CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Lumi Castellane
Unit 197, Pallas Ring 10

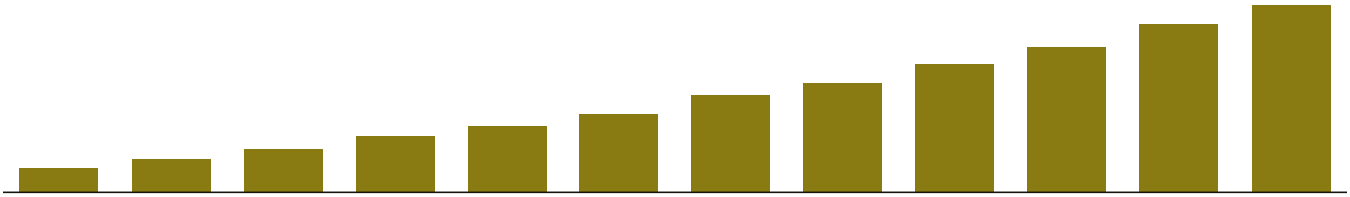
Account 8564-1663-6749
Period 1–31 December 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
158,267,430 s	**+17,981,588 s**	**-447,708 s**	**175,801,310 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Deposit: Hall E	+17,321,370	175,588,800
	The 0.30 s counter fee on this deposit has been waived. The envelope was left on the wrong desk for the morning, and the Bank does not bill a holder for a desk's oversight. Ref. CIBT-3022-234C-9		
06 Dec	ATM withdrawal: Nairobi Sector	-172,800	175,416,000
	Titan Methane Works pays its staff on the 6th at Nairobi Sector, and their withdrawals that afternoon are entered in the staff's own names. Yours is entered in your own name, which the officer at Nairobi Sector has noted with some relief. Ref. CIBT-3022-E648-0		
14 Dec	Slippage fee (Nairobi Sector, 7 transfers)	-6,300	175,409,700
	Each month you send 7 transfers from Hall E to Nairobi Sector on the same standing order, and each month the relay quotes the same fee in seconds. The Bank has stopped printing the quotation and prints only the crossing, which it considers the more honest of the two. Ref. CIBT-3022-854A-5		
14 Dec	New Time™ exchange	+27,149	175,436,849
	The Teller asked whether you had brought the New Time™ in a pram, since the envelope was the size of a child's blanket. When told it was a fortnight's, she said that was a perfectly good reason. Ref. CIBT-3022-C8FC-9		
28 Dec	Turbulence Cover	-9,408	175,427,441
	Turbulence is measured in whole days on the route's gauge and rounded up before it is charged, but rounded down when it is paid back. The carrier describes the rounding symmetrical. The Bank calls it the gauge. Ref. CIBT-3022-90FE-3		
30 Dec	ATM withdrawal: Nairobi Sector	-259,200	175,168,241
	Your pay from Titan Methane Works posted after the withdrawal, so the account showed a short balance for 13 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-3022-027A-7		
31 Dec	Interest at 4.80% APY	+633,069	175,801,310
	Interest on the Nairobi Sector portion was delayed for 29 days, because the local rate was confirmed by a relay that had been quiet all afternoon. When it spoke, it confirmed the rate it had held for itself, and the Bank has accepted the figure. Ref. CIBT-3022-ED11-4		

Closing balance, month by month

Highest 175,801,310 s · lowest 21,684,422 s



January 3022 December 3022

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  1663-6749  3022-12`