CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Eskeland
Unit 158, Pallas Ring 10

Account 8564-1195-9708
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
373,672,009 s	**+3,652,618 s**	**-14,028,490 s**	**363,296,137 s**

Date	Description	Amount (s)	Balance (s)
07 Jul	ATM withdrawal: L4 Habitat	-86,400	373,585,609
	Matched for the auditors' sample against the receipt roll, which ran out on the 7th and was replaced without a new number. The spare's number has been restored, and the withdrawal stands as made. Ref. CIBT-2995-B5FC-3		
07 Jul	Turbulence Cover	-15,450	373,570,159
	A delay is paid by the minute and charged by the half-hour, so the policy pays on ninety seconds and collects on thirty minutes. The 0.984 between the two is kept in reserve. Ref. CIBT-2995-9021-1		
08 Jul	ATM withdrawal: L4 Habitat	-259,200	373,310,959
	The amount at L4 Habitat was rounded to the second, and the second written in full. The difference came from the Bank's own rounding reserve, which exists for this purpose and no other. Ref. CIBT-2995-FAC4-1		
24 Jul	Slippage fee (L4 Habitat, 1 transfers)	-600	373,310,359
	Belt Ore Consolidated's head of payroll wrote to ask why its slippage came in whole seconds when the rate is quoted in fractions. The reply on file says the Bank counts seconds as the Authority does, and that the fractions are kept by the relay, which has not complained. Ref. CIBT-2995-7352-6		
24 Jul	Temporal Health Plan	-38,213	373,272,146
	The plan rang the branch to ask whether the claim for the 24th had been made in person. The Teller said it had, and was asked how she could be sure. She said she had watched it walk in. Ref. CIBT-2995-A1AC-3		
26 Jul	Payroll credit: Belt Ore Consolidated	+2,157,930	375,430,076
	Passed across 50 relays between L4 Habitat and Hall E, these wages from Belt Ore Consolidated arrived in full. The relays' fees are absorbed in the Settlement Arrangement and do not appear on this line. Ref. CIBT-2995-9ACA-1		
26 Jul	Transfer to own account: L4 Habitat	-13,369,427	362,060,649
	Charged by L4 Habitat, which bills for the paper a transfer is written on, counted in watches, that being the unit paper is counted in on that world. The Bank has converted the charge into seconds and returned the remainder to the office with a covering note. Ref. CIBT-2995-717B-2		
28 Jul	Memory Vault: box 14-312, quarter	-259,200	361,801,449
	The Ceres sub-level keeps boxes on the same terms, though its rent is paid in watches and its damp is kept out by the asteroid's own cold. Ref. CIBT-2995-D9C3-0		
31 Jul	Interest at 4.80% APY	+1,494,688	363,296,137
	The fee for the monthly balance statement has been waived. The statement was printed on the back of last month's sheet, and the Bank does not charge twice for the same paper. Ref. CIBT-2995-8AD3-7		

Closing balance, month by month

Highest 386,402,115 s · lowest 294,641,731 s



August 2994 July 2995

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

`8564  1195-9708  2995-07`