CORPORATE INSTITUTIONAL
# BANK OF TIME

**STATEMENT OF ACCOUNT**
Standard Time Deposit

**Teodor Ravensworth-Fairbrass**
Unit 128, Pallas Ring 10

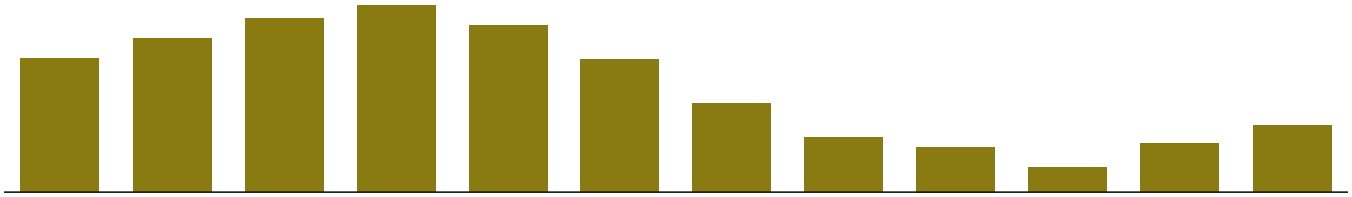
Account 8564-7206-6708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **879,278,320 s** | **+66,345,080 s** | **0 s** | **945,623,400 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 13 Nov | Deposit: Hall E | +57,333,612 | 936,611,932 |
| | Notes are counted to the whole unit and coins to the nearest 46 seconds, and a deposit that mixes the two is rounded once, at the foot of the slip, in the holder's favour. The rule was written for pencil and has since been kept for ink. Ref. CIBT-3003-EA1B-7 | | |
| 15 Nov | Payroll credit: Interworld Post | +6,080,541 | 942,692,473 |
| | Interworld Post pays in days on its own world and sends each credit on the employer's day, which runs 28 Standard days ahead of yours. The Bank files the credit under the day it arrived and leaves the difference to the employer's calendar. Ref. CIBT-3003-95DD-4 | | |
| 30 Nov | Interest at 4.00% APY | +2,930,927 | 945,623,400 |
| | The 4.00% APY is applied to the balance each second and the seconds added up at the month's close. That is why the figure on the statement is not 4.00% of the balance, and why it would not be even if it were. The officer has explained this once and will not explain it again. Ref. CIBT-3003-34A6-0 | | |

## Closing balance, month by month

Highest 1,398,431,823 s · lowest 787,096,371 s



December 3002 November 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 7206-6708 3003-11