CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Ravensworth-Wetherby
Unit 31, Pallas Ring 10

Account 8564-4142-8708
Period 1–31 January 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
168,856,189 s	**+1,667,193 s**	**-6,814,975 s**	**163,708,407 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	Payroll credit: Harbourfront Shipping	+1,104,340	169,960,529
	The Harbourfront Shipping office at Phobos pays on the first day of its world's season, which falls wherever the season decides. The credit arrived in good order, and the season has been notified. Ref. CIBT-3013-3B84-4		
08 Jan	Transfer to own account: Phobos	-6,356,883	163,603,646
	Harbourfront Shipping reimburses the Bank for a dock space at Phobos that it rents by the second and has, for once, not used. The employer's accounts office agrees the charge is fair, and the Bank has passed the question on. Ref. CIBT-3013-470B-0		
09 Jan	ATM withdrawal: Phobos	-172,800	163,430,846
	The machine at Phobos was taken out of service for the Authority's inspection, and the withdrawal on the 9th was posted 30 days later, when the machine was returned. The Bank has noted the inspection and the withdrawal, and has paid no interest on the wait. Ref. CIBT-3013-6428-1		
12 Jan	Turbulence Cover	-26,092	163,404,754
	The reserve for the Phobos route is kept in sols and paid out in minutes. The two were reconciled at the posted rate: the carrier calls the rate generous, and the Bank calls it the rate. Ref. CIBT-3013-CB0D-8		
29 Jan	Memory Vault: box 85-427, quarter	-259,200	163,145,554
	A second rental on box 85-427 arrived for three quarters running, with no name on the remittance. The Vault has been asked to treat it as a gift and has treated it as a rental, which is less trouble for everyone. Ref. CIBT-3013-21C9-2		
31 Jan	Interest at 4.00% APY	+562,853	163,708,407
	The rate was applied to the balance and the product rounded down, always and never up. A second owed is a second kept, and this statement was drawn on that view. Ref. CIBT-3013-5B7C-0		

Closing balance, month by month

Highest 210,273,198 s · lowest 163,708,407 s



February 3012 January 3013

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 4142-8708 3013-01