CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Ashgrove
Unit 257, Pallas Ring 10

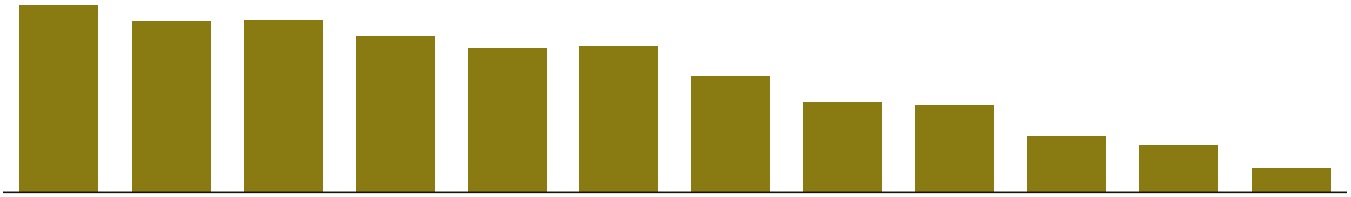
Account 8564-7614-1663
Period 1–31 October 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,563,010,362 s	**+15,429,856 s**	**-129,290,468 s**	**1,449,149,750 s**

Date	Description	Amount (s)	Balance (s)
03 Oct	ATM withdrawal: Callisto	-86,400	1,562,923,962
	The monthly withdrawal at Callisto for 86,400, taken on the 3rd as instructed. Your signature on the machine's record is the same each time; the custodian has compared the first with the latest and found no difference in the hand, only in the ink. Ref. CIBT-3025-769C-5		
03 Oct	Slippage fee (Callisto, 4 transfers)	-2,400	1,562,921,562
	Crossings from the Callisto counter are timed on the local day, which runs longer there than ours. The fee on the 4 transfers was worked on the Standard day, and the local day has been converted once, which the Bank regards as enough. Ref. CIBT-3025-4A5C-9		
07 Oct	ATM withdrawal: Callisto	-172,800	1,562,748,762
	You take 2 Standard days out on the morning the local market opens, and it is kept wrapped in a handkerchief with a pair of initials until the afternoon, when the shops are open and you are ready to spend it. Ref. CIBT-3025-8E8B-9		
16 Oct	New Time™ exchange	+4,490	1,562,753,252
	A fraction of 0.945 was left on the counter by the holder, who said it was not theirs and did not wish to take it home. The office has recorded it as a donation to the rounding reserve, and the reserve has sent its thanks. Ref. CIBT-3025-B8E8-9		
17 Oct	Temporal Health Plan	-14,492	1,562,738,760
	Auditors' query: the 9 reimbursements on this line match the clinic's appointment book, which records each session by the hour it began. The hours agree, and the auditors have asked the clinic to keep its book in ink. Ref. CIBT-3025-24BD-8		
18 Oct	Payroll credit: Ganymede Heights Infirmary	+9,043,074	1,571,781,834
	Ganymede Heights Infirmary has reviewed your grade, and the credit reflects the review in full. The personnel office was not required to tell the Bank, and did so anyway, out of long habit. Ref. CIBT-3025-4B21-9		
28 Oct	Transfer to own account: Callisto	-129,014,376	1,442,767,458
	Sundries paid in coins are rounded to the nearest five seconds and sundries paid by transfer to the nearest second, which is why the cheque for 129,014,376 came to a different sum from the one you sent. Ref. CIBT-3025-5752-3		
31 Oct	Interest at 4.90% APY	+6,382,292	1,449,149,750
	The auditors who went through the Hall E ledgers this year asked why this line was one second short of the reckoning. The answer is on file: the first second of the period is not counted, by agreement, and the auditors have accepted it with some reluctance. Ref. CIBT-3025-2F89-5		

Closing balance, month by month

Highest 2,259,785,371 s · lowest 1,449,149,750 s



November 3024 October 3025

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  7614-1663  3025-10`