CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 208, Pallas Ring 10

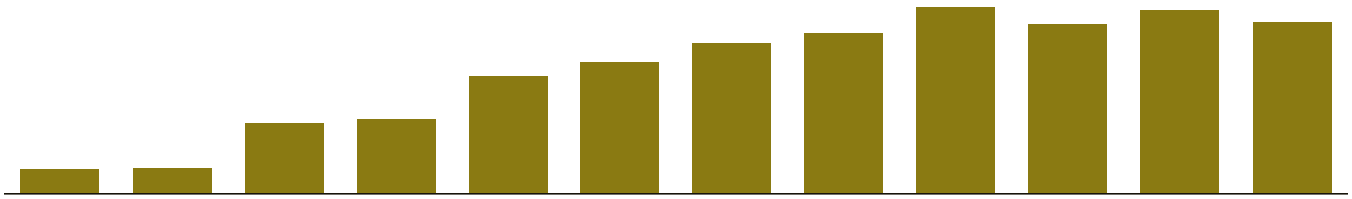
Account 8564-1663-7465
Period 1–31 August 2999
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
44,712,165 s	**+398,610 s**	**-1,462,890 s**	**43,647,885 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Transfer to own account: Oakland Sector	-1,461,090	43,251,075
	Charged by Oakland Sector, which bills for the paper a transfer is written on, counted in days, 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-2999-851A-4		
19 Aug	Payroll credit: Harbourfront Shipping	+219,762	43,470,837
	For the audit: the Harbourfront Shipping credit on the 19th agrees with the remittance advice, the firm's ledger and the Bank's posting, to the second. The four have been initialled in the order they arrived. Ref. CIBT-2999-9F49-7		
29 Aug	Slippage fee (Oakland Sector, 3 transfers)	-1,800	43,469,037
	Crossings to the Io relay are timed by the Io day, which runs short enough that a transfer can be seen arriving before it has left. The relay asks that the fee be read against its own log, and the Bank has agreed, on the condition that the log is never shown to the holder. Ref. CIBT-2999-2E82-6		
31 Aug	Interest at 4.80% APY	+178,848	43,647,885
	Auditors' query: the interest for 8564-1663-7465 was credited for one period to a depositor in Oakland Sector, because of a transposed digit in the account number. The depositor has returned it with the interest that had accrued while they held it, and the auditors have asked the Bank to call this a loan. Ref. CIBT-2999-5066-0		

Closing balance, month by month

Highest 45,016,340 s · lowest 30,001,150 s



September 2998 August 2999

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 1663-7465 2999-08