

Summarized Sworn Detainee Statement

The Tribunal President read the Hearing Instructions to the Detainee, and asked if he understood the Tribunal process. The Detainee indicated he understood the process, and when asked if he had any questions regarding the process, stated the following:

Detainee: Yes, I'm ready, but the only thing I have to tell you is that I've noticed in the interviews that there are discrepancies regarding the dates and the nature of the accusations translated in a different way; hopefully it will come up during this hearing.

Tribunal President: That's one of the reasons we're here today, is for you to provide an oral statement, and please, bring up those issues when we're at that point.

Detainee: Yes, I'm sorry that my case is known to be complicated. Hopefully, if it takes a bit longer to clarify, I am sorry. I have been translated by two or three different languages; Pashtu, Farsi and Urdu, and people took my evidence in different languages, so it has become a little bit complicated.

The Personal Representative presented the Detainee Election Form (Exhibit D-A).

The Unclassified Summary of Evidence (Exhibit R-1), and Exhibit R-2 was presented by the Recorder to the Tribunal.

The Recorder then read in full the Unclassified Summary of Evidence to the Tribunal.

The Tribunal President informed the Detainee he would have the opportunity to respond to the allegations, and could make his statement under oath. The Detainee was administered the Muslim oath by the Recorder.

The Tribunal President then addressed the Detainee Election Form, indicating the Detainee's request for three Witnesses. The Tribunal President determined that the Witnesses were relevant, but were not reasonably available after numerous attempts were made by the State Department to reach them. One Witness was present and detained on-island, and a statement was presented by this Witness (Exhibit D-B) on the Detainee's behalf.

The Personal Representative would read each allegation individually to allow the Detainee the opportunity to respond, but first the Tribunal President permitted the Detainee to make a statement.

Detainee: First of all, I have a little introduction, in the name of God. My name is Wali Mohammad; son of Yar Mohammad, a resident of the province of Baghlan, Afghanistan in the district of Pul-e-Khomri in the village of Pozay, Wazirabad. I was born on the 6th day of the 2nd month in Pul-e-Khomri. My mother language is Pashtu, and I studied until the 9th grade in Bagh-e-Shamal school in Pul-e-Khomri. The dates are approximate; I

hope that doesn't qualify as a lie. We went from Baghlan to Pakistan during the year of 1978 or 1979. I still hadn't shaved at that time; I was a young kid. We chose a residence in Char-sa-dah, Pakistan. I lived with my parents, 6 brothers and 7 sisters and two mothers, and the kids of my oldest brothers. Starting on that date, we got involved in the clothing business. One of the allegations is that I started a business right after the Taliban came to power, and that is a misunderstanding. We were in Pakistan, and hopefully, we can talk about this later. I think ISI, or the intelligence agency, in Pakistan was asking for money, and I didn't give it to them, and that's when my problems started. I was a very popular merchant, and they said give us some money or we'll sell you out. They sold me to them. It's an amazing story, and I'll tell you guys later at the end when we get there. We did this clothing business for five years in Char-sa-dah. Then from that residence we moved, in 1984, to a camp called Barakhi, which was provided for refugees of Afghanistan. While we had our clothing business at the corner shop, we put a cage for jewelry, and we had a glass cage for exchanging money. We had rupees and Afghanis. It was an exchange spot. All the money we gathered and took to the main money market exchange. We got rupees instead of Afghanis and came back. Chaok-e-Yadgar was the name of this place. My money exchange business initiated right there on that corner, and it was small at that time. Then in 1988, I expanded my business and merged with another businessman, Mohammad Eekbal from the Chaok-e-Yadgar. I became a popular money exchanger after that; everybody knew me as a big guy in this business, so I transferred my whole family to Peshawar from the refugee camp. My brothers were a part of this business as well. In 1990, I terminated this partnership and made it a family business with my brothers only. I further expanded my business to Quetta. I engaged a partnership with two different people; one a Pashtun by the name of Abdul Malik, and another Punjabi Pakistani by the name of Raja Amjad. That happened in 1993. They were already partners and I joined them as a third partner. When the value of Afghanis would go up in Quetta, we would take advantage of it and did a lot of transactions. Wherever there were benefits, we would consider that location. Dates are approximate between 1992 and 1993. My brothers did not like the idea of me opening another partnership, so they separated and started their own business as well. I asked a couple of my cousins, Lal Mohammed and Habibullah, which were at the same time imprisoned by the Taliban later on. Two years later, that partnership in Quetta finished as well. I did the Haaj in 1991, and that is why they call me Haji Wali Mohammad. Before that, my nickname was Saraf, meaning money exchanger. I lost a lot of money in 1995 in Afghanis. I still had my shop, but I was way behind. In 1996, I opened a money exchange store with Mohammad Rafi in Sarai-Shazda, a marketplace. Between 1996 and 1998, I borrowed a million and a half dollars; it was not necessarily borrowing, but I initiated a transaction with a bank with that money. I was on the 25% end, and the bank was at 75%. I made this transaction possible through Abdul Mohammad Zahed, and he is part of these allegations as well.

Tribunal President: Did you buy in to this business, or was it a loan?

Detainee: No; it was not a loan, it was a partnership. I knew him before the Taliban came into power. I did not get the money from the Taliban, but this agency or bank. A

UNCLASSIFIED//FOUO

lot of people were borrowing during Rabboni and Najib's time. They were sending Pakistani rupees when Ariana Airlines began flights to Dubai. Since the airway was open, they were sending rupees to Dubai for exchanging purposes, and they were buying back gold and bringing it back to Afghanistan, and some to Pakistan. When I got the money, I exchanged it into rupees, and 42.2 rupees equaled a dollar. Right at that time, Nawaz-Sharif had a dropped the price of rupees against dollars, and just like that, one dollar you could get 53 instead of 42 rupees. It kept dropping. I still didn't have my visa at that time to go to Dubai for business, but right away, I lost a lot of business right there. My passport is a part of the evidence here, and 20 minutes after this, you could look at it. If there's any discrepancy on dates, it could be clarified by looking at my passport papers. I lost \$250,000 during this situation. At the same time, it took time to buy the gold, and they paid 4,211 Dubai durhams; I bought gold which weighed about 116 grams or a quarter of a pound. Right away, it went down to 3,850 durhams for that much gold, so I took another loss. I didn't have a lot of experience at that time, so I didn't know what I was doing. As it says on my passport, I lost so much money so my partnership with Habibullah fell apart in Dubai. I was then \$500,000 behind with the bank, and they took the rest of the money back, which was a million dollars. I was in Dubai for three months and this partnership collapsed; the rest of the money was taken away from me. The money in the Bank of Kandahar was seized. When I was in Dubai, the Taliban put my cousin in jail in Kabul. Finally, when they caught him, I was almost put in jail in the same manner. I was only in detention by the Taliban for eight hours. They said I was responsible for this loss, and I would have to officially accept it; by doing this we will release your cousin. The bank president lost his job as well for making business with me. That association with the bank only lasted three months. When I accepted the responsibility for this business failure, they let my cousin go. It's all in the record. I came back and started another business with Mohammad Rafi, who I had business with before. I was still involved in some business in Dubai, Pakistan and Kabul still. After a year with Rafi, the business went bad again, and I found a new partner by the name of Shair Khan. He had an exchange business in Dubai named Shaeen Exchange. My brother-in-law became a partner with me as well in 1999. The same year I lost everyone else as well as partners. They were done, and I separated from them. I initiated another business between 2000 and 2001 with Haji Obaidullah. He was in the business of honey. Rafi then opened a brand new clothing business in Dubai. I knew him for 15 years, and he had a wholesale honey business in Saudi Arabia. In the middle of 2001, the clothing business was shut down as well. Putting all these facts together up to today until I was caught, I owe \$1.1 million from about 40 different individuals. They would all testify to that. I had become popular for opening and closing businesses, going here and there. Between the Taliban and others, I had built up a controversial reputation. When the Ariana flights stopped and up until I was caught, I was bringing jewelry from Dubai to Pakistan. I had people putting money together so I could do the work for them, and that's how I continued my living. I was bringing gold for people, and they were paying me for labor. For each kilo, I was getting 15-20,000 rupees. I still have the ticket where I was supposed to go to Dubai again in 2002 for those people. That ticket belongs to you guys now. Twenty days after that, I was supposed to meet with ISI to talk about this money I owed. Somehow, in the middle of all that, I was captured. At 10:00 on 24 January 2002,

ISN# 560
Enclosure (3)
Page 3 of 11

UNCLASSIFIED//FOUO

003483

a lot of people were at my house captured me. They blindfolded me, bind my hands and detained me. Two months prior to that they had taken my car away, too. For three days they interrogated me, and said I was accused of smuggling powder and hashish. They said either pay us for these crimes now, or you'll have a very bad future. On the fourth day, they told me the only chance to get out of here was to sell my house for about \$100,000, and give the money for them. I became very upset, and started cussing at these guys that they were bad people and I told them off. I told them very bad things. The next day, they called the American forces. What they told the Americans, I do not know, and here I am. I'm really, really sorry this took a long time, and it was important. I told you all the dates, and specifics, and I'm sorry. I am now ready for specific answers to the allegations. I am adding a couple things just to clarify, I'm sorry about that.

3.a. The Detainee is associated with the Taliban and/or al Qaida.

Detainee: I have no relationships or associations with the Taliban and al Qaida. They're all accusations and lies. If you have any proof or witnesses, please bring them on.

3-1. The Detainee admitted he was in business with the Taliban.

Detainee: I didn't know one Taliban before the Taliban government came into power. A man by the name of Zahed was the president of the Taliban bank. Because I knew him because of this situation, I got into business with the bank, which I told you about earlier. When I lost the money, senior Taliban told me this is your personal deal between the two of you, so they told me I was responsible for that loan. That's why they put my cousin in jail. For that particular reason, they were so mad, they even fired the president of the bank. They told me to accept this loss all by myself, or I'd be imprisoned for it. I didn't have a choice but to accept the loss. The Taliban treated me so unfairly, and I had to accept all of it. Finally, I was put in jail as well.

3-2. The Detainee is associated with senior members of the Taliban.

Detainee: My relationship was with the president of the bank, and I knew him before the Taliban came into power. Due to this situation with the bank, he was fired. Other than that, I don't know anybody else.

3-3. The Detainee started his business in Afghanistan only after the Taliban took control of Afghanistan.

Detainee: As I said earlier, I started the business before the Taliban came. This is not very appropriate to say I started it right after the Taliban came; it's a lie.

3-4. The Detainee served as intermediary for funds passed through the al-Rasheed Trust.

Detainee: I don't know al-Rasheed, but I know Sheik al Rashid; he was the charge'-d'affairs of the embassy in Dubai. He was aiding people going to haaj, and he had a

UNCLASSIFIED//FOUO

license for that. He gave Sharef a check for 250,000 durhams to give to me to build a mosque. The mosque was built in Kandahar with that money.

3-5. The al-Rasheed Trust served as a conduit for funds going to extremist organizations and has provided financial and logistic assistance to al Qaida, Kashmiri extremist organizations, and Pakistani sectarian groups.

Detainee: Again, I don't know al-Rasheed Trust. Somehow, Sheik al Rashid was mistranslated to this; is this a mistake of a translator, or someone else?

3-6. The Detainee is allegedly involved in smuggling gold for al Qaida.

Detainee: I took some Pakistani rupees in 1998 to Dubai from Kabul. I was bringing back to Kabul and Peshawar red jewelry, or gold. I was also being different kinds of jewelry and distributing it as well. That was my business all the time, up to today. I don't know what's going on with the business right now since I'm in prison. A lot of people are doing this, going to Dubai and getting gold.

3-7. The Detainee paid for a senior member of the Taliban to travel.

Detainee: I was buried in losses; I'd lost lots of money. Should I pay for my losses, or pay for the Taliban's tickets? This accusation is not logical.

3-8. The Detainee purchased vehicles for the Taliban.

Detainee: I still had my own problems and bills to pay; I wasn't in shape to buy vehicles for the Taliban. Should I pay my loan, or should I buy cars for the Taliban who had treated me brutally? This is not correct; you guys just think about it.

3-9. The Detainee facilitated transfers and exchanges of funds from Usama Bin Laden controlled accounts for the purchase of surface-to-air missiles for al Qaida.

Detainee: I only heard the name of Usama Bin Laden; this doesn't make sense, and has no reasoning behind it at all.

3-10. The Detainee is an associate of Usama Bin Laden.

Detainee: The name you're mentioning, I have no relationship with. These are reasonless accusations. All of these accusations have been orchestrated by the ISI of Pakistan, and they are my enemies. There is no truth behind it. I'm not afraid to say anything; I'm a businessman, and I have not lied to you at all. I will answer all of the accusations you have against me. I'm so worried about my kids, and they are doing amazingly hard labor. I don't know their future since I'm here. This is very unfortunate that three times I was treated so brutally; once by the ISI, then the Taliban, and now you guys.

Tribunal President: At this time, we may have some questions for you; would you be willing to answer some questions we may have?

Detainee: If I have the answers, I'll give them to you.

Tribunal Member Questions to Detainee

Q: I agree it doesn't make sense that you would buy cars with money you didn't have; what I wanted to ask you was did the Taliban ever ask you to buy a car with money the Taliban gave you?

A: I was accused of getting their money that I lost and never paid, how could I get money from them again to do something else for them? You think about it; if someone owes you money, are you going to give them more money to go buy something else for you?

Q: In your exchange business, did you deal with any other currencies other than rupees, Afghanis or durhams?

A: It was mainly Afghanis and rupees until 1998. I then dealt with dollars and durhams when I went to Dubai. I was the money guy, so I took the rupees and exchanged them in Dubai to get durhams and returned. It was an amazingly common business a lot of people do. A lot of people in Pakistan do this because the dollar is cheaper in Dubai, and when you bring it to Afghanistan it is more valuable. You have to know where the business is to make money. If I was released tomorrow, I'd do the same thing.

Q: You mentioned a specific exchange of 4,211 rupees into durhams; what is the largest transaction you've had in dollars?

A: My biggest exchange I already told you was a million and a half. Turning it into rupees went from 38 up to 53; I took those rupees to Dubai and changed them into durhams, and then I bought gold with that; about a quarter of a pound. When I took the gold back to Kabul and Pakistan, it just depended on what was hot at the time.

Q: So there were times when you had over a hundred dollars on you?

A: I got the million and a half in dollars in bags from the bank. I took it to the markets where the money was just right in front of you.

Q: What was the size of your security force you would have?

A: Even though I was against the Taliban, I'll tell you one thing, when they were in power, you could not take someone else's money; there was no stealing. Even though I was put in jail, this was a fact there. There was a lot of security. I'll give you one

UNCLASSIFIED//FOUO

example. I ended up, through a trip from Dubai with a lot of gold, where I couldn't land in Kabul, so I had to go to Kandahar. I had all the gold with me and no one bothered me, and I didn't need security. When I took the money from the bank to the market, I could just walk to where the money exchange place is.

Q: It doesn't make sense to me to have a million dollars in cash not gathering interest somewhere; how long would it take to convert that money?

A: Because we are Muslim, we do not charge interest. It is against Islam. I already told you all that I did with the money, and this could be verified. Even the detainee here in the camp I had an encounter with confirmed who I was, that he knew me, and about the money with the bank. Even he confirmed that I took the money from the bank, and they couldn't decide what to do with me and had to consider it a personal issue with the president of the bank. I told you what happened to me when I borrowed the money; I told you how I lost money there in three different categories. If you want more witnesses, I can provide them. I owe about 40 people money, and this relates me to all these situations that I was a money merchant. Three of those are in Dubai, and the other 37 are back home; unfortunately I owe money from these businesses. I have no reason to lie to you guys.

Q: Are you having any problem with the translator today; is everything being translated OK?

A: It is very, very good.

Q: It appears you understand a little bit of English; do you know English as well?

A: I know how to say one, two; I listen to people in the camps here. English is penetrated by Urdu, and I picked up a few English words from the Urdu speaking people in Pakistan. All the financial calculations in Pakistan are done in English.

Q: Why did your family leave Afghanistan in 1978?

A: At that time, the Russians were involved there and looking for the head of every family. We had to flee to Pakistan. They captured a lot of people and whether they are alive or not is not known up until this day. For example, the father-in-law of my father-in-law was taken away, and we never saw him again.

Q: Did you ever have any military training or fight the Russians?

A: I don't even know how to fire a gun; I was a businessman. My mother and father wouldn't even suggest I would do something else.

Q: When you traveled from Afghanistan to Pakistan to Dubai, did you fly or drive? How did you travel?

ISN# 560
Enclosure (3)
Page 7 of 11

UNCLASSIFIED//FOUO

003487

A: When Ariana flights were open, I used to fly to Dubai. When the Taliban came, they stopped the flights to Dubai; I then used PIA (Pakistan International Airlines) to go. I sometimes used PIA even though Ariana was flying there from Pakistan.

Q: Would you consider yourself from all your businesses to be wealthy or rich?

A: I had a great life up until 1995. From there on, I really got hurt in the business, and I stretched a hand to everybody to get involved in the business. When the Taliban came, I lost money. Mainly between 96-on, every business I acquired I lost money. I got hurt in business more so conducted verbally by a company by the name of Sata. They would say I would give you this house if you would do this for me. It is written on this paper that I gave these services, but I lost a lot of money because I gave up my assets. It's almost like shares in the stock market, but it's not done through a system; it's done personally. I lost a lot of money. I had a great deal until 1995, and I was very, very popular.

Q: One final question; regarding the large sums of money; did you take that when you flew from Pakistan or Afghanistan into Dubai? Were you ever worried someone would confiscate that from you at the border or at customs?

A: I had the money with me on the plane on Ariana Air or PIA; people have their suitcases with money or whatever their business. They have full briefcases when they go, and there's no law against it. Finally when the Taliban came, they applied a tax on that. I don't care how much money you took; no one said anything. From Pakistan, you could take up to \$10,000 by plane. There was no rule between Kabul and Dubai. Things were fine going through Kabul, but after this 1% tax, it became a lesser profit for us. It's a common thing up to today that people take money.

Tribunal President Questions to Detainee

Q: You said you had to accept the loss when your cousin was in jail; did you have to sign any paperwork?

A: The way it went was that I was in Dubai when he was put in prison. Nine hundred thousand dollars of the million was taken and confiscated by the Taliban. They called me in Dubai to say my cousin was in prison. I flew to Peshawar from Dubai. They told me it was better not to go to Kabul, because they might be waiting for you. I had a gathering with my cousins in Peshawar to talk about this. They said the Taliban would put you in jail; they're very stupid, so don't go. I said it doesn't matter, that they'd catch me anyway, and my cousin was in jail because of me. I thought they were Muslim, and I'd explain how things went and I trusted them. You cannot run away from a government, and my shop is there as well. The final decision was that I had to go and deal with the situation. I went straight to the president of the bank and asked why my cousin was in prison. He said not to worry about my cousin; you and I are even in trouble. They called us up to Kandahar. Me, him and another friend and a driver drove a day and a half on a

UNCLASSIFIED//FOUO

bad road to Kandahar. I went to my father-in-law's house; I don't know where he went. First, we stopped at the Taliban's guesthouse. At that place, we got some rest so we could talk to the people tomorrow. I had nothing to worry about; I was pretty much in control. I said why are you concerned and he said not to worry about it. I changed and cleaned up at my father-in-law's. When I returned to the guesthouse the next day, there was Abdul Aman, and two additional people. Then he introduced the two people to me as Abdul Mullah Jalil and Mullah Akhtar Mohammad Osmani. That was when the passport happened. He told me that these people are in charge of processing the loss we caused these people. They asked me what happened, and I said everybody did business with the bank, why do you not ask the president of the bank. Above all, I was only in to this 25%, and the bank 75%, and I told them the story I told you guys about Dubai, the gold, and all the businesses. They asked for receipts of how this happened. Immediately I got on the phone and called Dubai, Peshawar and Kabul, and I asked them to send me all the available transactions I'd done, and fax them to me. He said it was supposed to take until the end of the day to get the faxes. One day passed to do all these things. The next day we were at the table with all the faxes I'd received. They went through some of the paperwork, and later on, they were one group, and I was separated from them. They couldn't read or understand the faxes, but said you owe us money. The guy, Mullah Akhtar Osmani ripped up the faxes, and said we don't know about these papers; your cousin is arrested, and you are here. I asked what my options for a way out were. He told the Taliban that the Islam rules did not matter, and you had to accept this loss. I said there's no other way for me to come up with the \$500,000, because I have a car, a rental and a house. They separated from me to talk and then came back. The president did not say anything at that time. They told me I had nothing to do with the bank anymore. He said I would deal with him only, and sign these papers. He multiplied it by 53, or whatever rupees were at the time, and he said I owe 5 million rupees, and I'd bring the money, and I'd get a receipt for each delivery. He said I was going to accept that, and then you and your cousin would be released, and that he was expecting payment. I was afraid of owing 500,000, so I said change it into rupees figure, so I will owe you in rupees not in dollars, in case they go up. He said I'd be making payments to him. I couldn't resist, and I started crying because I felt so hopeless; I said fine, I owe you money. I want to grab him by his shirt when I see him in the other world. I did not see the president of the bank, so I had to take a taxi back. He was fired on the spot at that time. I started paying this loan back. I gave merchandise and whatever I had to pay these people. I borrowed money from everyone else to pay the Taliban. I was just about done paying them, but they were so stingy because I couldn't make my payments for a while, so they called me and they detained me again. Finally, my other cousin talked to them and convinced them it wasn't fair to keep me there and they let me go. As of today, I still owe them the balance. I had the money ready for them, and was going to make my last payment, but I was caught by the ISI. All of those payments I made to them I made copies of the transactions. If I could get to a phone or fax machine, I could have them ready right now. From 1998 to 2001, I was paying for this. This was exactly what happened. That's a lifetime of brutality by the Taliban on someone. Then I was caught by the ISI and given to you guys. I grew grey hair here. I swear to Allah and to God that I did not say anything that was not true; it was completely true what I have said.

ISN# 560
Enclosure (3)
Page 9 of 11

UNCLASSIFIED//FOUO

003489

UNCLASSIFIED//FOUO

Tribunal President: (addressing the Detainee) I'd like to thank you for participating in this Tribunal today.

At this time, the Personal Representative presented a statement from ISN 306 as Exhibit D-B to the Tribunal. The Tribunal President confirmed that the statement had previously been provided to the Detainee for his review. For clarification, the Tribunal President read aloud the statement from the Witness. The Detainee made the following statement regarding Exhibit D-B.

Detainee: When I talked to the other Detainee, I found out through him that he'd gotten involved in my case.

Tribunal President: Otherwise, you weren't aware of it prior to coming here?

Detainee: Yes; he told me about this loss and that he was aware of it through the Taliban government because he was a part of it. He knew about it. I wish he'd have been here himself.

Tribunal President: That would've been the most ideal. Do you want to make any other comments about this statement (Exhibit D-B)?

Detainee: All it says there that I wanted to hear was that there was a loss by me throughout this loan situation. One thing I have to say, is that I told you all the information, and all the info in front of you I was never asked about. I did things I shouldn't have gotten in trouble for. I told the interrogators things even my children don't even know.

The Tribunal President again thanked the Detainee for his testimony and explained the remainder of the Tribunal process. Upon reading the remainder of the instructions, the Detainee interrupted and stated the following:

Detainee: In the room, I didn't like the way things were translated with al-Rasheed and Rashid, and I want to make sure my case is clean before it is sent.

Tribunal President: The Personal Representative will review the transcript, and that is also the purpose for you being here, so that you can clarify and give us information rather than us only looking at what information we already have.

Detainee: One of the allegations is that I took some funds from al-Rasheed, and I was accused of giving them to Taliban interests; that was for the mosque. They gave me a check to give somebody, and now my foot is in it. I did a favor for those guys because I had a license in a corporation; I did a favor for the people by building a mosque, and now, for doing that favor, it is now an allegation in the case against me. I don't know much about al-Rasheed at all, and it's a big part of my case. I never heard their name,

ISN# 560
Enclosure (3)
Page 10 of 11

UNCLASSIFIED//FOUO

003490

UNCLASSIFIED//FOUO

and here it's a big portion of my allegations. It's OK; I already talked about this in my interrogations, so maybe that will help. Hopefully, the interrogation papers will be a part of my case that goes to Washington, D.C. They are working on my case from 1998, and they can make correction through 2002, and then it will come to you, and you can go ahead and send it.

The Tribunal President then adjourned the open session.

AUTHENTICATION

I certify the material contained in this transcript is a true and accurate summary of the testimony given during the proceedings.



Colonel, U.S. Army
Tribunal President

ISN# 560
Enclosure (3)
Page 11 of 11

UNCLASSIFIED//FOUO

003491

UNCLASSIFIED//FOUO

Detainee #306 statement on behalf of #560

I only know Haji Mohammed personally from being in this camp. However, I knew of him in Afghanistan. He was a businessman there. When I was in Afghanistan, I was a member of the Economic Council of Afghanistan as well as Minister of Transportation. We had weekly meetings tracking economic issues in Afghanistan. We worked to find a way to solve economic problems. One of the cases was Haji Mohammed. He borrowed 1.5 million dollars from the Central Bank. The President of the bank was Abdul Rahman Zahid. Before Abdul was head of the bank, he and Haji knew each other. Some at the Council said that Haji took advantage of his friendship and misused the money. The issue was open for two weeks because it was not a legal load. We did not want to do a determination on that. We sent the case to the leadership of Afghanistan for their determination.

The case came to us because Haji took the money in US dollars, he exchanged this into Kaldars as he was doing business in Afghanistan and Pakistan. During this time the dollar went way up and the Kaldar went way down. The others did not know how much he took and when they found out, they wanted it paid back. The Bank asked Haji to pay it back in dollars. He lost a lot of money on the exchange rate,

He borrowed this money for his business during 1997 and 1998.

UNCLASSIFIED//FOUO

003492

UNCLASSIFIED//FOUO

Personal Representative Review of the Record of Proceedings

I acknowledge that on 12 January 2005 I was provided the opportunity to review the record of proceedings for the Combatant Status Review Tribunal involving ISN #560.

I have no comments.

My comments are attached.



Name

12 JUN 04
Date



Signature

ISN #560
Enclosure (5)

UNCLASSIFIED//FOUO

003493