

**Final Draft 9-11 Testimony  
For the DCI  
Joint Inquiry Hearing  
18 June 2002**

Before Director Mueller and I focus on the 9/11 plot, as you've asked us to do Mr. Chairman, I would like to begin with some remarks on the context in which the attacks occurred. There are two key points:

- First, we had followed Bin Laden for many years and had no doubt that he intended a major attack.
- Second, the eighteen months prior to 9/11 were a period of intense CIA/FBI efforts to thwart dramatically heightened UBL operational activity.

We first locked onto Bin Laden in the period from 1991 to 1996 when he was in Sudan.

- During those years, he was principally a financier of terrorist attacks and our efforts against him competed with other deadly threats, such as those posed by Hizbollah – which at that point was responsible for the deaths of more Americans than any other terrorist organization.
- Bin Laden jumped right to the top of our list with his move to Afghanistan in 1996 and his drive to build the sanctuary that subsequently enabled his most spectacular attacks. This focus resulted in the establishment within CTC of a Bin Ladin-dedicated Issue Station staffed by CIA, FBI, DOD, and NSA officers.
- Bin Laden showed his hand clearly that year when he said that the June bombing of Khobar towers marked the beginning of the war between Muslims and the United States.
- Two years later, he issued a fatwa stating that all Muslims have a religious duty “to kill Americans and their allies, both civilian and military worldwide”.
- He then attacked our East African embassies in 1998 and said that an attack *in* the US was his highest priority.
- We took this as his unequivocal declaration of war, and we in turn declared war on him, inaugurating an intensive period of counterterrorist activity that filled the months running up to 9/11.

There were three broad phases in that struggle before 9/11 and I want to set the stage for the 9/11 plot by telling you about them:

- *First, the pre-Millennium Period in late 1999.* UBL operatives planned a series of attacks against US and allied targets designed to exploit the millennium celebrations planned around the world. CIA and FBI worked closely and successfully to defeat these terrorist plans. We acquired information that enabled us to break up a large terrorist cell in Jordan that had been planning to blow up the Radisson Hotel, holy sites, and Israeli tour buses, and that had plans to use chemical weapons. The arrest of Ahmed Ressam coming across the Canadian border into the US was the single most compelling piece of evidence we had that UBL was intending to strike at us in the United States. During this period, we identified numerous terrorist suspects around the world and carried out disruption activities against more than half of these individuals including arrests, renditions, detentions, and interrogations.
- *Second, the Ramadan Period.* In November and December 2000, we had an increase in Ramadan-related threat reporting. Working with a number of foreign governments, we were able to successfully preempt attacks including a planned attack against US interests. Overall, these operations disrupted several al-Qa'ida plans and captured hundreds of pounds of explosives, as well as weapons, including anti-aircraft missiles. You will recall that the attack on the *USS Cole* had just occurred in October 2000, a serious defeat.
- *And finally, the Pre-9/11 Period.* Starting in the spring and continuing through the summer of 2001 we saw a significant increase in the level of threat reporting. Again, working with the FBI and foreign liaison services, we thwarted attacks against US facilities and persons in Europe and in the Middle East.

Thus, even before September 2001, we knew that we faced a foe that is committed, resilient and has operational depth. The Intelligence Community was already at war with al-Qaida.

- Few wars are a series of unbroken victories or defeats. We had had some successes and suffered some defeats—and we are finding things we could have done better.
- But we were already in action.

We had, in fact, considered ourselves at war with al-Qa'ida since 1998. By 1998, key elements of CIA's strategy were emphatically offensive rather than defensive. And in the spring of 1999, we put in place a new strategic operational plan whose central focus was to gain intelligence on Bin Ladin through penetrations of his

organization. This strategy structured our counterterrorist activity for the years leading up to the events of September 11.

- This strategy—which we called simply “the Plan”—as it evolved in conjunction with increased covert action authorities, was a multifaceted campaign against Bin Ladin and al-Qa'ida.
- The campaign involved a multifaceted program to capture and render Bin Ladin and his principal lieutenants. The range of operational initiatives employed included a strong and focused FI collection program using all means at our disposal to monitor Bin Ladin and his network around the world, and to disrupt al-Qa'ida operations.
- I do not plan to go into great detail on this campaign now—this hearing is about 9/11.
- But my message is that a full understanding of the events of 9/11 requires an understanding of this war in its entirety and, I hope subsequent hearings will develop the details of that story.

Now, with that as a backdrop, let me begin by characterizing the 9/11 plot in broad terms.

- First, the plot was **professionally conceived and executed**—it showed patience, thoughtfulness, and expertise.
- Second, it was **tightly compartmented**—we would have had to penetrate a very small circle of zealots to have learned the precise details of this plot ahead of time.
- Third, the plot was **resilient**—several blows to the operation occurred without derailing it.
- I'll amplify each of these points.

Start with what we know today of the professionalism of the plot. The 11 September operation was conducted carefully, patiently, and with evident understanding of how to operate in the United States.

- The hijackers--both pilots and others--entered the US at staggered intervals, from different countries, and through different US cities.
- We now know that al-Qa'ida leaders deliberately chose young men who had not carried out previous terrorist attacks and therefore would not have attracted the attention of intelligence services. Seventeen of the nineteen hijackers were in fact "clean," and the two hijackers who had an extensive

record of al-Qa'ida involvement--Nawaf al-Hazmi (#14) and Khalid al-Mihdhar (#12)--may have been added to the plot after it was launched. I'll return to this possibility later in my remarks.

- They also selected men from countries whose citizens traditionally have little trouble obtaining US entry visas and instructed them to travel under true name using genuine passports.
- The most important individuals in the plot--the pilots--had lived for some years in the West, making it even easier for them to operate in the United States.
- Once in the US, the hijackers were careful, with the exception of minor traffic violations, to avoid drawing law enforcement attention and even general notice that might identify them as extremists. They dressed in Western clothes, most shaved their beards before entering the US, and they largely avoided mosques.
- They received the money needed to finance their flight training and living expenses through ordinary wire transfers, generally in small enough amounts that they did not attract attention among the millions of financial transactions that occur in the US every day.

I mentioned the plot was tightly compartmented. For intelligence work, breaking into the compartment is key to gaining the precise details of a plot. We never achieved this success for the 9/11 plot. We now have several indications of this compartmentation.

- Bin Ladin himself—in a candid videotape found in Afghanistan after the attacks—said even some members of his inner circle were unaware of the plot.
- He also indicated that some of the hijackers themselves never knew the targets.
- Based on what we know today, the investigation of the 9/11 attacks has revealed no major slip in the conspirators' operational security.

My third characterization of the plot was to call it resilient. This was not a fragile plot that would have collapsed had the US government been able to achieve a few successes. In fact, the plot went forward despite several real blows.

- Flight 77 hijackers Nawaf al-Hazmi (#14) and Khalid al-Mihdhar (#12) tried to learn to fly in May 2000 and quickly had to abandon their efforts because of their poor technical and English-language skills. But by the end of 2000, a replacement pilot for Flight 77, Hani Hanjur (#11), was in

the US.

- In probably the most notable example of the plot's resilience, two members of Mohammad Atta's (#1) Hamburg cell--Ramzi Binalshibh and Zakaria Essabar--appear to have intended to join the hijackings but were denied visas multiple times. Binalshibh ended up supporting the hijacking logistically from abroad.
- Muhammad Atta (#1) himself, the pilot of the first plane to hit the World Trade Center, was stopped upon re-entering the US from Spain in January 2001 because of questions regarding his application for a change in visa status and was issued a court summons for driving without a license in April, but was not panicked by either incident.
- Most important, even after 16 August 2001 arrest of Zacarias Moussaoui--currently under indictment for conspiracy to commit terrorism and aircraft piracy, among other charges--the plan was not aborted. In fact, the hijackers began buying their tickets for 11 September just over a week after Moussaoui's arrest.

Keep these characterizations in mind as Director Mueller and I walk you through the details of the plot. Also keep in mind that the 9/11 investigation is ongoing, and we expect to know even more in the future than we present to you here today.

Let me start with what we knew before the 9-11 attacks:

- We knew, and warned, that Usama Bin Ladin and his al-Qa'ida organization were "the most immediate and serious" terrorist threat to the US. We said that in several ways, including in my statement to the SSCI in February 2001.
- In the months prior to 11 September, we alerted policymakers that operations that al-Qa'ida had in motion were likely to cause large-scale loss of life and be spectacular in nature.
- Beginning in June 2001, we received a barrage of intelligence indicating that al-Qa'ida associates in Afghanistan and abroad expected imminent attacks against unspecified US interests.
- Over the summer of 2001, it became evident that multiple attacks were in the works, especially abroad. Some of these were interdicted, such as planned attacks against US targets in Europe and the Middle East--successes for US intelligence.

- Finally, we knew—and warned—of Bin Ladin's desire to strike inside the US.

## Malaysia

A major question surrounding the 9/11 investigation is how the United States government was able to identify two of the hijackers as al-Qa'ida but not uncover the plot they were part of. To explain how the intelligence case against Nawaf al-Hazmi (#14) and Khalid al-Mihdhar (#12) developed, I'll walk you through the case.

We had learned in late 1999 that two suspect Bin Ladin operatives, "Nawaf" and "Khaled," were planning to meet in Malaysia. At that point we only knew of their first names, and only suspected that they might be Bin Ladin operatives because of an indirect link between them and Al-Qa'ida and Egyptian Islamic Jihad operatives.

Based solely on this tenuous link, CIA initiated an operation to place "Khaled" under surveillance. Recall that we did not know either Khaled's or Nawaf's true identities at this time. The subsequent operation to learn more involved eight stations and bases and a half-dozen liaison services.

Our interest in monitoring the meeting was based on our suspicion that Khaled's travel to Malaysia was associated with supporting regional terrorist plans or operations. We believed that the meeting was likely for discussion of regrouping from extensive disruptions around the world that the CIA had engaged in.

In early 2000, just before he arrived in Malaysia, we acquired a copy of "Khaled's" passport, which showed a US multiple entry visa issued in Jeddah in April 1999 and expiring on 6 April 2000.

It is at this point that we learned that "Khaled's" name was Khalid bin Muhammad bin 'Abdallah al-Mihdhar (#12) This was the first point at which CIA had complete biographic information on al-Mihdhar.

On 5 January 2000, the US intelligence community widely disseminated an information report advising that "Khaled", identified as an individual with ties to members of the Bin Ladin organization, had arrived in Malaysia.

It was not until 5 March 2000 that we obtained information from one of our overseas stations that enabled us to identify "Nawaf" as Nawaf al-Hazmi (#14). This was the earliest time that CIA had full biographic information on al-Hazmi (#14). By that time, both al-Hazmi (#14) and al-Mihdhar (#12) had entered the US, arriving on 15 January 2000 in Los Angeles.

- The Malaysia meeting took on greater significance in December 2000 when the investigation of the October 2000 USS Cole bombing linked some of Kahlid al-Mihdhar's Malaysia connections with Cole bombing suspects. We further confirmed the suspected link between al-Mihdhar and al-Hazmi and an individual thought to be one of the chief planners of the Cole attack, via a joint FBI-CIA HUMINT asset. This was the first time that CIA could definitively place al-Hazmi and al-Mihdhar with a known al-Qa'ida operative.

- In August 2001, because CIA had become increasingly concerned about a major attack in the United States, we reviewed all of our relevant holdings. During that review, it was determined that al-Mihdhar (#12) and al-Hazmi (#14) had entered the US on 15 January 2000, that al-Mihdhar had left the US on 10 June 2000 and returned on 4 July 2001, and that there was no record of al-Hazmi leaving the country. On 23 August 2001, CIA sent a Central Intelligence Report to the Department of State, FBI, INS, and other US Government agencies requesting that al-Hazmi and al-Mihdhar be entered into VISA/VIPER, TIPOFF, and TECS [Treasury Enforcement Communication System]. The message said that CIA recommends that the two men be watchlisted immediately and denied entry into the US.

The fact that earlier we did not recommend al-Hazmi (#14) and al-Mihdhar (#12) for watchlisting is not attributable to a single point of failure. There were opportunities, both in the field and at Headquarters, to act on developing information. The fact that this did not happen--aside from questions of CTC workload, particularly around the period of the disrupted Millenium plots--pointed out that a whole new system, rather than a fix at a single point in the system, was needed.

### What we know of the plot now

We have assembled a body of details that give a pretty clear picture of the plot. *Several things allowed us to assemble large amounts of information after the attacks that were not available before the attack.*

- First of all, the investigation quickly established the hijackers' identities. Some hijackers were identified by air crews and passengers who made phone calls from the hijacked planes, while analysis of the flight manifests, which the airlines provided immediately, revealed patterns among certain Arab nationals in first or business class: they had purchased one-way tickets and some had used the same telephone numbers or addresses when making their reservations.
- Second, some of the hijackers left behind both identifying and incriminating evidence. Muhammad Atta's (#1) luggage, for instance, had not made it onto Flight 11 from a connecting flight and contained the

guidance on preparing for an operation that was found both at the site of the Flight 93 crash in Pennsylvania and in a Flight 77 hijacker's car at Dulles Airport.

- Third, the sheer magnitude of the attacks prompted both intelligence services and journalistic organizations worldwide to put a major and immediate effort into the investigation. Friends, associates, and family members of the hijackers were interviewed by liaison services and often by reporters, which allowed us to build up a picture of the men involved.

*The operation fell into three general stages: conceptualization, preparation, and execution.*

### **Conceptualization**

We now believe that a common thread runs between the first attack on the World Trade Center in February 1993 and the 11 September attacks. We also know that a high-ranking al-Qa'ida member was either the mastermind or one of the key planners of the 11 September operation.

- Mukhtar is the uncle of Ramzi Yousef, who masterminded the 1993 bombing plot against the World Trade Center.
- Following the 1993 attack, Yousef and Mukhtar plotted in 1995 to blow up US planes flying East Asian routes--for which Mukhtar was indicted in 1996. Philippine authorities uncovered the plot in January 1995 and Yousef was apprehended the following month, but Mukhtar escaped.
- Yousef also considered flying a plane into CIA headquarters, according to one of his co-conspirators [Murad], who was interrogated by Philippine authorities in 1995.

Mukhtar was not the only Bin Ladin associate to consider how to use commercial airliners in terrorist attacks.

- After 11 September, we learned that in 1996, Bin Ladin's second-in-command, Muhammad Atif, drew up a study on the feasibility of hijacking US planes and destroying them in flight, possibly influenced by Yousef's and Mukhtar's unrealized plans.

Bin Ladin's determination to strike America at home increased with the issuance of the February 1998 fatwa targeting all Americans, both military and civilian. The ideas about destroying commercial airliners that had been circulating in al-Qa'ida leadership circles for several years appear to have been revived after that



fatwa.

- Although we lack details on exactly when the plan was formulated and received Bin Ladin's approval, we know that the planning for the attacks began three years before 11 September.
- We understand that when one of his associates proposed to Bin Ladin that the World Trade Center be targeted by small aircraft packed with explosives, Bin Ladin reportedly suggested using even larger planes.
- We also believe that outside events also shaped al-Qa'ida leaders' thinking about an airliner attack. The October 1999 crash of Egypt Air Flight 990, attributed in the media to a suicidal pilot, may have encouraged al-Qa'ida's growing impression that air travel was a vulnerability for the US.

In December 1999, the plot moved from conceptualization to preparation, with the arrival in Afghanistan of three young Arab men from Hamburg, Germany who would become pilot-hijackers on 11 September.

### **Preparation**

The men selected to carry out the 11 September attacks largely fall into three overall categories:

- The three pilots from Hamburg I just mentioned;
- Al-Qa'ida veterans;
- And young Saudis.

### **The Hamburg Cell**

The men from Hamburg were Muhammad Atta (#1), Marwan al-Shehhi (#6), and Ziad Jarrah (#16), on whom the US held no derogatory information prior to 11 September 2001.

- They were part of a group of young Muslim men in Hamburg, Germany who came from different countries and backgrounds, but attended the same mosques, shared common acquaintances, and were drawn together by their increasingly extreme Islamist views and disenchantment with the West.
- ***They were intelligent, English-speaking, and familiar with Western society—traits crucial to carrying out the 11 September plot.***

- ***They were well suited--educated, including in technical subjects, and proficient in several languages--to mastering the skills they would need to pilot three of the four planes on September 11.***

**Muhammad Atta (#1)**, an educated middle-class Egyptian, arrived in Hamburg in 1992.

- Atta did not exhibit any signs of extremism before leaving for Germany, but Atta was open with his German acquaintances about his dissatisfaction with Egypt's increasing Westernization, what he perceived as the Egyptian government's corruption and persecution of the Muslim Brotherhood, and his antipathy toward Israel.
- Atta became increasingly devout during his time in Germany and friends have also reported that Atta became increasingly pessimistic about his prospects for employment and expression of his religious and political beliefs back in Egypt. By 1997, Atta appears to have lost contact with most of his German friends and was associating almost exclusively with other Muslims.
- Atta may have traveled to Afghanistan for the first time in early 1998 when he told his roommate he was gone for two months on a pilgrimage. During a trip to Egypt in June, Atta applied for a new passport, even though his old one had not yet expired, suggesting that he might have been trying to hide evidence of travel to Afghanistan. (

Future hijacker-pilot **Marwan al-Shehhi (#6)**, came to Germany from the United Arab Emirates in April 1996 on a UAE military scholarship.

- We believe he lived in *Bonn* through early 1999, when he passed a German proficiency exam, but apparently was a visitor to *Hamburg* before 1999.
- Marwan Al-Shehhi moved to Hamburg in 1999 and enrolled at the Hamburg-Harburg Technical University where Atta studied.

**Ziad Jarrah (#16)**, like Atta, came from a middle-class family.

- Having dreamed of becoming a pilot since childhood, Jarrah traveled from his home in Lebanon to Germany to study in 1996.
- At some point during the time he spent in Greifswald from 1996 to 1997, Jarrah appears to have come in contact with Abdulrahman al-Makhadi, an imam at a Greifswald mosque suspected of having terrorist connections.

- Jarrah moved to Hamburg in August 1997 where he began studies in aircraft construction at Hamburg's School of Applied Sciences.
- Fellow students have told the press that while he was devout and prayed five times a day, he never struck them as an extremist. (S//NF)

A common acquaintance of members of Atta's circle was German-Syrian Muhammad Heydar Zammar, a known al-Qa'ida associate in Hamburg who was detained after 11 September.

- Zammar has been active in Islamic extremist circles since the 1980s and first trained and fought in Afghanistan in 1991. He trained and fought in Bosnia in and made many return trips to Afghanistan.
- Zammar met Atta (#1), al-Shehhi (#6), and Jarrah (#16) (along with others of the Hamburg cell) in the late 1990s at the Hamburg al-Qods mosque and persuaded them to travel to Afghanistan to join the jihad.

Atta's (#1) relationship with his roommate, Yemeni Ramzi Binalshibh, may also have been crucial in focusing the Islamist beliefs of the Hamburg circle on al-Qa'ida. Since 11 September, we have received a variety of reports identifying Binalshibh as an important al-Qa'ida operative and we suspect that, unlike the three Hamburg pilots, he may have been associated with al-Qa'ida even before moving to Germany in 1995.

### **The al-Qa'ida Veterans**

We now know that two of the hijackers had been involved with al-Qa'ida for several years before 11 September 2001.

- They were Saudis Nawaf al-Hazmi (#14) and Khalid al-Mihdhar (#12), who on 11 September would help to hijack American Airlines Flight 77 that crashed into the Pentagon. We have learned a great deal about these men since 11 September
- The two men grew up together in Mecca.
- In the mid-90s, al-Hazmi (#14) and al-Mihdhar (#12) traveled to Bosnia.
- Afterward their involvement with Al-Qa'ida strengthened. Al-Hazmi traveled to Afghanistan sometime before 1998 and swore loyalty to Bin Ladin. Later, Al-Mihdhar (#12) also traveled to Afghanistan and swore his allegiance to Bin Ladin.

- Al-Hazmi (#14) and al-Mihdhar (#12) returned to Saudi Arabia in early 1999. In April, both men obtained visas from the US consulate in Jeddah.

### **The Young Saudis**

The young Saudi men who made up the bulk of the support hijackers became involved with al-Qa'ida in the late 1990s, we have learned since 11 September.

- Many, like veterans al-Hazmi (#14) and al-Mihdhar (#12), knew each other before they traveled to Afghanistan and became involved in the 11 September operation.
- Investigative efforts have uncovered two sets of brothers--the al-Hazmis (#14 and #15) and al-Shehris (#4 and #5)—as well as small networks of friends and acquaintances among the young Saudi hijackers, many of whom came from southwest Saudi Arabia.
- They came from a variety of backgrounds--their families came from different parts of the socioeconomic spectrum, and a few had higher education while others had little at all. Some had struggled with depression or alcohol abuse, or simply seemed to be drifting in search of purpose.
- Some of these young men had reportedly never exhibited much religious fervor, before apparent exposure to extremist ideas--through family members, friends, or clerics--led to an abrupt radicalization and separation from their families.

As part of their commitment to militant Islam, these young Saudis traveled to Afghanistan to train in the camps of their exiled countryman Usama Bin Ladin.

- An analysis of travel data acquired since 11 September suggests that most went to Afghanistan for the first time in 1999 or 2000, traveling through one or more other countries before entering Afghanistan to disguise their destination.
- Only for Fayeze Banihammad (#8) of the United Arab Emirates has no information emerged suggesting travel to Afghanistan, although it is reasonable to assume that he was there at some point before entering the US.
- Although their early travel to Afghanistan added these young men to the ranks of operatives that al-Qa'ida could call upon to carry out future missions, we do not believe that they became involved in the 11 September plot until late 2000 [we don't believe the al-Qa'ida leadership

would have wanted them knowing about a plot in the US any sooner than necessary given the conspiracy's compartmentation]. Even then, they probably were told little more than that they were headed for a suicide mission inside the United States.

Saudi **Hani Hanjur** (#11), the fourth pilot, is similar to the other young Saudi hijackers in some ways, yet stands out because of:

- His prolonged and frequent presence in the US prior to 11 September.
- His lack of known ties to other Saudi hijackers prior to becoming involved in the conspiracy.
- His probable role as a pilot on 11 September, given that he had far greater flying experience than Flight 77 co-hijackers Nawaf al-Hazmi and Khalid al-Mihdhar.

Hani Hanjur (#11) expressed an early wish to participate in a jihad conflict, but did not appear to experience a sudden increase in his religious fervor until 1992. That year, he returned to Saudi Arabia after four-and-a-half months in the US "a different man," according to one of his brothers who spoke to the Western media. Hanjur reportedly now wore a full beard, cut his past social ties, and spent most of his time reading books on religion and airplanes. In April 1996, Hanjur returned to the US.

**The Hamburg pilots traveled to Afghanistan in late 1999 at which time they were likely selected for and briefed on the 11 September plot.**

- Atta (#1) flew from Hamburg to Istanbul in late 1999, then on to Karachi, Pakistan. After that, he evidently traveled into Afghanistan.
- According to information acquired after the 11 September attacks, Atta (#1) and al-Shehhi (#6) were both present at Bin Ladin facilities in Afghanistan in late 1999; Atta's presence has been corroborated by a separate source.
- Al-Shehhi (#6) likely left Hamburg at roughly the same time as Atta (#1) since he granted power of attorney over his German bank account to another member of the Hamburg cell beginning November 1999.
- Jarrah's (#16) travel at this time mirrored Atta's, flying from Hamburg to Istanbul and then on to Karachi in late 1999.

Since 11 September we have also obtained information on **which al-Qa'ida leaders were involved** in planning the attacks during this crucial late-1999

period in Afghanistan.

- We know that Bin Ladin deputy Muhammad Atif deliberately chose the hijackers from young Arab men who had no previous terrorist activities.
- The hijackers were also chosen on the basis of nationality so that they would not have trouble obtaining US visas. Another senior Bin Ladin lieutenant then arranged for them to get pilot training.
- ***Khallad (AKA Walid Ba 'Attash)***, a key planner of the 2000 attack on the *USS Cole*, was also in Afghanistan at this time.
- We also believe that an Al-Qa'ida military committee consisting of key Al-Qa'ida operatives was supportive and aware of the operation and its stages..

**When they left Afghanistan at the end of 1999 and early 2000, the Hamburg hijackers immediately began to prepare for their mission.**

- They began by acquiring new passports that would show no sign of travel to Afghanistan when they applied for US visas.
- Al-Shehhi (#6) obtained a new passport and a US visa in the UAE in January 2000.
- Jarrah (#16) returned to Hamburg in January and on 9 February 2000, reported that his passport had been lost. He received a visa from the US Embassy in Berlin in May 2000.
- Atta (#1) returned to Hamburg in February 2000. In March, he sent e-mails to flight schools in Florida and Oklahoma asking about pilot training. Atta received a new Egyptian passport from the Egyptian consulate in Hamburg on 8 May 2000. On the 18th, he was issued a visa by the US Embassy in Berlin.

Al-Shehhi (#6), Atta (#1), and Jarrah (#16) entered the US on different dates in May and June 2000, from three different European cities, possibly to mislead authorities as to their common purpose.

- Al-Shehhi (#6) flew from Brussels to Newark on 29 May 2000.
- Atta (#1) traveled by bus to Prague, entering the city on 2 June 2000, and flew to Newark the next day.

- Jarrah (#16) flew from Dusseldorf to Newark, and then on to Venice, Florida, on 27 June 2000.

While the Hamburg pilots were wrapping up their training in Afghanistan and returning to Germany in late 1999 and early 2000, halfway around the world the al-Qa'ida veterans, Nawaf al-Hazmi (#14) and Khalid al-Mihdhar (#12), prepared to enter the US.

- After receiving US visas in April 1999, both men had traveled to Afghanistan and participated in special training in the latter half of 1999. This training may have been facilitated by Khallad.
- After the January 2000 Malaysia meeting outlined earlier, they entered the US on 15 January.

As you may have already noticed, the inclusion of al-Hazmi (#14) and al-Mihdhar (#12) in the plot seems to violate one of the conspiracy's most successful tactics: the use of untainted operatives. Unlike the other hijackers, al-Hazmi (#14) and al-Mihdhar (#12) had years of involvement with al-Qa'ida--to such an extent that they had already come to our attention before 11 September. Without the inclusion of al-Hazmi (#14) and al-Mihdhar (#12) in the plot, we would have had none of the hijackers who died on 11 September in our sights prior to the attacks. We speculate that this difference may be explained by the possibility that the two men originally entered the US to carry out a different terrorist operation prior to being folded into the 9/11 plot. I'll briefly outline the factors, other than their long track record with al-Qa'ida, that have led us to consider this possibility.

- Al-Hazmi (#14) and al-Mihdhar (#12) **obtained US visas far earlier** than the other hijackers--in April 1999, while the Hamburg pilots didn't begin getting US visas until early 2000.
- As noted above, al-Hazmi (#14) and al-Mihdhar (#12) received **special training in Afghanistan** in the latter half of 1999, along with *USS Cole* suicide bomber al-Nibras and a key planner of the *Cole* attack, Khallad. None of the other hijackers are known to have received this training and the Hamburg pilots visited Afghanistan after al-Hazmi and al-Mihdhar had apparently departed.
- Al-Hazmi (#14) and al-Mihdhar (#12) **interacted far more with the local Arab population** when they settled in the US than did the other hijackers.
- Pilots Atta (#1), al-Shehhi (#6), Jarrah (#16), and later Hanjur (#11) all began flight training quite soon after arriving in the US, while al-Hazmi (#14) and al-Mihdhar (#12) **did not engage in flight training activity until April 2000**--approximately three months after coming to this country. (S//HCS,NF)

As mentioned earlier, it appears that at least one other member of the Hamburg cell--and possibly two--intended to participate in the 11 September attacks as a pilot.

- Yemeni Ramzi Binalshibh, a close associate and roommate of Atta (#1) in Germany, failed on multiple occasions in 2000 to obtain a US visa and even sent a deposit to the flight school where Jarrah (#16) was training.
- After Binalshibh's efforts failed, another cell member, Moroccan Zakaria Essabar, tried and failed to obtain a visa in January 2001; he was also trying to travel to Florida.
- Both men displayed the same tradecraft that characterized the other hijackers: persistence in the face of obstacles, an evident decision to enter the country legally and under true name, and flexibility regarding their roles in the plot. Binalshibh, for instance, transferred money to Marwan al-Shehhi (#6) in 2000 while still attempting to acquire a US visa.

The entry of the future pilots into the US also launched the financing of the plot in earnest. The financial transactions that supported the attacks in many ways reflected the overall nature of the operation, relying on ostensibly legitimate activities carried out inside the US over the course of nearly two years. Key characteristics of the financial support operation included:

- **Long-term planning.** Transfers of significant funds related to the operation began nearly two years before the attacks and appear to have been calculated to cover specific training and travel needs.
- **Division of labor.** Each hijacker appears to have been responsible for maintaining his own account and personal transactions, while three hijackers--Atta (#1), al-Shehhi (#6), and Banihammad (#8)--generally assumed responsibility for communicating with financial facilitators, receiving and returning funds, and distributing money to other hijackers.
- **Pervasive use of cash.** The plotters used cash to open accounts and effectively concealed their day-to-day activities through cash withdrawals rather than check or credit transactions.
- **Trickle-down through intermediaries.** The plotters obscured the operation's ultimate funding sources by sending funds through various individuals before reaching the final recipient.
- **Exploitation of open economies.** The operation's principal financial hubs were the UAE, Germany, and the US, partly because of the relative



ease and anonymity with which financial transactions can be conducted in these countries.

- **External funding.** Virtually all of the financial support for the attacks came from abroad.

**As training for the pilot-hijackers proceeded in the US through the latter half of 2000, al-Qa'ida leaders turned their attention to bringing into the plot the young men who would support the pilots.**

- Most of the young Saudis obtained their US visas in the fall of 2000. The State Department did not have a policy to stringently examine Saudis seeking visas prior to 11 September because there was virtually no risk that Saudis would attempt to reside or work illegally in the US after their visas expired. US Embassy and consular officials do cursory searches on Saudis who apply for visas, but if they do not appear on criminal or terrorist watchlists they are granted a visa. Thousands of Saudis every year are granted visas as a routine--the majority are not even interviewed. The vast majority of Saudis study, vacation, or do business in the US and return to the kingdom.
- Reporting suggests that all of them--possibly including pilot Hani Hanjour (#11)--then traveled to Afghanistan at some point in late 2000 or early 2001.

On 3 January 2001, **Atta** (#1) flew from Tampa, Florida to Madrid, Spain. No details have yet emerged on the week he spent in Spain, although it may have been to meet with another al-Qa'ida operative to pass along an update on the pilots' training progress and receive information on the supporting hijackers who would begin arriving in the US in the spring. On 10 January, Atta returned to the US, flying from Madrid to Miami.

Atta (#1) was not the only pilot to travel outside the US during the period when he was attaining and honing his flying skills.

- **Jarrah** (#16) left the US six times, apparently spending most of his time outside the US visiting either family in Lebanon or his girlfriend in Germany.
- **Al-Shehhi** (#6) also traveled outside the US, flying to the UAE, Germany, Morocco, and Egypt on three different trips. While it is known that al-Shehhi visited Atta's (#1) father during his April 2001 trip to Egypt to collect Atta's international driver's license, nothing else is known of al-Shehhi's activities while traveling outside the US.

As you may have read in the press, **Atta (#1)** allegedly traveled outside the US in early April 2001 to meet with an Iraqi intelligence officer in Prague, we are still working to confirm or deny this allegation.

- It is possible that **Atta (#1)** traveled under an unknown alias since we have been unable to establish that **Atta** left the US or entered Europe in April 2001 under his true name or any known aliases.

**Khalid al-Mihdhar (#12)** returned to the US on 4 July 2001 after nearly a year out of the country. He had spent the past year traveling between Yemen and Afghanistan, with occasional trips to Saudi Arabia.

- **Al-Mihdhar (#12)** returned to Saudi Arabia in June and on 13 June obtained a US visa in Jeddah

In July 2001, **Atta (#1)** returned to Spain. On 7 July, he flew from Miami to Zurich, then on to Madrid.

- After checking out of a Madrid hotel on the 9th, **Atta's (#1)** movements are unknown for several days.
- His next known location is in Tarragona on Spain's east coast on 13 July, when he checked into a local hotel.
- After moving on to two other hotels, **Atta (#1)** returned to Madrid and flew back to Florida on 19 July.
- Although nothing specific is known of **Atta's (#1)** activities while in Spain, fellow conspirator **Ramzi Binalshibh** from Hamburg flew from Germany to Tarragona on 9 July 2001. He checked out of a local hotel the next day and his whereabouts from 10 to 16 July are unaccounted for, roughly the same period during which **Atta's** movements are unknown, suggesting the two engaged in clandestine meetings on the progress of the plot.
- We are continuing to investigate **Atta's (#1)** and **Binalshibh's** activities and possible contacts while in Spain.

## **Conclusion**

By 5 August 2001, all of the hijackers are in the United States to stay. Before I turn to Director Mueller to describe what the plotters did in the United States, let me conclude with a few points:

The lessons of 11 September have not just been learned, but acted on.

- In this struggle, we must play offense as well as defense. The move into the Afghanistan sanctuary was essential. We have disrupted the terrorists plans, denied them the comfort of their bases and training facilities and the confidence that they can mount and remount attacks without fear of serious retribution.
- The drive into the sanctuary has led to the uncovering of and at least partially foiling Bin Ladin's plans to develop weapons of mass destruction. The capture of many high ranking and low-level al-Qa'ida members has disrupted the al Qa'ida infrastructure and has given us leads to other cells and networks.
- I have said we have been working closely with the FBI, and our cooperation has grown even closer since 9/11. Director Mueller and I are working to deepen that cooperation. Specifically, CIA is helping to build an FBI analytic capability. We are also working to extend the good cooperation we have built between our chiefs of station and legal attaches overseas to a system of cooperation between CIA and FBI field offices in the United States.
- We have significantly increased the number of CIA officers analyzing terrorist patterns and trends. More needs to be done to give our Counterterrorist Center the people, both in numbers, experience, and continuity, to make certain that every lead is followed to the utmost of our capability.
- And our support to watchlisting is being revamped. Standardized guidance has been distributed to CTC officers on watchlist procedures, reminding them to err on the side of reporting when sending names to the Department of State. In addition, language has been established that can be inserted into intelligence reports that flags information to review by the State Department for inclusion in the Visa Viper system. Beyond CIA, a National Watch List Center is being designed that would be accessible to all relevant federal agencies; a database has been created so that State, FBI, DoD, FAA, INS, Customs, and Treasury representatives who sit in CTC can easily access it; and CTC is creating a unit within the center that will be dedicated to reviewing names and ID-related data fragments for watchlisting.
- As important as understanding and learning from the 9/11 plot is, we need to meet in a subsequent session so you can objectively assess the full scope of our counterterrorist effort from the early 1990's through the present.

Ongoing security enhancements and the development of new leads, investigations and human sources, have made it harder for identical attacks to take place. However, al-Qa'ida is known for changing its tactics, and a determined group of terrorists, using a slightly different approach, could succeed if they used much of the resilient tradecraft employed by the 11 September hijackers.

- Al-Qa'ida's tradecraft, combined with the enormous volume of travelers entering the US every year, will make it impossible to guarantee that no terrorists will enter the country.
- The type of financial transactions and communications used by the hijackers would still be lost among the millions of others taking place in the US every day without preexisting information to draw attention to the initiators.
- Based on what we have learned about the 11 September plot, an attempt to conduct another attack on US soil is certain.
- Even with the increased government and public vigilance employed against terrorism since 11 September, the danger is still great.

# 11 SEPTEMBER 2001 HIJACKERS

**AA Flight 11**



**Muhammad Atta**  
PILOT (1)

Full Name: Muhammad  
Muhammad et-Amir Awad  
al-Sayed Atta  
Date Arrived in US: 3 June 2000  
Arrival City in US: Newark, NJ  
Nationality: Egyptian  
Residence in US: Florida  
DOB: 1 Sept 1968 (33 years old)



**Abd al-Aziz  
al-Umari** (2)

Full Name: Abd al-Aziz Abd  
al-Rahman Muhammad  
al-Umari  
Date Arrived in US: 29 June 2001  
Arrival City in US: New York, NY  
Nationality: Saudi  
Residence in US: New Jersey/  
Florida  
DOB: 25 May 1979 (22 years old)




**Saleem  
al-Suqami** (3)

Full Name: Utam bin  
Muhammad Abd al-Rahman  
al-Suqami  
Date Arrived in US: 23 April 2001  
Arrival City in US: Orlando, FL  
Nationality: Saudi  
Residence in US: Florida  
DOB: 28 June 1976 (25 years old)



**Wali al-Shehri** (4)

Full Name: Wali Muhammad  
Abdallah al-Shehri  
Date Arrived in US: 8 June 2001  
Arrival City in US: Miami, FL  
Nationality: Saudi  
Residence in US: Florida  
DOB: 31 July 1973 (28 years old)



**Walid al-Shehri** (5)

Full Name: Walid Muhammad  
Abdallah al-Shehri  
Date Arrived in US: 23 April 2001  
Arrival City in US: Orlando, FL  
Nationality: Saudi  
Residence in US: Florida  
DOB: 20 Dec 1978 (22 years old)

**UA Flight 175**



**Marwan al-Shehri**  
PILOT (6)

Full Name: Marwan Yousef  
Muhammad Rashid Lekrab  
al-Shehri  
Date Arrived in US: 27 May 2000  
Arrival City in US: Newark, NJ  
Nationality: UAE  
Residence in US: Florida  
DOB: 9 May 1978 (23 years old)



**Ahmed  
al-Ghamdi** (7)

Full Name: Ahmad Salih Said  
al-Kurshi al-Ghamdi  
Date Arrived in US: 2 May 2001  
Arrival City in US: Dulles, VA  
Nationality: Saudi  
Residence in US: New Jersey/  
Florida  
DOB: 2 July 1979 (22 years old)



**Fayiz Ahmad** (8)

Full Name: Faysz Rashid  
Ahmad Banlhammad  
Date Arrived in US: 27 June 2001  
Arrival City in US: Orlando, FL  
Nationality: UAE  
Residence in US: Florida  
DOB: 19 Mar 1977 (24 years old)



**Hamza  
al-Ghamdi** (9)

Full Name: Hamza Salih Ahmad  
al-Hamid al-Ghamdi  
Date Arrived in US: 28 May 2001  
Arrival City in US: Miami, FL  
Nationality: Saudi  
Residence in US: Florida  
DOB: 18 Nov 1980 (20 years old)



**Mohamad  
al-Shehri** (10)

Full Name: Mahamid Muhammad  
Fayiz al-Shehri  
Date Arrived in US: 28 May 2001  
Arrival City in US: Miami, FL  
Nationality: Saudi  
Residence in US: Florida  
DOB: 7 May 1979 (22 years old)

**AA Flight 77**



**Hanj Hanjur**  
PILOT (11)

Full Name: Hanj Salih  
Hesan Hanjur  
Date Arrived in US:  
8 December 2000  
Arrival City in US: Cincinnati, OH  
Nationality: Saudi  
Residence in US: Arizona/New  
Jersey/Maryland  
DOB: 30 Aug 1972 (29 years old)



**Khalid  
al-Mihdhar** (12)

Full Name: Khalid bin Muhammad  
bin Abdallah al-Mihdhar  
Date Arrived in US: 15 January 2000  
Arrival City in US: Los Angeles, CA  
Nationality: Saudi  
Residence in US: California/  
New Jersey/Maryland  
DOB: 5 May 1975 (25 years old)




**Majid Muqld** (13)

Full Name: Majid Muqld  
Mushan bin Ghanim  
Date Arrived in US: 2 May 2001  
Arrival City in US: Dulles, VA  
Nationality: Saudi  
Residence in US: New Jersey/  
Maryland  
DOB: 18 June 1977 (24 years old)



**Nawaf al-Hazmi** (14)

Full Name: Nawaf bin  
Muhammad Salim al-Hazmi  
Date Arrived in US: 15 January 2000  
Arrival City in US: Los Angeles, CA  
Nationality: Saudi  
Residence in US: California/  
Arizona/New Jersey/Maryland  
DOB: 9 Aug 1976 (25 years old)



**Salim al-Hazmi** (15)

Full Name: Salim Muhammad  
Salim al-Hazmi  
Date Arrived in US: 29 June 2001  
Arrival City in US: New York, NY  
Nationality: Saudi  
Residence in US: New Jersey/  
Maryland  
DOB: 2 Feb 1981 (20 years old)

**UA Flight 93**



**Ziad Jarrah**  
PILOT (16)

Full Name: Ziad Samir Jarrah  
Date Arrived in US: 27 June 2000  
Arrival City in US: Newark, NJ  
Nationality: Lebanese  
Residence in US: Florida  
DOB: 11 May 1975 (26 years old)



**Ahmad al-Nami** (17)

Full Name: Ahmad Abdullah  
Abd al-Rahman al-Nami  
Date Arrived in US: 28 May 2001  
Arrival City in US: Miami, FL  
Nationality: Saudi  
Residence in US: Florida  
DOB: 7 Dec 1977 (23 years old)



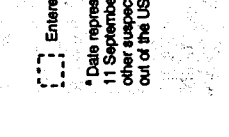
**Ahmad  
al-Haznawi** (18)

Full Name: Ahmad Ibrahim  
All al-Haznawi  
Date Arrived in US: 8 June 2001  
Arrival City in US: Miami, FL  
Nationality: Saudi  
Residence in US: Florida  
DOB: 11 Oct 1980 (20 years old)



**Said al-Ghamdi** (19)

Full Name: Said Abdallah Ali  
Sulayman al-Ghamdi  
Date Arrived in US: 27 June 2001  
Arrival City in US: Orlando, FL  
Nationality: Saudi  
Residence in US: Florida  
DOB: 21 Nov 1979 (21 years old)



Entered US alone.

\* Date represents entry we believe is related to 11 September attacks, but hijacker and other suspected hijackers had traveled in and out of the US since 1997.