CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 370, Pallas Ring 10

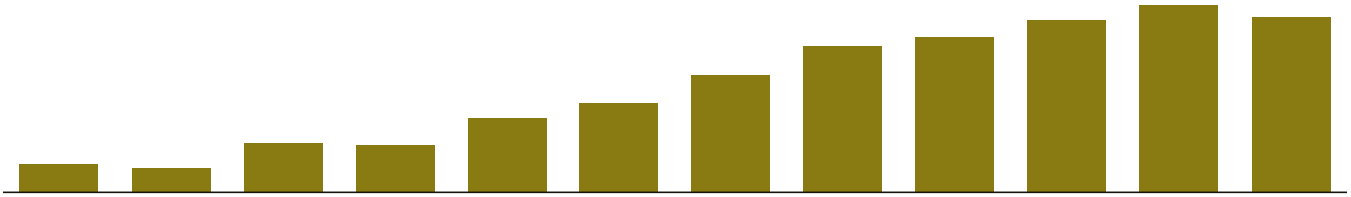
Account 8564-7984-5708
Period 1–31 October 2963
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,745,122,658 s	**+14,110,078 s**	**-59,434,601 s**	**1,699,798,135 s**

Date	Description	Amount (s)	Balance (s)
04 Oct	Transfer to own account: São Paulo Sector	-53,938,343	1,691,184,315
	Recorded as a gift rather than a loan, the sum moved from 8564-7984-5708 to 8564-9458-8283 at Mateo Lindqvist-Fothergill's request. The Bank has so recorded it, with an officer's initials. Ref. CIBT-2963-5A2B-6		
07 Oct	Memory Vault: box 39-589, quarter	-259,200	1,690,925,115
	Rental for box 39-589 at the São Paulo Sector sub-level, charged at the rate for the lower floors because the lift to the upper ones has not been repaired since 2961. The custodians say the stairs are good for the box. Ref. CIBT-2963-0722-5		
18 Oct	Slippage fee (São Paulo Sector, 2 transfers)	-1,200	1,690,923,915
	Charged at 0.30 s per Standard day across 2 crossings. The Teller points out that the fee was lower last month, and that she has no means of making it so again. Ref. CIBT-2963-B98C-8		
18 Oct	Transfer to joint account	-5,063,058	1,685,860,857
	Phobos Drydock now sends its share of the joint transfer in its own envelope, with a line for each holder. The holders asked that the lines be kept apart, and the Bank has kept them apart. Ref. CIBT-2963-6409-3		
22 Oct	ATM withdrawal: São Paulo Sector	-172,800	1,685,688,057
	The withdrawal was held at the São Paulo Sector relay for 30 days while its clock was checked against Head Office. The clock was right, the relay was not, and the cash was released on the 22nd with the 30 days' interest on it. Ref. CIBT-2963-DE77-9		
26 Oct	Payroll credit: Phobos Drydock	+8,438,430	1,694,126,487
	Reconciled against the employer's ledger on the 26th. The ledger is kept in days and the statement in Phobos Drydock's own figures, and the two were brought together by hand, which the auditors describe as slow and correct. Ref. CIBT-2963-A101-3		
31 Oct	Interest at 3.90% APY	+5,671,648	1,699,798,135
	Last month's statement showed the Standard tier's rate, which this account left in 2959. The account has been paid at its own rate, and the difference of 5,671,648 is credited to this month. Ref. CIBT-2963-59ED-9		

Closing balance, month by month

Highest 1,745,122,658 s · lowest 1,088,098,483 s



November 2962 October 2963

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  7984-5708  2963-10`