

THE ENOI ACCOUNTS

23. The following chart summarizes the 12 ENOI accounts and briefly

explains the purpose of each:

Account Name	Bank Name	Account Number	Explanation of the account
ENOI-General Fund-Debtor in possession	Hibernia National Bank	017071521	This account was previously used as the ENOI general fund. Now, it is the ENOI, Debtor in Possession general fund. The general fund is used to fund all ENOI payments and receive all cash from the depository accounts for ENOI. The book transfers to and from this account settle daily at Hibernia.
ENOI-Deposit Refund	Hibernia National Bank	542050292	<p>This account is a controlled disbursement, positive pay account which was used to refund customer deposits and overpayments. Since the bankruptcy, Hibernia has not paid any checks presented. The account maintained a zero balance and was funded by ENOI from the General Fund account only as drafts were presented.</p> <p>Although ENOI does not segregate and hold customer deposits in this separate account, ENOI does account for customer deposits on customer account records and pays interest on the deposits so held as required by La. R.S. 45:848.</p> <p>La. R.S. 45:848 further requires the return of a customer deposit with interest when utility service is discontinued. The failure to return the customer deposit results in a statutory penalty of 10% of the deposit held until returned.</p>
ENOI-RPC	Hibernia National Bank	812338188	This account receives the funds from the ESI - RPC account that represent. ENOI's portion of customer mail in payments. Hibernia has frozen this account. Hibernia withdrew \$15+ million from this account on 9/21. This withdrawal was subsequently returned on 9/23. Hibernia also transferred money from the General Fund for \$13+ million on 9/26 and caused an additional draw against the money pool.
ENOI-APS	Hibernia National Bank	812386115	<p>This account receives the funds from the ESI - APS account that represent ENOI's portion of customer walk in payments from APS and its agent network.</p> <p>This account is swept daily into the General Fund.</p>
ENOI-SERI Refund	Hibernia National Bank	882390594	This account is a positive pay disbursement account which is used for customer refunds for SERI from 2002. ENOI was ordered to reverse a rate increase and refund the amounts to customers. All funds held in this account are now required to be turned over or escheated to the State of Louisiana as of November 2005 pursuant to Louisiana's Uniform Unclaimed Property Act, La. R.S. 9:151 <i>et. seq.</i> The approximate balance as of the Petition Date was \$218,000.

ENOI-Deposit Refund	JPMorgan Chase/Bank One	6301460386509	This account is a controlled disbursement, positive pay account which is used to refund customer deposits and overpayments in prior years and will be re-activated to refund customers who are no longer customers of ENOI and for whom Entergy is holding deposits that need to be refunded. It maintains a zero balance unless and until a draft is presented for payment.
ENOI-ELI PR	JPMorgan Chase/Bank One	110211995	This account was used for Entergy Louisiana and Entergy New Orleans payroll. This account is no longer being used for ENOI's payroll because ENOI has opened a new payroll account for ENOI, Debtor in Possession.
ENOI-PR-DIP	JPMorgan Chase/Bank One	708357025	This account is the new payroll account for ENOI, Debtor in Possession. ENOI pre-funds the payroll account when the payroll checks are written.
ENOI-EDI	JPMorgan Chase/Bank One	000005113778452	This account receives the funds from the ESI - EDI account that represent ENOI's portion of customer payments made on the internet through online banking, Checkfree and other internet payment channels. This account is swept daily into the General Fund Account.
ENOI-Investment Acct	Dryades	800105803	An interest bearing investment account for ENOI. The approximate balance as of the petition date was \$102,190. ENOI has attempted to take steps to draw down the interest to maintain the balance at the \$100,000 level, but Dryades had remained closed until at least early October.
ENOI-CD	Liberty Bank	29208	A certificate of deposit for ENOI. The balance as of the Petition Date was \$100,000, where ENOI maintains it at the \$100,000 level by drawing down interest.
NOPSI-Orig Name	Hibernia National Bank	812382799	This account is in the name of New Orleans Public Service Inc (NOPSI). The purpose of the account is to retain NOPSI's name. Every year a payment of \$10 is made into this account to maintain the account as active.

24. The following chart summarizes the ESI accounts that are part of ENOI's cash management system and explains the purpose of each:

ESI AS AGENT ACCOUNTS

ESI-One Check	JP Morgan Chase/Bank One	6301460295509	<p>This account is a controlled disbursement, positive pay account that is used for all accounts payable check payments for all Entergy companies.</p> <p>Companies that are members of the money pool fund the checks to this account when the bank presents them for payment.</p> <p>Companies that are not members of the money pool fund checks when the Entergy Accounts Payable system prints the checks. This funding by non-money pool companies\ is held by ESI and ESI funds these checks when the bank presents checks for payment.</p> <p>**Pre-petition, ENOI was a member of the money pool that did not fund its checks until after they were presented for payment, which essentially amounted to a short-term extension of credit. Post-petition, ENOI is not</p>
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			<p>a member of the money pool and must fund its check as they are written.</p> <p>The funds deposited into this account as ENOI checks are written come directly from ESI's General Fund Account, which has first received the funds from ENOI's General Fund Account.</p>
ESI-One Wire	Hibernia National Bank	812121359	<p>This account is used for the electronic payments for all accounts payable electronic payments.</p> <p>Companies that are members of the money pool fund the electronic payments to this account when the bank presents them for payment.</p> <p>Companies that are not members of the money pool fund when the electronic payment is transferred to the Treasury system.</p> <p>The Treasury system for Entergy handles all electronic movement of cash for all companies. This funding by non-money pool companies is held by ESI and ESI funds these payments to the bank.</p> <p>**Pre-petition, ENOI was a member of the money pool that did not fund its checks until after they were presented for payment, which essentially amounted to a short-term extension of credit. Post-petition, ENOI is not a member of the money pool and must fund its check as they are written.</p> <p>The funds deposited into this account as ENOI electronic payments are transferred come directly from ESI's General Fund Account, which has first received the funds from ENOI's General Fund Account.</p>
ESI Misc. Rec.	Hibernia National Bank	672225647	<p>This account is used for the deposits for any payment that are non-utility service related. Examples include Contributions In Aid of Construction, various distribution projects, joint use of poles and other property, wholesale transactions, fixed fee contracts and reimbursements. Checks for all of Entergy companies are deposited in this account until the funds are identified and posted against an invoice. Once the funds are identified and posted, the funds in this account are moved to the general fund for the appropriate company.</p>
ESI-APS	Fleet	9429382153	<p>This account receives the funds from American Payment Systems for all Entergy utility companies. The funds in this account are then transferred to each utility company's bank account. For ENOI, it is the ENOI - APS account that receives the funds.</p> <p>This account is automatically swept daily into the corresponding company account, <i>i.e.</i>, the ENOI-APS account; however, there is a one day delay between receipt and sweeping so that funds may be allocated to the proper company.</p>
ESI-RPC	Hibernia National Bank	882343421	<p>This account receives the funds from mail in payments for all Entergy utility companies that are processed in the Entergy building. The funds in this account are then transferred to each utility company's bank account. For ENOI, it is the ENOI - RPC account that receives the funds.</p> <p>This account is automatically swept daily into the corresponding company account, <i>i.e.</i>, the ENOI-RPC account; however, there is a two day delay between receipt and sweeping so that funds may be allocated to the proper company.</p>

ESI-EDI	JPMorgan Chase/Bank One	000000693190621	<p>This account receives the funds from payments made on the internet through online banking, Checkfree and other internet payment channels for all of the Entergy companies. The funds in this account are then transferred to each utility company's bank account. For ENOI, it is the ENOI - EDI account.</p> <p>This account is automatically swept daily into the corresponding company account, <i>i.e.</i>, the ENOI-EDI account; however, there is a one day delay between receipt and sweeping so that funds may be allocated to the proper company.</p>
ESI-Lasalle	Lasalle	5401126023	<p>This account receives the funds from mail in payments for all Entergy utility companies that are processed in Lansing, Michigan. The funds in this account are then transferred to each utility company's bank account. For ENOI, it is the ENOI - RPC account that receives the funds. There is a two day delay between receipt and transfer to permit allocation of funds to the proper operating company, such as ENOI. This account is not automatically swept.</p>
ESI-ROW Trans	JPMorgan Chase/Bank One	6301460501500	<p>ENOI's allocated amount is \$5,000.00 This account is used to pay property owners for the right to access their property in order to get to transmission lines. Utility companies periodically fund the account based on the amount of checks funded.</p>
ESI-ROW Dist	JPMorgan Chase/Bank One	6301460576500	<p>ENOI's allocated amount is \$5,000.00. This account is used to pay property owners for the right to access their property in order to get to distribution lines. Utility companies periodically fund the account based on the amount of checks funded.</p>
ESI-Agency	Hibernia National Bank	026725305	<p>This account is used to collect payments for purchase power agreements between the Entergy utility companies. The System Agreement defines the rules for this account.</p> <p>ENOI has two generating facilities, Michoud and Patterson, neither of which is operational post-Katrina. Thus, ENOI has no power to sell to other operating companies and no funds collected on its behalf that would otherwise be deposited into this account.</p>
ESI-Agency Federated	Federated Investors	0026725305	<p>This account is used to invest the excess cash in the ESI agency account arising from sales of power by the operating companies. Since the Petition Date, ENOI has not generated power for sale to other operating companies under the System Agreement because of the closure of the two generating facilities. Accordingly, ENOI has not had funds invested on its behalf in this account post-petition.</p>
ESI-CCC	Hibernia National Bank	671547829	<p>This account is used for the ENOI Customer Care Centers. The three CCCs, namely Algiers, Holly Grove and Plaza, deposit funds into this account for payments received in person from customers. These funds are then concentrated into the ESI-APS account.</p>
ESI-POP	Wells Fargo	not yet open	<p>This account will be used for the walk-in payments that are collected through APS and its agent network. These payments are checks that APS will convert into electronic payments. It is expected that this bank account will be used beginning in November 2005. These funds will flow into the ESI-APS account.</p>

Flow through Accounts			
ESI-One Check Flow	Hibernia National Bank	812342649	This account takes the funds from the money pool and sends it to ESI-One Check Flow at JPMorgan Chase/Bank One. Since this account is a flow through, the balance is zero daily.
ESI-One Check Flow	JPMorgan Chase/Bank One	6301515957500	This account takes the funds from ESI-One Check Flow at Hibernia and sends the funds to ESI One Check account at Chase. Since this account is a flow through, the balance is zero daily.
ESI-MP DDA	Hibernia National Bank	812042726	This account acts as the Money Pool's checking account and accept funds from investment sales and disburses funds for new investments. ENOI does not participate in the Money Pool post-petition and thus does not have ENOI funds in this account.
ESI-MP Trust Account	Hibernia National Bank	740002014	This is the Money Pool investment account. ENOI was a borrower Of the Money Pool at the time of the bankruptcy. ENOI's balance as of 9/26 was (\$35,330,714.24)
ESI-Expense DD	JPMorgan Chase/Bank One	1586902825	JPMorgan Chase/Bank One handles the ACH transactions for employee expenses. This account is funded by all companies for the bank to send the ACH/direct deposits to the employee bank accounts.
ESI-Dummy Payroll	JPMorgan Chase/Bank One	5114085876	JPMorgan Chase/Bank One handles the ACH transactions for employee payroll. This account is funded by all companies for the bank to send the ACH/direct deposits to the employee bank accounts.