CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 266, Pallas Ring 10

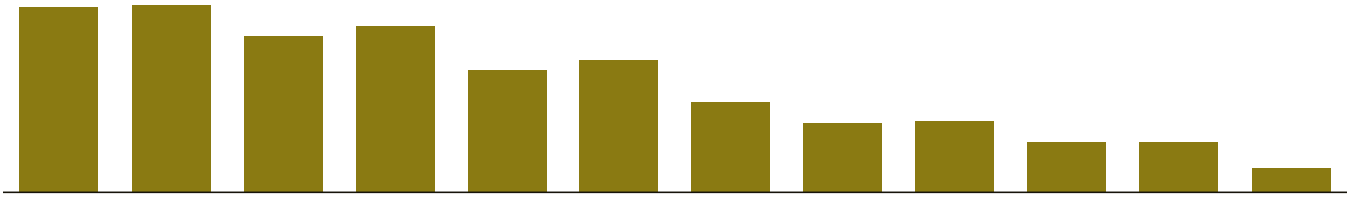
Account 8564-1663-0973
Period 1–31 January 2983
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
98,224,227 s	**+1,464,535 s**	**-10,068,918 s**	**89,619,844 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Transfer to own account: Ganymede	-8,786,757	89,437,470
	The sundry was paid out again to Ulla Bellweather the same afternoon it was received, which the Bank regards as a transfer that wished to look like a sundry for the length of one afternoon. It has been treated as a transfer. Ref. CIBT-2983-B12C-6		
11 Jan	ATM withdrawal: Ganymede	-86,400	89,351,070
	The same One Standard day, in the same notes, each month. The next morning the branch asks whether it was the same notes. It was, and a set has been kept aside for you. Ref. CIBT-2983-3CB6-2		
13 Jan	ATM withdrawal: Ganymede	-259,200	89,091,870
	The relay asked for to see your balance twice before it released 3 Standard days at Ganymede, as it does for any sum above its ordinary size. The 61 minutes it took are the relay's to answer for, and nothing is charged for the wait. Ref. CIBT-2983-980D-3		
14 Jan	Memory Vault: box 44-890, quarter	-259,200	88,832,670
	Box 44-890 was entered as in transit on the 14th, because a custodian wrote the sub-level's name over the box's own in pencil. The pencil has been rubbed out, and the box is recorded on its lower shelf, where it has been all along. Ref. CIBT-2983-255D-8		
22 Jan	Payroll credit: the Ceres Ring Assay Office	+1,128,936	89,961,606
	Net pay after deductions came to 1,128,936, rounded down to the whole cycle. The deductions are printed in full above it, so that the rounding can be checked by anyone who wishes to, and very few do. Ref. CIBT-2983-A442-3		
30 Jan	Transfer to joint account	-677,361	89,284,245
	The Callisto branch keeps the joint account's second copy in a locker under the ice, where the mandate is read by lamplight once a year. Neither holder has to travel to read it, and both have said that they would. Ref. CIBT-2983-2284-2		
31 Jan	Interest at 4.10% APY	+335,599	89,619,844
	Your staff savings interest is credited here at the posted rate, and the Ceres Ring Assay Office sends a note each quarter asking whether you would like it matched. The firm has been told that the Bank does not match rates, and has asked for the note to be kept on file anyway. Ref. CIBT-2983-5462-3		

Closing balance, month by month

Highest 143,186,978 s · lowest 89,619,844 s



February 2982 January 2983

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 2983-01