CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 273, Pallas Ring 10

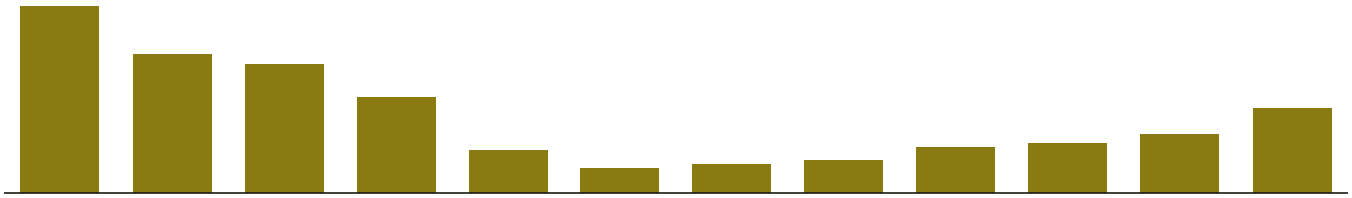
Account 8564-1663-7465
Period 1–31 December 2992
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
24,019,029 s	**+1,462,772 s**	**-27,066 s**	**25,454,735 s**

Date	Description	Amount (s)	Balance (s)
01 Dec	Turbulence Cover	-27,066	23,991,963
	Turbulence claim, delay of 53 minutes on the Io crossing, paid in full. The carrier's log puts the delay at the start of the crossing and the branch's log at the end; the Bank has paid the mean of the two, and no one has disputed it. Ref. CIBT-2992-0A35-1		
13 Dec	Deposit: Hall E	+1,146,934	25,138,897
	The Teller says the deposit was counted by the same two hands that counted it last time, and that they have not improved, which she asks us to record as praise. Ref. CIBT-2992-AB1B-0		
15 Dec	Payroll credit: Harbourfront Shipping	+219,762	25,358,659
	Wages from Harbourfront Shipping arrived at Io on a public holiday of that world, when the exchange was closed. No fee was taken for the wait, and no interest was lost, since the Bank counts the holiday as a working day for its own purposes. Ref. CIBT-2992-F1A1-7		
31 Dec	Interest at 4.80% APY	+96,076	25,454,735
	The interest for 28 days was kept in a sleeve cut from the cover of an old ledger until the rate could be confirmed, and was then posted at the rate in force on each of those days. Nothing is owed on the wait, the interest having accrued to the account throughout. Ref. CIBT-2992-D7CC-1		

Closing balance, month by month

Highest 31,155,758 s · lowest 22,098,380 s



January 2992 December 2992

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 1663-7465 2992-12