CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Kofi Ishikawa-Blue
Unit 241, Pallas Ring 10

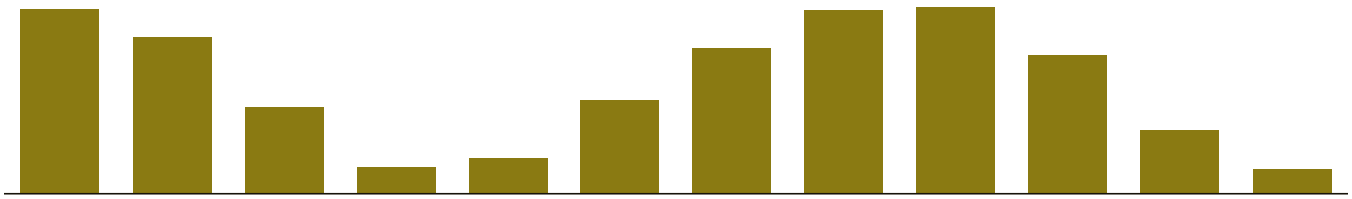
Account 8564-6628-7708
Period 1–31 March 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
210,101,523 s	**+665,321 s**	**-35,648,212 s**	**175,118,632 s**

Date	Description	Amount (s)	Balance (s)
01 Mar	ATM withdrawal: L4 Habitat	-86,400	210,015,123
	Withdrawals at the machine are rounded down to the whole second, and the fraction is credited on the next statement. This withdrawal left 0.982 of a second, which has been credited to you. Ref. CIBT-3003-FB63-9		
01 Mar	Transfer to own account: L4 Habitat	-33,618,769	176,396,354
	A cheque made out to Kaito Achterberg-Grisolm was paid into your account in error and has been returned to the drawer. The drawer has asked that the error be recorded as a gift, and it has been recorded as a sundry adjustment, which the drawer has not yet accepted. Ref. CIBT-3003-08D7-5		
04 Mar	Transfer to joint account	-1,885,751	174,510,603
	Kaito Achterberg-Grisolm collects the joint statement in person each quarter and reads the joint line aloud at the counter. You have never asked them to stop, and they have never once read it wrongly. Ref. CIBT-3003-F821-3		
18 Mar	Lyric Licensing Desk	-50,092	174,460,511
	The renewal date on the last statement was printed a week early, because the Desk's calendar had been set to the Rhyme Federation's season rather than to the licence year. The licence runs from the correct date, and the week's fee is credited below. Ref. CIBT-3003-509C-3		
19 Mar	Slippage fee (L4 Habitat, 8 transfers)	-7,200	174,453,311
	For the auditors: the fee of 0.30 s is the sum of the per-crossing charges, each rounded down to the whole second at the close of its crossing. The rounding comes to 300 seconds this period and has been carried to the Settlement Reserve. Ref. CIBT-3003-5398-5		
31 Mar	Interest at 3.80% APY	+665,321	175,118,632
	Interest is calculated to the second and rounded to a whole watch only at the close of the year, so this period's 0.970 has been carried forward. It will be added on the first day of next year, to the second. Ref. CIBT-3003-9A94-9		

Closing balance, month by month

Highest 318,962,641 s · lowest 175,118,632 s



April 3002 March 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 6628-7708 3003-03