CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ines Tranter
Unit 342, Pallas Ring 10

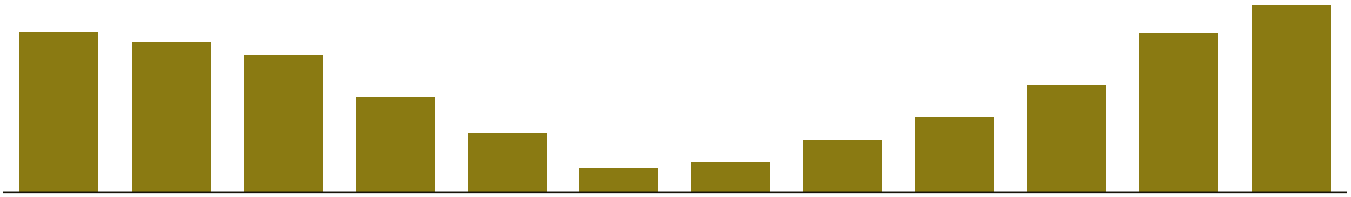
Account 8564-1663-0486
Period 1–31 January 3005
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,943,673,059 s	**+86,112,502 s**	**-390,721 s**	**2,029,394,840 s**

Date	Description	Amount (s)	Balance (s)
13 Jan	Deposit: Hall E	+68,543,399	2,012,216,458
	Deposit at the Hall E counter, made by you and, you say, on behalf of a relation who prefers not to deposit in person. The relation's signature is on the form in a hand the Teller describes as "very upright". The sum has been credited to your account. Ref. CIBT-3005-18A7-5		
18 Jan	ATM withdrawal: São Paulo Sector	-86,400	2,012,130,058
	The 0.30 s charge on the 18th's withdrawal at São Paulo Sector has been struck. The machine had already charged it in its own currency, and the Bank will not charge a second time for the same seconds. Ref. CIBT-3005-4540-5		
19 Jan	Temporal Health Plan	-43,321	2,012,086,737
	Your physiotherapy is raised on the 19th of each month and paid on the day it is raised, so the plan's ledger records a session a little before it happens. The plan describes this as the most cheerful entry in its books. Ref. CIBT-3005-9BEF-2		
21 Jan	ATM withdrawal: São Paulo Sector	-259,200	2,011,827,537
	The 3 Standard days withdrawal on the 21st waited 31 Standard days at São Paulo Sector while the custodian decided whether the machine had been asked for it by someone standing where you were standing. It had been, and the custodian agreed that you were the one who had been standing there. Ref. CIBT-3005-05F5-4		
24 Jan	Payroll credit: Montréal Sector Transit	+9,632,439	2,021,459,976
	The Montréal Sector Transit credit on the 24th was keyed with its seconds in the wrong column, so the statement read 9,632,439 where the advice had given a smaller sum. Nothing was paid twice. The entry has been corrected, and the advice returned to the office. Ref. CIBT-3005-36D7-8		
27 Jan	Slippage fee (São Paulo Sector, 2 transfers)	-1,800	2,021,458,176
	The standing transfer to 8564-3185-7544 crosses 2 times a month at 0.30 s a crossing, so the fee comes to the same sum every month. The Bank has stopped sending the figure in advance, since it has never once changed. Ref. CIBT-3005-C690-6		
31 Jan	Interest at 4.90% APY	+7,936,664	2,029,394,840
	Calculation runs on the balance before rounding and the result is then rounded, a sequence the Bank has kept since 3004 because it gives the depositor the larger figure on the one day of the year when the two would differ. Ref. CIBT-3005-D26A-7		

Closing balance, month by month

Highest 2,029,394,840 s · lowest 1,532,180,539 s



February 3004 January 3005

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 1663-0486 3005-01