CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Sunniva Quaresma-Marchetti
Unit 45, Pallas Ring 10

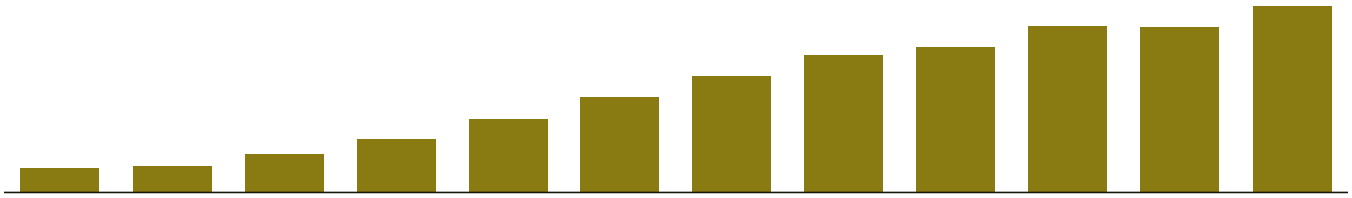
Account 8564-6778-6708
Period 1–30 November 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
254,547,385 s	**+16,263,056 s**	**-888,892 s**	**269,921,549 s**

Date	Description	Amount (s)	Balance (s)
02 Nov	Turbulence Cover	-22,883	254,524,502
	Audit: the premium for the 2nd was rounded to the nearest minute, and the claim for the same journey to the nearest five seconds. The two agree at the level of the journey, if not of the minute, and the auditors have written that down in both places. Ref. CIBT-3003-E94B-2		
05 Nov	Transfer to joint account	-863,909	253,660,593
	Where the joint interest comes to exactly a half-second, the half goes to the account and not to either holder. The account has accumulated 0.986 of a second in this way since 3000, which both holders regard as the only thing they hold in common outright. Ref. CIBT-3003-3BA9-7		
08 Nov	Slippage fee (Phobos, 7 transfers)	-2,100	253,658,493
	The Ceres Ring Assay Office's remittances cross the relay in the afternoon, when the relay is at its busiest, and the fee is charged for the crowd. The fee is 0.30 s on each of 7 crossings, which the relay calls traffic and the Bank calls the usual. Ref. CIBT-3003-5087-0		
20 Nov	Deposit: Hall E	+15,287,292	268,945,785
	Note for the auditors: a second, smaller slip was found folded inside the first, signed with the depositor's initials and no sum. The counter has treated it as a receipt for the larger slip, and asks the auditors to say whether it is one. Ref. CIBT-3003-57C6-7		
30 Nov	Interest at 4.60% APY	+975,764	269,921,549
	Interest at 4.60% APY, credited at the close of the Pallas Ring 10 day. Your own note in the margin gives the same figure to the last digit, with a remark beside it about the rate that the Teller has chosen not to read out. Ref. CIBT-3003-66C2-3		

Closing balance, month by month

Highest 269,921,549 s · lowest 153,177,118 s



December 3002 November 3003

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 6778-6708 3003-11