CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Xan Mbatha
Unit 395, Pallas Ring 10

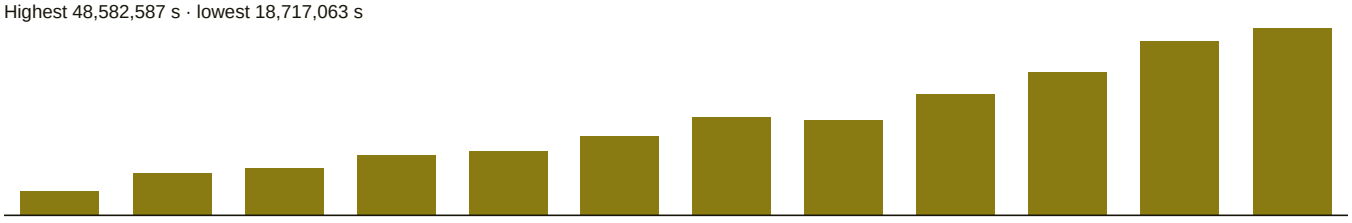
Account 8564-1663-5931
Period 1–31 August 2987
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
46,271,421 s	**+2,874,348 s**	**-563,182 s**	**48,582,587 s**

Date	Description	Amount (s)	Balance (s)
15 Aug	Payroll credit: the Lunar Freight Co-operative	+505,638	46,777,059
	The Lunar Freight Co-operative wage for 48 weeks was paid in one sum, after a clerk in its office was away for a fortnight and nobody else there had the key to the ledger. The credit is dated the day the ledger was opened, and the interest on it runs from the day it was due. Ref. CIBT-2987-8AA3-5		
20 Aug	Deposit: Hall E	+2,199,049	48,976,108
	Deposits in this account are kept to the nearest whole second, so the 0.994 left over from this one has gone into the tin on the counter, where it sits with the others until someone asks for it. Nobody has asked, and the tin is getting heavy. Ref. CIBT-2987-F0B4-4		
22 Aug	Transfer to joint account	-303,382	48,672,726
	Ivo Abernethy signs the mandate each year and you initial it beside the signature. The two have not moved a line in all that time, and the officer keeps them together in the file under the joint account number. Ref. CIBT-2987-EC03-3		
27 Aug	Slippage fee (Bronx Sector, 1 transfers)	-600	48,672,126
	Your 1 transfers include one sent to Bronx Sector from the Lunar Freight Co-operative's own account, at the employer's request. The fee is charged to you because the transfer carried your reference, and the employer has been asked to change it. Ref. CIBT-2987-D9E3-3		
29 Aug	ATM withdrawal: Bronx Sector	-259,200	48,412,926
	The standing transfer to 8564-8933-4289 is taken from the cash each time you withdraw, and carried in a separate envelope that the machine labels "for the joint account". The envelope is never opened at the branch. Ref. CIBT-2987-26EA-6		
31 Aug	Interest at 4.40% APY	+169,661	48,582,587
	The interest on the 31st was held 30 days in the Settlement Reserve while the rate was agreed with the Authority. The Authority agreed. The interest is paid in full from the day it was earned. Ref. CIBT-2987-D2A2-1		

Closing balance, month by month

Highest 48,582,587 s · lowest 18,717,063 s



September 2986 August 2987

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 1663-5931 2987-08