CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ines Castellane
Unit 400, Pallas Ring 10

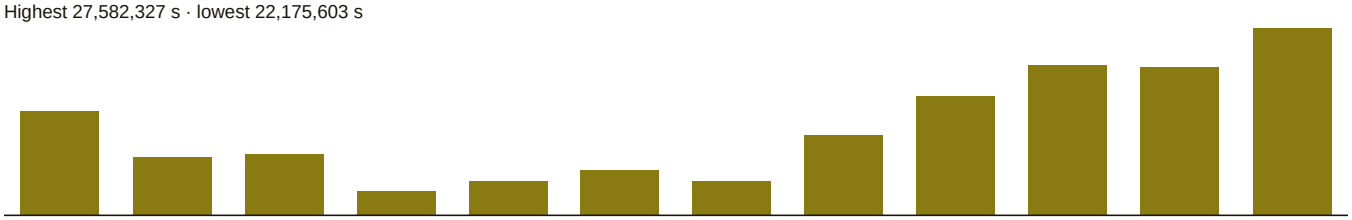
Account 8564-7283-1663
Period 1–31 August 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
26,310,172 s	**+1,376,415 s**	**-104,260 s**	**27,582,327 s**

Date	Description	Amount (s)	Balance (s)
02 Aug	ATM withdrawal: Europa	-86,400	26,223,772
	Withdrawals at Europa are dated by the local day, which begins 2 hours before ours. A draw made just after midnight there is shown on the previous day here, as the Bank's arrangement with the relay requires. Ref. CIBT-3022-5DC8-3		
02 Aug	Turbulence Cover	-14,260	26,209,512
	Turbulence Cover pays by the minute, rounded down on the carrier's clock. The carrier keeps its clock to the second, so the 23 minutes shown is the figure paid, less the second the carrier keeps for itself. Ref. CIBT-3022-F3EC-6		
02 Aug	Deposit: Hall E	+1,161,922	27,371,434
	Deposit at Hall E for the second time this month, the first having been reversed in error and then restored. The Teller describes the sum as having been "in the building for a week", and the Bank regards it, from today, as simply deposited. Ref. CIBT-3022-2E02-6		
04 Aug	Payroll credit: Kepler Ring Hydroponics	+131,178	27,502,612
	Audit finding on the payroll line: the Kepler Ring Hydroponics advice was keyed from a card copy, not the original, and the two agree. The card has been in use for 9 years, and the auditors recommend replacing it. The firm has declined. Ref. CIBT-3022-8F58-4		
05 Aug	Slippage fee (Europa, 6 transfers)	-3,600	27,499,012
	You check the slippage figure on each statement before the balance, and the officer at Hall E has noticed. The Bank regrets that the figure is seldom the more interesting of the two. Ref. CIBT-3022-3565-0		
31 Aug	Interest at 3.80% APY	+83,315	27,582,327
	Interest on the Callisto balance travels by the slow ice route, so it arrives a few days after it was earned and is credited with the earlier date. The Bank has accepted the earlier date with the good grace the ice has not always shown. Ref. CIBT-3022-AC20-9		

Closing balance, month by month

Highest 27,582,327 s · lowest 22,175,603 s



September 3021 August 3022

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 7283-1663 3022-08