CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 375, Pallas Ring 10

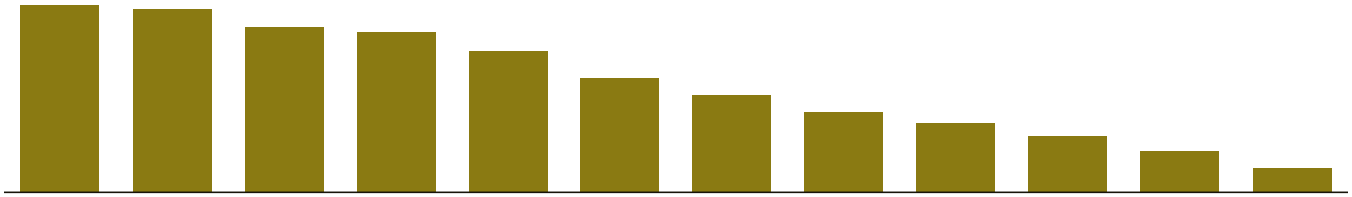
Account 8564-1663-9065
Period 1–31 October 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,558,455 s	**+200,491 s**	**-992,294 s**	**10,766,652 s**

Date	Description	Amount (s)	Balance (s)
15 Oct	Payroll credit: St. Catherine Bakeries	+167,743	11,726,198
	St. Catherine Bakeries paid its share through the Positive Contact counter at Phobos, in a unit the counter does not name. The counter asks that the sum be recorded in the unit of the wage itself, which is the only unit the Bank can read without asking. Ref. CIBT-2995-23A3-4		
25 Oct	Transfer to own account: Phobos	-992,294	10,733,904
	A second copy of a statement that had gone astray in the post was charged at 0.30 s. The Teller remarked that the first copy was the one that had been mislaid, and that the second had been in her drawer all along. Ref. CIBT-2995-4535-6		
31 Oct	Interest at 3.40% APY	+32,748	10,766,652
	The interest for 28 days was posted late, because the rate was confirmed only after the Authority published its reference second. The interest was earning all the while. It was only the paperwork that was behind. Ref. CIBT-2995-8E39-0		

Closing balance, month by month

Highest 18,271,522 s · lowest 10,766,652 s



November 2994 October 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 1663-9065 2995-10