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June 23, 2003

MEMORANDUM

To: Commissioners

From: Philip Zelikow

Subj: Possible Saudi Government Connections to the 9/11 Plot or Plotters

We have received no evidence so far that the Saudi government was aware of or complicit in the 9/11 attacks before they occurred. We have received evidence, however, that particular Saudi officials or agents of the Saudi government may have assisted the hijackers. The briefing on June 26 will introduce you to some of this evidence so that you can form a preliminary impression of the issues involved.

Saudi Arabia and Sunni Extremism

This briefing will not be on the general topic of the Kingdom's relationships with Muslim terrorist groups or Saudi cooperation (or lack of it) in the war against terrorism. That important subject, like the analogous issues for Pakistan and Sudan, is a subject for Team 3 (International Counterterrorism Policy) and Team 4 (Terrorist Finance).

This briefing is focused on the specific topic of whether officials or agents of the Saudi government were involved in the 9/11 attacks. That turns on particular investigative leads arising from the activities and contacts of the hijackers in the United States. Before turning to those leads, a bit of general context is nonetheless useful.

The Kingdom of Saudi Arabia has long devoted great energy and resources to the worldwide propagation of a particular practice of Islam, usually called Wahhabism. Wahhabism is a reform movement that arose in the 18th century as a reaction to traditional and mystical forms of Islam. It is a doctrine of puritanical, conservative fundamentalism, urging believers to return to the original text of the Quran and governance of society under Sharia – Muslim law. For decades the Saudi government and Saudi religious leaders – the ulama – have used government subsidies and charitable foundations to make their version of Sunni doctrine dominant throughout the Muslim world. The fundamentalist appeal of the Iranian revolution pushed the Saudis to work even harder and spend more money to attract the worldwide Muslim community to their Sunni version of fundamentalism. Many in the Kingdom think their country's mission in the world is to remain a magnetic pole of attraction for Muslims everywhere, defining the true practice of Islam while safeguarding Islam's Holy Places.

To do this work in countries or overseas communities where fundamentalist appeal is strong but there is much disagreement with particular aspects of Wahhabism, the Saudis

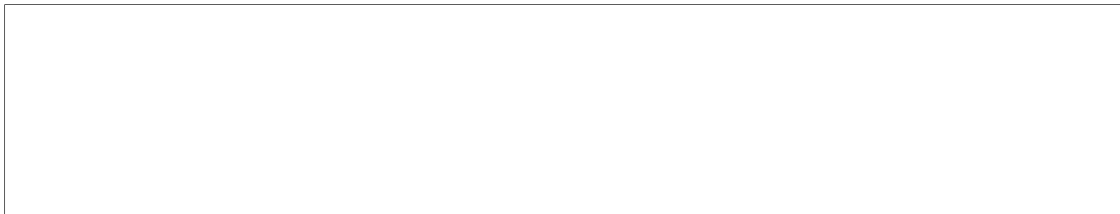
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allied themselves with a wide spectrum of Sunni fundamentalist groups and strands of belief, including the Salafi zealots who hope for a restoration of the Caliphate (lost in 1922 with the secularization of Turkey) or who have various political agendas. The Saudi government and ulama exert their influence by founding and supporting mosques and religious schools that they can steer and manage.

These resulting relationships are difficult to follow, partly because the relationships are only incidentally related to formal institutions. Networks are organized around personal relationships and sustained through patronage.

(b)(1)
(b)(3)

Omar al-Bayoumi and Fahad al-Thumairy

Hazmi and Mihdar arrived in Los Angeles on January 15, 2000. They were veterans of the jihad struggle and had recently attended an Al Qaida meeting in Malaysia.

We do not yet know where Hazmi and Mihdar stayed from January 15 to 26, probably in Los Angeles. One FBI agent who investigated the case mentioned that Fahad al-Thumairy, a diplomat at the Saudi consulate, was known as someone who gets apartments for people in LA and is also the imam at the (Saudi-sponsored) King Fahd mosque in Culver City. This agent speculated that Thumairy might have helped Hazmi and Mihdar find a place to stay in LA.¹ We do not know if there is any evidence to support this theory. In 2002 the Los Angeles Field Office of the FBI opened a Full Field Investigation of Thumairy. We do not yet know the results of that investigation, except that Thumairy was refused entry to the United States when he recently attempted to return to Los Angeles.

On January 26, Omar al-Bayoumi drove up from San Diego to Los Angeles with a companion, a Muslim convert. He met there with Thumairy, whom Bayoumi had known for some time. Bayoumi told his companion it was about a visa matter. He and the companion then drove to a halal restaurant, which had turned into a butcher shop. The shopkeepers directed them to another restaurant nearby where Bayoumi and his companion happened to meet Hazmi and Mihdar. The companion told the FBI he thought this was a chance encounter.

This apparently fortuitous meeting led to Bayoumi helping Hazmi and Mihdar move to San Diego, where they would live for most of that year.

¹ Joint Inquiry interview with John Matthews. 15 August 2002.

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Then 43 years old, Omar al-Bayoumi had been carried for decades on the employment books of the Saudi Civil Aviation Authority. He was then being paid by a contractor for that agency, a company named Dallah-Avco. He did no apparent work for this company, however. His salary payments were irregular and in varying amounts. While finding easy schools to attend that would allow him to maintain his student visa, Bayoumi had devoted himself for his last seven years in San Diego to establishing and managing mosques. Within the large Muslim community in San Diego Bayoumi was known for his religious work and was regarded, at least by some, as some kind of Saudi spy.

Bayoumi had some suspicious associates. His paychecks from Saudi Arabia were approved by a Civil Aviation Authority employee. That employee's son is an apparent member of Al Qaida and possible 'second-wave' hijacker. (The son is now reportedly in detention in Saudi Arabia.) One of Bayoumi's closest friends in San Diego, Osama Bassnan, was a vocal supporter of Usama Bin-Laden and has other connections to extremist circles. Bassnan is believed to be a former employee of the Saudi government's educational mission in Washington. He and his wife received money from the Saudi Ambassador and his wife (Prince Bandar and Princess Haifa), nominally to offset medical costs for Bassnan's wife. Bassnan himself may have met Hazmi and Mihdar, but there is little evidence of direct ties. Bayoumi was also a friend of an imam in Norway linked to senior Al Qaida figures.

In other words, there is some evidence to suggest that Bayoumi was an undercover agent of the Saudi government, funneling Saudi money into the San Diego Muslim community and perhaps reporting back on what was happening there. He was perhaps being run by a professional intelligence officer posted in the United States (Thumairy?) or was simply acting on behalf of patrons in the Kingdom itself.

In this light, two questions about Bayoumi's associations with Hazmi and Mihdar stand out:

1. Was his encounter in Los Angeles with the two men fortuitous or planned?
 - Bayoumi's companion on the January 26 trip to Los Angeles is a key witness for the 'chance encounter' theory, but a weak one since he did not speak Arabic and did not understand the substance of much of what was going on.
2. Was his assistance in San Diego to Hazmi and Mihdar customary or disturbingly significant?
 - Bayoumi may have put them up at his own home for several days.
 - Bayoumi did help them find their first apartment, actively helping them with the lease, with the deposit, and in opening a bank account.
 - The FBI feels Bayoumi gave them no particular financial support, just a convenience loan for a few minutes until they could repay him from their cash. This assumes that

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the \$9900 in cash that Hazmi and Mihdar used to open their account is money they brought with them when they arrived in the U.S. from Bangkok (and an amount under the required declaration limit). A more suspicious theory is that Bayoumi was the source of the \$9900, although there is no proof for this.

- Bayoumi asked a friend, Mohdar Abdullah, to help Hazmi and Mihdar while they were in San Diego. Abdullah told the FBI that Mihdar acknowledged being a jihadist, saying he was part of the Islamic Army of Aden. And Abdullah said he took Hazmi and Mihdar to the King Fahd mosque (in Culver City, where Thumairy was the imam).

Evidence from detainees apparently indicates that Hazmi and Mihdar were told (unlike later plotters) that they should seek out help from the local Muslim community, without revealing their true purpose for coming to America. If Bayoumi was a Saudi government agent of some kind and even if he did give extraordinary assistance to Hazmi and Mihdar, it is still possible that he helped them without real knowledge about their background or purposes.

But the evidence we have so far also leaves open the possibility that Bayoumi assisted Hazmi and Mihdar, perhaps knowing that they were members of Al Qaida, as part of a clandestine extremist support network. Further questions would then arise about the extent of collusion within the Saudi government.

Hazmi and Mihdar left California at the end of 2000 for Arizona, where they would begin their operational preparations for the 9/11 attack.

Bayoumi left the United States in August 2001 and took up residence (and attending college) in Great Britain. At U.S. request, he was picked up by New Scotland Yard shortly after the 9/11 attacks. Lacking any charges that could hold him (he could only be accused with visa fraud), the British let him go to Saudi Arabia. Neither he nor Thumairy have been questioned in detail or by American authorities. In May 2003 senior FBI officials told Commission staff that they would be raising the Bayoumi issue in an upcoming high-level FBI visit to the Kingdom.

Other Threads

We are interested in a pair of Saudi naval officers who were posted to San Diego while Hazmi and Mihdar were living there. The FBI believed Hazmi talked on the phone with them. Given Hazmi's ties to the attacks on American ships in Aden and the significance of San Diego as a naval base, this is interesting. It is also interesting because it ties into lingering debates among those who have studied the plot who are puzzled about why Hazmi and Mihdar were sent to California in January 2000, long before the rest of the plotters begin arriving. In that context, we are also checking information on a couple of other Saudi military officers stationed in the U.S. who might have contacted one of the plotters.

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We are also pursuing several other leads, such as:

- Ties between a Saudi diplomat and half-brother of UBL to the Hamburg cell, both through the charitable organization he heads (the World Arab Muslim Youth Association) and his close links to a company named Transcom International, owned by a person who is the subject of FBI counterterrorism investigations.
- A Saudi flight student captured in Pakistan and now detained as an Al Qaida suspect, whose flight certificate was found in a Saudi embassy envelope.
- Possible links between the Hamburg cell and at least one Saudi diplomat in Berlin who has been recalled back home.

There are also a few cases we are investigating where individuals clearly linked to Al Qaida have relationships with officials in the Saudi government or senior members of the Saudi ulama and one other variable is present: an alleged connection to the 9/11 plot or plotters.

As mentioned earlier, beyond these particular leads there is a broader issue of Saudi Arabia's involvement with terrorist groups and its stance in the war on terror. The Commission should address that more general issue too, both in discussing the runup to the attacks and in assessing the war on terror today. But the June 26 briefing has a narrower focus.

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