CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 87, Pallas Ring 10

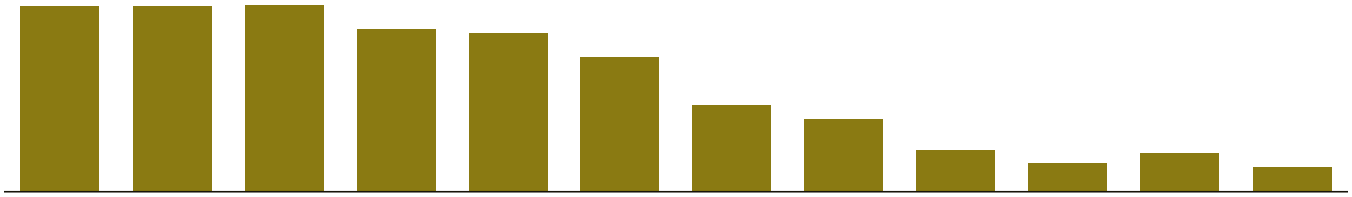
Account 8564-2001-5708
Period 1–31 October 2990
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
11,153,498 s	**+156,925 s**	**-453,827 s**	**10,856,596 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Payroll credit: Kepler Ring Hydroponics	+123,465	11,276,963
	The slippage fee on the Kepler Ring Hydroponics wage has been waived. The wage crossed two clocks on its way to you, and nobody at the branch could say why the crossing was free. The Fees Office has been asked to find out and has not yet replied. Ref. CIBT-2990-D2B6-0		
09 Oct	Transfer to own account: Svalbard	-120,548	11,156,415
	Charged by Svalbard, 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-2990-350D-2		
19 Oct	ATM withdrawal: Svalbard	-86,400	11,070,015
	The sum of One Standard day at Svalbard matches the withdrawal shown on the 19th last year to the note. The auditors have checked both, and the coincidence belongs to the machine, not the account. Ref. CIBT-2990-3992-7		
23 Oct	ATM withdrawal: Svalbard	-172,800	10,897,215
	The withdrawal fee of 0.30 s was not taken. The machine had run short of days and paid out the nearest sum it held; the shortfall is 0.977 of one, and that has been credited to 8564-2001-5708. Ref. CIBT-2990-29A9-1		
25 Oct	Transfer to joint account	-74,079	10,823,136
	The joint transfer of 74,079 posted 0.946 of a day short, once each holder's half had been truncated down. The shortfall stays in the joint balance until one of the holders thinks to ask for it. Ref. CIBT-2990-9E67-7		
31 Oct	Interest at 3.60% APY	+33,460	10,856,596
	The Venus Cloudport credits interest once in each local day, and a local day is long enough that the posting clerk has a week's leave after every one. The deputy posts the interest in the meantime, and it is not known whether the deputy has the same figures in mind. Ref. CIBT-2990-1EC2-7		

Closing balance, month by month

Highest 14,265,534 s · lowest 10,856,596 s



November 2989 October 2990

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 2001-5708 2990-10