

November 01, 2003 -  
November 28, 2003  
Jeffrey E Epstein  
Primary Account Number: 739-110438  
Total enclosures: 4

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967 000 PB  
JEFFREY E EPSTEIN  
C/O NEW YORK STRATEGY GROUP LLC  
457 MADISON AVE  
4TH FLOOR  
NEW YORK NY 10022  
Your JPMorgan Private Bank Team:  
D'ORAZIO, CAMILLO  
ETHAN HORNBECKER

Private Bank ServiceLine  
For assistance after business hours,  
7 days a week.

We would like to thank you for your banking relationship at JPMorgan Private Bank.

During 2003 we've added a number of new benefits for our private clients, including fewer fees and higher yields on deposit accounts. The new Chase Privileges Banking Card helps you manage personal and household expenses more conveniently and effectively. To learn more about these new features, please contact your Morgan representative who will be glad to assist you.

We wish you a joyous holiday season.

Morgan Premier Banking Summary  
739-110438

Deposit Accounts

Description

Premier Checking

Total

JPMorgan Chase Bank

JPMorgan Private Bank

Number

Opening

Balance

\$824,823.77

Total Credits

\$2,000,982.85

Total Debits

\$2,096,396.00

Ending

Balance

\$729,410.62

\$729,410.62



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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein

Summary

Opening Balance  
Deposits and Credits  
Checks, Withdrawals and Debits  
Ending Balance

\$824,823.77

\$2,000,982.85

\$2,096,396.00

\$729,410.62

Average Balance

Interest Paid this Period  
Interest Paid Year to Date  
Annual Percentage Yield

\$1,083,425.83

\$982.85

\$8,980.71

1.11%

We appreciate the substantial banking relationship you have with us and are pleased to provide an additional yield on your Money Market Investment Account/Premier Checking Account this statement period. If you have additional accounts and balances you would like to include in this Relationship Banking statement, please contact your Account Officer. Again, thank you for your banking business.

Activity

Date

Description

Debit

Opening Balance

Nov 03

Book Transfer

A/C: CESKOSLOVENSKA OBCHODNI BANKA

PRAGUE CZECH REPUBLIC 11520

ORG: /000739110438

JEFFREY E EPSTEIN

BEN: /284 867 123/7500

[REDACTED]

Nov 03

REF: MUKACEVSKA 21 080 01 PRESOV, S

LOVAKIA/ACC/080 01 PRESOV, SLOVAKIA

SWIFT: CEKOSKBX/BNF/CESKOSLOVENSKA0

Fedwire Debit

VIA: COLONIAL BANK NA  
/062001319  
Nov 04  
A/C: JEFFREY EPSTEIN  
IMAD: 1103B1QGC02C005148  
Internal Funds Transfer  
JEFFREY E EPSTEIN  
FUNDS TRANSFERRED FROM BRKRG AC# Q7  
8805001 (PRN) TO DDA AC# 0007391104  
38 REDEMPTION FROM THE JP MORGAN FU  
NDS

Nov 04  
Fedwire Debit  
VIA: BK AMERICA AZ  
/122101706  
A/C: ██████████  
REF: /TIME/16:29  
IMAD: 1104B1QGC08C004078  
\$1,000.00  
\$1,723,323.77  
\$1,000,000.00  
\$1,724,323.77  
\$500.00  
Credits  
Balance  
\$824,823.77  
\$824,323.77  
\$100,000.00  
\$724,323.77

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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Nov 04  
Description  
Fedwire Debit  
VIA: WELLS FARGO SF  
/121000248  
Nov 04  
A/C: [REDACTED]  
IMAD: 1104B1QGC04C003975  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: LCP COMPANY, LLC  
Nov 04  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802  
IMAD: 1104B1QGC08C003862  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: LSJ, LLC  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
08  
Nov 04  
Nov 05  
IMAD: 1104B1QGC01C003745  
Check Paid # 1013  
Fedwire Debit  
VIA: CITIZENS BANK DE  
/031101143  
Nov 07  
A/C: HYPERION AIR INC  
IMAD: 1105B1QGC02C004270  
Internal Funds Transfer  
JEFFREY E EPSTEIN  
Nov 10  
FUNDS TRANSFERRED FROM DDA AC# 0007  
39110438 TO DDA AC# 000739121472 LE  
TTER FROM CLIENT

Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: LCP COMPANY, LLC  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802  
IMAD: 1110B1QGC02C004106  
\$100,000.00  
\$1,041,323.77  
\$5,000.00  
\$500,000.00  
\$1,641,323.77  
\$1,141,323.77  
\$25,000.00  
\$1,696,323.77  
Debit  
\$2,000.00  
Credits  
(cont.)  
Balance  
\$1,721,323.77  
\$50,000.00  
\$1,646,323.77  
\$10,000.00  
\$1,031,323.77

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Jeffrey E Epstein  
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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Nov 10  
Description  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: LSJ, LLC  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
08  
Nov 10  
IMAD: 1110B1QGC02C004105  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
A/C: JEJE, INC.  
Nov 12  
IMAD: 1110B1QGC05C004091  
Book Transfer  
A/C: STANDARD BANK OF SOUTH AFRICA  
JOHANNESBURG REP. OF SOUTH AFRICA  
ORG: /000739110438  
JEFFREY E EPSTEIN  
Nov 12  
REF: /ACC/WYNBERG 7800 BRANCH SWIFT  
:SBZAJJ  
Book Transfer  
A/C: DALLAS AIRMOTIVE INC (LOCKBOX  
GRAPEVINE TX 76051ORG:  
/000739110438  
JEFFREY E EPSTEIN  
Nov 12  
REF: REF: INVOICE # H02740P  
Fedwire Debit  
VIA: KEY GR LAKES CLEVE  
/041001039  
Nov 12  
A/C: ACCUNET, INC.  
REF: INVOICE#: MAN111103  
IMAD: 1112B1QGC01C005659

Fedwire Debit  
VIA: KEY GR LAKES CLEVE  
/041001039  
A/C: ACCUNET, INC.  
Nov 12  
IMAD: 1112B1QGC04C002518  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Nov 12  
A/C: JEFFREY EPSTEIN  
IMAD: 1112B1QGC08C005847  
Check Paid # 1014  
\$40,000.00  
\$561,207.21  
\$200,000.00  
\$601,207.21  
\$43,051.21  
\$867,649.48  
\$20,123.08  
\$910,700.69  
\$500.00  
\$930,823.77  
\$50,000.00  
\$931,323.77  
Debit  
\$50,000.00  
Credits  
(cont.)  
Balance  
\$981,323.77  
\$66,442.27  
\$801,207.21

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Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Nov 13  
Description  
Internal Funds Transfer  
JEFFREY E EPSTEIN  
Nov 13  
FUNDS TRANSFERRED FROM BRKRG AC# Q3  
0171005 (PRN) TO DDA AC# 0007391104  
38 LETTER FROM CLIENT  
Book Transfer  
A/C: MACHADO MEYER SENDACZ  
NEW YORK NY 10154ORG:  
/000739110438  
JEFFREY E EPSTEIN  
Nov 13  
REF: ADVOGADOS INVOICE #: 88065-1  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Nov 13  
A/C: JEFFREY EPSTEIN  
IMAD: 1113B1QGC03C004173  
Internal Funds Transfer  
JEFFREY E EPSTEIN  
Nov 17  
FUNDS TRANSFERRED FROM DDA AC# 0007  
39110438 TO DDA AC# 000000119024 LE  
TTER FROM CLIENT  
Book Transfer Debit  
A/C: FX USD INCOMING/FED/CHIPS/DDA  
BOURNEMOUTH UNITED KINGDOM BH7 7-DB  
ORG: FX USD INCOMING/FED/CHIPS/DDA  
C/O CHASE MANHATTAN BK, CHASESIDE  
OGB: FX OPERATIONS  
NEW YORK NY  
REF: /OCMT/USD2888,86/BNF/EUR2437.8  
6  
Nov 17  
Nov 18  
Check Paid # 1015  
Fedwire Debit

VIA: FIRSTBANK PR  
/221571473  
A/C: LCP COMPANY, LLC  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802  
IMAD: 1118B1QGC06C002773  
\$83,276.17  
\$25,000.00  
\$1,355,788.20  
\$1,330,788.20  
\$60,000.00  
\$1,441,953.23  
\$50,000.00  
\$1,501,953.23  
Debit  
Credits  
\$1,000,000.00  
(cont.)  
Balance  
\$1,561,207.21  
\$9,253.98  
\$1,551,953.23  
\$2,888.86  
\$1,439,064.37

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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Nov 24  
Description  
Book Transfer Debit  
A/C: FX USD INCOMING/FED/CHIPS/DDA  
BOURNEMOUTH UNITED KINGDOM BH7 7-DB  
ORG: FX USD INCOMING/FED/CHIPS/DDA  
C/O CHASE MANHATTAN BK, CHASESIDE  
OGB: FX OPERATIONS  
NEW YORK NY  
REF: /OCMT/USD119980,00/BNF/EUR1000  
00.00  
Nov 24  
Book Transfer Debit  
A/C: FX USD INCOMING/FED/CHIPS/DDA  
BOURNEMOUTH UNITED KINGDOM BH7 7-DB  
ORG: FX USD INCOMING/FED/CHIPS/DDA  
C/O CHASE MANHATTAN BK, CHASESIDE  
OGB: FX OPERATIONS  
NEW YORK NY  
REF: /OCMT/USD239960,00/BNF/EUR2000  
00.00  
Nov 25  
Nov 26  
Check Paid # 1016  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Nov 26  
A/C: JEFFREY EPSTEIN  
IMAD: 1126B1QGC01C003504  
Internal Funds Transfer  
JEFFREY E EPSTEIN  
Nov 26  
FUNDS TRANSFERRED FROM DDA AC# 0007  
39110438 TO DDA AC# 000739121472 LE  
TTER FROM CLIENT  
Fedwire Debit  
VIA: WELLS FARGO NM  
/107002192  
Nov 28

A/C: ZORRO DEVELOPMENT CORPORATION

IMAD: 1126B1QGC06C003481

Interest Paid

\$982.85

\$731,831.05

\$75,000.00

\$805,848.20

\$40,000.00

\$50,000.00

\$930,848.20

\$880,848.20

\$239,960.00

\$970,848.20

Debit

\$119,980.00

Credits

(cont.)

Balance

\$1,210,808.20

\$75,000.00

\$730,848.20

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Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein

Activity  
Date  
Nov 28  
Description  
Book Transfer Debit  
A/C: FX USD INCOMING/FED/CHIPS/DDA  
BOURNEMOUTH UNITED KINGDOM BH7 7-DB  
ORG: FX USD INCOMING/FED/CHIPS/DDA  
C/O CHASE MANHATTAN BK, CHASESIDE  
OGB: FX OPERATIONS  
NEW YORK NY  
REF: /OCMT/USD2420,43/BNF/EUR2014.0

0  
\$2,096,396.00  
Ending Balance  
Checks Paid

Check  
1013  
1014  
Total Checks  
Enclosed Checks: 4

About Your Relationship  
We value your relationship with JPMorgan Private Bank. You were not charged for services this statement period. Thank You.

Date  
Nov 04  
Nov 12  
Amount Check  
\$5,000.00  
\$40,000.00

1015  
1016  
Date  
Nov 17  
Nov 25  
Amount Check  
\$83,276.17  
\$40,000.00  
\$168,276.17

Date  
Amount

\$2,000,982.85

\$729,410.62

Debit

\$2,420.43

Credits

(cont.)

Balance

\$729,410.62

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JPMorgan Private Bank

Important Information about Your Statement

Personal accounts are subject to the Deposit Accounts Agreement or the General Terms For Accounts and Services. Business accounts are subject to the Terms and Conditions for Commercial Accounts or the General Terms For Accounts and Services. Your accounts, unless otherwise indicated on the statement, are held by JPMorgan Chase Bank (the "Bank"). Deposit accounts held at the Bank, including checking, savings, CD, and money market accounts, are FDIC insured.

In Case of Errors or Questions About Your Electronic Funds Transfers (personal accounts only)

Telephone or write to the Bank if you think your statement or receipt is wrong, or if you need more information about an electronic transaction on a statement or receipt. The phone number for inquiries is printed on the front of this statement. The address for inquiries appears below. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 
- 

Tell us your name and account number.

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (20 business days for transactions outside the U.S. and point-of-sale transactions), we will recredit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Non Electronic Transfers

Please examine your account at once. If you feel an error has taken place or have questions concerning a non-electronic transaction, telephone or write us within 30 days. The phone number is printed on the front of this statement. The address appears above. If no report is received within this period, your account will be considered correct.

Mutual Funds/Securities

Securities (including Mutual Funds) and annuities are not bank deposits and are not FDIC insured nor are they obligations of or guaranteed by JPMorgan Chase Bank, or its affiliates or any federal or state government or government agency or government sponsored agency. Securities (including mutual funds) and annuities involve investment risks, including the possible loss of the principal amount invested.

The distributor of the JPMorgan Funds is JPMorgan Fund Distributors, Inc. which is not affiliated with the Bank. The Bank and its affiliates

receive compensation from the JPMorgan Funds for providing services to the funds. Read the JPMorgan Funds prospectuses carefully for details, including fees and expenses, before investing or sending money. JPMorgan Select Shares of the Connecticut Daily Tax Free Income Fund, Inc. and JPMorgan Select Shares of the New Jersey Daily Municipal Income Fund, Inc. are not part of, or affiliated with, the JPMorgan Family of Mutual Funds. Reich & Tang Distributors Inc. and Reich & Tang Asset Management L.P., which are unaffiliated with JPMorgan, are the funds' distributors and investment advisor. Reich & Tang Distributors Inc. is a member NASD.

The Bank is not a registered broker-dealer. Securities transactions may be through JPMorgan Fund Distributors, Inc. a subsidiary of the Bank, is a member of NASD/SIPC.

#### IRA Accounts

Accounts of the Bank as trustee, or as discretionary investment manager for an ERISA plan or an IRA that hold Fiduciary Shares (as described below) do not bear any portion of investment, administrative, custodian or other charges paid to the Bank or its affiliates for services to JPMorgan Funds for which a rebate process has been established since these charges are subject to rebate as defined below. For accounts of the Bank as trustee, or discretionary investment manager for an ERISA plan or an IRA, which hold shares in the JPMorgan Funds other than Fiduciary Shares, the Bank receives fees for services from the JPMorgan Funds but waives account fees with respect to the funds so held. "fiduciary Shares" means shares of JPMorgan Select Funds and Institutional Shares of the JPMorgan Bond Fund II, JPMorgan Short-Term Bond Fund II, JPMorgan Intermediate Bond Fund II, and JPMorgan Large Cap Equity Fund held in Bank trust accounts or in discretionary investment management accounts at the Bank held by ERISA plans or IRAs. "Rebate" means an amount returned by the Bank to the account which holds the Fiduciary Shares. The rebate amount represents the portion of servicing fees paid to the Bank by the mutual fund with respect to Fiduciary Shares.

Please direct all inquiries to your Morgan Account Officer at JPMorgan Private Bank Client Service  
500 Stanton Christiana Road, 1/OPS3  
Newark, DE 19713-2107