CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 131, Pallas Ring 10

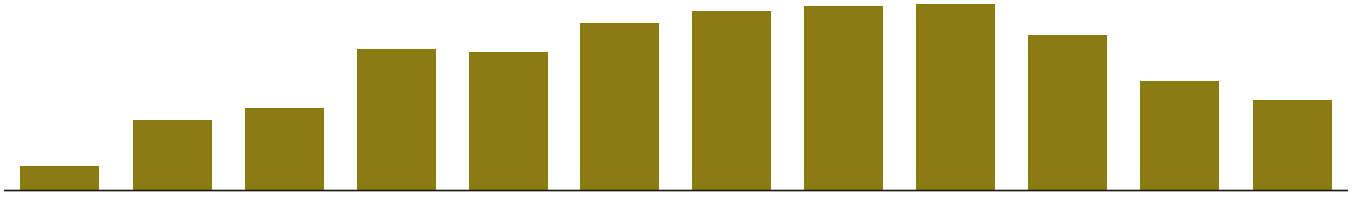
Account 8564-7984-5708
Period 1–31 January 2975
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,072,406,654 s	**+6,735,321 s**	**-45,305,878 s**	**2,033,836,097 s**

Date	Description	Amount (s)	Balance (s)
04 Jan	ATM withdrawal: Singapore Sector	-172,800	2,072,233,854
	The withdrawal on the 4th has been drawn at Singapore Sector every month for 2 years. Each month the cash comes out in the same order of notes, and the machine has learnt to expect it. Ref. CIBT-2975-F376-5		
07 Jan	Memory Vault: box 39-589, quarter	-259,200	2,071,974,654
	The counter asks us to record that the holder brought the rent in a paper bag and would not say what was in the bag. The Teller counted the rent twice and the bag once, and considered that enough. Ref. CIBT-2975-34AF-3		
20 Jan	Slippage fee (Singapore Sector, 9 transfers)	-2,700	2,071,971,954
	Your transfers to Singapore Sector are reckoned on the local clock, which the Bank reads each morning and then reads again before lunch. In 2973 the two readings were found to differ by 55 seconds, and the fee of 0.30 s has been charged on the average of the two, which the Bank regards as fair to both clocks. Ref. CIBT-2975-A44A-9		
23 Jan	Transfer to own account: Singapore Sector	-39,808,120	2,032,163,834
	Sundry adjustment of 39,808,120, rounded to the nearest whole day as the rule requires. The 0.947 of a day that was not adjusted stays where it was, which the officer agreed was where it belonged. Ref. CIBT-2975-5A9F-0		
24 Jan	Transfer to joint account	-5,063,058	2,027,100,776
	The joint transfer to 8564-9458-8283 was rounded to the nearest five seconds rather than one, because the sum ends in a figure the branch rounds as a courtesy to the sender. The 0.953 shortfall sits at the foot of the page, where Mateo Lindqvist-Fothergill has initialled it as a kindness to the account. Ref. CIBT-2975-57B7-4		
31 Jan	Interest at 3.90% APY	+6,735,321	2,033,836,097
	Interest was credited at the rate for Singapore Sector, which is not your rate. The correct rate has been applied, and the difference has been added to the next period. Ref. CIBT-2975-A3E9-7		

Closing balance, month by month

Highest 2,233,030,543 s · lowest 1,896,280,533 s



February 2974 January 2975

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 2975-01