| | |
|---|---|
| Is this client a Professional Service Provider acting as a financial intermediary (Gatekeeper/Financial Liaison), with assets held on behalf of one or more unidentified underlying clients unknown to the bank? | No |
| Is this entity a Private Equity Fund (Venture Capital Fund or Leveraged Buyout)? | No |
| Is this a Hedge Fund? (Pooled investment vehicles (often partnerships) that primarily invest financial capital of third party investors in enterprises that are too risky for the standard capital markets or bank loans.) | No |
| Is this a Cash Intensive business? (Cash-intensive businesses/entities exist in various industry sectors and include, but are not limited to convenience stores, grocery stores, restaurants, bars, retail stores, liquor stores, cigarette distributors, privately owned ATMs, vending machine operators and parking garage operators.) | No |
| Is this entity any of the following business types? | aa. None of the above |
| Is the Entity a Personal Holding Company (PHC) or Personal Investment Company (PIC) located in an offshore jurisdiction? | No |

## Expected Activity

### Deposit Account(s)

| Transaction Types | Expected Activity Levels | Anticipated Dollar Amount Totals per Month |
|---|---|---|
| Cash Deposits | | |
| Cash Withdrawals | | |
| Check Deposits | | |
| Checks Paid | | |
| Incoming Wires (Domestic) | Low (1-10) | $500,001 TO $1,000,000 |
| Outgoing Wires (Domestic) | Low (1-10) | $500,001 TO $1,000,000 |
| Incoming Wires (International) | | |
| Outgoing Wires (International) | | |
| ACH Deposits | | |
| ACH Payments | | |
| Internal Transfer (Debits/Credits) | | |
| Asset Purchases/Sales | | |

**What is the initial/ongoing source of funding for the client's Deposit Account(s) ?**

Funding amount: $25,000Other = Wire

The ongoing soursce of funding will come from Jeff's personal accounts as needed, the money in that acccount comes from his investment income.

**What is the purpose/intended use of account(s)? Please provide a detailed description of how the Deposit Account(s) will be used by the client.**

The purpose of this company is to pay for the maintance of a plane.

### Credit

| Types of Credit | Line of Credit |
|---|---|
| Anticipated Dollar Amount Totals per Month | 1,000.00 |

**What is the purpose/intended use of account(s)? Please provide a detailed description of how the Credit will be used by the client.**

This entity currently has a coprorate credit issued to them. Monthly payments depend on monthly purchases

## Additional Client Information

**Please include any additional information that would further explain your knowledge of the client (family tree/history, public information, websites, etc.)**

Country of Primary Assets: USA

Jeffrey Epstein is an existing client of PB. He is an active brokerage client covered on the GIO desk. Jeff is well know to the integrated team and senior management. Jeffrey Epstein has been a money manager for high net worth individuals,entrepreneur and personal investor. the team has regular discussion with Mr. Epstein and he remains very accessible.

Mr. Epstein is well known to several JPM PB employees.

6-18-10: Mr. Epstein completed serving out his house arrest. We have met regularly with compliance and legal do discuss the realtionship and any potential reputational risk concerns. We continue to monitor the situation closely and monitoring the occassional news stories regarding Mr. Epstein and civil lawsuits and monitor closely money movement. Mr. Epstein is managing his own personal wealth.

January 27, 2011 update: A few news stories during 2010 connects Jeffrey Epstein to human trafficking. The coverage team along with Catherine Keating and William Langford all met to discuss the situation and agreed to enhance monitoring and document a discussion with the client. Jes Staley discussed the topic with Jeffrey Epstein who replied there was no truth to the allegations, no evidence and was not expecting any problems. We will continue to monitor the accounts and cash usage closely going forward.

We continue to monitor the relationship closely and no additional stories or allegations have surfaced recently and Jeffrey maintain a professional rel;ationship with the PB and integrated team.

## Comment History

| Stage Name | Creation Date | Entered By | Comment Preview |
|---|---|---|---|