CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Rafe Eversley
Unit 358, Pallas Ring 10

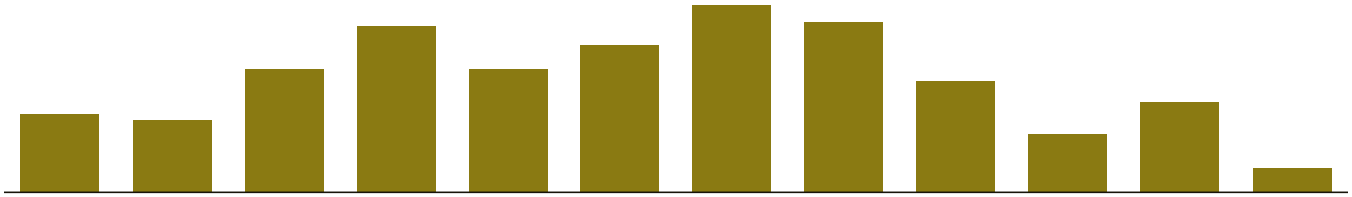
Account 8564-8892-0708
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
56,304,259 s	**+353,423 s**	**-2,024,945 s**	**54,632,737 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Slippage fee (Svalbard, 8 transfers)	-7,200	56,297,059
	A note for the auditors: the 8 crossings on this line were checked against the relay's log, and the fee of 7,200 s stands as charged. Nothing on this statement needs a second look. Ref. CIBT-3003-3B65-2		
01 Dec	Turbulence Cover	-12,763	56,284,296
	The premium was drawn on the first working day after the 1st, though the draw was held once because the lock-keeper had taken the morning off. The Bank has no record of a month in which the policy went unpaid. Ref. CIBT-3003-4058-7		
15 Dec	ATM withdrawal: Svalbard	-172,800	56,111,496
	The machine at Svalbard dispenses in days and rounds the sum to the nearest whole one, so 2 Standard days came out as 0.985 day short of the figure on your card. The local custodian says the remainder is the station's, and that it has been kept safe. Ref. CIBT-3003-0796-2		
20 Dec	Payroll credit: Kepler Ring Hydroponics	+179,819	56,291,315
	You draw your wage in coin on the day it arrives, and spend the first coin before the second has been counted. The Bank has never found out what the first coin bought, and has stopped asking. Ref. CIBT-3003-AC55-6		
25 Dec	ATM withdrawal: Svalbard	-86,400	56,204,915
	Audit note: the withdrawal at Svalbard was authorised with the machine's own key. The key is held by the custodian and matches the custodian's signature, which the auditors have checked twice and found, each time, to be the same signature. Ref. CIBT-3003-3931-6		
27 Dec	Transfer to own account: Svalbard	-1,745,782	54,459,133
	The Committee notes that the sum credited to 8564-8892-0708 on the 27th matches the sum debited from 8564-6650-8426 to the second. The two accounts are held at different branches. The Committee was unable to explain the agreement, and has recorded it as a coincidence, pending further evidence. Ref. CIBT-3003-751B-1		
31 Dec	Interest at 3.70% APY	+173,604	54,632,737
	Interest is paid every month into a savings line at 8564-6650-8426 by standing instruction, so the month's figure leaves the account before the depositor has finished reading it. The savings line holds it for a rainy day, and the rainy day has not yet been named. Ref. CIBT-3003-0E80-9		

Closing balance, month by month

Highest 58,779,264 s · lowest 54,632,737 s



January 3003 December 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  8892-0708  3003-12`