CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Isolde Pemberton
Unit 51, Pallas Ring 10

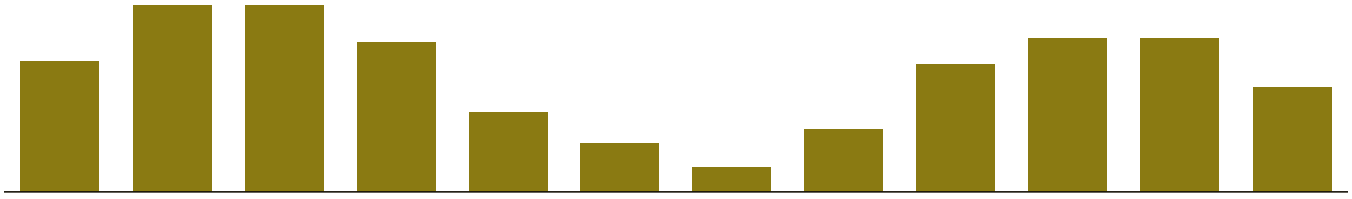
Account 8564-3955-7708
Period 1–31 January 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,362,231,149 s	**+18,074,849 s**	**-303,766,772 s**	**2,076,539,226 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	Transfer to own account: Phobos	-303,248,372	2,058,982,777
	The internal audit found this item sitting between two others that were both correct, which it thought worth recording. It has been reconciled and now sits alone, which the audit regards as tidier. Ref. CIBT-3012-1666-9		
19 Jan	Memory Vault: box 76-105, quarter	-259,200	2,058,723,577
	Rent for box 76-105 was held 28 days because the rope was still damp from the last crossing. The holder has been charged for the days the box was in its own sub-level, not the days it spent in the queue. Ref. CIBT-3012-6CB8-1		
22 Jan	ATM withdrawal: Phobos	-259,200	2,058,464,377
	The Ceres Ring Assay Office has opened a cash-time account for its pensioners on the concourse at Phobos, and your draw of 3 Standard days was the first made from it. The firm's payroll office asks whether the Bank will keep the machine's receipts filed by the firm's own year. Ref. CIBT-3012-E308-2		
28 Jan	Payroll credit: the Ceres Ring Assay Office	+10,003,893	2,068,468,270
	Credit from the Ceres Ring Assay Office, shown in whole seconds. The wage rule never rounds a credit up, so the fraction of 0.963 is left off this line. It is in your account. It is the only part of your balance we have never been able to count. Ref. CIBT-3012-757A-6		
31 Jan	Interest at 4.10% APY	+8,070,956	2,076,539,226
	The Ceres Ring Assay Office pays a small sum into this account each month, which it calls interest and the Bank calls a receipt. The two words have been agreed to refer to the same second. Ref. CIBT-3012-0395-7		

Closing balance, month by month

Highest 2,553,722,011 s · lowest 1,609,806,847 s



February 3011 January 3012

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 3955-7708 3012-01