CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Estate of Kaito Kowalczyk
Unit 227, Pallas Ring 10

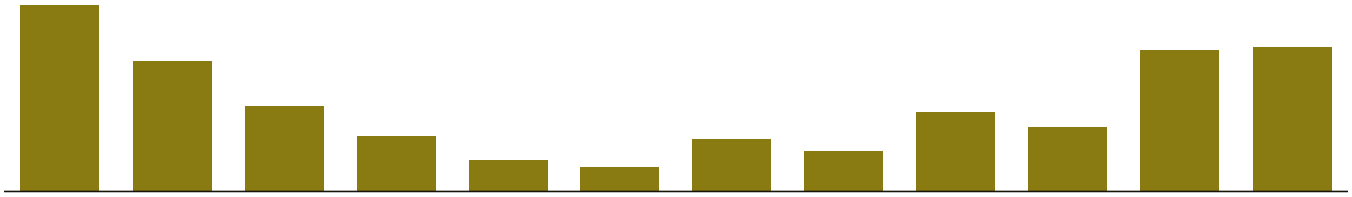
Account 8564-2593-8607
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
18,248,552 s	**+66,911 s**	**-7,006 s**	**18,308,457 s**

Date	Description	Amount (s)	Balance (s)
03 Aug	Transfer to own account: The Belt	-7,006	18,241,546
	An item of 7,006 is recorded on the 3rd, a day before the transfer was received. The sender's clock runs 40 seconds ahead of ours on that route, and the sender's date was taken, as the terms require. Ref. CIBT-3003-8A4C-8		
31 Aug	Interest at 4.40% APY	+66,911	18,308,457
	On the Titan side the interest is counted in the dome's own seconds, which are timed by the lake's clock and run a little cold. The conversion to ours is made at the published rate, and the temperature is written on the line as a matter of record. Ref. CIBT-3003-0B03-1		

Closing balance, month by month

Highest 19,194,773 s · lowest 15,822,892 s



September 3002 August 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 3003-08