

most part, however, these efforts were unorganized and ad-hoc, and there was a reluctance to take actions such as seizures of assets and bank accounts and arrests of those involved in the funding. A U.S. Government official testified before the Joint Inquiry, for example, that this reluctance hindered counterterrorist efforts against Bin Ladin: “Treasury was concerned about any activity that could adversely affect the international financial system . . .].”

Treasury Department General Counsel David Aufhauser testified to the Joint inquiry on July 23, 2002 that, prior to September 11, the financial war on terrorism was “ad-hoc-ism”, episodic, and informal without any orthodox mechanism for the exchange [page 120] of information or setting of priorities. He stated that, prior to September 11, the DCI never asked Treasury to perform an analysis of Bin Ladin, al-Qa’ida, or associated terrorist financing.

At the same hearing, the Chief of the FBI’s Financial Review Group also testified to the lack of an overall financial strategy against terrorist funding. He stated that the FBI’s financial investigations prior to September 11 were inconsistent, done on a case-by-case basis, and not supervised by a specialized unit at FBI Headquarters.

Given this lack of focus on terrorist financing, the Intelligence Community was unable, prior to September 11, to identify and attack the full range of Bin Ladin’s financial support network. Former National Counterterrorism Coordinator Richard Clarke described for the Joint Inquiry his pre-September 11 frustration with the Intelligence Community’s lack of focus in this regard:

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Whenever we pressed the various agencies to do more on finding Bin Ladin’s money, we would hear that they didn’t consider it as important as the White House did for the reason you specified, that you were able to