CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Estate of Kaito Kowalczyk
Unit 299, Pallas Ring 10

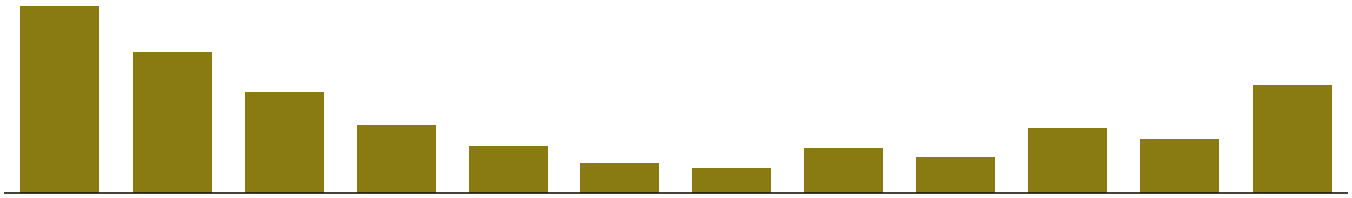
Account 8564-2593-8607
Period 1–31 July 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
16,665,212 s	**+1,846,140 s**	**-262,800 s**	**18,248,552 s**

Date	Description	Amount (s)	Balance (s)
10 Jul	Memory Vault: box 52-155, quarter	-259,200	16,406,012
	The rental for box 52-155 was held in the quiet room for 30 Standard days while its custodian was on leave. He has written to say the room was not as quiet as he would have liked. Ref. CIBT-3003-A5FB-2		
11 Jul	Slippage fee (Europa, 4 transfers)	-3,600	16,402,412
	Recommended by internal audit: that the relay at Europa report its own drift each morning, rather than the Bank estimating it each night. The relay has declined, saying that it knows its own drift and does not need the Bank to know it on its behalf. Ref. CIBT-3003-7367-3		
20 Jul	Deposit: Hall E	+1,785,035	18,187,447
	The 0.30 s night-safe fee on this deposit has been waived. The safe was closed for inspection on the 20th, and you were asked to return the envelope the following morning, which the Bank regards as the safe's failing rather than yours. Ref. CIBT-3003-110D-2		
31 Jul	Interest at 4.40% APY	+61,105	18,248,552
	Interest for the period was credited 30 days after it closed, because the close had to wait for the Pallas Ring 10 day to finish its own count. Interest accrued in the interval, as interest does, and is included in the sum shown. Ref. CIBT-3003-4848-4		

Closing balance, month by month

Highest 20,532,016 s · lowest 15,822,892 s



August 3002 July 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 3003-07