CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 317, Pallas Ring 10

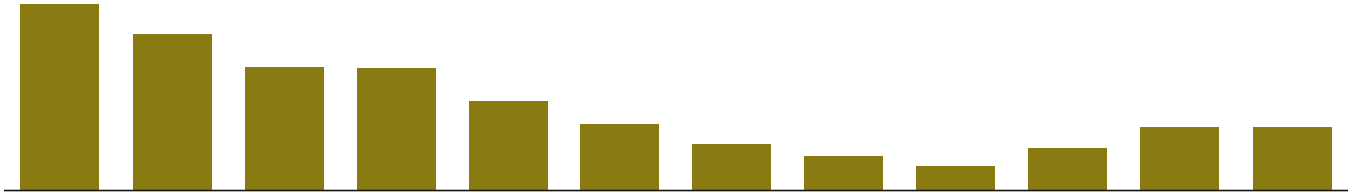
Account 8564-7984-5708
Period 1–31 March 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,864,764,873 s	+14,498,915 s	-13,294,123 s	1,865,969,665 s

Date	Description	Amount (s)	Balance (s)
09 Mar	Transfer to joint account	-5,063,058	1,859,701,815
	The transfer to 8564-9458-8283 was made from a joint account that had briefly been given a third name by a clerk with a sense of humour. The name has been removed, and the clerk has been spoken to kindly. Ref. CIBT-2972-5171-8		
12 Mar	Payroll credit: Phobos Drydock	+8,438,430	1,868,140,245
	Wages from Phobos Drydock arrived at Lagos Sector on a public holiday of that world, when the exchange was closed. No fee was taken for the wait, and no interest was lost, since the Bank counts the holiday as a working day for its own purposes. Ref. CIBT-2972-734F-0		
16 Mar	ATM withdrawal: Lagos Sector	-86,400	1,868,053,845
	You take the same sum from the machine at Lagos Sector each time you pass through, and the machine has learned to offer it before you ask. The custodian records this as a courtesy from the machine, and has never found the setting that causes it. Ref. CIBT-2972-9E41-9		
22 Mar	Transfer to own account: Lagos Sector	-7,971,865	1,860,081,980
	A sundry marked for the drawer was signed for at Hall E on the 22nd, though the drawer's own record says it received nothing. The officer signed for it twice, once on each side of the counter. Ref. CIBT-2972-7186-6		
30 Mar	ATM withdrawal: Lagos Sector	-172,800	1,859,909,180
	Your withdrawal was made in the last hour of the local afternoon, while the machine at Lagos Sector was still settling the day's ledger, and it has been entered at the figure the machine gave. Ref. CIBT-2972-25E8-0		
31 Mar	Interest at 3.90% APY	+6,060,485	1,865,969,665
	Phobos Drydock has asked that the interest on its deposit be paid to you and not to the firm. Its accountant has written to say this will cost the firm 0.30 s a week, which the accountant intends to recover in other ways. Ref. CIBT-2972-161E-3		

Closing balance, month by month

Highest 2,261,231,493 s · lowest 1,738,427,670 s



April 2971 March 2972

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 2972-03