CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 250, Pallas Ring 10

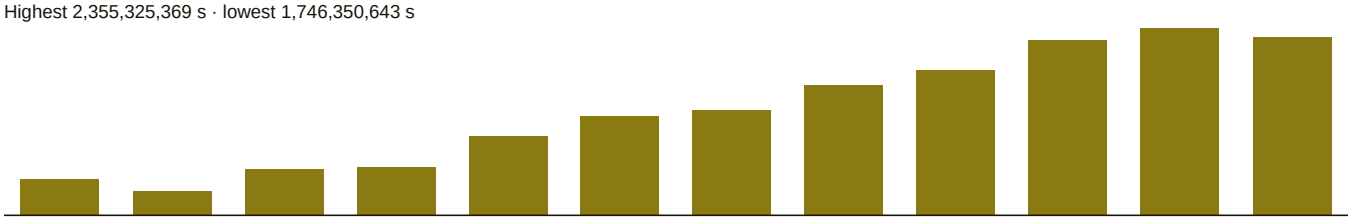
Account 8564-7984-5708
Period 1–31 January 2971
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,355,325,369 s	**+16,093,237 s**	**-47,600,172 s**	**2,323,818,434 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (Svalbard, 3 transfers)	-1,800	2,355,323,569
	The crossing to 8564-9458-8283 is made each quarter by the same route and attracts the same fee, 0.30 s, which the Bank has come to treat as a sort of tax on routine. The holder has never once disputed the word. Ref. CIBT-2971-25F3-5		
04 Jan	Transfer to own account: Svalbard	-42,276,114	2,313,047,455
	The mandate change behind this sundry could not be accepted for 30 days, because it had to be filed on last quarter's form first. The form has been filed, the change is in force from the day it was signed, and the day it was signed is the day it is dated. Ref. CIBT-2971-09CF-3		
20 Jan	Transfer to joint account	-5,063,058	2,307,984,397
	Phobos Drydock's finance office asked for the joint transfer to be posted on the last day of its own year, so that the shares appear in the firm's annual report. The holders agreed on the condition that neither name appears in the index. Ref. CIBT-2971-85B6-0		
25 Jan	Memory Vault: box 39-589, quarter	-259,200	2,307,725,197
	The Teller says a box that is paid for on the day has nothing to say about the day, and that she would be glad of more holders of that kind. Ref. CIBT-2971-137C-3		
28 Jan	Payroll credit: Phobos Drydock	+8,438,430	2,316,163,627
	Phobos Drydock paid 30 standard days late because its office keeps the local festival of its own sun. The Bank accepts that as a reason. The late credit carries the interest it would have earned on time, at the usual rate, and no penalty. Ref. CIBT-2971-0FEB-4		
31 Jan	Interest at 3.90% APY	+7,654,807	2,323,818,434
	Interest accrues at the close of the Svalbard day, which runs a good deal longer than the day printed at the head of this statement. The period therefore holds one extra day that the label does not mention, and the Bank has elected to pay interest on it. Ref. CIBT-2971-F4CD-8		

Closing balance, month by month

Highest 2,355,325,369 s · lowest 1,746,350,643 s



February 2970 January 2971

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 2971-01