CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Quill Umberfield
Unit 42, Pallas Ring 10

Account 8564-1663-9065
Period 1–31 January 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
20,250,948 s	**+225,120 s**	**-1,035,142 s**	**19,440,926 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	Transfer to own account: Lagos Sector	-775,942	19,475,006
	You pay every sundry in the exact sum, never a coin over. The counter stopped giving change some years ago and started giving thanks, which you say you prefer. Ref. CIBT-3028-5BA5-2		
11 Jan	Payroll credit: St. Catherine Bakeries	+167,743	19,642,749
	The Authority's levy on the St. Catherine Bakeries wage was taken at the reference second, which the Authority set after the wage had been paid. The difference of 0.30 s has been credited to this month, and the Bank has not been asked to explain the order of events. Ref. CIBT-3028-2E35-8		
12 Jan	ATM withdrawal: Lagos Sector	-86,400	19,556,349
	Auditors' note: the machine at Lagos Sector and the branch ledger agree to the last whole day. The fraction of 0.953 is held on the machine's own account, has been produced for inspection, and agrees with that too. Ref. CIBT-3028-EAEF-8		
19 Jan	ATM withdrawal: Lagos Sector	-172,800	19,383,549
	The relay at Lagos Sector kept your request for 31 Standard days while it waited for the Head Office to say the sum was still allowed. The Head Office said so on the 19th, and the cash was released the same afternoon. Ref. CIBT-3028-F006-5		
31 Jan	Interest at 3.40% APY	+57,377	19,440,926
	The period's rate was rounded to the nearest quarter of a percent in the posting, and on this balance the difference comes to 34 seconds, which the Bank has credited to you without being asked. Ref. CIBT-3028-E1B2-9		

Closing balance, month by month

Highest 23,128,949 s · lowest 19,440,926 s



February 3027 January 3028

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 1663-9065 3028-01