CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Xiomara
Unit 316, Pallas Ring 10

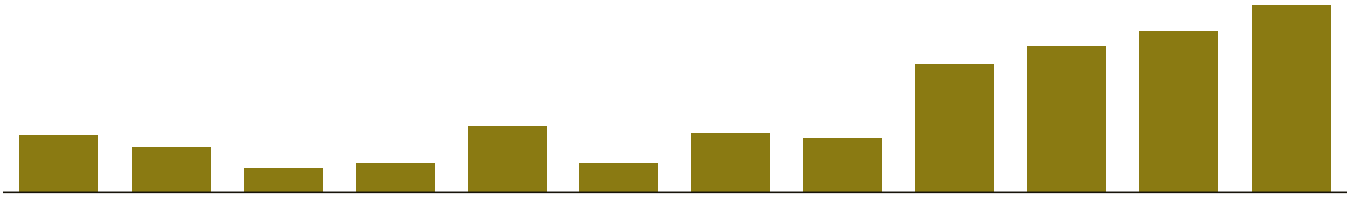
Account 8564-6664-0708
Period 1–31 August 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
53,257,543 s	**+1,232,973 s**	**-216,946 s**	**54,273,570 s**

Date	Description	Amount (s)	Balance (s)
05 Aug	Slippage fee (Io, 7 transfers)	-4,200	53,253,343
	You send the 7 transfers in the order you thought of them, not the order you need them, and the relay has been reordering them every month since 2991. The reordering costs a few seconds, and you have never asked for it to be explained. Ref. CIBT-2995-D037-9		
11 Aug	Payroll credit: St. Catherine Bakeries	+210,577	53,463,920
	The St. Catherine Bakeries credit was posted to 8564-6664-0708 in error, because a box opened out of its order. It belonged to 8564-5220-6753; the two accounts have been reconciled and the sum moved, with no change to the amount. Ref. CIBT-2995-91E3-3		
16 Aug	ATM withdrawal: Io	-86,400	53,377,520
	The relay between Io and the branch passed this withdrawal on with a note that read "as before". The Bank took it to mean the same instruction as last month, and the withdrawal was carried out on that footing. Ref. CIBT-2995-6AB4-4		
17 Aug	Transfer to joint account	-126,346	53,251,174
	The Teller notes that the transfer is correct, and that Bram Cardew had said it would be, twice, before the form was lifted from the counter. Ref. CIBT-2995-4D79-9		
19 Aug	Mech Veterans' Time Pension	+121,331	53,372,505
	The annual certificate of service was issued free of charge, after you pointed out that it had already been issued once this year. The second copy is filed with the first, which is the office's usual method for duplicates. Ref. CIBT-2995-3A9F-0		
22 Aug	Deposit: Hall E	+719,102	54,091,607
	The Europa branch is reached through an ice airlock with two doors, and an envelope must wait between them while the first one closes. The sum was credited when the second opened, and the officers at Europa say the wait is the only part of the transaction that cannot be made any quicker. Ref. CIBT-2995-49D1-3		
31 Aug	Interest at 4.10% APY	+181,963	54,273,570
	Credited in cycles at Io, then converted to our reckoning at the rate in force when that local day closed. The rate was not the one you were expecting, and the difference is shown on the line below. Ref. CIBT-2995-6BC0-2		

Closing balance, month by month

Highest 54,273,570 s · lowest 47,830,791 s



September 2994 August 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 2995-08