CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 393, Pallas Ring 10

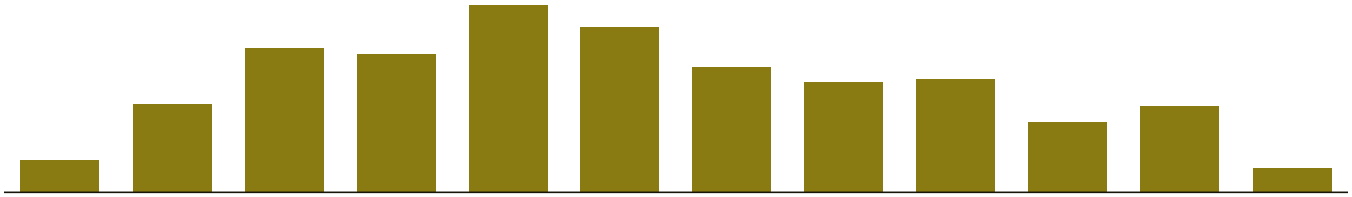
Account 8564-1663-0973
Period 1–31 October 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
153,713,463 s	**+1,654,123 s**	**-10,924,678 s**	**144,442,908 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	ATM withdrawal: Europa	-86,400	153,627,063
	You fold each receipt from Europa into quarters before you walk away. By the end of the year the Bank has a neat square for every month, which the officer keeps in the drawer for want of a better place. Ref. CIBT-2995-B674-4		
10 Oct	Transfer to joint account	-677,361	152,949,702
	The standing transfer to 8564-1866-8807 runs on the 10th of every month. The joint statement lists it under "household," a heading the mandate does not contain and which both holders have asked the Bank to keep. Ref. CIBT-2995-E202-4		
11 Oct	Memory Vault: box 44-890, quarter	-259,200	152,690,502
	Rent for box 44-890 is paid from 8564-1663-0973 by standing order on the first morning of each quarter, and has been since 2990. The custodians consider it the only regular event in the sub-levels that needs no custodian to remember it. Ref. CIBT-2995-A5F3-6		
17 Oct	Transfer to own account: Europa	-9,896,317	142,794,185
	For the Audit Committee: a sundry transfer of 9,896,317 from 8564-1866-8807 to 8564-1663-0973 was matched to its instruction on the 17th and to its receipt on the 17th. The two dates are 28 days apart. Both are correct; the instruction was written at one branch and the receipt filed at another. Ref. CIBT-2995-374D-3		
22 Oct	Payroll credit: the Ceres Ring Assay Office	+1,128,936	143,923,121
	The Ceres Ring Assay Office at Europa pays on the first day of its world's season, which falls wherever the season decides. The credit arrived in good order, and the season has been notified. Ref. CIBT-2995-9A83-6		
22 Oct	Slippage fee (Europa, 9 transfers)	-5,400	143,917,721
	The fraction left over on 9 crossings was rounded toward the earlier figure, since the later one had not yet been paid by the relay. The Bank has written to the relay asking for it, and is still waiting for the reply. Ref. CIBT-2995-9AA7-9		
31 Oct	Interest at 4.10% APY	+525,187	144,442,908
	You once asked whether the interest would still be paid if the account were closed on the day it was earned. It would. The officer said so, then asked whether you intended to close it, and you said no, which was the first thing you had told the counter without being asked. Ref. CIBT-2995-83A1-8		

Closing balance, month by month

Highest 168,804,302 s · lowest 144,442,908 s



November 2994 — October 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  2995-10`