CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Ines Tranter
Unit 38, Pallas Ring 10

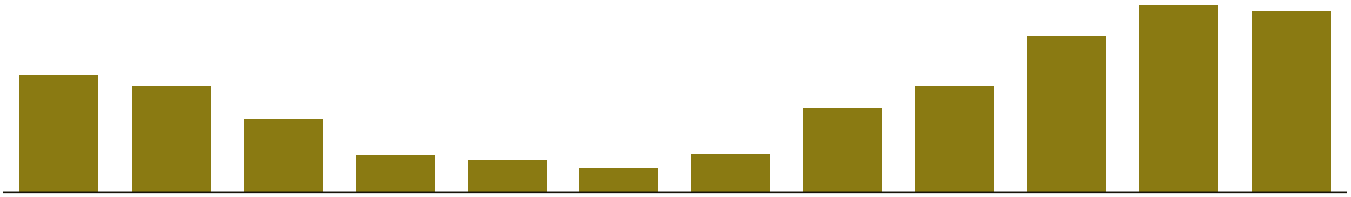
Account 8564-1663-0486
Period 1–30 November 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,504,728,839 s	+15,776,748 s	-35,390,081 s	1,485,115,506 s

Date	Description	Amount (s)	Balance (s)
03 Nov	Payroll credit: Montréal Sector Transit	+9,632,439	1,514,361,278
	A credit from Montréal Sector Transit came in on the 3rd as expected, but was posted 28 days later. The earlier date stands for the purposes of interest. Ref. CIBT-3017-74EC-6		
03 Nov	ATM withdrawal: Luna	-259,200	1,514,102,078
	Withdrawals at Luna are dated by the local day, which begins 15 hours before ours. A draw made just after midnight there is shown on the previous day here, as the Bank's arrangement with the relay requires. Ref. CIBT-3017-59CD-8		
06 Nov	Slippage fee (Luna, 4 transfers)	-2,400	1,514,099,678
	The slippage on this statement is 2,400 seconds. The Fee Committee has examined the figure and found it correct, though not yet fair, and the matter is listed for its next sitting. Ref. CIBT-3017-7DD1-3		
08 Nov	Temporal Health Plan	-24,211	1,514,075,467
	The eye examination booked for the 8th took place 31 days later, when the optician's branch closed for a holiday of its own. The plan has kept the claim on the day it was performed, not the day it was booked. Ref. CIBT-3017-C1C4-8		
26 Nov	ATM withdrawal: Luna	-259,200	1,513,816,267
	On Mars the machine pays in days and rounds down to the nearest sol. The 0.942 left over is held for you at the Mars office and will be paid at the next shuttle. Ref. CIBT-3017-4362-0		
27 Nov	Transfer to own account: Luna	-34,845,070	1,478,971,197
	Note for the auditors: the sundry credit from Luna was converted at the rate in force on the day it was sent, not the day it arrived. The two rates differ by 0.949. The conversion follows the terms, and nothing further is required. Ref. CIBT-3017-AF52-1		
30 Nov	Interest at 4.90% APY	+6,144,309	1,485,115,506
	The interest from Luna waited 28 days at the relay for a second opinion on whether it was yours to receive. The opinion came back in your favour, and the interest has been posted at the rate of the day it was earned. Ref. CIBT-3017-AFDB-2		

Closing balance, month by month

Highest 1,504,728,839 s · lowest 892,281,723 s



December 3016 November 3017

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  3017-11`