CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Zola Ravensworth
Unit 37, Pallas Ring 10

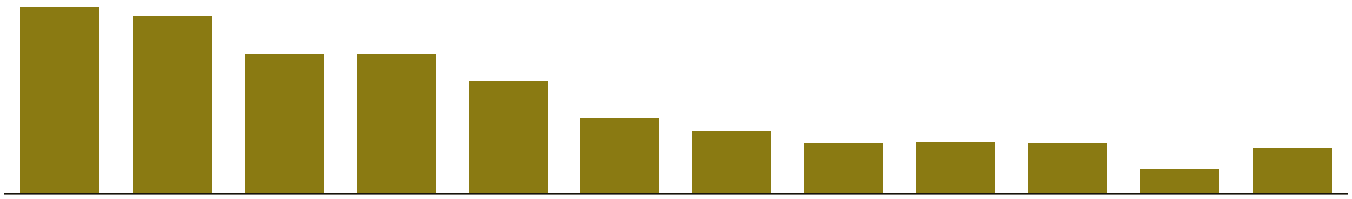
Account 8564-4792-8321
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
181,823,276 s	**+10,128,753 s**	**-174,600 s**	**191,777,429 s**

Date	Description	Amount (s)	Balance (s)
15 Nov	Slippage fee (Mars Station, 3 transfers)	-1,800	181,821,476
	Your standing transfer of 1,800 to 8564-9173-5135 crosses the clock boundary on the 15th of every month and is charged the crossing fee each time. It has done so since 3009, and it is the largest single line on your slippage each year. Ref. CIBT-3012-5D76-8		
19 Nov	ATM withdrawal: Mars Station	-172,800	181,648,676
	Harbourfront Shipping pays your wages into this account on the last working day, and you draw 2 Standard days from the machine at Mars Station the same afternoon, before the transfer has settled. The payroll office calls this the most reliable arrangement it has seen on any world. Ref. CIBT-3012-6669-7		
21 Nov	Deposit: Hall E	+9,431,764	191,080,440
	You walk the envelope from the car park at Hall E by the same two-minute loop, past the fern, as though you might have forgotten something on the way. You have never forgotten anything, and the loop has never once been shortened. Ref. CIBT-3012-8852-3		
30 Nov	Interest at 4.60% APY	+696,989	191,777,429
	Rounded to the nearest second at the close of the day, this period's figure came out 10 seconds in your favour. The rounding is applied in the depositor's favour on every second day, and this was one of them. Ref. CIBT-3012-E708-6		

Closing balance, month by month

Highest 257,554,752 s · lowest 181,823,276 s



December 3011 November 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 4792-8321 3012-11