CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Kaito Kowalczyk
Unit 162, Pallas Ring 10

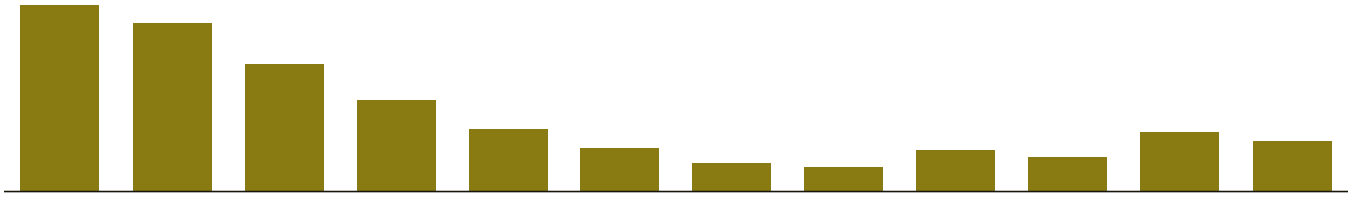
Account 8564-2593-8607
Period 1–30 June 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,977,465 s	**+62,250 s**	**-374,503 s**	**16,665,212 s**

Date	Description	Amount (s)	Balance (s)
11 Jun	Transfer to own account: London Sector	-372,103	16,605,362
	A sundry item of 16 seconds has been carried in the suspense account since 2998, with no holder's name against it. It is not your item, and you are asked to leave it alone, which you have. Ref. CIBT-3003-2220-6		
12 Jun	Slippage fee (London Sector, 8 transfers)	-2,400	16,602,962
	Every 12th you send 8 small transfers rather than one large one, and the fee on the set always comes out a little above the fee on the large sum. The officer has offered to explain the difference. You have declined, since it is the same difference each month. Ref. CIBT-3003-20A3-2		
30 Jun	Interest at 4.40% APY	+62,250	16,665,212
	The interest waited 29 days for the branch to confirm the balance with Head Office, which takes that long when the two have not agreed. They have now agreed, and the figure is correct. Ref. CIBT-3003-9BCE-7		

Closing balance, month by month

Highest 21,131,247 s · lowest 15,822,892 s



July 3002 June 3003

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 2593-8607 3003-06