CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zeno Fothergill
Unit 103, Pallas Ring 10

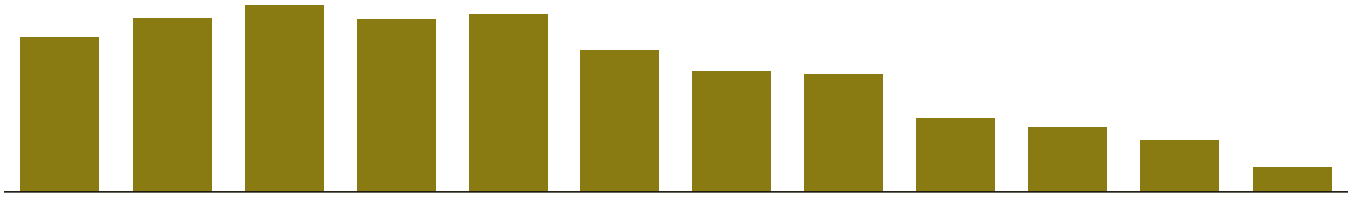
Account 8564-2177-9708
Period 1–31 October 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
928,191,998 s	**+8,140,099 s**	**-56,920,790 s**	**879,411,307 s**

Date	Description	Amount (s)	Balance (s)
13 Oct	Transfer to joint account	-2,981,266	925,210,732
	Auditors compared the joint balance with both holders' own records and found them in agreement. The only difference is 2,100 seconds, which both holders say they had already spent. Ref. CIBT-2995-7D07-3		
17 Oct	Payroll credit: the Lunar Freight Co-operative	+4,968,777	930,179,509
	The Lunar Freight Co-operative's payroll office sent the wage in a sealed bag with its own timetable pinned to the outside, so the bag could be checked against the staff list without being opened. Both agree, and the bag has gone back to the office with thanks. Ref. CIBT-2995-ED3F-5		
17 Oct	Slippage fee (Delhi Sector, 3 transfers)	-2,700	930,176,809
	Auditors' query: the 3 crossings were logged at Hall E, but the relay logged them as sent from its own bench, which appears on none of the Bank's plans. The auditors have asked for the bench to be drawn in and given a number. Ref. CIBT-2995-6C4E-9		
20 Oct	Transfer to own account: Delhi Sector	-53,936,824	876,239,985
	The sundry raised on the 20th was not posted until 29 days later, because it needed a second officer to countersign it at Delhi Sector, and that desk keeps its own calendar. It was posted on the first day the calendar agreed with ours. Ref. CIBT-2995-51E7-3		
31 Oct	Interest at 4.10% APY	+3,171,322	879,411,307
	Interest for 31 days was held at the relay at Delhi Sector until a second officer there confirmed the rate. The rate was the one posted here, which she said she had expected, and the days are paid in full. Ref. CIBT-2995-3A6E-6		

Closing balance, month by month

Highest 1,170,382,413 s · lowest 879,411,307 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 2177-9708 2995-10