CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Xiomara
Unit 340, Pallas Ring 10

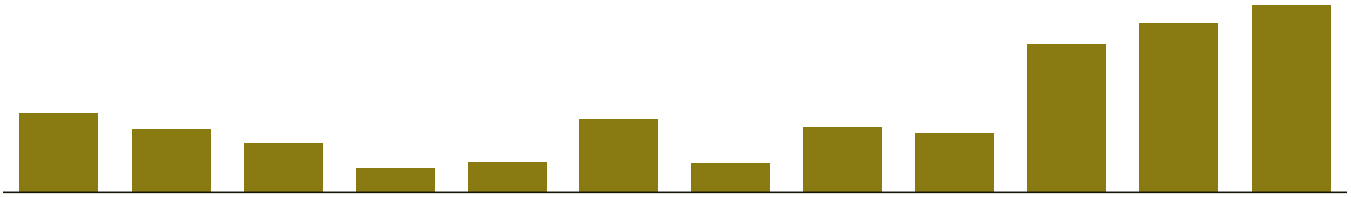
Account 8564-6664-0708
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
52,666,553 s	**+937,445 s**	**-346,455 s**	**53,257,543 s**

Date	Description	Amount (s)	Balance (s)
02 Jul	Transfer to joint account	-126,346	52,540,207
	The transfer to 8564-5220-6753 is 31 Standard days late. The mandate needs both signatures before any money moves, and one of them was waiting for the other to finish reading it. Ref. CIBT-2995-91B0-7		
04 Jul	Mech Veterans' Time Pension	+112,001	52,652,208
	The reserve was counted twice in last quarter's return, once as paid and once as held. The figure below includes it once, and the difference has been carried forward without interest. Ref. CIBT-2995-CB23-1		
16 Jul	Event II restoration adjustment	-27,348	52,624,860
	An adjustment made under the Event II Rider as part of the scheduled restoration of affected balances. The Recovery Task Force will publish the reasons for this adjustment in due course. Ref. CIBT-2995-EE1D-2		
18 Jul	Deposit: Hall E	+434,923	53,059,783
	A regular transfer from 8564-6664-0708 into this account has been made on the 18th of every month since 2993. You arranged it in person. The officer who set it up has since retired and left the instruction in a drawer. Ref. CIBT-2995-51D4-9		
19 Jul	Turbulence Cover	-17,261	53,042,522
	The auditors ask that the reserve be stated in cycles and not minutes, so that it may be compared with the carrier's, which is stated in apologies. Ref. CIBT-2995-284B-1		
27 Jul	Slippage fee (Titan, 3 transfers)	-2,700	53,039,822
	You send your transfers on the first morning of the Standard week, before the concourse has filled, and the relay at Titan has learned to expect them. The fee is no lower for the hour, but the relay's manners are better, and the Bank records that too. Ref. CIBT-2995-6785-5		
29 Jul	Payroll credit: St. Catherine Bakeries	+210,577	53,250,399
	St. Catherine Bakeries asked that its wages be credited before the close of the Titan day rather than after it, so its staff could spend them that night. The Bank allowed it on this occasion only, and the staff have not been told the Bank was asked. Ref. CIBT-2995-EB63-7		
29 Jul	ATM withdrawal: Titan	-172,800	53,077,599
	The card was kept by the machine at Titan for 48 minutes while the Bank's ledger caught up with a withdrawal you had already made. You had walked off with the notes by then, and the machine has been asked to return the card with a note apologising for its pace. Ref. CIBT-2995-BBE6-2		
31 Jul	Interest at 4.10% APY	+179,944	53,257,543
	You have the interest slip sent to the branch rather than to your home, and collect it at the counter, where the officer hands it across face down, as you asked in 2991. Ref. CIBT-2995-017C-6		

Closing balance, month by month

Highest 53,257,543 s · lowest 47,830,791 s



August 2994 July 2995

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  6664-0708  2995-07`