CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nadia Zamora
Unit 202, Pallas Ring 10

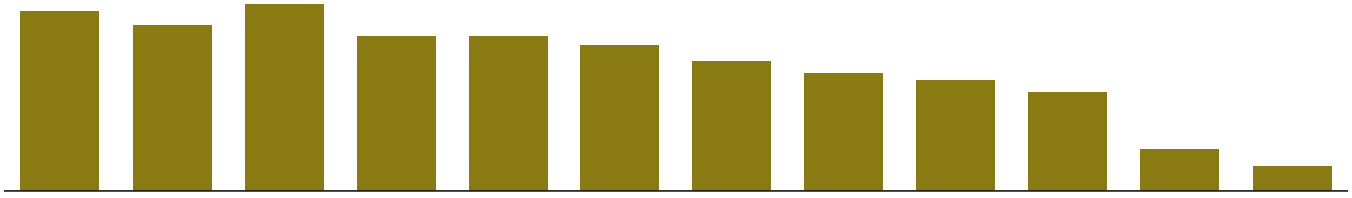
Account 8564-7499-1663
Period 1–31 July 3013
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,276,440,296 s	+18,319,567 s	-63,527,976 s	2,231,231,887 s

Date	Description	Amount (s)	Balance (s)
06 Jul	Slippage fee (Lagos Sector, 2 transfers)	-1,800	2,276,438,496
	The 6th's transfer was priced at the day's fee per ten thousand seconds, which was posted with the decimal point in the wrong place on the board. The Bank has charged the lower figure, and you should not expect to see it repeated. Ref. CIBT-3013-45B4-2		
12 Jul	ATM withdrawal: Lagos Sector	-86,400	2,276,352,096
	Isolde Dunmore says a machine that pays out in whole days is the Bank's way of agreeing that nobody is owed the last second. Ref. CIBT-3013-0B52-6		
17 Jul	Payroll credit: St. Catherine Bakeries	+10,162,323	2,286,514,419
	A credit from St. Catherine Bakeries came in on the 17th as expected, but was posted 28 days later. The earlier date stands for the purposes of interest. Ref. CIBT-3013-ED43-9		
20 Jul	ATM withdrawal: Lagos Sector	-86,400	2,286,428,019
	St. Catherine Bakeries has opened a cash-time account for its pensioners on the concourse at Lagos Sector, and your draw of One Standard day was the first made from it. The firm's payroll office asks whether the Bank will keep the machine's receipts filed by the firm's own year. Ref. CIBT-3013-740C-1		
21 Jul	Transfer to own account: Lagos Sector	-63,353,376	2,223,074,643
	A sundry adjustment of 1,800 seconds corrects an entry in the 3010 ledger, which was found to be written in a hand the Bank no longer uses. The entry stands. The hand has been retired. Ref. CIBT-3013-81DB-8		
31 Jul	Interest at 4.30% APY	+8,157,244	2,231,231,887
	Interest was calculated on the Standard day and paid on the local day at Lagos Sector, which runs 28 days longer in the warm season. Nobody has been asked to explain the extra days, and the Bank does not charge for them on the ground that they are already paid. Ref. CIBT-3013-BE79-6		

Closing balance, month by month

Highest 2,671,761,458 s · lowest 2,231,231,887 s



August 3012 July 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 7499-1663 3013-07