



Factsheet

Financial aspects of ISIL (Da'esh) crimes

Launch of investigation: February 2020.

SCOPE OF INVESTIGATION

The investigation focused on ISIL's (Da'esh) financial, administrative and military apparatus as well as its leadership and ideological stance, to establish linkages to the commission of international crimes. To that end, the Investigative Team investigated several key ISIL (Da'esh) entities – *Diwan Bayt al-Mal* (Department of the Treasury), *Diwan al-Zakat wal-Sadaqat* (Department of Alms and Charity), *Diwan al-Jund* (Department of Soldiery), *Diwan al-Rikaz* (Department of Buried Resources) and the Delegated Committee. The Investigative Team also investigated key financial networks and money exchange businesses that facilitated ISIL's (Da'esh) financial transactions domestically and abroad.

MAIN INVESTIGATIVE ACTIVITIES

As part of its work, the Investigative Team screened and/or interviewed dozens of witnesses. The Investigative Team also analyzed evidence received from the Iraqi judiciary, including digital footprint of financial facilitators, case materials from partner countries and agencies, select transaction data from financial institutions and accounts from financial experts. In particular, the Investigative Team analyzed case files and video materials received from the al-Karkh Investigative Court, in support of its investigation into the financial aspects of crimes committed by ISIL (Da'esh). Further, the Investigative Team fostered relationships with global financial institutions, which enabled the collection of pertinent transactions data. Finally, the Investigative Team conducted field missions to Mosul to meet with an Iraqi investigative judge and identify locations used by financial facilitators, and to Tuz Khurmatu to meet with key community leaders with knowledge of ISIL's (Da'esh) oil activities.

COOPERATION

The Investigative Team cooperated with Iraqi authorities, in particular with the al-Karkh (Baghdad) and Mosul Investigative Courts, to collect relevant evidence on several lines of its investigations.

The Investigative Team shared five case assessment reports with the Iraqi judiciary on the following topics: the Al-Rawi Financial Facilitation Network (shared in October 2021), ISIL's system of *zakat* (shared in June 2023), the Structure of *Diwan Bayt al-Mal* 2014-2017 (shared in February 2024) as well as ISIL's (Da'esh) "military" structure and ISIL's (Da'esh) Delegated Committee (both shared in August 2024).



OUTREACH

On 2 December 2021, the Investigative Team co-hosted, with the governments of Iraq and Germany, a [special event](#) at the United Nations Headquarters in New York, on the theme “An economy of violence: ensuring global accountability for ISIL (Da’esh) financing”. Focusing on the investigations into the financial networks used to support ISIL’s (Da’esh) commission of crimes in Iraq, the event provided a forum to share experiences and discuss challenges faced by national authorities.

On 13 April 2022, the Investigative Team, together with the Embassy of Iraq in Berlin and the Federal Foreign Office of Germany, co-hosted a [special event](#) in Berlin entitled “Investigating financial dimensions of war crimes, crimes against humanity, and genocide: international legal and regulatory framework”, which brought together experts from UNITAD and the Iraqi judiciary to present the results of their close cooperation on financial investigations.

The Investigative Team attended and presented its findings on the financial aspects of ISIL’s (Da’esh) commission of international crimes at several inter-regional conferences organized by the Counter ISIS Finance Group (CFIG), a working group of the Global Coalition to Defeat ISIS.

OVERVIEW OF FACTUAL FINDINGS

FINANCIAL FACILITATION NETWORKS

The Investigative Team examined financial networks of money remitters and money exchange businesses that operated in Mosul as well as other locations in Iraq and abroad alleged to be part of the ISIL (Da’esh) financial infrastructure. Several persons of interest central to these financial networks were identified and their possible involvement in the commission of international crimes was outlined. ISIL (Da’esh) cemented control over all aspects of the local economy specifically targeting property and wealth held by minority groups or those they deemed “apostates” during its control over territory in Iraq. Furthermore, the investigation uncovered the scope of ISIL (Da’esh) exploitation of currency markets, the use of stored value or prepaid card infrastructure to move money in and out of Mosul.

DIWAN AL-ZAKAT

The Investigative Team analysed ISIL (Da’esh) internal documents and correspondence to evaluate ISIL’s (Da’esh) system of *zakat* and assess whether the organisation used this religious obligation to finance its war efforts and linkages to the potential commission of international crimes. *Zakat* provided ISIL (Da’esh) with a source of revenue, easily enforced at the local level, and unlikely to be targeted by international and Iraqi security/coalition forces. ISIL (Da’esh) raised millions of dollars a year through *zakat*, from across its 19 *wilayat* in Iraq and Syria, but evidence shows that only a small portion of it was directed towards war efforts.



DIWAN BAYT AL-MAL

The Investigative Team also analyzed information related to ISIL's (Da'esh) Department of the Treasury (*Diwan Bayt al-Mal*) examining how it functioned to support ISIL's (Da'esh) expansion and military operations that resulted in the commission of international crimes. The analysis of battle-field and testimonial evidence showed how *Diwan Bayt al-Mal* was organised and emphasized its proximity to the leadership. This line of inquiry revealed that ISIL (Da'esh) primarily relied on the exploitation of Iraqi oil to generate revenue but also raised funds through acts of confiscations, taxation, and pillage/looting – using ideology to justify the targeting of specific groups. *Diwan Bayt al-Mal* implemented decisions made by the Delegated Committee and the Caliph and disseminated their policies to entities under their authority, demonstrating the group's hierarchical approach to governance. The Investigative Team also examined how *Diwan Bayt al-Mal* safekept, stored and managed the organization's funds and used them to pay its military personnel (members of *Diwan al-Jund* – the Department of Soldiery) and finance their military operations.

ISIL'S (DA'ESH) DELEGATED COMMITTEE

The Investigative Team's analysis of ISIL's (Da'esh) Delegated Committee showed that it evolved from two delegated committees in the Syrian Arab Republic and Iraq, after ISIL (Da'esh) declared its "caliphate" in 2014, to one unified delegated committee around 2017. The Delegated Committee suffered from ideological discordance resulting in its dissolution in September 2017. The Delegated Committee set the religious and ideological path of the organisation, which informed all its decisions, including persecutorial campaigns against specific groups, particularly members of the Yazidi and Shi'a communities. The analysis further revealed a very centralized, top-down approach to the administration of the territory under the control of ISIL (Da'esh), notably in Iraq. As the primary decision-making organ of ISIL (Da'esh), the Delegated Committee was involved in both administrative and military management of the "caliphate." Additionally, it closely oversaw the organization's finances and had authority over military disbursements, including battlefield bonuses for military achievements and the procurement of arms and supplies. The command structure of ISIL (Da'esh) is relevant to the analysis of superior responsibility of key members.

ISIL'S (DA'ESH) MILITARY STRUCTURE

The Investigative Team analyzed ISIL's (Da'esh) military structure with a focus on the Department of Soldiery, *Diwan al-Jund*. The Team conducted a comprehensive review of evidentiary material available within UNITAD's evidence holdings, including internal ISIL (Da'esh) documents, decrees and correspondence as well as testimonial evidence. This analysis contributed to a better understanding of ISIL's (Da'esh) military and command structure, including the roles and status of foreign fighters. The Investigative Team's findings also revealed the key role of ISIL (Da'esh) regional leaders in the conduct of hostilities, showing that Governors (*Wali, Wulat*) played a fundamental role in making military decisions and ensuring their implementation on the frontlines.



ISIL'S (DA'ESH) DIWAN AL-RIKAZ (OIL INVESTIGATION)

The Investigative Team widened the scope of its financial investigations to include ISIL's (Da'esh) takeover and exploitation of Iraqi oil between 2014 and 2017. Through the analysis of testimonial evidence and open-source information, the Investigative Team confirmed ISIL's (Da'esh) takeover of the oil refinery in Qayyarah and substantiated claims that it derived extensive revenue from it. The Investigative Team also identified persons of interest, notably ISIL (Da'esh) leaders, directly responsible for the organisation's exploitation of Iraqi oil, including the leader responsible for the overall oil operations in Iraq and one of his subordinates in charge of the Qayyarah oil refinery.

OVERVIEW OF PRELIMINARY LEGAL FINDINGS

The investigation into the financial aspects of international crimes supported the legal findings of other lines of investigation. For example, the mapping of ISIL's (Da'esh) structures revealed how the ideological stance of the organisation was inherently discriminatory towards certain groups. This supported legal findings on ISIL's (Da'esh) commission of acts that may amount to persecution as a crime against humanity.