CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Mbatha
Unit 94, Pallas Ring 10

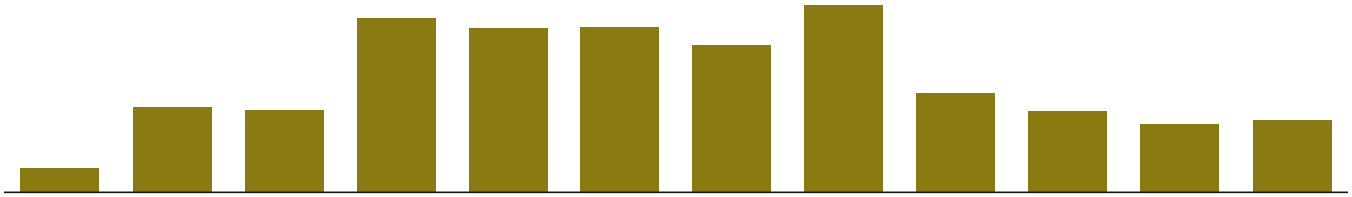
Account 8564-1663-5931
Period 1–31 October 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
71,091,087 s	**+886,406 s**	**-584,474 s**	**71,393,019 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	Deposit: Hall E	+120,101	71,211,188
	Deposit at Hall E for the second time this month, the first having been reversed in error and then restored. The Teller describes the sum as having been "in the building for a week", and the Bank regards it, from today, as simply deposited. Ref. CIBT-3012-594B-6		
10 Oct	Slippage fee (Singapore Sector, 4 transfers)	-1,200	71,209,988
	Fees are worked to the thousandth of a second and then cut to the whole second. The 0.985 that remains on this statement is not lost; it is added to the next crossing that runs the same way. Ref. CIBT-3012-7865-6		
14 Oct	Payroll credit: the Lunar Freight Co-operative	+505,638	71,715,626
	The 0.30 seconds charged on the Lunar Freight Co-operative credit was not taken from you. The payroll office asked for it to be taken from its own side of the transfer instead, and the Bank agreed, on the understanding that the office will not ask twice. Ref. CIBT-3012-3337-6		
16 Oct	Turbulence Cover	-20,692	71,694,934
	The premium is rounded up to the whole day for each completed journey, so a crossing of 10 minutes is priced the same as one of an hour. The underwriters have explained the rule twice, and the second explanation was shorter, which they count as progress. Ref. CIBT-3012-3823-6		
18 Oct	Transfer to joint account	-303,382	71,391,552
	Every month Ivo Abernethy writes the amount on the transfer slip in pencil, and you write it again in ink. The clerk checks one against the other and then destroys the pencil, which is the only thing at Hall E anyone has ever been asked to destroy. Ref. CIBT-3012-AA66-6		
23 Oct	Memory Vault: box 88-977, quarter	-259,200	71,132,352
	You never ask for a receipt for box 88-977, but you always wait while one is written. The counter has learned to write it slowly, and the wait has been entered as a visit. Ref. CIBT-3012-A83F-0		
31 Oct	Interest at 4.40% APY	+260,667	71,393,019
	Interest is calculated to the tenth of a second and paid to the whole second. The tenths are gathered each year into a line of their own, which the officer calls the depositor's fortune, though nobody has yet found a way to spend it. Ref. CIBT-3012-B5C2-4		

Closing balance, month by month

Highest 78,345,551 s · lowest 68,447,374 s



November 3011 — October 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  1663-5931  3012-10`