CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 46, Pallas Ring 10

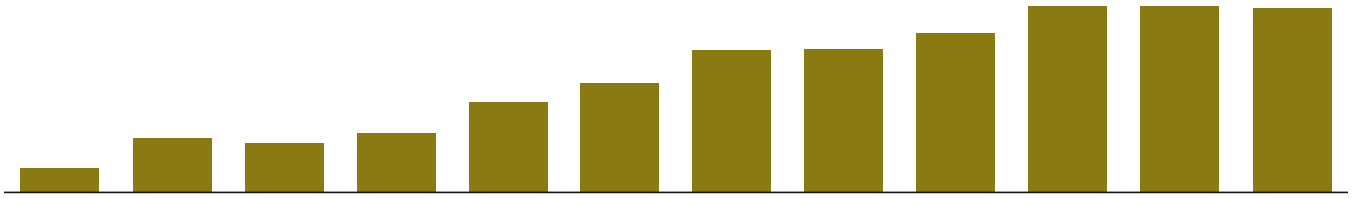
Account 8564-1663-9040
Period 1–31 January 2976
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
199,554,090 s	**+1,909,873 s**	**-2,442,293 s**	**199,021,670 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to own account: São Paulo Sector	-2,440,493	197,113,597
	Sundry adjustment of 2,440,493, rounded to the nearest whole day as the rule requires. The 0.956 of a day that was not adjusted stays where it was, which the officer agreed was the right place for it. Ref. CIBT-2976-12FD-3		
07 Jan	Payroll credit: Phobos Drydock	+1,294,582	198,408,179
	The heading for the Phobos Drydock pay period was taken from the Head Office calendar, not the São Paulo Sector one. The period has been relabelled, and the credit stands as it was. Ref. CIBT-2976-3A5B-1		
09 Jan	Slippage fee (São Paulo Sector, 2 transfers)	-1,800	198,406,379
	A standing transfer to 8564-1663-9040 is sent on the 9th of each month across the São Paulo Sector relay. The fee on it is the same each time, 0.30 s, and has not changed since 2973, which is the one thing about the arrangement that has never surprised anyone. Ref. CIBT-2976-64E8-7		
31 Jan	Interest at 3.70% APY	+615,291	199,021,670
	The account was opened on a leap second and began 46 seconds short. The shortfall was made good in 2974, and this period's interest carries the last of it, which the file records and the statement does not. Ref. CIBT-2976-09C3-9		

Closing balance, month by month

Highest 199,615,703 s · lowest 160,024,970 s



February 2975 January 2976

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 1663-9040 2976-01