

January 01, 2005 -  
January 31, 2005  
Jeffrey E Epstein  
Primary Account Number: 739-110438  
Total enclosures: 3

Page 1 of 8  
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

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

We are pleased to announce an extraordinary benefit that sets Premier Checking apart from everyday checking accounts. The Morgan Premier Banking Concierge Service is available to Premier Checking accountholders. Call the toll-free number (800-374-7401), 24/7, and the concierge will be your remote personal assistant for travel, dining, event tickets, gift and party planning - just about every detail - big or small - that you can think of.

Morgan Premier Banking Summary  
739-110438

Deposit Accounts  
Description

Premier Checking

Total

JPMorgan Chase Bank, N.A.

JPMorgan Private Bank

Number

Opening

Balance

\$1,739,497.54

Total Credits

\$1,849,755.13

Total Debits

\$1,778,461.07

Ending

Balance

\$1,810,791.60

\$1,810,791.60

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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

Jan 03  
Fedwire Debit  
VIA: WELLS FARGO NA  
/121000248

Jan 03  
A/C: [REDACTED]  
IMAD: 0103B1QGC07C004473

Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
A/C: JEGE, INC.

Jan 04  
Jan 04  
IMAD: 0103B1QGC02C003210

Deposit  
Book Transfer Credit  
B/O: CB FUNDS TRANS SAME DAY CDT RET  
TAMPA FL 336100RG:  
ABA/266086554

Jan 04  
CITIBANK FEDERAL SAVINGS BANK  
REF: REVERSAL OF ENTRY DD01/04/05 T  
RN0506900004ESBECAUSE UTA AC NBR NO  
T FOUND/BNF/OUR REF.JPM5979-04JAN05  
JPMORGAN CHASEREF0391703004FF REFO  
S1 OF 05/01/04

Book Transfer  
Jan 04  
A/C: [REDACTED]  
NEW YORK NY 10021  
ORG: /000739110438  
JEFFREY E EPSTEIN  
Fedwire Debit

VIA: CITICORP FL

/266086554

Jan 05

A/C: [REDACTED]

IMAD: 0104BIQGC08C003804

CHIPS Debit

VIA: CITIBANK

/0008

A/C: [REDACTED]

SSN: [REDACTED]

\$25,000.00

\$1,638,098.86

3046255136

\$1.32

\$25,000.00

\$1,688,098.86

\$1,713,098.86

\$50,000.00

\$1,688,097.54

\$1,739,497.54

\$1,849,755.13

\$1,778,461.07

\$1,810,791.60

Average Balance

Interest Paid this Period

Interest Paid Year to Date

Annual Percentage Yield

Debit

\$1,400.00

Credits

\$1,354,298.48

\$1,628.81

\$1,628.81

1.43%

Balance

\$1,739,497.54

\$1,738,097.54

\$25,000.00

\$1,688,098.86

\$25,000.00

\$1,663,098.86

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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Jan 05  
Description  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Jan 05  
Jan 06  
A/C: JEFFREY EPSTEIN  
IMAD: 0105B1QGC01C003978  
Check Paid # 1056  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
A/C: JEJE, INC.  
Jan 07  
IMAD: 0106B1QGC05C002710  
Fedwire Debit  
VIA: WELLS FARGO NA  
/121000248  
Jan 10  
A/C: ZORRO DEVELOPMENT CORPORATION  
IMAD: 0107B1QGC04C003350  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC  
Jan 10  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 0110B1QGC05C004634  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: LCP COMPANY, LLC  
REF: 6100 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009

08

IMAD: 0110B1QGC02C004821

\$20,000.00

\$1,350,598.86

\$50,000.00

\$1,370,598.86

\$57,500.00

\$60,000.00

\$1,480,598.86

\$1,420,598.86

Debit

\$100,000.00

Credits

(cont.)

Balance

\$1,538,098.86

\$28,000.00

\$1,322,598.86

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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Jan 10  
Description  
CHIPS Debit  
VIA: CITIBANK  
/0008  
A/C: ACCITIBANK INTERNATIONAL PLC F  
PARIS, FRANCE  
BEN: JEFFREY EPSTEIN  
Jan 11  
REF: DIRECT ADVICE TO: MR. XAVIER K  
ERHERNO A/C #: 11600132808/ACC/SWIF  
T: CITIFRPPPLC NO NAME GIVEN  
SSN: 0260758  
Fedwire Debit  
VIA: FIRST AMER BK PA  
/031309550  
Jan 18  
A/C: CURRY SUPPLY CO.  
REF: REF: INVOICE # 56342  
IMAD: 0111B1QGC01C002062  
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/USD2669,01/BNF/EUR2018.0  
0  
Jan 18  
Jan 19  
Debit Memorandum  
Book Transfer  
Jan 19  
A/C: [REDACTED]  
NEW YORK NY 10021  
ORG: /000739110438  
JEFFREY E EPSTEIN  
Internal Funds Transfer  
JEFFREY E EPSTEIN

Jan 19  
FUNDS TRANSFERRED FROM DDA AC# 0007  
39110438 TO DDA AC# 000739121472 LE  
TTER FROM CLIENT  
Fedwire Debit  
VIA: WELLS FARGO NA  
/121000248  
A/C: WELLS FARGO BANK,N.A. (NEW MEX  
ALBUQUERQUE NM 87103-1830  
BEN: ZORRO DEVELOPMENT CORPORATION  
IMAD: 0119B1QGC02C004608  
\$17,807.72  
\$3,155.56  
\$1,222,622.13  
\$1,219,466.57  
Debit  
\$50,000.00  
Credits  
(cont.)  
Balance  
\$1,272,598.86  
\$29,500.00  
\$1,243,098.86  
\$2,669.01  
\$1,240,429.85  
\$50,000.00  
\$1,169,466.57  
\$50,000.00  
\$1,119,466.57

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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  
Jan 19  
Description  
Fedwire Debit  
VIA: PALM BCH CTY BANK  
/067014822  
Jan 19  
A/C: CHARIOTS OF PALM BEACH, INC  
REF: REF: VIN# WDBSK79F85F098653  
IMAD: 0119B1QGC08C003611  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Jan 19  
Jan 20  
A/C: JEFFREY EPSTEIN  
IMAD: 0119B1QGC06C004572  
Check Paid # 1059  
Internal Funds Transfer  
Jan 21  
NEW YORK STRATEGY GROUP, LLC  
FUNDS TRANSFERRED FROM MMIA AC# 000  
739123157 TO DDA AC# 000739110438 L  
ETTER FROM CLIENT  
Fedwire Debit  
VIA: COLONIAL BANK NA  
/062001319  
Jan 24  
A/C: JEFFREY EPSTEIN  
IMAD: 0121B1QGC02C000959  
Fedwire Debit  
VIA: NORTH FORK BANK  
/021407912  
Jan 24  
A/C: [REDACTED]  
IMAD: 0124B1QGC08C004155  
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/USD3872,66/BNF/EUR2957.5

8

Jan 24

Check Paid # 1057

\$750,000.00

\$758,061.91

\$3,872.66

\$1,508,061.91

\$1,000.00

\$1,511,934.57

\$60,000.00

\$723,125.00

\$804,809.57

\$1,527,934.57

Debit

\$104,657.00

Credits

(cont.)

Balance

\$1,014,809.57

\$150,000.00

\$864,809.57

\$15,000.00

\$1,512,934.57

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JPMorgan Private Bank  
Premier Checking  
Account Number 739-110438  
Jeffrey E Epstein  
Activity  
Date  
Jan 25  
Description  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: FIRSTBANK PUERTO RICO  
VIRGIN ISLANDS PR  
BEN: LSJ, LLC  
Jan 25  
REF: 6300 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
IMAD: 0125B1QGC06C003728  
Fedwire Debit  
VIA: FIRSTBANK PR  
/221571473  
A/C: LCP COMPANY, LLC  
REF: 6100 RED HOOK QUARTERS, B-3 ST  
. THOMAS, USVI 00802/ACC/1518 PONCE  
DELEON AVENUE PO 9146 SAN JUAN 009  
08  
Jan 28  
Jan 28  
IMAD: 0125B1QGC07C002751  
Deposit  
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/USD2663,80/BNF/EUR2016.5  
0  
Jan 31  
Jan 31  
Interest Paid  
Book Transfer  
A/C: MACHADO MEYER SENDACZ  
NEW YORK NY 10154ORG:

/000739110438  
JEFFREY E EPSTEIN  
REF: AVOGADOS INVOICE #: 108444-1  
\$1,778,461.07  
Ending Balance  
Checks Paid  
Check  
1056  
Date  
Jan 05  
\$57,500.00  
Amount Check  
1057  
Date  
Jan 24  
\$750,000.00  
Amount Check  
1059\*  
Date  
Jan 19  
Amount  
\$60,000.00  
\$1,849,755.13  
\$1,810,791.60  
\$1,628.81  
\$235.32  
\$1,811,026.92  
\$1,810,791.60  
3046255143  
\$2,663.80  
\$1,100,000.00  
\$1,812,061.91  
\$1,809,398.11  
Debit  
\$21,000.00  
Credits  
(cont.)  
Balance  
\$737,061.91  
\$25,000.00  
\$712,061.91

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Jeffrey E Epstein

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JPMorgan Private Bank

Premier Checking

Account Number 739-110438

Jeffrey E Epstein

Total Checks

Enclosed Checks: 3

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

\$867,500.00

(cont.)

January 01, 2005 -

January 31, 2005

Jeffrey E Epstein

Primary Account Number: 739-110438

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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