CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 148, Pallas Ring 10

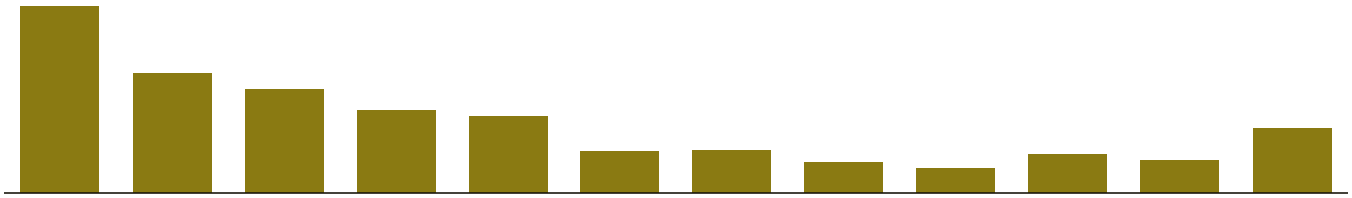
Account 8564-1663-2136
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
9,011,308 s	**+600,192 s**	**-2,700 s**	**9,608,800 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	Payroll credit: the Europa Ice Authority	+157,317	9,168,625
	Your share of the Europa Ice Authority crew pay on L4 Habitat came from the common purse, which pays each hand in turn and holds the rest for whoever is out on the line that month. You have been out on the line for 8 months, and the remainder is 157,317. Ref. CIBT-3012-D2D7-9		
17 Nov	Deposit: Hall E	+411,336	9,579,961
	The Tycho window keeps a lunar calendar on the wall, its longer days shaded grey, and this deposit was credited on one of the grey days. The Tycho officers say a grey day is the only one the branch can truly spare, and that they have never needed to explain why. Ref. CIBT-3012-0425-1		
24 Nov	Slippage fee (L4 Habitat, 3 transfers)	-2,700	9,577,261
	The Europa Ice Authority has asked the Bank to carry the slippage on its staff's transfers. The request is noted; your own 3 crossings are shown here as usual and are not part of it. Ref. CIBT-3012-6F3A-8		
30 Nov	Interest at 4.20% APY	+31,539	9,608,800
	Every quarter you ask what the interest would have been if it had been paid out, a question the Bank answers in full and that you have never acted on. The answers are kept in a folder with your name on it, and the folder is getting thick. Ref. CIBT-3012-64E5-6		

Closing balance, month by month

Highest 11,853,247 s · lowest 8,859,918 s



December 3011 November 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 1663-2136 3012-11