CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 225, Pallas Ring 10

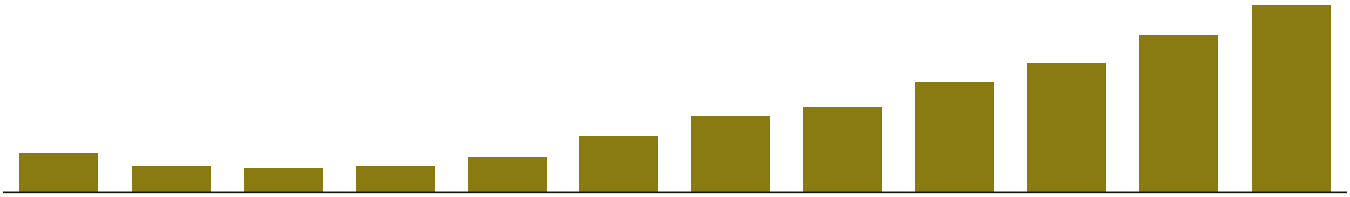
Account 8564-7984-5708
Period 1–31 January 2969
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,134,289,064 s	**+113,305,508 s**	**-5,672,358 s**	**2,241,922,214 s**

Date	Description	Amount (s)	Balance (s)
01 Jan	Transfer to joint account	-5,063,058	2,129,226,006
	Nobody has ever asked for the joint account to be divided at the counter, and the Teller says this is the most unusual thing about it. Ref. CIBT-2969-3A62-8		
06 Jan	Payroll credit: Phobos Drydock	+8,438,430	2,137,664,436
	Phobos Drydock pays on the 6th of the month, or on the day after if that is a rest day for its office. The credit has never once been posted on the rest day itself, which the Bank finds tidy. Ref. CIBT-2969-6834-1		
21 Jan	Memory Vault: box 39-589, quarter	-259,200	2,137,405,236
	The conversion charge on the rental for box 39-589 was taken at the Io rate. The custodian there says the rate is the Vault's own, and the Vault says it is the custodian's. The difference of 0.30 seconds has gone back into the box. Ref. CIBT-2969-4B82-2		
27 Jan	ATM withdrawal: Io	-86,400	2,137,318,836
	A withdrawal of One Standard day was refused at Io because the Teller on duty did not recognise the signature. The Teller has been told it was a mistake, and has accepted that the mistake was hers. Ref. CIBT-2969-D529-6		
27 Jan	Slippage fee (Io, 5 transfers)	-4,500	2,137,314,336
	The Io relay was held for 28 Standard days while its operators argued over which of two clocks was correct. The fee for that period has been charged on the clock both operators eventually accepted. Ref. CIBT-2969-54C9-7		
28 Jan	ATM withdrawal: Io	-259,200	2,137,055,136
	The Teller asks that it be noted she did not recommend the cycle denomination, and that the machine was already set to it when she came on duty on the 28th. Ref. CIBT-2969-B8FE-9		
29 Jan	Deposit: Hall E	+97,930,639	2,234,985,775
	The deposit of 97,930,639 posted on the 29th carried a day of the week where the date should have been. The two were the same that week, and nobody noticed until the week changed. Ref. CIBT-2969-B371-9		
31 Jan	Interest at 3.90% APY	+6,936,439	2,241,922,214
	Audit note: this interest and the line beside it for 8564-9458-8283 were calculated from the same balance and differ by 0.972. The difference is the rounding permitted under the terms, and has been allocated to the Bank. Ref. CIBT-2969-4BC3-4		

Closing balance, month by month

Highest 2,241,922,214 s · lowest 1,656,711,764 s



February 2968 January 2969

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  2969-01`