CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 295, Pallas Ring 10

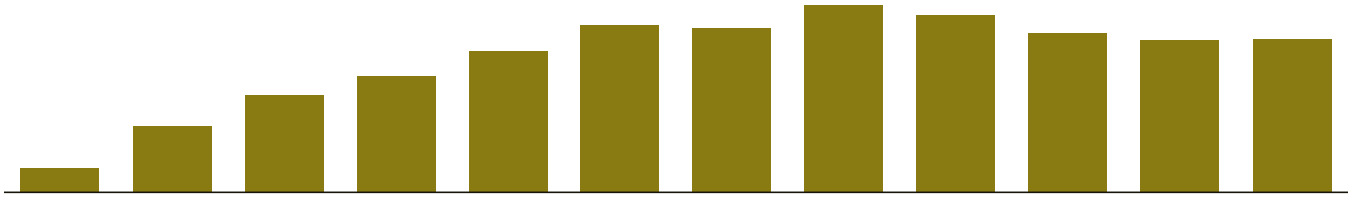
Account 8564-1663-0973
Period 1–31 July 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
157,320,352 s	**+1,666,447 s**	**-1,179,352 s**	**157,807,447 s**

Date	Description	Amount (s)	Balance (s)
01 Jul	Transfer to own account: Delhi Sector	-155,191	157,165,161
	A sundry of 155,191 was raised against the Hall E desk for a document the desk now cannot find, and the desk has offered to charge for the search as well. The charge stands until the document turns up, which the desk expects to happen on the day it is no longer needed. Ref. CIBT-2995-F782-8		
11 Jul	ATM withdrawal: Delhi Sector	-86,400	157,078,761
	The machine pays out in whole units of day and keeps the fraction, which is returned to the account at the next close. On the 11th the fraction was 0.947 day, and it has been added to your balance. Ref. CIBT-2995-AB7D-1		
13 Jul	Payroll credit: the Ceres Ring Assay Office	+1,128,936	158,207,697
	The fee on this credit from the Ceres Ring Assay Office is waived. The payroll office sent the sum with a note saying it had been checked by two clerks who did not speak to each other, and the Bank has taken that as the reason. Ref. CIBT-2995-67F6-0		
15 Jul	Slippage fee (Delhi Sector, 4 transfers)	-1,200	158,206,497
	Slippage is rounded up to the next whole Standard day when a crossing takes any part of one. The 4 crossings on this statement took 31 days in all, which has been rounded accordingly. Ref. CIBT-2995-36F1-1		
18 Jul	Transfer to joint account	-677,361	157,529,136
	A burst pipe above the Hall E strongroom delayed the joint transfer by 28 days. The notes were dried and counted by hand before the figure was accepted, and the coins were not affected, having been raised above the water on principle. Ref. CIBT-2995-E1C4-4		
23 Jul	Memory Vault: box 44-890, quarter	-259,200	157,269,936
	Auditors: the rent on box 44-890 for 2994 was checked against the schedule and the standing order, and both agree on 259,200. The holder was asked, as the rule requires, whether that is still the agreed figure, and answered yes, in writing, each year. Ref. CIBT-2995-D161-7		
31 Jul	Interest at 4.10% APY	+537,511	157,807,447
	The interest on a deposit held in two parts is rounded for each part and the parts added, so the total can run a second above the sum of the balances. The Bank has agreed this with itself and considers the extra second a courtesy. Ref. CIBT-2995-81AF-7		

Closing balance, month by month

Highest 168,804,302 s · lowest 115,426,005 s



August 2994 July 2995

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  2995-07`