CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Oyelaran
Unit 44, Pallas Ring 10

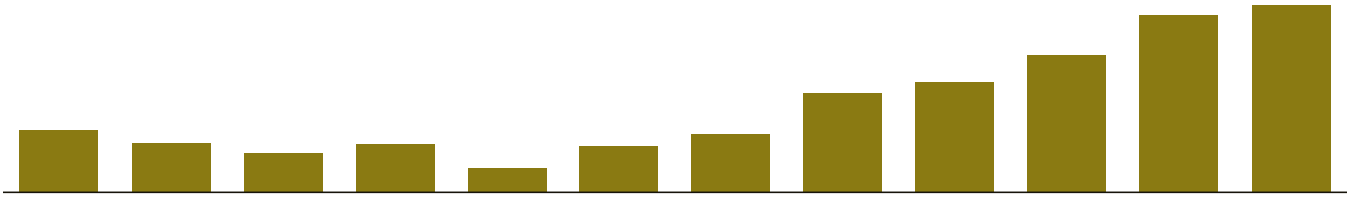
Account 8564-1663-0973
Period 1–31 May 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
233,610,216 s	**+3,010,266 s**	**-938,961 s**	**235,681,521 s**

Date	Description	Amount (s)	Balance (s)
02 May	Slippage fee (Europa, 8 transfers)	-2,400	233,607,816
	You have never paid a slippage fee in a round number of seconds. The Bank suspects you of arranging it, and it has not yet been able to prove the arrangement, which is kept in the Settlement Reserve with the rest. Ref. CIBT-3012-7A3E-8		
05 May	Deposit: Hall E	+1,083,162	234,690,978
	Clearing on this cheque is waived. It was drawn on a counter that has since dropped out of the directory, and the Bank does not hold a depositor responsible for the directory's losses, which are many. Ref. CIBT-3012-F8CA-6		
19 May	Transfer to joint account	-677,361	234,013,617
	A joint transfer that falls on an exact half-second is rounded to the even second, so neither holder gains by it. This one fell that way, and the even second went to the first holder's half, which is the one the mandate lists first. Ref. CIBT-3012-920A-8		
21 May	ATM withdrawal: Europa	-172,800	233,840,817
	The cash-time figure for the 21st had the machine's rounding applied twice, once at the machine and once at the branch. The double rounding has been taken out, leaving 2 Standard days on the line, which is what the receipt says. Ref. CIBT-3012-8083-9		
26 May	Payroll credit: the Ceres Ring Assay Office	+1,128,936	234,969,753
	The wage was posted on the 26th, two days after the Ceres Ring Assay Office pay day, because the Europa exchange observes a holiday that the Ceres Ring Assay Office does not. The exchange has agreed to observe the employer's holiday from now on, and the Bank has agreed to let it. Ref. CIBT-3012-A5F6-0		
27 May	ATM withdrawal: Europa	-86,400	234,883,353
	Your pay from the Ceres Ring Assay Office posted after the withdrawal, so the account showed a short balance for 49 minutes. No overdraft fee was charged, since the salary had been sent in good time and the relay was simply slow to agree. Ref. CIBT-3012-EBA8-4		
31 May	Interest at 4.10% APY	+798,168	235,681,521
	The duty officer checked the interest against the depositor's own pencil figure, found the pencil one second high, and suggested the depositor keep it as a memento of a sum that was almost right. Ref. CIBT-3012-C083-0		

Closing balance, month by month

Highest 235,681,521 s · lowest 200,231,941 s



June 3011 May 3012

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  3012-05`