CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Juvonen
Unit 76, Pallas Ring 10

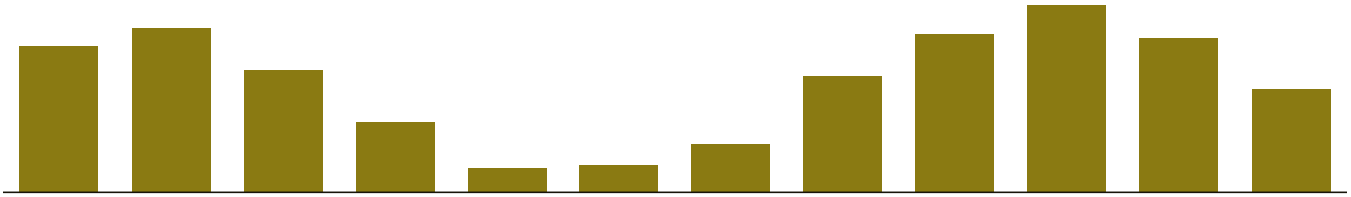
Account 8564-4792-1821
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
34,937,948 s	**+399,141 s**	**-4,969,083 s**	**30,368,006 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	Payroll credit: the Lagrange Four Commissary	+305,974	35,243,922
	The Lagrange Four Commissary asks that its pay advice carry the staff number in the margin rather than at the head, a request the Bank accepts without knowing why. The sums are correct, and the margin is where the firm keeps its numbers. Ref. CIBT-3003-BA4A-6		
10 Nov	Turbulence Cover	-19,914	35,224,008
	The claim was held 29 days because the underwriters' copy had gone to Bronx Sector and was sent back there before anybody could look at it. Ref. CIBT-3003-4544-7		
12 Nov	Slippage fee (Bronx Sector, 6 transfers)	-3,600	35,220,408
	A note on your file says the relay is a little slow again, as usual. The Bank has not been able to confirm this, and so has entered it without comment. Ref. CIBT-3003-EBCF-0		
22 Nov	ATM withdrawal: Bronx Sector	-259,200	34,961,208
	You draw 3 Standard days at Bronx Sector on the 22nd of every month, and the machine has begun to offer it before you have touched the keys. The custodian reports this as a courtesy of the machine's, not of the Bank's. Ref. CIBT-3003-6BAB-9		
25 Nov	ATM withdrawal: Bronx Sector	-172,800	34,788,408
	The Lyric Desk's fee is paid once a year at Bronx Sector from a machine that prints the verse's registered number on the receipt. It does so faithfully, and prints nothing else. Ref. CIBT-3003-46AE-8		
25 Nov	Transfer to own account: Bronx Sector	-4,513,569	30,274,839
	The Lagrange Four Commissary's share of the transfer fee, 0.30 seconds, was paid in error and has been returned. Its office asks that the error be noted so that it is not repeated next quarter, and it has been noted. Ref. CIBT-3003-8AD5-0		
30 Nov	Interest at 3.20% APY	+93,167	30,368,006
	Audit has signed the interest schedule for 2998. It runs to 36 pages and adds up. The auditors ask whether it could be shorter next year, and the Bank has declined to consider the question. Ref. CIBT-3003-FFAD-1		

Closing balance, month by month

Highest 37,883,375 s · lowest 23,267,305 s



December 3002 — November 3003

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  4792-1821  3003-11`