

October 30, 2004 -
November 30, 2004
Jeffrey E Epstein
Primary Account Number: 739-110438
Total enclosures: 2

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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:

CAMILLO D'ORAZIO

MARIA HORNAK

[REDACTED]

Private Bank ServiceLine

For assistance after business hours,
7 days a week.

[REDACTED]

Morgan Premier Banking Summary

739-110438

Deposit Accounts

Premier Checking

Description

Total

JPMorgan Chase Bank, N.A.

JPMorgan Private Bank

Number

Opening

Balance

\$1,177,376.09

Total Credits

\$1,718,551.04

Total Debits

\$2,344,707.98

Ending

Balance

\$551,219.15

\$551,219.15

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Jeffrey E Epstein
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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
Activity
Date
Description
Opening Balance
Nov 02
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: FIRSTBANK PUERTO RICO
VIRGIN ISLANDS PR
BEN: LSJ, LLC
Nov 02
REF: 6300 RED HOOK QUARTERS, B-3 ST
. THOMAS, USVI 00802/ACC/1518 PONCE
DELEON AVENUE PO 9146 SAN JUAN 009
IMAD: 1102B1QGC06C003563
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: 1102B1QGC05C003643
Fedwire Debit
VIA: COMM BK MIA
/066010377
Nov 04
A/C: HOOVER INDUSTRIES
IMAD: 1104B1QGC01C003876
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

IMAD: 1104B1QGC04C004099

Internal Funds Transfer

JEFFREY E EPSTEIN

FUNDS TRANSFERRED FROM DDA AC# 0007

39110438 TO DDA AC# 000739121472 LE

TTER FROM CLIENT

\$50,000.00

\$1,058,268.52

\$10,000.00

\$1,108,268.52

\$1,177,376.09

\$1,718,551.04

\$2,344,707.98

\$551,219.15

Average Balance

Interest Paid this Period

Interest Paid Year to Date

Annual Percentage Yield

Debit

\$20,000.00

Credits

\$565,334.33

\$579.56

\$9,615.41

1.26%

Balance

\$1,177,376.09

\$1,157,376.09

\$35,000.00

\$1,122,376.09

\$4,107.57

\$1,118,268.52

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

Date

Nov 04

Description

Fedwire Debit

VIA: COLONIAL BANK NA

/062001319

Nov 04

A/C: JEFFREY EPSTEIN

IMAD: 1104B1QGC01C003873

Fedwire Debit

VIA: WELLS FARGO NM

/107002192

Nov 04

A/C: ZORRO DEVELOPMENT CORPORATION

IMAD: 1104B1QGC07C003742

Internal Funds Transfer

JEFFREY E EPSTEIN

Nov 05

FUNDS TRANSFERRED FROM DDA AC# 0007

39110438 TO DDA AC# 000739116312 LE

TTER FROM CLIENT

Book Transfer Credit

B/O: CB FUNDS TRANS SAME DAY CDT RET

TAMPA FL 336100RG:

ABA/011500010

FLEET NATIONAL BANK

Nov 05

REF: REVERSAL OF ENTRY DD11/05/04 T

RN0247400310ESBECAUSE UNABLE TO APP

LY INVALID A C COUNT NUMBER/BNF/OUR

REF.JPM5964-05NOV04 JPMORGAN CHASER

EF0366702310FF REFOS1 OF 04/11/05

CHIPS Debit

VIA: CITIBANK

/0008

Nov 05

A/C: [REDACTED]

SSN: [REDACTED]

Fedwire Debit

VIA: FLEET NATL BANK CT

/011900571

A/C: GREENWICH CADILLAC-OLDSMOBILE

REF: /TIME/15:59

Nov 08

IMAD: 1105B1QGC07C004248

Fedwire Debit

VIA: FLEET NATL BANK CT

/011900571

A/C: GREENWICH CADILLAC-OLDSMOBILE

REF: /TIME/11:02

IMAD: 1108B1QGC03C001857

\$72,504.88

\$660,013.64

\$72,504.88

\$732,518.52

\$225,000.00

\$733,268.52

\$50,000.00

\$958,268.52

Debit

\$50,000.00

Credits

(cont.)

Balance

\$1,008,268.52

\$72,504.88

\$805,773.40

\$750.00

\$805,023.40

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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 09
Description
CHIPS Debit
VIA: CITIBANK
/0008
A/C: ACCITIBANK INTERNATIONAL PLC F
PARIS, FRANCE
BEN: JEFFREY EPSTEIN
REF: DIRECT ADVICE TO: MR. FABRICE
ALLEBE/ACC/SWIFT: CGBAFRPX NO NAME
GIVEN
Nov 09
SSN: 0255841
Fedwire Debit
VIA: COLONIAL BANK NA
/062001319
Nov 09
A/C: JEFFREY EPSTEIN
IMAD: 1109B1QGC05C003414
Internal Funds Transfer
JEFFREY E EPSTEIN
FUNDS TRANSFERRED FROM DDA AC# 0007
39110438 TO DDA AC# 000000119024 AS
REQUESTED
Nov 10
Book Transfer Credit
B/O: CB FUNDS TRANS PREVIOUS DAY
TAMPA FL 336100RG:
MBR/0008
CITIBANK
Nov 10
REF: REVERSAL OF ENTRY DD11/09/04 T
RN0260600314ESBECAUSE AS BBK UTA AS
BENE ACCT NOT IN THEIR BOOKS/BNF/O
UR REF.JPM5095-10NOV04 JPMORGAN CHA
SEREF4527700315FC REFOS1 OF 04/11/0
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: COLONIAL BANK NA

/062001319

A/C: JEGE, INC.

IMAD: 1110B1QGC06C004489

\$50,000.00

\$555,013.64

\$55,000.00

\$505,013.64

\$50,000.00

\$560,013.64

Debit

\$50,000.00

Credits

(cont.)

Balance

\$610,013.64

\$50,000.00

\$505,013.64

\$50,000.00

\$455,013.64

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JPMorgan Private Bank
Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Nov 10
Description
Fedwire Debit
VIA: WELLS FARGO NM
/107002192
Nov 10
A/C: ZORRO DEVELOPMENT CORPORATION
IMAD: 1110B1QGC01C004363
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: FIRSTBANK PUERTO RICO
VIRGIN ISLANDS PR
BEN: LSJ, LLC
Nov 10
Nov 12
REF: 6300 RED HOOK QUARTERS, B-3 ST
. THOMAS, USVI 00802/ACC/1518 PONCE
DELEON AVENUE PO 9146 SAN JUAN 009
IMAD: 1110B1QGC07C004701
Check Paid # 1045
Fedwire Debit
VIA: NATIONAL CITY OH
/041000124
Nov 15
Nov 15
Nov 15
A/C: GOODRICH ALABAMA SERVICE
REF: CENTER REF: JEJE NOSE COWL
IMAD: 1112B1QGC07C002098
Deposit
Deposit
3035898637
3035898636
Internal Funds Transfer
JEFFREY E EPSTEIN
Nov 15
FUNDS TRANSFERRED FROM BRKRG AC# Q3
0171005 (PRN) TO DDA AC# 0007391104
38 LETTER FROM CLIENT

CHIPS Debit
VIA: CITIBANK
/0008
A/C: ACCITIBANK INTERNATIONAL PLC
PARIS, FRANCE
BEN: JEFFREY EPSTEIN
REF: DIRECT ADVICE TO: MR. XAVIER K
ERHERNO/ACC/SWIFT: CITIFRPP NO NAME
GIVEN

Nov 15

SSN: 0276734
Fedwire Debit
VIA: COLONIAL BANK NA
/062001319
A/C: JEFFREY EPSTEIN
IMAD: 1115B1QGC08C003334

\$100,000.00
\$1,108,680.24
\$120,000.00
\$285,013.64

Debit
\$50,000.00

Credits
(cont.)

Balance
\$405,013.64
\$40,000.00
\$1,800.00
\$245,013.64
\$243,213.64
\$7.98
\$15,458.62
\$1,000,000.00
\$243,221.62
\$258,680.24
\$1,258,680.24
\$50,000.00
\$1,208,680.24

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Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Nov 15
Description
Fedwire Debit
VIA: CITIZENS BANK DE
/031101143
Nov 16
A/C: HYPERION AIR INC
IMAD: 1115B1QGC03C006058
Book Transfer Credit
B/O: CB FUNDS TRANS PREVIOUS DAY
TAMPA FL 336100RG:
MBR/0008
CITIBANK
Nov 16
REF: REVERSAL OF ENTRY DD11/15/04 T
RN0461700320ESBECAUSE BBK UTA DO NO
T HOLD BNF'S AC/BNF/OUR REF.JPM6656
-16NOV04 JPMORGAN CHASEREF414490032
1FC REFOS1 OF 04/11/15
Fedwire Debit
VIA: WELLS FARGO NA
/121000248
Nov 16
A/C: XXXXXXXXXX
IMAD: 1116B1QGC08C002064
Fedwire Debit
VIA: COLONIAL BANK NA
/062001319
A/C: JEGE, INC.
Nov 17
Nov 17
IMAD: 1116B1QGC07C004489
Debit Memorandum
CHIPS Debit
VIA: CITIBANK
/0008
A/C: ACCITIBANK INTERNATIONAL PLC F
PARIS, FRANCE
BEN: JEFFREY EPSTEIN
Nov 17

REF: DIRECT ADVICE TO: MR. XAVIER K
ERHERNO A/C #: 11600132808/ACC/SWIF
T: CITIFRPPPLC NO NAME GIVEN
SSN: 0212281
Fedwire Debit
VIA: COLONIAL BANK NA
/062001319
Nov 17
A/C: JEFFREY EPSTEIN
IMAD: 1117B1QGC07C004850
Check Paid # 1052
\$40,000.00
\$385,587.00
\$7,093.24
\$50,000.00
\$775,587.00
\$725,587.00
\$200,000.00
\$782,680.24
\$50,000.00
\$983,680.24
Debit
\$175,000.00
Credits
(cont.)
Balance
\$933,680.24
\$1,000.00
\$982,680.24
\$300,000.00
\$425,587.00

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JPMorgan Private Bank
Premier Checking
Account Number 739-110438
Jeffrey E Epstein
Activity
Date
Nov 18
Description
Fedwire Debit
VIA: COLONIAL BANK NA
/062001319
Nov 18
A/C: JEFFREY EPSTEIN
IMAD: 1118B1QGC07C001822
Internal Funds Transfer
JEFFREY E EPSTEIN
Nov 19
Nov 19
FUNDS TRANSFERRED FROM DDA AC# 0007
39110438 TO DDA AC# 000739116312 LE
TTER FROM CLIENT
Deposit
3035898641
Fedwire Debit
VIA: KISLAK NATL BK MIA
/067001275
Nov 22
A/C: AMERICAN COMPOSITES, INC.
REF: REF: REPAIR 727 COWLING
IMAD: 1119B1QGC02C002059
Book Transfer
Nov 22
A/C: [REDACTED]
NEW YORK NY 10021
ORG: /000739110438
JEFFREY E EPSTEIN
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/USD2828,30/BNF/EUR2160.0
0
Nov 22

Fedwire Debit
VIA: WELLS FARGO NA
/121000248
Nov 22
A/C: ZORRO DEVELOPMENT CORPORATION
IMAD: 1122B1QGC07C005182
Fedwire Debit
VIA: CITIZENS BANK DE
/031101143
A/C: HYPERION AIR INC
IMAD: 1122B1QGC05C005109
\$50,000.00
\$237,338.08
\$50,000.00
\$287,338.08
\$28,385.00
\$34,867.33
\$340,719.67
Debit
\$10,000.00
Credits
(cont.)
Balance
\$375,587.00
\$30,000.00
\$370,719.67
\$342,334.67
\$2,168.29
\$340,166.38
\$2,828.30
\$337,338.08

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Account Number 739-110438
Jeffrey E Epstein
Activity

Date
Nov 22
Description
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: FIRSTBANK PUERTO RICO
VIRGIN ISLANDS PR
BEN: LSJ, LLC

Nov 23
REF: 6300 RED HOOK QUARTERS, B-3 ST
. THOMAS, USVI 00802/ACC/1518 PONCE
DELEON AVENUE PO 9146 SAN JUAN 009
IMAD: 1122B1QGC06C005067
Internal Funds Transfer
JEFFREY E EPSTEIN

Nov 23
FUNDS TRANSFERRED FROM BRKRG AC# Q3
0171005 (PRN) TO DDA AC# 0007391104
38 LETTER FROM CLIENT
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: FIRSTBANK PUERTO RICO
VIRGIN ISLANDS PR
BEN: LSJ, LLC

Nov 29
REF: 6300 RED HOOK QUARTERS, B-3 ST
. THOMAS, USVI 00802/ACC/1518 PONCE
DELEON AVENUE PO 9146 SAN JUAN 009
IMAD: 1123B1QGC08C003143
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: FIRSTBANK PUERTO RICO
VIRGIN ISLANDS PR
BEN: LSJ, LLC

Nov 29
REF: 6300 RED HOOK QUARTERS, B-3 ST
. THOMAS, USVI 00802/ACC/1518 PONCE
DELEON AVENUE PO 9146 SAN JUAN 009

IMAD: 1129B1QGC06C003801
Fedwire Debit
VIA: FIRSTBANK PR
/221571473
A/C: LCP COMPANY, LLC
Nov 30
REF: 6300 RED HOOK QUARTERS, B-3 ST
. THOMAS, USVI 00802
IMAD: 1129B1QGC01C004401
Interest Paid
Debit
\$50,000.00
Credits
(cont.)
Balance
\$187,338.08
\$500,000.00
\$687,338.08
\$85,000.00
\$602,338.08
\$18,000.00
\$584,338.08
\$31,000.00
\$553,338.08
\$579.56
\$553,917.64

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

Date
Nov 30
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/USD2698,49/BNF/EUR2015.0
0

\$2,344,707.98
Ending Balance
Checks Paid

Check
1045
Date
Nov 10

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.

*Gap in check sequence
\$40,000.00

Amount Check
1052*
Date

Nov 17
Amount Check
\$40,000.00
\$80,000.00

Date
Amount
\$1,718,551.04
\$551,219.15

Debit
\$2,698.49
Credits

(cont.)
Balance
\$551,219.15

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November 30, 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, N.A. (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, N.A. 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 J.P. Morgan Funds Distributor, 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, respectively. Reich & Tang Distributors Inc. is a member NASD.

IRA Accounts

Accounts where the Bank serves 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 the applicable JPMorgan Funds since these charges are subject to rebate as defined below. For accounts where the Bank serves 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 are shares in the Select Shares class of JPMorgan Tax Aware Large Cap Value Fund, JPMorgan US Equity Fund, JPMorgan Tax Aware US Equity Fund, JPMorgan Tax Aware Large Cap Growth Fund, JPMorgan Mid Cap Equity Fund, JPMorgan Trust Small Cap Equity Fund, JPMorgan Fleming International Equity Fund, JPMorgan Short Term Bond Fund II, JPMorgan Bond Fund II, JPMorgan Tax Aware Enhanced Income Fund, JPMorgan Tax Aware Short-Intermediate Income Fund, JPMorgan Intermediate Tax-Free Income Fund, JPMorgan Tax-Free Income Fund, JPMorgan California Bond Fund, JPMorgan NY Intermediate Tax Free Income Fund and JPMorgan NJ Tax Free Income Fund held in the Bank's trust accounts or in the Bank's investment management accounts for 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