CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 297, Pallas Ring 10

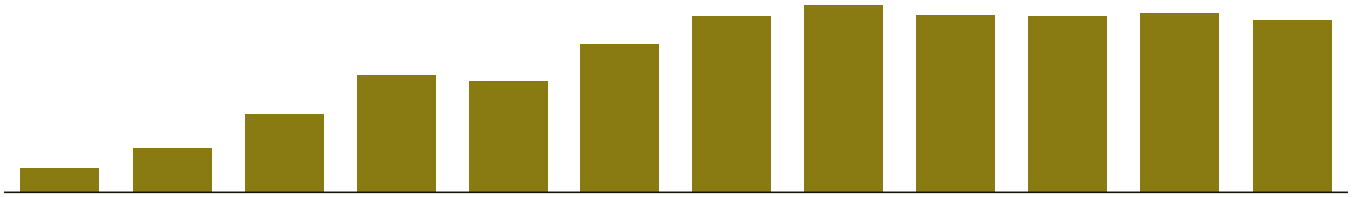
Account 8564-1663-9040
Period 1–31 July 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
205,088,492 s	**+1,926,938 s**	**-4,078,619 s**	**202,936,811 s**

Date	Description	Amount (s)	Balance (s)
06 Jul	Transfer to own account: Lagos Sector	-4,078,619	201,009,873
	Sundry items are rounded up to the next whole day when they are small and down when they are large, on the principle that a small debt should grow and a large one shrink. This one was small, and has grown by 0.945. Ref. CIBT-3012-B633-0		
22 Jul	Payroll credit: Phobos Drydock	+1,294,582	202,304,455
	Net pay from Phobos Drydock was converted at Lagos Sector on the day of the crossing, which fell on a holiday there and so took the rate posted the day before. The difference is 56 seconds in your favour and has been credited in full. Ref. CIBT-3012-1ABA-3		
31 Jul	Interest at 3.70% APY	+632,356	202,936,811
	Interest accrues every second and is posted once a day at the close of the Pallas Ring 10 day. This figure is the sum of 7 days' worth of seconds, most of them small. Ref. CIBT-3012-BE69-4		

Closing balance, month by month

Highest 207,331,198 s · lowest 159,639,220 s



August 3011 July 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 1663-9040 3012-07