

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.

Table of contents

1. Introduction.....	2
2. Statement Information and Balance and Compensation Analysis	3
3. Activity Summary.....	5
4. Relationship Balance Compensation History	6
5. Adjustment Pages – Financial Recap	7
6. Adjustment Pages – Historical Adjustment Summary.....	8
7. Adjustment Pages – Balance Adjustment Detail	9
8. Adjustment Pages – Volume Pricing Detail	10
9. Account Analysis Definitions and Formulas	11

©2017 JPMorgan Chase & Co. All Rights Reserved. JPMorgan Chase Bank, N.A. Member FDIC. All services are subject to applicable laws and regulations and service terms. Not all products and services are available in all geographic areas. Eligibility for particular products and services is subject to final determination by J.P. Morgan and/or its affiliates/subsidiaries.

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.

Balance and Compensation Analysis

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

6. **Earnings Allowance Rate:** The rate used to value the investable balance.
Note: Rate will display on each deposit account statement.
7. **Multiplier:** The balance required to offset one dollar of balance compensable service charges at the prevailing Earnings Allowance Rate.
$$\frac{[($1.00 \times \text{No. of Days in Year}) / (\text{Earnings Allowance Rate} \times \text{No. of Days in Month})]}{}$$
Note: Multiplier will display on each deposit account statement.
8. **AFP Code:** The six-character alphanumeric code developed by the AFP to standardize the reporting of account analysis data.
9. **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.
10. **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 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.
$$[\text{Balance Compensable Service Charges} \times \text{Multiplier}]$$
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.
$$[\text{Investable Balance} - \text{Balance Equivalent of Total Service Charges}]$$
20. **Earnings Allowance:** The value of the investable balances maintained during the statement month, which can be used to offset balance compensable service charges.
$$[\text{Investable Balance} \times \text{Earnings Allowance Rate} \times (\text{Days in Mo.} / \text{Days in Yr.})]$$
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

ACCOUNT ANALYSIS STATEMENT FOR SEPTEMBER 2012								PAGE 2 OF 4	
J.P.Morgan ABC COMPANY			SUMMARY OF ACCOUNTS			GROUP ACCOUNT: 001 00000000123456789 PRODUCTION DATE: 10-08-2012			
ACTIVITY SUMMARY									
PRODUCTLINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE-BASED CHARGES (\$)		
ACCOUNT SERVICES									
SERVICE CHARGE 1	00001	019999	50.0000	2	100.00	392,473	0.00		
SERVICE CHARGE 2	00002	019999	0.0500	1,318	65.90	253,640	0.00		
ACCOUNT ANALYSIS STATEMENT FOR SEPTEMBER 2012								PAGE 3 OF 4	
J.P.Morgan ABC COMPANY			SUMMARY OF ACCOUNTS			GROUP ACCOUNT: 001 00000000123456789 PRODUCTION DATE: 10-08-2012			
ACTIVITY SUMMARY									
PRODUCTLINE AND DESCRIPTION	BANK SERVICE CODE	AFP SERVICE CODE	UNIT PRICE (\$)	VOLUME	SERVICE CHARGE (\$)	BALANCE EQUIVALENT (\$)	FEE-BASED CHARGES (\$)		
SERVICE CHARGE 14	00025	359999	105.0000	7	735.00	4,483,500	0.00		
SERVICE CHARGE 15	00026	359999	180.0000	2	320.00	1,952,000	0.00		
SERVICE CHARGE 16	00027	359999	15.0000	208	3,120.00	18,757,500	0.00		
SERVICE CHARGE 17	00028	359999	0.0700	39,538	2,767.66	16,864,365	0.00		
SERVICE CHARGE 18	00029	359999	0.0000	2	0.00	0	0.00		
SERVICE CHARGE 19	00030	359999	2.0000	315	630.00	3,806,400	0.00		
SERVICE CHARGE 20	00031	359999	0.0000	197	0.00	0	0.00		
SERVICE CHARGE 21	00032	359999	0.0000	2	0.00	0	0.00		
SERVICE CHARGE 22	00033	359999	0.0000	11	0.00	0	0.00		
SUBTOTAL					7,572.66	45,863,765			
TOTAL CHARGE FOR SERVICES		000300			284,301.34	0			
TOTAL FEE BASED CHARGES		000330			0.00	0			
BAL COMPENSABLE SRVC CHARGES		000331			-284,301.34	0			
BAL EQUIV LNT-TOT SERVICE CHRGS		000400			0.00	1,732,656.566			

Activity Summary

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

25. 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.

33. 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 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.

4. Relationship Balance Compensation History

J.P.Morgan ABC COMPANY		ACCOUNT ANALYSIS STATEMENT FOR SEPTEMBER 2012		PAGE 4 OF 4		SUMMARY OF ACCOUNTS		GROUP ACCOUNT: 001 00000000123456789 PRODUCTION DATE: 10-08-2012	
RELATIONSHIP BALANCE COMPENSATION HISTORY									
MONTH	AVERAGE NET LEDGER BALANCE (\$)	AVERAGE NET COLLECTED BALANCE (\$)	INVESTABLE BALANCE (\$)	BALANCE EQUIVALENT TO TOTAL SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) INVESTABLE BALANCE (\$)	EARNINGS ALLOWANCE RATE (%)	EARNINGS ALLOWANCE (\$)	BALANCE COMPENSABLE SERVICE CHARGES (\$)	EXCESS/ (DEFICIT) EARNINGS ALLOWANCE (\$)
JAN	259,771,369	213,537,186	213,762,629	1,684,729,278	-1,470,966,649		36,211	286,558	-250,347
FEB	212,512,096	175,948,266	176,849,694	1,705,461,992	-1,528,612,298		27,962	270,355	-242,373
MAR	317,401,984	279,256,829	279,582,736	1,751,314,655	-1,471,731,919		47,305	296,769	-249,464
APR	224,515,905	185,098,170	185,879,458	1,883,076,222	-1,697,196,764		29,823	308,972	-279,149
MAY	168,543,592	131,942,022	131,999,629	1,837,261,195	-1,705,261,566		21,853	310,748	-288,894
JUN	278,939,389	242,981,405	243,345,734	1,929,485,815	-1,686,140,081		39,491	316,578	-277,087
JUL	280,794,816	242,495,838	242,785,354	1,915,885,729	-1,673,100,375		40,450	324,812	-284,363
AUG	235,794,265	200,450,682	202,504,165	1,936,510,833	-1,734,006,668		33,485	328,309	-294,824
SEP	239,678,869	197,691,218	197,693,813	1,732,656,566	-1,534,962,953		31,270	284,301	-253,031
38	JAN SEP AVERAGE	246,439,143	207,744,626	208,267,001	1,819,598,032	-1,611,331,030			
39	JAN SEP NET						307,870	2,727,402	-2,419,532

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-to-date 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

J.P.Morgan ABC COMPANY 1234 MAIN STREET CITY, STATE ZIP		ACCOUNT ANALYSIS STATEMENT FOR SEPTEMBER 2012		PAGE 1 OF 5 GROUP ACCOUNT: 001 0000000123456789 PRODUCTION DATE: 10-08-2012 OFFICER CONTACT: JOHN SMITH	
<u>ADJUSTMENT PAGES</u>					
<u>FINANCIAL RECAP</u>					
40 BILLING ACCOUNT: 001 0000000123456789					
41	42	43	44	45	
CYCLE DATE	SETTLEMENT DATE OLD	SETTLEMENT DATE NEW	PREVIOUS SERVICE CHARGE	ADJUSTED SERVICE CHARGE	SERVICE CHARGE ADJUSTMENT AMOUNT
09-2012	09-30-2012	09-30-2012	253,031.93	253,031.96	.03
TOTAL					.03

PAGE 8 OF 12

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

J.P.Morgan
ABC COMPANY
1234 MAIN STREET
CITY, STATE ZIP

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2012

ADJUSTMENT PAGES

PAGE 2 OF 5
GROUP ACCOUNT: 001 00000000123456789
PRODUCTION DATE: 10-08-2012
OFFICER CONTACT:
JOHN SMITH

J.P.Morgan
ABC COMPANY
1234 MAIN STREET
CITY, STATE ZIP

ACCOUNT ANALYSIS STATEMENT
FOR SEPTEMBER 2012

ADJUSTMENT PAGES

HISTORICAL ADJUSTMENT SUMMARY

PAGE 3 OF 5
GROUP ACCOUNT: 001 00000000123456789
PRODUCTION DATE: 10-08-2012
OFFICER CONTACT:
JOHN SMITH

46 GROUP ACCOUNT
SEP 2012

AFP CODE	DESCRIPTION
000000	AVERAGE NET LEDGER BALANCE
000030	LESS AVERAGE FLOAT BALANCE
000010	AVERAGE NET COLLECTED BALANCE
000011	AVG POSITIVE COLLECTED BALANCE
000420	LESS DDA BAL RESERVE REQUIREMENT
000040	RESERVE RATE
000400	INVESTABLE BALANCE
000410	BAL EQUIVLT-TOT SERVICE CHRGS
000240	EXCESS(DEFICIT) INVESTBLE BAL
00031	EARNINGS ALLOWANCE RATE
000241	BAL COMPENSABLE SRVC CHARGES
000314	EXCESS(DEFICIT) EARNING ALLOW
	SERVICE CHARGE AMOUNT

DEPOSIT ACCOUNT: 001 00000000123456789
SEP 2012

AFP CODE	DESCRIPTION	BALANCE INFORMATION PREVIOUSLY REPORTED	BALANCE INFORMATION ADJUSTED	COMPENSATION INFORMATION PREVIOUSLY REPORTED	COMPENSATION INFORMATION ADJUSTED
000000	AVERAGE NET LEDGER BALANCE	48,210,279	48,209,814		
000030	LESS AVERAGE FLOAT BALANCE	41,037,771	41,037,771		
000010	AVERAGE NET COLLECTED BALANCE	7,172,509	7,172,043		
000011	AVG POSITIVE COLLECTED BALANCE	7,172,509	7,172,043		
000420	LESS DDA BAL RESERVE REQUIREMENT	0	0		
000040	RESERVE RATE	7,172,509	7,172,043		
000400	INVESTABLE BALANCE	-34,906,884	-34,906,579		
000410	EXCESS(DEFICIT) INVESTBLE BAL	-27,734,375	-27,734,536		
000240	EARNINGS ALLOWANCE RATE			1,175.82	1,175.74
00031	BAL COMPENSABLE SRVC CHARGES			0.200	0.200
000241	EXCESS(DEFICIT) EARNING ALLOW			-5,722.44	-5,722.39
000314	SERVICE CHARGE AMOUNT			4,546.62	4,546.65

47

48

49

50

PAGE 10 OF 12

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.

46. **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.

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

J.P.Morgan		ACCOUNT ANALYSIS STATEMENT FOR SEPTEMBER 2012				PAGE 4 OF 5		GROUP ACCOUNT: 001 0000000123456789 PRODUCTION DATE: 10-08-2012	
ABC COMPANY 1234 MAIN STREET CITY, STATE ZIP		ADJUSTMENT PAGES				OFFICER CONTACT: JOHN SMITH			
BALANCE ADJUSTMENT DETAIL									
51	52	53	54	55	56	57	58	59	60
SEP 2012									
BANK/ACCOUNT/TYPE	DATE POSTED	START DATE	END DATE	AFP CODE/ BAL TYPE	BAL ADJ AMOUNT	IMPACT TO AVG MONTHLY BAL	IMPACT TO EARNINGS ALLOWANCE	IMPACT TO EXCESS/(DEFICIT)	
001 00000000123456789 DDA	10-09-2012	09-17-2012	09-30-2012	00010 COLL	-996.68	-465.11	-0.07	-0.07	
001 00000000123456789 DDA	10-09-2012	09-17-2012	09-30-2012	00000 LEDG	-996.68	-465.11	0.00	0.00	
TOTAL: SEP 2012				COLL LEDG		-465.11 -465.11	-0.07 0.00	-0.07 0.00	

PAGE 11 OF 12

Balance Adjustment Detail

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

- 51. **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.
- 53. **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.
- 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.

8. Adjustment Pages – Volume Pricing Detail

J.P.Morgan		ACCOUNT ANALYSIS STATEMENT FOR SEPTEMBER 2012		PAGE 5 OF 5		GROUP ACCOUNT: 001 00000000123456789 PRODUCTION DATE: 10-08-2012		
ABC COMPANY 1234 MAIN STREET CITY, STATE ZIP		<u>ADJUSTMENT PAGES</u>		OFFICER CONTACT: JOHN SMITH				
<u>VOLUME/PRICING ADJUSTMENT DETAIL</u>								
61	62	63		64	65	66	67	
SEP 2012	BANK/ACCOUNT TYPE	PRODUCT LINE/ ORIGIN CODE SERVICE DESCRIPTION	BANK SERV CODE	AFP SERV CODE	ORIGINAL UNIT PRICE ADJUSTED UNIT PRICE	ORIGINAL VOLUME ADJUSTED VOLUME	ORIGINAL SERVICE CHARGE ADJUSTED SERVICE CHARGE NET IMPACT	IMPACT TO EXCESS/ (DEFICIT) EARNINGS ALLOWANCE
	001 00000000123456789 DDA	ACCOUNT SERVICES						
		SERVICE CHARGE 1	00001	019999	.0500 .0500	125 124	6.25 6.20 -0.05	
TOTAL: SEP 2012							-0.05	-0.05

PAGE 12 OF 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.

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).

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.

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.

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.