CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Yusra Mbatha
Unit 233, Pallas Ring 10

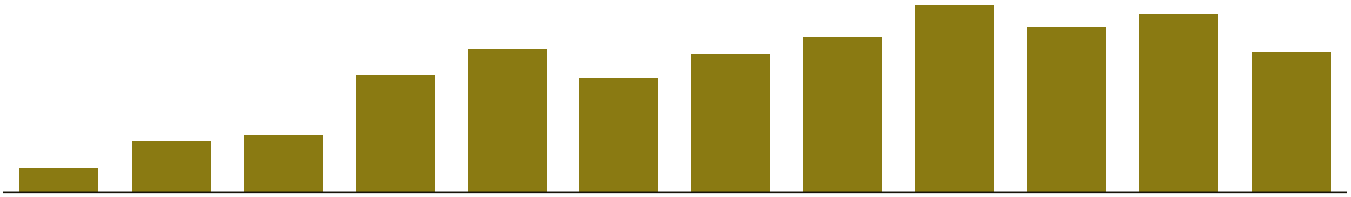
Account 8564-7394-7708
Period 1–31 January 2997
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
91,666,329 s	**+1,096,091 s**	**-5,888,647 s**	**86,873,773 s**

Date	Description	Amount (s)	Balance (s)
05 Jan	Slippage fee (Mars Station, 6 transfers)	-3,600	91,662,729
	Slippage reduced by 1,800 seconds because the transfers were grouped into one crossing on the officer's suggestion. She says it is the only piece of advice she has given this year that was taken. Ref. CIBT-2997-3AEE-3		
15 Jan	Transfer to own account: Mars Station	-5,300,139	86,362,590
	A sundry of 0.30 seconds is raised each quarter for the storage of a mandate in the branch annex. The mandate has not been used since 2996, but the storage is charged all the same, as the mandate was never withdrawn. Ref. CIBT-2997-6ACD-3		
17 Jan	Temporal Health Plan	-15,019	86,347,571
	The Teller points out that the plan's premium is paid a month in advance, which makes the plan your most patient creditor. You have never asked it for interest on the difference. Ref. CIBT-2997-2CEF-5		
21 Jan	Payroll credit: the Europa Ice Authority	+805,815	87,153,386
	30 Standard days' wages from the Europa Ice Authority, paid in sols and converted at the posted rate on the day of receipt. The remitter's clock ran 24 seconds ahead of ours during the transfer window; the difference has been absorbed under the Interworld Settlement Arrangement and does not appear as a fee. Ref. CIBT-2997-95EF-8		
24 Jan	Transfer to joint account	-483,489	86,669,897
	The joint file at Mars Station is kept in a cold cabinet under the station, where the paper does not curl, and the counterfoils come up on a lift once a quarter. The lift has been asked to stop on the joint floor and has declined in writing. Ref. CIBT-2997-6887-0		
29 Jan	ATM withdrawal: Mars Station	-86,400	86,583,497
	The officer on the concourse says the machine at Mars Station has never once given back the exact amount requested, and that you have never once asked it to. Ref. CIBT-2997-6604-7		
31 Jan	Interest at 3.80% APY	+290,276	86,873,773
	Interest is credited on the 31st of each month at 3.80% APY, the same rate as the month before and the month before that. Ref. CIBT-2997-6B41-0		

Closing balance, month by month

Highest 92,687,181 s · lowest 72,246,237 s



February 2996 — January 2997

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  7394-7708  2997-01`