

October 01, 2004 -  
October 29, 2004  
Jeffrey E Epstein  
Primary Account Number: 739-110438  
Total enclosures: 2  
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JEFFREY E EPSTEIN  
C/O NEW YORK STRATEGY GROUP LLC  
457 MADISON AVE  
4TH FLOOR  
NEW YORK NY 10022  
Your JPMorgan Private Bank Team:  
CAMILLO D'ORAZIO  
MARIA HORNAK

[REDACTED]  
Private Bank ServiceLine  
For assistance after business hours,  
7 days a week,  
[REDACTED]

Check Images in Private Bank Statements Are Here!  
Recently, we have been telling you about an exciting new feature of your  
monthly  
account statement - check images. Beginning this month, you will notice that  
your  
statement includes the images of your actual paid checks. These reduced-size  
images  
of the front and back of each check will help you reconcile and archive your  
monthly  
account statement more conveniently. If you have any questions about your  
monthly  
statement or any other banking services, please contact your JPMorgan team  
at the  
phone number listed on your statement.

Also, please see the enclosed insert for notice of important new federal  
legislation  
affecting all checking and money market investment accounts.

967 000 PB  
JPMorgan Chase Bank  
JPMorgan Private Bank  
Morgan Premier Banking Summary  
739-110438  
Deposit Accounts  
Description  
Premier Checking  
Total  
Number  
Opening  
Balance  
\$642,821.80  
Total Credits

\$4,013,381.46  
Total Debits  
\$3,478,827.17  
Ending  
Balance  
\$1,177,376.09  
\$1,177,376.09

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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  
\$642,821.80  
\$4,013,381.46  
\$3,478,827.17  
\$1,177,376.09

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

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  
\$1,493,705.74  
\$1,564.45  
\$9,035.85

1.24%  
Description  
Debit  
Opening Balance  
Oct 01  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Oct 06  
A/C: JEFFREY EPSTEIN  
IMAD: 1001B1QGC06C005657  
Internal Funds Transfer  
Oct 06  
NEW YORK STRATEGY GROUP, LLC  
FUNDS TRANSFERRED FROM MMIA AC# 000  
739123157 TO DDA AC# 000739110438 F  
OR ACCOUNT OF JEFFREY EPSTEIN

Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC  
Oct 06  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 1006B1QGC04C001125

Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: LCP COMPANY, LLC  
Oct 06  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802  
IMAD: 1006B1QGC08C001101

Check Paid # 1043  
\$2,011,817.01  
\$2,604,638.81  
\$50,000.00

Credits  
Balance  
\$642,821.80  
\$592,821.80  
\$20,000.00  
\$2,584,638.81  
\$31,000.00  
\$2,553,638.81  
\$40,000.00  
\$2,513,638.81

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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Oct 08  
Description  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC  
Oct 12  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 1008B1QGC05C002644  
CHIPS Debit  
VIA: DEUTSCHE BANK TRUST CO AMERICA  
/0103  
Oct 12  
A/C: CHRISTIE'S CUSTOMER ACCOUNT  
REF: RE: JEFFREY EPSTEIN INVOICE# J  
097209 SALE #1419 ROCK, LOT #176  
SSN: 0437774  
CHIPS Debit  
VIA: CITIBANK  
/0008  
A/C: ACCITIBANK INTERNATIONAL PLC F  
PARIS, FRANCE  
BEN: JEFFREY EPSTEIN  
Oct 12  
REF: DIRECT ADVICE TO: MS. FERRAND/  
ACC/SWIFT: CGBAFRPX NO NAME GIVEN  
SSN: 0439428  
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/USD188070,00/BNF/EUR1500  
00.00

Oct 12  
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/USD235087,50/BNF/EUR1875  
00.00  
\$235,087.50  
\$1,957,021.31  
Debit  
\$50,000.00  
Credits  
(cont.)  
Balance  
\$2,463,638.81  
\$33,460.00  
\$2,430,178.81  
\$50,000.00  
\$2,380,178.81  
\$188,070.00  
\$2,192,108.81

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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Oct 14  
Description  
Internal Funds Transfer  
AS OF OCT 13, 2004  
JEFFREY E EPSTEIN  
Oct 14  
FUNDS TRANSFERRED FROM DDA AC# 0007  
39110438 TO DDA AC# 000739121472 AS  
REQUESTED  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Oct 14  
A/C: JEFFREY EPSTEIN  
IMAD: 1014B1QGC05C004898  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC  
Oct 15  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 1014B1QGC01C001591  
Fedwire Debit  
VIA: WELLS FARGO NM  
/107002192  
Oct 15  
A/C: ZORRO DEVELOPMENT CORPORATION  
IMAD: 1015B1QGC07C004663  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Oct 18  
A/C: JEFFREY EPSTEIN  
IMAD: 1015B1QGC06C003576  
Fedwire Debit  
VIA: FIRSTBANK PR

/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 1018B1QGC01C004954  
\$19,000.00  
\$1,688,021.31  
\$50,000.00  
\$1,707,021.31  
\$50,000.00  
\$1,807,021.31  
Debit  
\$50,000.00  
Credits  
(cont.)  
Balance  
\$1,907,021.31  
\$50,000.00  
\$1,857,021.31  
\$50,000.00  
\$1,757,021.31

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Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity

Date  
Oct 18  
Description  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: LCP COMPANY, LLC  
Oct 18

REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802  
IMAD: 1018B1QGC07C004643

Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC

Oct 19  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 1018B1QGC02C004504

Book Transfer  
Oct 19  
A/C: [REDACTED]  
NEW YORK NY 10021  
ORG: /000739110438  
JEFFREY E EPSTEIN  
Internal Funds Transfer  
JEFFREY E EPSTEIN

Oct 20  
FUNDS TRANSFERRED FROM DDA AC# 0007  
39110438 TO DDA AC# 000739121472 LE  
TTER FROM CLIENT

Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC

Oct 21

REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 1020B1QGC02C005293

Book Transfer

A/C: [REDACTED]

NEW YORK NY 10021-621

ORG: /000739110438

JEFFREY E EPSTEIN

Debit

\$24,000.00

Credits

(cont.)

Balance

\$1,664,021.31

\$100,000.00

\$1,564,021.31

\$10,000.00

\$1,554,021.31

\$100,000.00

\$1,454,021.31

\$50,000.00

\$1,404,021.31

\$1,500.00

\$1,402,521.31

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Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Oct 21  
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/USD9107,50/BNF/GBP5000.0  
0  
Oct 21  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Oct 22  
A/C: JEFFREY EPSTEIN  
IMAD: 1021B1QGC03C004607  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC  
Oct 22  
Oct 25  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 1022B1QGC02C002945  
Check Paid # 1044  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Oct 28  
A/C: JEFFREY EPSTEIN  
IMAD: 1025B1QGC08C002196  
Internal Funds Transfer  
JEFFREY E EPSTEIN  
Oct 28

FUNDS TRANSFERRED FROM BRKRG AC# Q3  
0171005 (PRN) TO DDA AC# 0007391104  
38 LETTER FROM CLIENT  
CHIPS Debit

VIA: FLEET NATIONAL BANK NYC  
/0032

A/C: MJ, L.L.C. DEPOSITORY ACCOUNT  
REF: ATTN: RITA RAMACHANDRAN 212-81  
9-5492

Oct 29

SSN: 0236098

Interest Paid

\$1,564.45

\$1,179,978.26

\$2,000,000.00

\$3,178,413.81

\$50,000.00

\$1,268,413.81

\$75,000.00

\$1,318,413.81

Debit

\$9,107.50

Credits

(cont.)

Balance

\$1,393,413.81

\$40,000.00

\$50,000.00

\$1,228,413.81

\$1,178,413.81

\$2,000,000.00

\$1,178,413.81

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Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein

Activity  
Date  
Oct 29  
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/USD2602,17/BNF/EUR2015.0  
0

\$3,478,827.17  
Ending Balance  
Checks Paid

Check  
1043  
Date  
Oct 06  
Total Checks  
Enclosed Checks: 2

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

\$40,000.00  
Amount Check  
1044  
Date  
Oct 22

Amount Check  
\$40,000.00  
\$80,000.00  
Date

Amount  
\$4,013,381.46  
\$1,177,376.09  
Debit  
\$2,602.17

Credits  
(cont.)

Balance  
\$1,177,376.09

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October 29, 2004

Jeffrey E Epstein

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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