CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Mara Marchetti
Unit 180, Pallas Ring 10

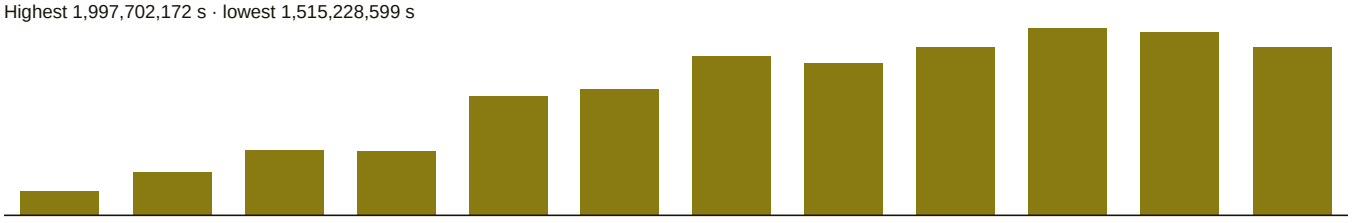
Account 8564-7630-1663
Period 1–31 July 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,988,720,372 s	**+11,658,103 s**	**-58,758,302 s**	**1,941,620,173 s**

Date	Description	Amount (s)	Balance (s)
04 Jul	Transfer to own account: London Sector	-55,322,706	1,933,397,666
	The sundry was held 29 days while Faro Zelenko-Grisolm was asked to confirm by letter that it had been requested by Faro Zelenko-Grisolm. The letter arrived before the request, and the officers have filed it without comment. Ref. CIBT-2976-4077-6		
06 Jul	Slippage fee (London Sector, 2 transfers)	-1,200	1,933,396,466
	The crossing to 8564-6956-4004 is made each quarter by the same route and attracts the same fee, 0.30 s, which the Bank has come to treat as a sort of tax on routine. The holder has never once disputed the word. Ref. CIBT-2976-354E-1		
09 Jul	Transfer to joint account	-3,415,165	1,929,981,301
	The monthly transfer to 8564-6956-4004 is made on the 9th, or on the day before when the 9th is a day the Bank keeps shut for its own accounts. Faro Zelenko-Grisolm has never once been told which day that will be in advance, and has never once been late. Ref. CIBT-2976-B20A-5		
13 Jul	Payroll credit: Phobos Drydock	+5,691,942	1,935,673,243
	Wages from Phobos Drydock are rounded to the whole day on each payday. The 0.943 left over is carried to the next payday and rounded again, so that across a year the rounding pays out every second it owed. Ref. CIBT-2976-459C-5		
29 Jul	Temporal Health Plan	-19,231	1,935,654,012
	The plan pays each claim to the nearest 54 seconds of the provider's clock, a convention that favours neither side. This claim came out 0.941 short, which the plan regards as fair. Ref. CIBT-2976-7129-7		
31 Jul	Interest at 3.60% APY	+5,966,161	1,941,620,173
	The posted rate changed in the middle of the month, and the interest was credited in two halves, one at each rate. The halves have been joined into one line, with each rate written beside its share, so that the sum can be checked by hand. Ref. CIBT-2976-6B63-1		

Closing balance, month by month

Highest 1,997,702,172 s · lowest 1,515,228,599 s



August 2975 July 2976

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 7630-1663 2976-07