CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bex Kowalczyk
Unit 221, Pallas Ring 10

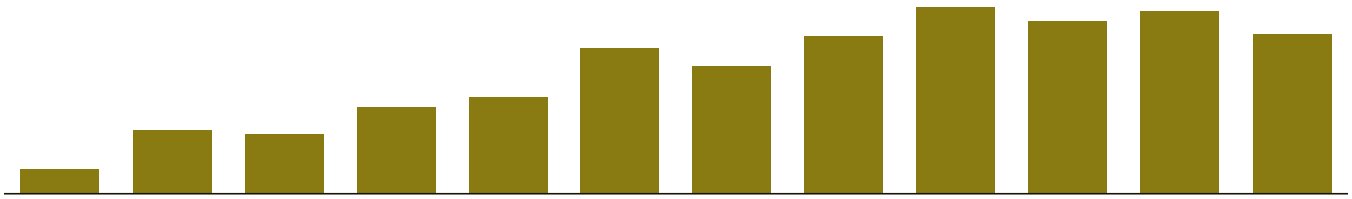
Account 8564-7960-9708
Period 1–31 March 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
418,239,806 s	**+3,735,428 s**	**-13,923,517 s**	**408,051,717 s**

Date	Description	Amount (s)	Balance (s)
07 Mar	Lyric Licensing Desk	-70,192	418,169,614
	The fee on this licence is rounded down to the whole day, as the Desk's schedule requires, and the 0.980 left over is added to the next renewal, where the Desk expects it to be less trouble. Ref. CIBT-2995-564A-1		
09 Mar	Slippage fee (Lagos Sector, 3 transfers)	-2,700	418,166,914
	A standing transfer to 8564-7960-9708 is sent on the 9th of each month across the Lagos Sector relay. The fee on it is the same every month, 0.30 s, and has not changed since 2991, which is the one thing about the arrangement that has never surprised anyone. Ref. CIBT-2995-399E-1		
10 Mar	Payroll credit: Ganymede Heights Infirmary	+2,376,149	420,543,063
	You never spend the first day of a Ganymede Heights Infirmary wage. You leave it on deposit for a day, then move it, and the Bank notes the day as a matter of account rather than of sense. Ref. CIBT-2995-2536-5		
14 Mar	Transfer to own account: Lagos Sector	-13,810,762	406,732,301
	Ganymede Heights Infirmary sent a sundry to pay for the postage of its annual report, addressed to you, with a note asking you to read the report before it is posted. The Bank posted the sundry and the report. The report is still unread. Ref. CIBT-2995-953D-6		
27 Mar	Temporal Health Plan	-39,863	406,692,438
	The premium for your dependants is paid by standing order on the 27th of each month, unchanged since 2993. The dependants have not been consulted, and the plan has not yet found a way to ask them. Ref. CIBT-2995-5CC8-0		
31 Mar	Interest at 3.90% APY	+1,359,279	408,051,717
	The interest was computed on the closing balance rather than the average. The method is in clause 4 of the terms and was applied the same way throughout the period. Ref. CIBT-2995-BB75-7		

Closing balance, month by month

Highest 419,863,669 s · lowest 348,563,334 s



April 2994 March 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 7960-9708 2995-03