CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Ines Northcott
Unit 380, Pallas Ring 10

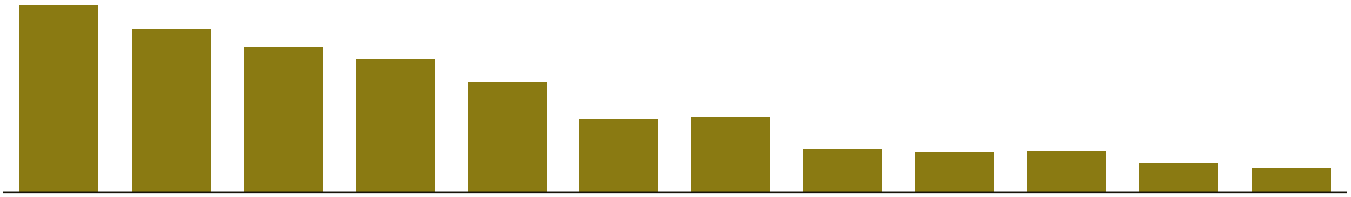
Account 8564-6777-8564
Period 1–31 August 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
32,501,670 s	**+455,950 s**	**-888,900 s**	**32,068,720 s**

Date	Description	Amount (s)	Balance (s)
15 Aug	ATM withdrawal: Io	-86,400	32,415,270
	Audit note: the withdrawal at Io was authorised with the machine's own key. The key is held by the custodian and matches the custodian's signature, which the auditors have checked twice and found, each time, to be the same signature. Ref. CIBT-3003-DB9D-7		
17 Aug	Slippage fee (Io, 1 transfers)	-900	32,414,370
	The Authority Records Office's payroll office worked out your share of the slippage to the second and sent its workings to the Bank. The Bank compared them with its own and found the firm one second more generous. It has accepted the firm's figure, since it is the first generous one the Bank has been sent this year. Ref. CIBT-3003-EFA1-1		
19 Aug	ATM withdrawal: Io	-172,800	32,241,570
	This withdrawal was made in the machine's quiet hours, when the cash-time fee is lower, and the Bank has applied the lower figure of 0.30 s. You were not asked to be awake for it. Ref. CIBT-3003-883A-6		
20 Aug	Transfer to own account: Io	-628,800	31,612,770
	This sundry waited 28 days at the Io desk because its form asked for a reason in a box the desk had painted over in the spring. The box has been repainted, and the reason has been written in beside it in the officer's own hand. Ref. CIBT-3003-8ADF-7		
24 Aug	Payroll credit: the Authority Records Office	+247,942	31,860,712
	The credit was held for 31 days while the Authority Records Office decided whether a second payment in the same month was a wage or a correction. It decided on the correction, and paid it as one, a little lighter than it had been promised, with a note apologising for the weight. Ref. CIBT-3003-3905-7		
27 Aug	Mech Veterans' Time Pension	+80,710	31,941,422
	Last year's pension was credited on the first day of the wrong world's calendar. The interest that accrued in the gap has been paid into the veteran's Io account, which was opened for the purpose and has never been used. Ref. CIBT-3003-0384-5		
31 Aug	Interest at 4.70% APY	+127,298	32,068,720
	The auditors asked why the interest for the 31st is one second higher than the sum of the daily figures. The answer is the leap second the Clock Standards Board added in 3002, which the daily figures did not carry. Ref. CIBT-3003-4208-4		

Closing balance, month by month

Highest 47,899,234 s · lowest 32,068,720 s



September 3002 August 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 6777-8564 3003-08