CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Tamsin Kestrel
Unit 326, Pallas Ring 10

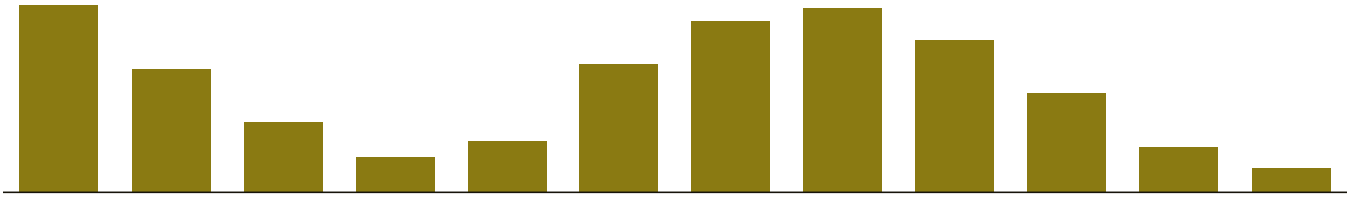
Account 8564-8073-6607
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
13,264,899 s	**+189,327 s**	**-793,383 s**	**12,660,843 s**

Date	Description	Amount (s)	Balance (s)
10 Nov	ATM withdrawal: Europa	-259,200	13,005,699
	The Teller hands the cash across as if it were a letter. The machine, she says, counts faster than she does, and has never once been wrong about who you are. Ref. CIBT-3003-91B7-5		
12 Nov	Transfer to joint account	-85,740	12,919,959
	Phobos Drydock has asked whether the joint transfer could be rounded in the firm's favour, and the holders have asked whether it could be rounded in each other's. The Bank has rounded it in neither, which both holders found fair. Ref. CIBT-3003-7945-5		
14 Nov	Payroll credit: Phobos Drydock	+142,900	13,062,859
	The 0.30 s transfer fee on your wages was set against the Bank's suspense account, which had been in error for 30 days. The wage itself is unchanged, and the fee has been struck from the statement. Ref. CIBT-3003-6F18-7		
16 Nov	Transfer to own account: Europa	-260,089	12,802,770
	For the auditors: the Authority's levy on this account was calculated on the reference second of the day before, which the Authority revised at midday. The levy has been recalculated on the revised figure, and the difference is 0.30 seconds. Ref. CIBT-3003-A64A-4		
24 Nov	ATM withdrawal: Europa	-172,800	12,629,970
	The withdrawal was held between one officer's signature and the next, while the machine's reckoning was reconciled against the branch's. The branch's figures have been accepted, and the machine has been told so. Ref. CIBT-3003-2755-9		
25 Nov	Turbulence Cover	-15,554	12,614,416
	The premium for a seated passenger is rounded up to the whole cycle, and for a standing one to the half, on the grounds that a standing passenger is already partly paid for by the carrier. You are rated as seated, which the underwriters consider the fairer reading of the form. Ref. CIBT-3003-BADC-4		
30 Nov	Interest at 4.20% APY	+46,427	12,660,843
	Rounded line by line, this interest would have come to 2 seconds more. It was rounded once, at the close of the period, because the Bank's rule is one rounding per period, and the Bank has never needed a second one. Ref. CIBT-3003-B363-0		

Closing balance, month by month

Highest 17,273,428 s · lowest 12,660,843 s



December 3002 — November 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  8073-6607  3003-11`