CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Mbatha
Unit 265, Pallas Ring 10

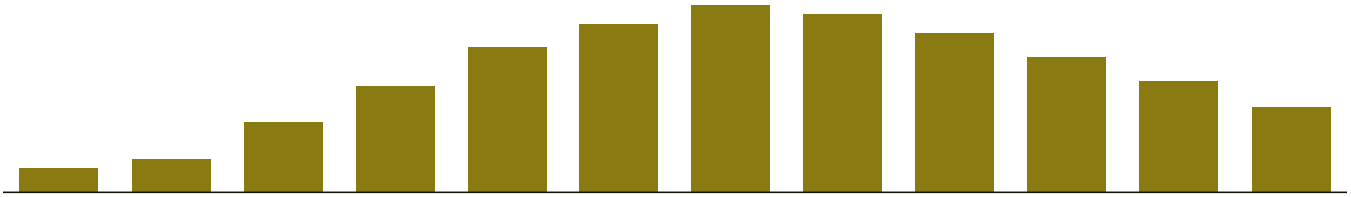
Account 8564-8344-8564
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
85,227,759 s	**+902,247 s**	**-6,950,020 s**	**79,179,986 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Transfer to joint account	-345,324	84,882,435
	For the auditors: the joint line for 2998 was checked against the relay's copy, both counterfoils and the mandate, and all four agree on the sum. The relay's copy is the only one that rounds, which the auditors have asked us to record as a habit and not a finding. Ref. CIBT-3003-08F9-9		
21 Nov	ATM withdrawal: Tallinn Sector	-86,400	84,796,035
	At Tallinn Sector the machine asks for the account number in the local form, which the Bank has translated into its own. The two forms agree on every digit and disagree about the day, and the machine settles the difference by paying out. Ref. CIBT-3003-4FA0-3		
22 Nov	ATM withdrawal: Tallinn Sector	-172,800	84,623,235
	The teller noted that you asked her to hold the cash while you decided whether to keep it. She held it. The decision is recorded as yours. Ref. CIBT-3003-A911-8		
24 Nov	Slippage fee (Tallinn Sector, 8 transfers)	-4,800	84,618,435
	Each crossing is rounded to the nearest second on the way out and again on the way back, so that a return journey costs one second more than its two legs added together. The relay keeps the second. Ref. CIBT-3003-3B48-3		
27 Nov	Payroll credit: Ganymede Heights Infirmary	+575,541	85,193,976
	Receiving charge waived on this credit. The staff transfer rules say a charge taken from a wage must be returned to the wage before it is counted, and that has been done, to the second. Ref. CIBT-3003-9AD3-9		
28 Nov	Transfer to own account: Tallinn Sector	-6,340,696	78,853,280
	A subscription to the Tallinn Sector desk's quarterly bulletin, charged on the first Standard day of each quarter since 3002. The bulletin has not arrived in that time, and the desk has never been asked to explain why the charge continues. Ref. CIBT-3003-6CFB-5		
30 Nov	Interest at 4.60% APY	+326,706	79,179,986
	When Ganymede Heights Infirmary moved its payroll to another desk, this month's interest arrived a day late, in the envelope of a clerk who had never carried one before. The clerk has been asked to keep the envelope for next time. Ref. CIBT-3003-2FAC-0		

Closing balance, month by month

Highest 102,819,980 s · lowest 65,133,590 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  8344-8564  3003-11`