CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Oyelaran
Unit 10, Pallas Ring 10

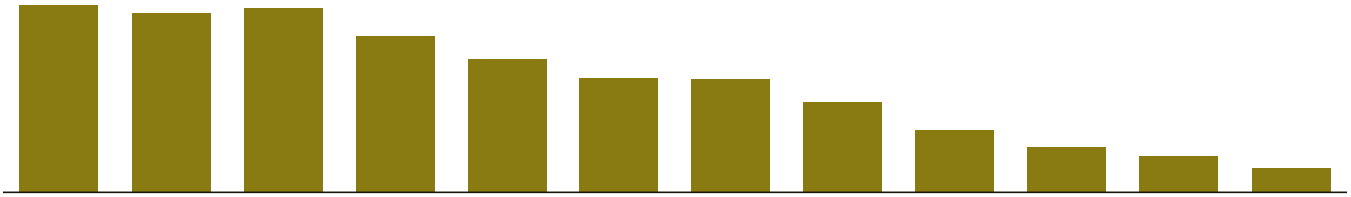
Account 8564-1663-0973
Period 1–31 July 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
197,324,363 s	**+1,803,127 s**	**-6,754,243 s**	**192,373,247 s**

Date	Description	Amount (s)	Balance (s)
03 Jul	Payroll credit: the Ceres Ring Assay Office	+1,128,936	198,453,299
	The charge for receiving wages in days has been waived. The Bank waives it whenever the wage comes to at least one whole day, and this one did, by a margin the officer calls comfortable. Ref. CIBT-2965-9DEF-8		
03 Jul	Transfer to own account: Svalbard	-5,384,182	193,069,117
	A charge for an envelope has been raised at the envelope's price, which the counter notes is more than the envelope is worth and less than the counter's time. Ref. CIBT-2965-57C7-4		
11 Jul	Transfer to joint account	-677,361	192,391,756
	Your half of the joint transfer was converted at Svalbard into days and reconverted here. Both holders received the same figure to the second, which Ulla Bellweather has asked us to record as the first time the two of you have agreed on a sum before breakfast. Ref. CIBT-2965-2234-7		
13 Jul	Memory Vault: box 44-890, quarter	-259,200	192,132,556
	The box spent 31 days in transit between sub-levels, carried by a lift that stopped at every floor to ask whether anyone else wanted to go down. Nobody did, and the box arrived with its rent paid in full. Ref. CIBT-2965-E4A4-2		
21 Jul	ATM withdrawal: Svalbard	-172,800	191,959,756
	The withdrawal waited 30 days at Svalbard while a technician came on foot from Hall E to correct the machine's clock. He arrived on the 21st, and the sum was paid that afternoon. Ref. CIBT-2965-886D-8		
22 Jul	ATM withdrawal: Svalbard	-259,200	191,700,556
	The balance printed after your withdrawal at Svalbard was 3 Standard days higher than it should have been. The machine says it was waiting for the 22nd to finish. The balance has been corrected on this statement, and the printed figure is struck through. Ref. CIBT-2965-3E7A-4		
29 Jul	Slippage fee (Svalbard, 5 transfers)	-1,500	191,699,056
	Crossings from Svalbard are reckoned on the local day, which runs 30 Standard hours longer than the Head Office day. The fee for 5 transfers is set on that basis, and nobody at the relay has complained about it. Ref. CIBT-2965-B7EF-4		
31 Jul	Interest at 4.10% APY	+674,191	192,373,247
	The interest on the 31st was held 31 days in the Settlement Reserve while the rate was agreed with the Authority. The Authority agreed. The interest is paid in full from the day it was earned. Ref. CIBT-2965-39A3-8		

Closing balance, month by month

Highest 259,206,390 s · lowest 192,373,247 s



August 2964 July 2965

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  1663-0973  2965-07`