CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wren Lindqvist
Unit 123, Pallas Ring 10

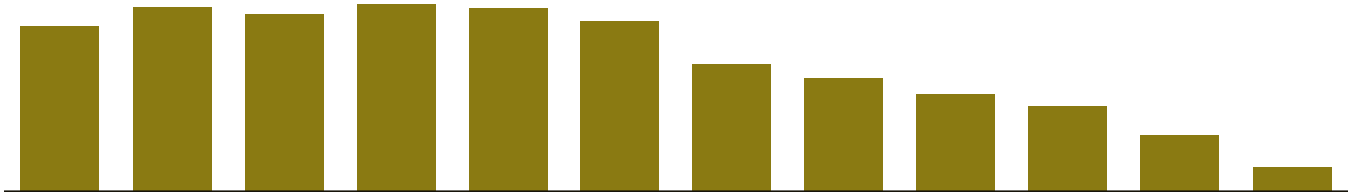
Account 8564-8564-3261
Period 1–31 January 2996
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
58,617,282 s	**+616,247 s**	**-2,771,169 s**	**56,462,360 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Payroll credit: the Ceres Ring Assay Office	+381,778	58,999,060
	The Ceres Ring Assay Office has moved its pay office to a station where the shifts run longer than ours. The wage now arrives in two halves on two different days, which the firm's staff have agreed to call one payment. Ref. CIBT-2996-01C6-6		
18 Jan	Slippage fee (Io, 3 transfers)	-1,800	58,997,260
	The crossing waited 30 days because the Settlement Reserve audited its own reserve before it would release the seconds to the relay. The audit found the reserve in order, as it always does, and the seconds went across on the 18th. Ref. CIBT-2996-E872-8		
26 Jan	Transfer to own account: Io	-2,769,369	56,227,891
	The conversion to cycles was made to four places and rounded to two, which is the rule for sundries between worlds. The rounding came to 0.967 in your favour. Ref. CIBT-2996-C0F8-9		
31 Jan	Interest at 4.80% APY	+234,469	56,462,360
	The rounding of interest is set out as round half to the even second. This period the half fell on an even second, which the schedule is thought to have arranged. Ref. CIBT-2996-9BDA-4		

Closing balance, month by month

Highest 67,387,520 s · lowest 56,462,360 s



February 2995 January 2996

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 8564-3261 2996-01