CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 281, Pallas Ring 10

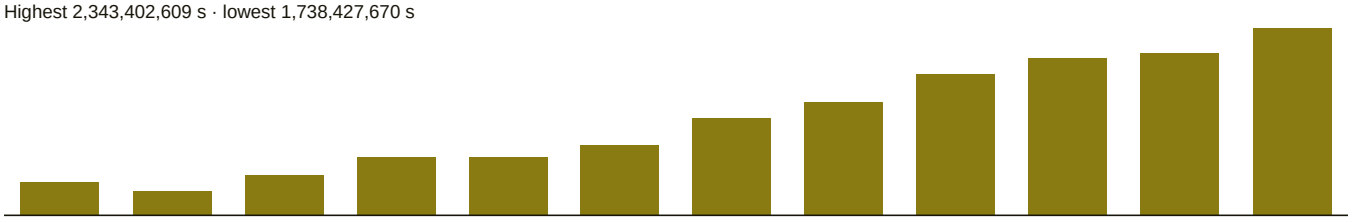
Account 8564-7984-5708
Period 1–31 October 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,251,533,354 s	**+97,192,413 s**	**-5,323,158 s**	**2,343,402,609 s**

Date	Description	Amount (s)	Balance (s)
09 Oct	Payroll credit: Phobos Drydock	+8,438,430	2,259,971,784
	The payroll office gave the wrong remitter reference for this credit, which is why it was held at the counter for 28 days. The reference has been corrected and the credit posted to the right account. Ref. CIBT-2972-2221-1		
10 Oct	Memory Vault: box 39-589, quarter	-259,200	2,259,712,584
	The rent on box 39-589 was posted to the wrong quarter on the 10th. The custodians have moved the payment to the quarter it was made for. The box has not been moved, and neither has the amount of the rent. Ref. CIBT-2972-BE9F-4		
16 Oct	Slippage fee (Bronx Sector, 1 transfers)	-900	2,259,711,684
	The slippage on 1 crossings has been divided between you and Mateo Lindqvist-Fothergill, who sent the other half of the same transfer. Each of you pays 0.30 s, and neither of you was asked whether the other would be paying too. Ref. CIBT-2972-52E8-0		
25 Oct	Deposit: Hall E	+81,436,500	2,341,148,184
	The Teller says the coins came in a biscuit tin, which she has put back in the drawer with its lid still on, in case the holder wants it back. The tin had been left on a windowsill to dry overnight, which is more care than the coins usually get. Ref. CIBT-2972-4FE8-9		
29 Oct	Transfer to joint account	-5,063,058	2,336,085,126
	Mateo Lindqvist-Fothergill's share of the Phobos Drydock pay arrives in days from Bronx Sector and is converted at the morning rate the Bank posts. The conversion has been done at the posted rate on every occasion, which the account finds reassuring. Ref. CIBT-2972-30A7-1		
31 Oct	Interest at 3.90% APY	+7,317,483	2,343,402,609
	The interest on a deposit held in two parts is rounded for each part and the parts added, so the total can run a second above the sum of the balances. The Bank has agreed this with itself and considers the extra second a courtesy. Ref. CIBT-2972-9EE8-3		

Closing balance, month by month

Highest 2,343,402,609 s · lowest 1,738,427,670 s



November 2971 October 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 2972-10