CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Ama Ashgrove
Unit 98, Pallas Ring 10

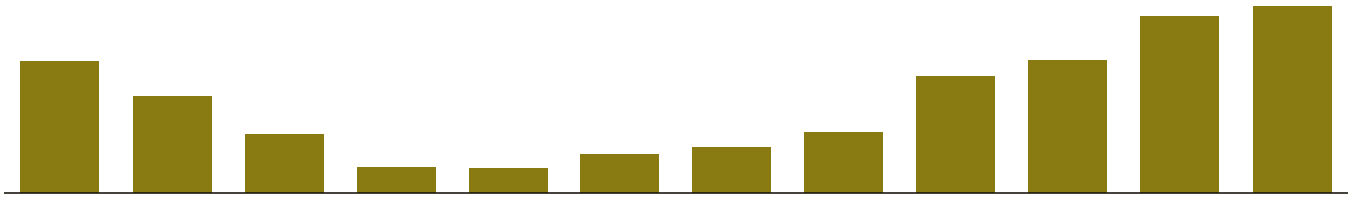
Account 8564-9409-8564
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
8,550,211 s	**+178,739 s**	**-13,154 s**	**8,715,796 s**

Date	Description	Amount (s)	Balance (s)
12 Oct	Deposit: Hall E	+144,539	8,694,750
	The night-safe charge was refunded in full. The safe had been unlocked on the wrong day, and after some discussion relocked on the right one, which the Bank considers a fair division of the fault. Ref. CIBT-3012-A224-5		
26 Oct	Slippage fee (Mars Station, 4 transfers)	-1,200	8,693,550
	You check the relay's board before every send. This morning it showed a drift of 0.30 seconds, and you sent anyway; the Bank records that as a decision taken with the board in view. Ref. CIBT-3012-A1B3-9		
30 Oct	Turbulence Cover	-11,954	8,681,596
	The Titan Dome run waited 31 days for the dome to finish its seasonal lock, and the premium was held meanwhile in the dome's own account. The dome has paid the claim and the premium, and asks that its account be closed before the next season, which the Bank cannot do until the season is over. Ref. CIBT-3012-487F-1		
31 Oct	Interest at 4.80% APY	+34,200	8,715,796
	Interest is rounded down to the second at the close of the Pallas Ring 10 day and rounded up again at the close of the month, so that the two roundings meet in the middle of the period, which is where the Bank has always kept its figures. Ref. CIBT-3012-3FBF-5		

Closing balance, month by month

Highest 8,715,796 s · lowest 6,023,128 s



November 3011 October 3012

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 9409-8564 3012-10