CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Lio Xiomara
Unit 175, Pallas Ring 10

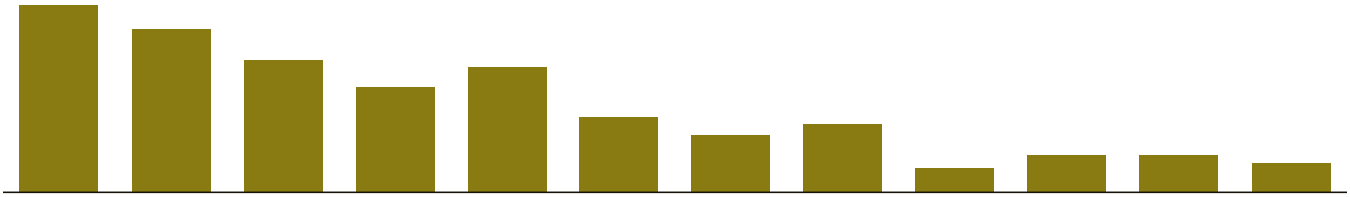
Account 8564-6664-0708
Period 1–31 January 2989
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,396,052 s	**+210,071 s**	**-694,381 s**	**21,911,742 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Event II restoration adjustment	+12,943	22,408,995
	Restoration adjustment under the Rider. Adjustments of this kind cannot be disputed until the Task Force has published its reasons. Ref. CIBT-2989-4F9E-8		
07 Jan	Slippage fee (Europa, 1 transfers)	-900	22,408,095
	Slippage on your Europa crossing, charged on the 7th working day of the month whether or not you crossed that day. The Bank has explained the charge in writing on 1 occasions, each time in the same words. Ref. CIBT-2989-FFEF-9		
08 Jan	Transfer to own account: Europa	-548,507	21,859,588
	Note for the auditors: this item and the one on the 8th are the same 548,507, paid by the same depositor from the same branch on different days. Both are genuine. We have no explanation for the second and have not been asked for one. Ref. CIBT-2989-153D-1		
19 Jan	Mech Veterans' Time Pension	+120,609	21,980,197
	The charge for moving your pension to 8564-5220-6753 has been waived. The transfer was between two desks on the same floor, and the office is not in the business of charging for corridors. Ref. CIBT-2989-4D30-9		
19 Jan	Transfer to joint account	-126,346	21,853,851
	The monthly transfer was delayed 29 days because one holder's surname had been changed, and the Bank needed a witness to confirm that it was the same person. The witness confirmed it on the 19th, and the holder's name was found to be unchanged in every way that counts. Ref. CIBT-2989-9264-3		
23 Jan	Turbulence Cover	-18,628	21,835,223
	A delay on the Europa run was entered in full, though the boat had docked 40 minutes before the end of it. The rest was the carrier waiting to be sure the passengers had got off, and the waiting is covered. Ref. CIBT-2989-B943-6		
31 Jan	Interest at 4.10% APY	+76,519	21,911,742
	The interest for 29 days was posted late, because the rate was confirmed only after the Authority published its reference second. The interest was earning all the while. It was only the paperwork that was behind. Ref. CIBT-2989-14DC-6		

Closing balance, month by month

Highest 31,457,846 s · lowest 21,594,051 s



February 2988 January 2989

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 6664-0708 2989-01