CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 25, Pallas Ring 10

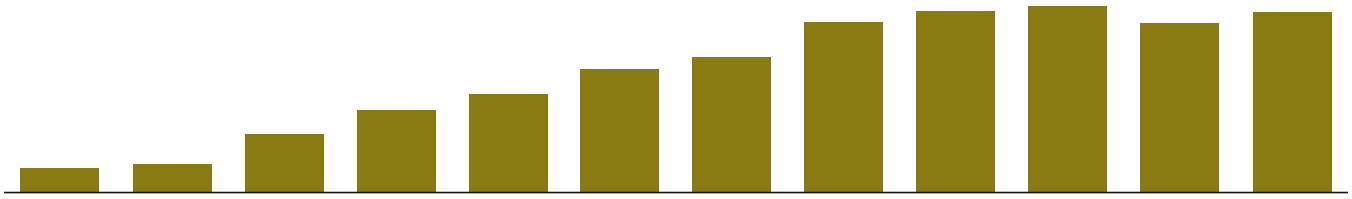
Account 8564-7984-5708
Period 1–31 March 2991
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,483,394,532 s	+45,241,217 s	-5,324,058 s	1,523,311,691 s

Date	Description	Amount (s)	Balance (s)
11 Mar	Deposit: Hall E	+31,981,755	1,515,376,287
	The sum of 31,981,755 was rounded down, not up, because the slip was written in pencil and the counter rounds pencil down. The officer says this is a rule of thumb and not a rule. Ref. CIBT-2991-DE39-8		
12 Mar	ATM withdrawal: Ganymede	-259,200	1,515,117,087
	Audit file: the withdrawal at Ganymede was checked against the concourse noticeboard, where the time of each cash-time draw is pinned up at the end of the day. The board and the machine agree, and the pin has not been moved since 2987. Ref. CIBT-2991-E0B5-9		
17 Mar	Transfer to joint account	-5,063,058	1,510,054,029
	The joint account is always paid last on a wet morning, and both holders have brought an umbrella to the counter each time, one under each arm. Ref. CIBT-2991-2259-3		
26 Mar	Payroll credit: Phobos Drydock	+8,438,430	1,518,492,459
	The employer's office at Ganymede sent this month's wages with a note asking the Bank to confirm that the figure includes its own holiday. It does. Phobos Drydock has paid that holiday every year since before the holiday was agreed, which the Bank counts in the employer's favour. Ref. CIBT-2991-3084-0		
29 Mar	Slippage fee (Ganymede, 3 transfers)	-1,800	1,518,490,659
	A crossing that could not be found on the relay's log was found on the Bank's, under 8564-7984-5708. It had been sent once, correctly, and the fee for it is 1,800 s, which was owed all along. Ref. CIBT-2991-B462-5		
31 Mar	Interest at 3.90% APY	+4,821,032	1,523,311,691
	For the auditors: interest on this account is accrued second by second and rounded only at the close of the day. Rounding was applied on 31 days this month. The errors net to 0.960 seconds, which is recorded and owed to no one. Ref. CIBT-2991-0E46-6		

Closing balance, month by month

Highest 1,547,051,235 s · lowest 958,292,890 s



April 2990 March 2991

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 2991-03