CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 290, Pallas Ring 10

Account 8564-7630-1663
Period 1–31 January 3029
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

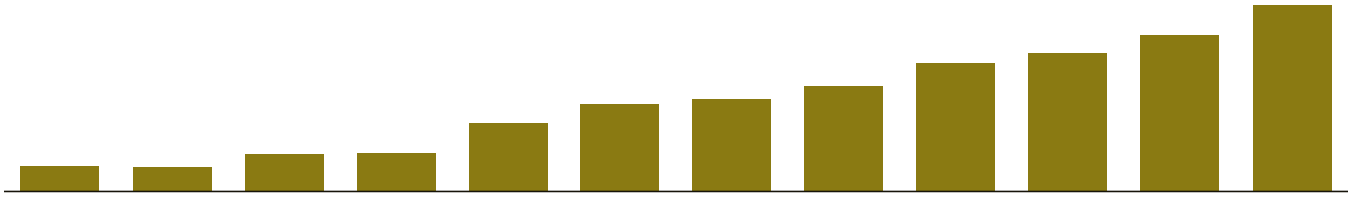
Opening balance	Credits	Debits	Closing balance
2,872,235,187 s	**+129,621,077 s**	**-3,633,439 s**	**2,998,222,825 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (Delhi Sector, 4 transfers)	-1,200	2,872,233,987
	Auditors' query: the slippage on 8564-7630-1663 was reckoned on the relay's clock at Delhi Sector, which was re-set while the transfer was in transit. The re-set is recorded, and the auditors accept that the seconds were in the air when it happened. Ref. CIBT-3029-0D86-2		
18 Jan	ATM withdrawal: Delhi Sector	-86,400	2,872,147,587
	Phobos Drydock's own staff card was used at Delhi Sector for this withdrawal, under an arrangement whose details the Bank has been asked not to show. The sum is entered on your statement, and the arrangement is not. Ref. CIBT-3029-9644-1		
19 Jan	Payroll credit: Phobos Drydock	+5,691,942	2,877,839,529
	Under the rounding rule for salaried credits, a sum is taken to the whole day if it falls within 57 seconds of one. This credit fell 57 seconds outside that margin, and the remainder has been left with the employer, who has not asked for it. Ref. CIBT-3029-4924-7		
24 Jan	Transfer to joint account	-3,415,165	2,874,424,364
	Each payment to 8564-6956-4004 comes out of the two holders' shares in the proportion the mandate sets, which both holders say they have memorised and neither has recited. The officer checked the proportion in 3027 and found it unchanged, which is the only thing either holder has asked her to check. Ref. CIBT-3029-10EC-9		
25 Jan	ATM withdrawal: Delhi Sector	-86,400	2,874,337,964
	A small withdrawal of 86,400 is taken every 28 days for the upkeep of a locker at Hall E. The locker has not been opened in that time. The sum is paid on the day the locker's own clock says it is due. Ref. CIBT-3029-8EFA-6		
29 Jan	Turbulence Cover	-23,384	2,874,314,580
	Cover is rounded to the carrier's clock and not the passenger's, so a crossing that ends 38 minutes past the hour is charged as if it had ended on the hour. Nobody asks which clock was consulted. Ref. CIBT-3029-FC78-4		
30 Jan	Temporal Health Plan	-20,890	2,874,293,690
	A note for the auditors: the reimbursement of 20,890 on the 30th was paid to the member and not to the provider, as the plan's form allows. The auditors sampled the file, confirmed the form, and asked that the sample be kept in the plan's own records. Ref. CIBT-3029-91B4-0		
30 Jan	Deposit: Hall E	+115,312,430	2,989,606,120
	The first slip for the 30th gave the deposit as 3 yr 239 d, the spoken form, which the statement does not use. The written figure, 115,312,430, is the one held, and the slip has been replaced. Ref. CIBT-3029-EC32-3		
31 Jan	Interest at 3.60% APY	+8,616,705	2,998,222,825

Date	Description	Amount (s)	Balance (s)
	The Phobos Drydock savings scheme pays its interest on the first day of each quarter, and this line is the scheme's own figure, copied across without change. The Bank checked the copy against the scheme's and found no difference, which the officer says is the most that can be asked of any copy. Ref. CIBT-3029-16AF-4		

Closing balance, month by month

Highest 2,998,222,825 s · lowest 2,314,278,981 s



February 3028 January 3029

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 7630-1663 3029-01