J.P.Morgan

TREASURY SERVICES

Account Analysis Statement Guide

(Landscape Format)

This guide is intended to provide information to help you understand each section of your Account Analysis statement(s). All balance terms, column headings and summary line items are defined in detail with clear cross references.

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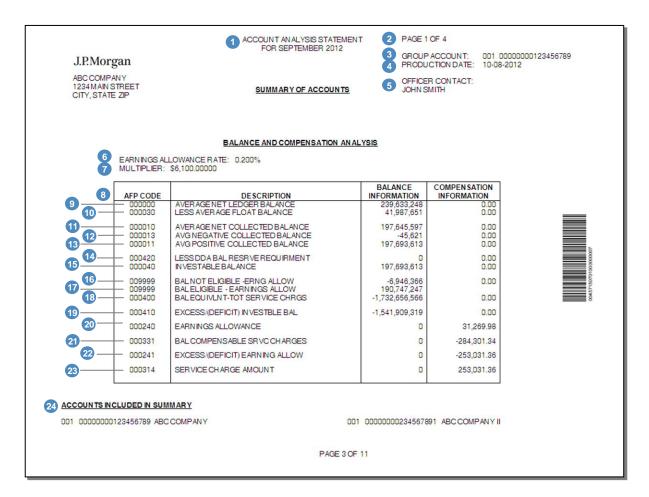
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1. Introduction

Information about Statements

Each month, you will receive a detailed Account Analysis statement for your account. If you have multiple accounts, you can receive a summary Account Analysis statement for your entire billing relationship in addition to a detailed Account Analysis statement for each individual account.



Statement Information

- Statement Month: The analysis period of the statement.
- 2. Page Numbers: Page numbers in the upper right hand corner reflect the number of pages within each section. Page numbers at the bottom of the page provide consecutive numbering for the entire account analysis statement.
- 3. Account Number/Group
 Account Number: The
 demand deposit account
 (DDA) number for this
 statement. For groups, the
 account number designated
 to represent a group of
 accounts in a relationship.
- 4. **Production Date:** Date that the statement was created.
- Contact: Your J.P. Morgan relationship manager or the department managing your relationship.

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Balance and Compensation Analysis

Provides a summarized view of the balances, service charges, and earnings allowance applied to the account.

Earnings Allowance Rate:
 The rate used to value the investable balance.

Note: Rate will display on each deposit account statement.

 Multiplier: The balance required to offset one dollar of balance compensable service charges at the prevailing Earnings Allowance Rate.

> [(\$1.00 x No. of Days in Year)/(Earnings Allowance Rate x No. of Days in Month)]

> Note: Multiplier will display on each deposit account statement.

- 8. **AFP Code:** The sixcharacter alphanumeric code developed by the AFP to standardize the reporting of account analysis data.
- Average Net Ledger
 Balance: The sum of the
 daily ending ledger
 balances (positive and
 negative) divided by the
 number of days in the
 statement month.
- Less Average Float
 Balance: The difference
 between the Average Net
 Ledger Balance and the
 Average Net Collected
 Balance.
- 11. Average Net Collected Balance: The sum of the daily ending positive and negative collected balances for the month, divided by the number of days in the month. The average net ledger balance minus the average float balance.

- 12. Average Negative
 Collected Balance: The
 sum of the daily ending
 negative collected balances,
 divided by the number of
 days in the statement
 month.
- 13. Average Positive
 Collected Balance: The
 sum of the daily ending
 positive collected balances,
 divided by the number of
 days in the statement
 month.
- 14. Less DDA Balance
 Reserve Requirement:
 The portion of the DDA

The portion of the DDA balance that must be set aside by the bank to meet reserve requirements.

Note: Not currently in use by the Bank.

- 15. **Investable Balance:** The balance on which the earnings allowance rate is applied.
- 16. Balances Not Eligible for Earnings Allowance: The portion of the investable balance that does not receive earnings credit.
- 17. Balances Eligible for Earnings Allowance: The portion of the investable balance that receives earnings credit.
- 18. Balance Equivalent Total Service Charges:

The balance required to offset the current statement month's balance compensable service charges.

[Balance Compensable Service Charges x Multiplier]

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19. Excess/(Deficit)
Investable Balance: The
excess or deficit in balances
remaining after the
balances required to offset
the current statement
month's balance
compensable service
charges have been
deducted.

[Investable Balance – Balance Equivalent of Total Service Charges]

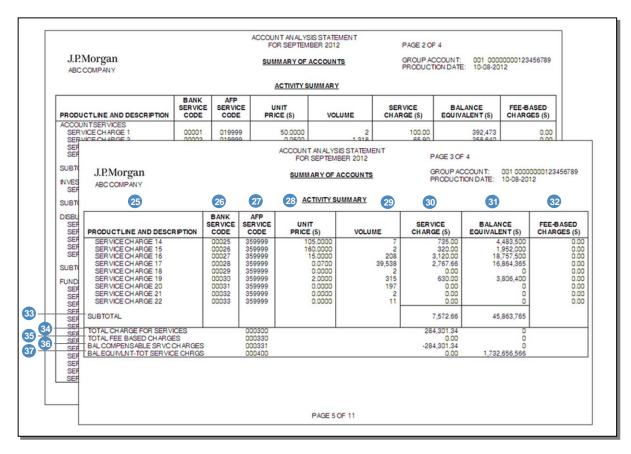
20. Earnings Allowance: The value of the investable balances maintained during the statement month, which can be used to offset balance compensable service charges.

[Investable Balance x Earnings Allowance Rate x (Days in Mo./Days in Yr.)]

- 21. Balance Compensable
 Service Charges: The total
 dollar amount of service
 charges that can be offset
 by the earnings allowance.
- 22. Excess/(Deficit) Earnings
 Allowance: The difference
 between the earnings
 allowance and the balance
 compensable service
 charges.
- 23. Service Charge Amount:

 The net charge (total service charge after offset of earnings allowance) which will be debited from the DDA you have specified.
- 24. Accounts Included in Summary: A list of account numbers and account titles that are included in the analysis summary.

3. Activity Summary



Activity Summary

Details the services used in the statement month by product category.

- Product Line and
 Description: The name of the service used. Services are grouped by product category.
- 26. Bank Service Code: The number that designates the service used. The bank service code corresponds to the AFP service code.
- 27. **AFP Service Code:** The six-character alphanumeric code developed by AFP to standardize the reporting of account analysis data.
- 28. **Unit Price (\$):** The price per unit of service.
- 29. **Volume:** The number of transactions.

- 30. Service Charge (\$): The charge for each service. If a service is fee-based, the charges will display in this column and in the fee-based charges column.
- 31. Balance Equivalent (\$):

 The balance required to offset the statement month's balance compensable service charges. Fee-based charges are not included in the balance equivalent calculation.
- 32. **Fee-Based Charges (\$):** The service charges that cannot be offset by the earnings allowance.
- Subtotal: The subtotals for service charges and balance equivalents for each product category.

34. Total Charge for Services:

The total of all service charges for the statement month, including fee-based charges.

35. **Total Fee-Based Charges:**The total of all fee-based service charges for the

service charges for the statement month.

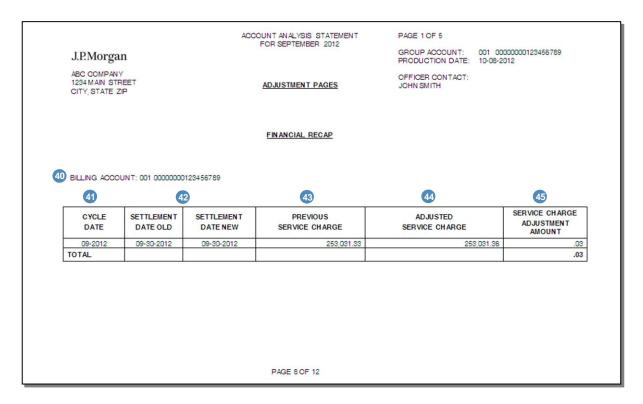
- 36. Balance Compensable Service Charges: The total of service charges that can be offset by the earnings allowance.
- 37. Balance Equivalent Total Service Charges: The balance required to offset the statement month's balance compensable service charges.

Relationship Balance Compensation History

Provides a year-to-date snapshot of each statement month's average balances, service charges, earnings allowance and excess/(deficit) earnings allowance for the calendar year.

- 38. YTD Average: The year-todate average values for the average net ledger balance, average net collected balance, investable balance, balance equivalent-total service charges and excess/(deficit) investable balance.
- 39. YTD Net: The year-to-date net values for the earnings allowance, balance compensable service charges, and excess/(deficit) earnings allowance.

5. Adjustment Pages - Financial Recap

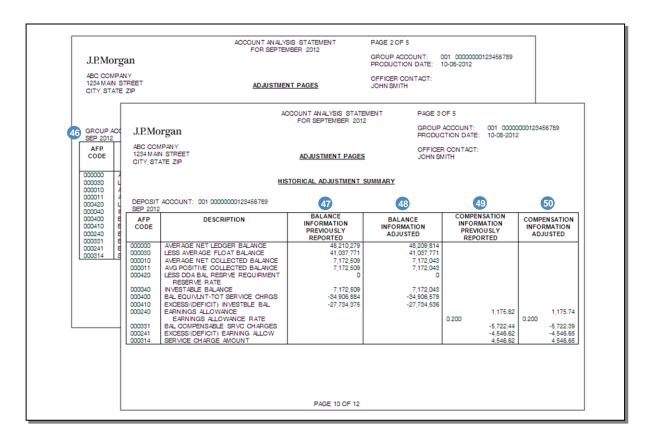


Financial Recap

Summarizes the impact of adjustments to the net service charge for each impacted billing period.

- 40. **Billing Account:** The DDA number that is assessed with the net service charge amount.
- 41. **Cycle Date:** The month and year of the adjusted historical period.
- 42. **Settlement Date Old/New:**The last day of the settlement period. This will not reflect changes unless the settlement frequency has changed.
- 43. **Previous Service Charge:** The service charge last assessed.
- 44. **Adjusted Service Charge:** The service charge after the adjustment is applied.
- 45. Service Charge
 Adjustment Amount: The
 difference between the
 previous and adjusted
 service charge.

6. Adjustment Pages - Historical Adjustment Summary



Historical Adjustment Summary

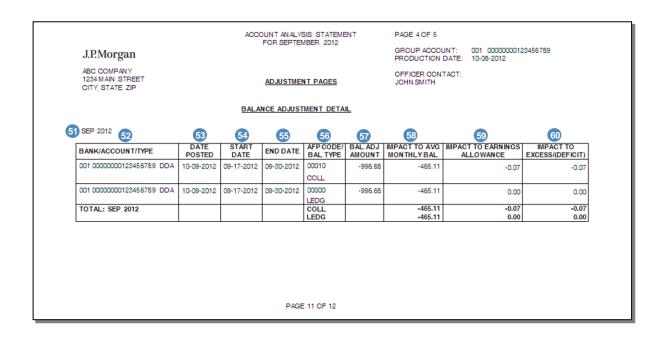
Summarizes the impact of adjustments during this cycle to balances, service charges and earnings allowances. In cases where multiple months are impacted, each month will be presented separately with the most recent monthly appearing first.

- Adjusted Cycle Date: The billing month and year impacted by the adjustments.
- 47. Balance Information Previously Reported: The balance values reported on the previous statement version.
- 48. Balance Information
 Adjusted: The new balance
 values as a result of the
 adjustments applied to the
 statement month.
- 49. Compensation
 Information Previously
 Reported: The service
 charge and earnings
 allowance values reported
 on the previous statement
 version.

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50. Compensation
Information Adjusted: The
new service charge and
earnings allowance values
as a result of the
adjustments applied to the
statement month.

7. Adjustment Pages - Balance Adjustment Detail



Balance Adjustment Detail

Details the back-valued transactions that impacted account balances and the resulting impact to earnings allowance.

- Adjusted Cycle Date: The statement month and year of the adjusted historical period.
- 52. Account Number: The DDA to which a balance adjustment has been applied.
- Date Posted: The date the balance adjustment was processed.

- 54. **Start Date:** The first date during the month reported that the balance adjustment is effective.
- 55. End Date: The last date during the month reported that the balance adjustment is effective.
- 56. AFP Code/Balance Type:
 Codes: Developed by the
 Association for Financial
 Professionals to standardize
 the reporting of account
 analysis data. The type of
 balance being adjusted —
 ledger or collected.
- 57. Balance Adjustment Amount: The transaction amount of the balance adjustment.

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- 58. Impact to Average
 Monthly Balance: The
 balance adjustment amount
 multiplied by the number of
 effective days and divided
 by the total number of days
 in the statement month.
- 59. Impact to Earnings
 Allowance: The amount
 that is added or subtracted
 from the earnings allowance
 as a result of this balance
 adjustment.
- 60. Impact to Excess/(Deficit):

 The amount that is added or subtracted from the Net Charge/Credit for services as a result of this balance adjustment.

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8. Adjustment Pages - Volume Pricing Detail

	ACCOUNT ANALYSIS STATEMENT FOR SEPTEMBER 2012				PAGE 5 OF 5 GROUP ACCOUNT: 001 0000000123456789 PRODUCTION DATE: 10-08-2012			
J.P.Morgan								
ABC COMPANY 1234 MAIN STREET CITY, STATE ZIP			JSTMENT PAGES			OFFICER CONTACT: JOHN SMITH		
	VOLUME/PRICI	NG ADJUS	TMENT	DETAIL				
SEP 2012 62	63			64	65	66	67	
BANK/ACCOUNT/TYPE	PRODUCT LINE/	BANK	AFP	ORIGINALUNIT		ORIGINAL	IMPACT TO EXCESS	
	ORIGIN CODE SERVICE DESCRIPTION	SERV	SERV	PRICE ADJUSTED	VOLUME	SERVICE CHARGE ADJUSTED	(DEFICIT) EARNINGS ALLOWANCE	
	SERVICE DESCRIPTION	CODE	CODE	UNIT PRICE	VOLUME	SERVICE CHARGE	ALLOWATOL	
The second second second						NET IMPACT		
001 00000000123456789 DDA	ACCOUNTSERVICES							
	SER VICE CHARGE 1	00001	019999	.0500		6.25		
				.0500	124	6.20	-0.05	
						-0.05	-0.00	
TOTAL: SEP 2012						-0.05	-0.05	
		PAGE 12 C	F 12					

Volume Pricing Detail

Details the volume and pricing adjustments made to each account and the resulting impacts to excess/(deficit) earnings allowance for each statement month.

61. Adjusted Cycle Date: The statement month and year of the adjusted historical period.

- 62. **Account Number:** The DDA to which a volume/pricing adjustment has been applied.
- 63. **Product Line/Origin Code:**The product category and origin code, as applicable.
- 64. **Original/Adjusted Unit Price:** The prior price per unit and the adjusted price per unit.
- 65. **Original/Adjusted Volume:** The prior volume and the adjusted volume.

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- 66. Original/Adjusted Service
 Charge Including Net
 Impact: The original service
 charge and the adjusted
 service charge as well as
 the net impact of the
 adjustment(s).
- 67. Impact to Excess/(Deficit)
 Earnings Allowance: The
 amount that is added or
 subtracted from the
 excess/(deficit) earnings
 allowance as a result of the
 adjustment(s).

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9. Account Analysis Definitions and Formulas

This listing of terms and definitions is provided so that you can easily review how the Account Analysis figures were calculated.

AFP Code: The six-character alphanumeric codes developed by the AFP to standardize the reporting of account analysis data.

Average Float Balance: The difference between the Average Net Ledger Balance and the Average Net Collected Balance.

[Average Net Ledger Balance – Average Net Collected Balance]

Average Negative Collected Balance: The sum of the daily ending negative collected balances divided by the number of days in the month.

[Average Net Collected Balance - Average Positive Collected Balance]

Average Net Collected Balance: The Average Net Ledger Balance minus the Average Float Balance.

[Average Net Ledger Balance – Average Float Balance]

Average Net Ledger Balance: The sum of the daily ending ledger balances (positive and negative) divided by the number of days in the statement month.

Average Positive Collected Balance: The sum of the daily positive collected balances for the month divided by the number of days in the statement month.

[Average Net Collected Balance + Average Negative Collected Balance]

Balance Compensable Service Charges: The total dollar amount of service charges that can be offset by the earnings allowance.

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Balance Equivalent – Total Service Charges: The balance required to offset the current statement month's balance compensable service charges.

[Balance Compensable Service Charges x Multiplier]

Charges Brought Forward: For accounts on a settlement cycle other than monthly, the amount of service charges carried over from prior month(s) to be accumulated within the analysis cycle.

Charges Taken Forward: For accounts on a settlement cycle other than monthly, the amount of service charge accumulated thus far which will be carried over to the next month.

Earnings Allowance: The value of investable balances maintained during the statement month which can be used to offset balance compensable service charges.

[Investable Balance x Earnings Allowance Rate x (Days in Mo./ Days in Yr.)]

Earnings Allowance Rate: The rate used to value the investable balance.

Excess/Credit Brought Forward: For accounts on a settlement cycle other than monthly, the amount of excess earnings credit carried over from the previous month(s) to offset deficits for the current month.

Excess/Credit Taken Forward: For accounts on a settlement cycle other than monthly, the amount of earnings credit accumulated within the statement month which will be carried over to the next month.

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Excess/(Deficit) Earnings Allowance: The difference between the earnings allowance and the balance compensable service charges.

[Earnings Allowance - Balance Compensable Service Charges]

Excess/(Deficit) Investable Balance: The excess or deficit in balances remaining after the balances required to offset the current statement month's balance compensable service charges have been deducted.

[Investable Balance - Balance Equivalent of Total Service Charges]

Fee-Based Service Charges: The service charges that cannot be offset by the earnings allowance.

Investable Balance: The balance on which the earnings allowance rate is applied.

[Average Positive Collected Balance - DDA Balance Reserve Requirement]

Multiplier: The balance required to offset one dollar of balance compensable service charges at the prevailing Earnings Allowance Rate.

[\$1.00 x No. of Days in Year/(Earnings Allowance Rate x No. of Days in Mo.)]

Service Charge Amount: The net charge (total service charge after offset of earnings allowance) which will be debited from the DDA you have specified.

Settlement Date: When the analysis billing period is greater than one month, this represents the day for which the analysis billing cycle will be complete. For example, a quarterly billing cycle may have the settlement date of March 31 on the January analysis statement.