CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Estate of Ama Ashgrove
Unit 174, Pallas Ring 10

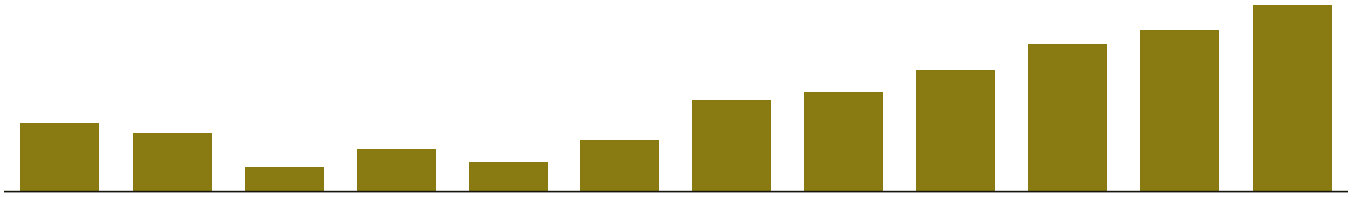
Account 8564-9409-8564
Period 1–30 November 2964
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,669,001 s	**+482,047 s**	**-24,705 s**	**13,126,343 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Slippage fee (L4 Habitat, 6 transfers)	-5,400	12,663,601
	The auditors queried the 600-second difference between the relay's log and ours. It is the time the first transfer spent deciding to leave. The relay's log has no entry for deciding, and the auditors have accepted the Bank's explanation. Ref. CIBT-2964-453E-8		
06 Nov	Deposit: Hall E	+431,371	13,094,972
	Correction: the deposit of 431,371 was first credited to the account of a depositor who shares your given name and your branch. The credit was reversed on the 6th, and the sum placed to your account, with that depositor's written agreement, which is on file. Ref. CIBT-2964-1084-8		
17 Nov	Turbulence Cover	-19,305	13,075,667
	The Cover on this crossing was charged at the L4 Habitat rate, which is higher than the Hall E rate, because the route passes through sky the underwriters prefer to call unsettled. The premium includes an allowance for one good word, minuted and filed, which the underwriters have never been able to identify. Ref. CIBT-2964-66AF-6		
30 Nov	Interest at 4.80% APY	+50,676	13,126,343
	The interest is the sum of 9 rounded seconds rather than a single rounded figure for the whole period, and the two differ by 61 seconds. The Bank has chosen the sum, since it is the one a depositor can check with a watch. Ref. CIBT-2964-96B7-5		

Closing balance, month by month

Highest 13,126,343 s · lowest 10,221,025 s



December 2963 November 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 9409-8564 2964-11