand over a
15:57:12 30 substantial amount of money in Sterling cash to Mr. Ahern and did you bring

15:57:22 1 that money, substantial amount of Sterling cash to the bank in a briefcase on
2 the Monday morning?
3 A. I went into the office, the money was on the desk. It was Sterling on the
4 desk. I collected the case from St. Luke's on the Monday morning and I brought
15:57:43 5 the money into the bank, yes.
6 Q. 1050 Have you ever had any connection with Dollars?
7 A. No.
8 Q. 1051 And I'm not talking about holiday money now.
9 A. I realise that.
15:57:59 10 Q. 1052 You have never had any connection with a substantial amount of Dollars?
11 A. No.
12 Q. 1053 All right. Thank you, Ms. Larkin?
13 A. Thank you.
14
15:58:09 15 CHAIRMAN: All right. Mr. Maguire, do you want to ask any questions?
16
17 MR. MAGUIRE: I have no questions for the witness.
18
19 CHAIRMAN: All right. Mr. Millar, do you want to ask your client any
15:58:19 20 questions?
21
22 MR. MILLAR: I beg your pardon, Sir
23
24 CHAIRMAN: Do you wish to ask your client any questions?
15:58:24 25
26 MR. MILLAR: One or two issues that I would like to clarify very briefly.
27
28 I just want to revisit the issue I raised sometime ago concerning the question
29 of the allegation, that my client was deliberately misleading the Tribunal.
15:58:36 30

15:58:36 1 Now, I know that I have your assurance that no such allegation was leveled but
2 my assistant has pointed out to me that it was put to the witness by Mr. Murphy
3 that she was deliberately misleading the Tribunal
4

15:58:49 5 CHAIRMAN: Oh, I recall the question from Mr. Murphy.

6
7 The point I was making was that any view, any suggestion by Mr. Murphy is not
8 necessarily, does not necessarily reflect a view of the Tribunal.
9

15:59:07 10 MR. MILLAR: Well I think it would be an appropriate comment for Mr. Murphy to
11 withdraw
12

13 CHAIRMAN: No, no, that doesn't arise. Do you have any questions?
14

15:59:16 15 MR. MILLAR: I think it's common practice in Tribunals that if an allegation
16 which is potentially damaging to a witness, we would be put on notice of that.
17 We were not put on any notice that that was going to be put to Ms. Larkin.
18
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THE WITNESS WAS QUESTIONED BY MR. MILLAR AS FOLLOWS:

- 15:59:30 1
- 2
- 3 Q. 1054 I want to bring you back briefly to the meeting that took place on the 14th of
- 4 June 2006. That's the voluntary meeting with the Tribunal in their offices?
- 15:59:38 5 A. Yes.
- 6 Q. 1055 Quite a bit of the information by Mr. Murphy has concentrated on the suggestion
- 7 that you've given different versions of events and one and this relates to the
- 8 memorandum handed in that date and the content of that interview.
- 9 A. Yes.
- 15:59:54 10 Q. 1056 Now, I would like to put this into some context. Did you consider when you
- 11 went to this interview on the 14th of June 2006 that the content of that
- 12 conversation, the subject matter of cross-examination at a public hearing?
- 13 A. No. I was told that it was an information gathering exercise.
- 14 Q. 1057 And in that context when you were replying to the questions that were put to
- 15 you in a conversational way, did you choose your words carefully in
- 16 anticipation of such a cross-examination?
- 17 A. No.
- 18 Q. 1058 And it's also been suggested to you that you didn't take the opportunity at any
- 19 time between the 14th of June 2006 and effectively the end of July this year or
- 16:00:32 20 indeed today to put further information to the Tribunal. Did they ever ask you
- 21 back for a further interview between the 14th of June 2006 and today?
- 22 A. No.
- 23 Q. 1059 Thank you very much?
- 24 A. Thank you.
- 16:00:58 25
- 26 CHAIRMAN: All right.
- 27
- 28 JUDGE FAHERTY: I have just one matter very briefly, Ms. Larkin. I understand
- 29 your evidence to be that by the evening of the Saturday
- 16:01:09 30 A. Yes.

16:01:09 1
2 JUDGE FAHERTY: After you'd been in the office and had certainly seen some
3 part of the money
4 A. Yes.

16:01:15 5
6 JUDGE FAHERTY: And by the evening of the Saturday evening your understanding
7 was that you would be dealing with this money in the house renovations for
8 Beresford Avenue as I understand it?
9 A. That's correct.

16:01:26 10
11 JUDGE FAHERTY: And I think you told us that you spoke to the late Mr. Brennan
12 about how best to lodge the money?
13 A. Yes.
14

16:01:40 15 JUDGE FAHERTY: And do you recall what Mr. Brennan told you?
16 A. He said to keep it in a separate account.
17

18 JUDGE FAHERTY: All right. And well what did you understand by that,
19 Ms. Larkin?
16:01:45 20 A. If I was to administer it, not to put it into one of my own accounts. To put
21 it into an account that was separate so that it didn't have any cross purposes
22 with my own finances.
23

24 JUDGE FAHERTY: And obviously you had bank accounts?
16:01:58 25 A. Yes.
26

27 JUDGE FAHERTY: I'm not interested in those obviously. If I can put it like
28 this. On the Monday morning when you, you opened a new account for this money?
29 A. Yes. Two new accounts.
16:02:10 30

16:02:10 1 JUDGE FAHERTY: We're only dealing with -- I appreciate that. We'll just
2 deal with Mr. Wall's money for the minute. And that account was opened in your
3 name with your address etc.

4 A. Yes.

16:02:23 5
6 JUDGE FAHERTY: Was there anything on that account to indicate that there was
7 anything other than your account. I know it was a new account. People can
8 open new accounts on an ongoing basis for all sorts of purposes. I'm just
9 asking you in the context of what Mr. Brennan had said to you. Did it ever
10 occur to you to perhaps add Mr. Wall's name to the account?

11 A. No, it didn't occur to me.

12
13 JUDGE FAHERTY: I see. And did you appraise the bank that this was a
14 particular type of account other than it was a deposit account?

16:02:59 15 A. No.

16
17 JUDGE FAHERTY: But that somebody other than yourself had a beneficial
18 interest in it?

19 A. No.

16:03:04 20
21 JUDGE FAHERTY: Did you ever tell Mr. Brennan or appraise Mr. Brennan
22 afterwards that in fact you had opened an account with Mr. Wall's money

23 A. Yes.

24
16:03:14 25 JUDGE FAHERTY: When did you tell him?

26 A. I would have spoken to Gerry on the phone at various interviews.

27
28 JUDGE FAHERTY: Yes. But I'm just curious. Mr. Wall gave evidence about the
29 late Mr. Brennan and he, I think he described him as a rather meticulous man
16:03:31 30 and I think his example was that Mr. Wall had sent, I think, the first initial

16:03:35 1 booking deposit in Sterling and that had to be accounted for on an going
2 ongoing basis within Mr. Brennan's office obviously. But just that if
3 Mr. Brennan was giving you advice to treat it separately from your own ...
4 A. It wasn't formal legal advice. It was a discussion with Gerry.

16:03:55 5
6 JUDGE FAHERTY: Absolutely. I appreciate that. It didn't occur to you at all
7 to put some sort of note or memo or leave it with somebody that it was
8 Mr. Wall's money?
9 A. No.

16:04:08 10
11 JUDGE FAHERTY: God forbid if anything had have happened to yourself or
12 Mr. Wall. There would have been perhaps an intrusion into the affairs of
13 either of yourselves over and above what might ordinarily have been necessary.
14 Did it ever occur to you. You were just lodging this money. Ostensibly it was
16:04:28 15 in your name in an account and that had anything, God forbid, had occurred to
16 either yourself, had happened to you ...
17 A. Yes.

18
19 JUDGE FAHERTY: That this was money that was not your money beneficially. Did
16:04:39 20 you give any thought to that when you were lodging the money at the behest?
21 A. No, no, I didn't think of dying, no.

22
23 JUDGE FAHERTY: No, no, indeed. Or that Mr. Wall ...
24 A. No.

16:04:53 25
26 JUDGE FAHERTY: You didn't. Or there was no note or memo that it was
27 Mr. Wall's money other than what you knew or Mr. Ahern knew or Mr. Wall knew
28 A. Yes.

29
16:05:02 30 JUDGE FAHERTY: I just wanted to clarify that. I'm only asking you in the

16:05:06 1 light that you had sought or discussed the matter albeit informally with
2 Mr. Brennan?
3 A. Yes.
4

16:05:11 5 JUDGE FAHERTY: And can I just ask you. You say it was for house renovations
6 and we know it was at an early stage in the house purchase. The tender had
7 just been accepted a couple of days prior?
8 A. Uh-huh.
9

16:05:22 10 JUDGE FAHERTY: And you said to Mr. Murphy that the stamp duty was to -- when
11 was the decision that the stamp duty would be paid out of it?
12 A. Gerry Brennan phoned me and asked me for the stamp duty money.
13
14 JUDGE FAHERTY: Right. And was that at the time or shortly before it was due?
16:05:39 15 A. It would have been whenever I took it out.
16
17 JUDGE FAHERTY: Yes. Yes. But did you know back in December that possibly
18 the stamp duty money might have ...
19 A. No. I knew in December it was to be in relation to the house.
16:05:58 20
21 JUDGE FAHERTY: I see. And if it was that just ...
22 A. Michael's money.
23
24 JUDGE FAHERTY: Yes. Yes. We know that Mr. Wall was called upon within a
16:06:07 25 couple of months of the December lodgement to pay a deposit on the house?
26 A. Okay.
27
28 JUDGE FAHERTY: Was there any suggestion that the deposit on the house would
29 be paid out of that particular account?
16:06:21 30 A. Nobody contacted me for that, no.

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JUDGE FAHERTY: I see. All right. Thank you very much.

A. Thank you.

CHAIRMAN: All right. Thank you very much, Ms. Larkin.

A. Thanks.

CHAIRMAN: And we'll sit tomorrow at half past ten. Is that right?

THE WITNESS THEN WITHDREW.

MR. MURPHY: Yes.

THE TRIBUNAL THEN ADJOURNED UNTIL THE FOLLOWING DAY,

THURSDAY, 13TH SEPTEMBER 2007, AT 10.30 A.M.