CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Emeka Kestrel
Unit 45, Pallas Ring 10

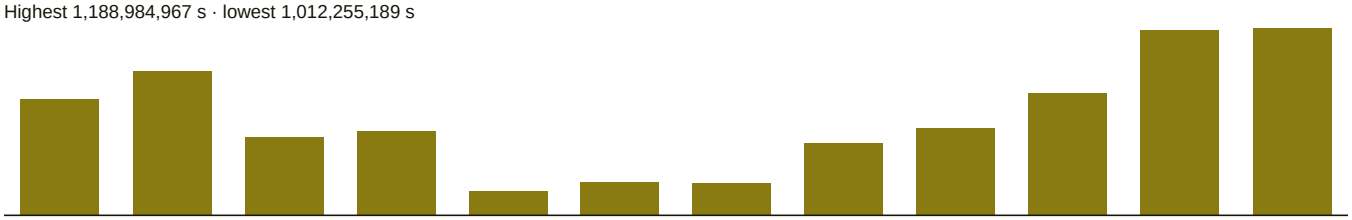
Account 8564-8529-5708
Period 1–31 January 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,186,848,506 s	**+11,483,158 s**	**-9,346,697 s**	**1,188,984,967 s**

Date	Description	Amount (s)	Balance (s)
11 Jan	Temporal Health Plan	-36,902	1,186,811,604
	A session shorter than the schedule's minimum is paid as the minimum, which on your last claim was 48 minutes of an appointment you do not remember finishing early. The plan rounded the difference up in your favour, which it regards as the least it can do for a visit that ended without anyone noticing. Ref. CIBT-2964-FE23-3		
16 Jan	Payroll credit: Titan Methane Works	+7,131,381	1,193,942,985
	The Titan Methane Works office on Mars pays in the local sol, which the Bank converts into Standard days by a rounding the employer has asked to see in writing. It has been put in writing, and the employer has not asked again. Ref. CIBT-2964-FEED-9		
18 Jan	Memory Vault: box 72-602, quarter	-259,200	1,193,683,785
	You pay the rental for box 72-602 in the same denominations every quarter. The teller has stopped counting them, saying only that they have been checked before, by someone who counted them carefully. Ref. CIBT-2964-1290-7		
29 Jan	Slippage fee (Luna, 5 transfers)	-4,500	1,193,679,285
	The slippage fee for this period. Your transfers spent 5 Standard days in transit between clocks; seconds lost on the way are held in the Interworld Settlement Reserve and are not kept by the Bank (clause 7.3). Ref. CIBT-2964-38EE-8		
30 Jan	Transfer to own account: Luna	-9,046,095	1,184,633,190
	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-2964-F74D-8		
31 Jan	Interest at 4.40% APY	+4,351,777	1,188,984,967
	Luna rounds its interest down to the whole day and sends the remainder to the suspense line, where it is held for a depositor not yet identified. Your share of the remainder has been credited to this account as a courtesy, and the branch asks that it not be spent in one place. Ref. CIBT-2964-1450-5		

Closing balance, month by month

Highest 1,188,984,967 s · lowest 1,012,255,189 s



February 2963 January 2964

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  8529-5708  2964-01`