CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Wim Fairbrass
Unit 385, Pallas Ring 10

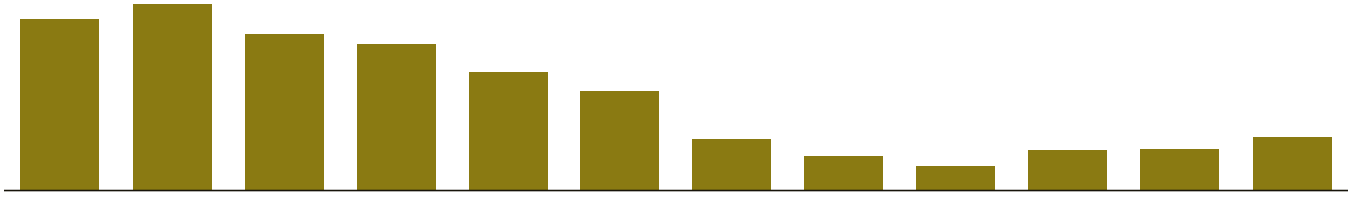
Account 8564-3113-8564
Period 1–31 December 3017
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
405,681,436 s	**+18,505,720 s**	**-2,633,120 s**	**421,554,036 s**

Date	Description	Amount (s)	Balance (s)
04 Dec	ATM withdrawal: Kepler Ring	-259,200	405,422,236
	The machine rounded the sum to 259,200 on its own reckoning, having been given the rule and not the reasons for it. The Bank has accepted the figure as correct and has asked the maker for the reasons, which have not yet arrived. Ref. CIBT-3017-D6A6-4		
06 Dec	Deposit: Hall E	+13,135,302	418,557,538
	An earlier line described this as a deposit to 8564-7101-9237. It went to yours. The depositor wrote the account number in the wrong column of the slip, and the officers have said the column is not to blame, though they would have preferred it were. Ref. CIBT-3017-9951-9		
18 Dec	Payroll credit: the Authority Records Office	+3,950,533	422,508,071
	The Authority Records Office holds back one period's pay each year under an arrangement its personnel office calls a bridge and the Bank calls a pause. The reserve is released in the last period of the year, with interest on it at the posted rate, and the release is shown on its own line. Ref. CIBT-3017-142A-9		
21 Dec	Transfer to joint account	-2,370,320	420,137,751
	Maintenance closed the relay at Kepler Ring on the 21st, so the transfer of 2,370,320 waited 29 days on it and arrived with the interest it had earned there. That is the only reason the delay is shown at all. Ref. CIBT-3017-DBA4-4		
29 Dec	Slippage fee (Kepler Ring, 4 transfers)	-3,600	420,134,151
	The auditors have checked the 4 transfers against the Settlement Reserve's copy and found the fee on each to the second. They ask us to note that this is the first account of its kind to pass without a query. Ref. CIBT-3017-EA3D-6		
31 Dec	Interest at 4.20% APY	+1,419,885	421,554,036
	Interest is rounded down to the second and the fraction credited to the Bank's suspense account, which is not the depositor's, though the two have been close for centuries. Ref. CIBT-3017-507C-6		

Closing balance, month by month

Highest 594,432,863 s · lowest 383,026,397 s



January 3017 December 3017

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 3113-8564 3017-12