CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Valderrama-Eskeland
Unit 37, Pallas Ring 10

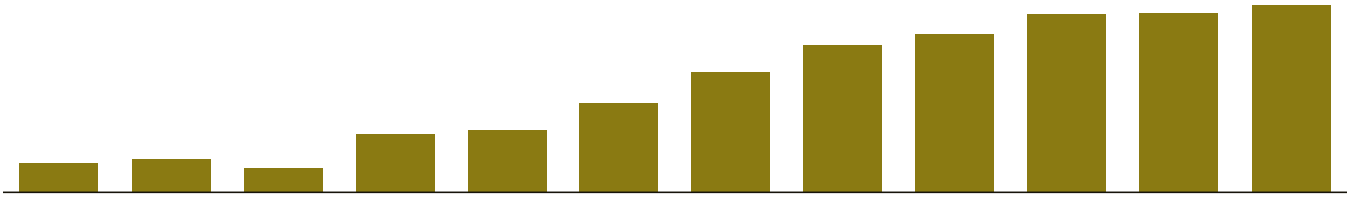
Account 8564-7984-5708
Period 1–30 November 3012
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,325,163,499 s	**+28,384,412 s**	**-5,412,258 s**	**1,348,135,653 s**

Date	Description	Amount (s)	Balance (s)
13 Nov	Slippage fee (Kepler Ring, 6 transfers)	-3,600	1,325,159,899
	Completed on the 13th, the internal audit of the slippage ledger found nothing amiss on this account. The auditors asked for the finding to be dated to their visit, which was earlier, since they did not wish to be seen taking credit for a quiet month. Ref. CIBT-3012-1BE9-9		
20 Nov	ATM withdrawal: Kepler Ring	-86,400	1,325,073,499
	The amount on the 20th was first sent as One Standard day, which was the machine's estimate, made before the relay had confirmed the balance. The confirmed sum is the one on this line, and the estimate has been struck from the record. Ref. CIBT-3012-C352-9		
23 Nov	Deposit: Hall E	+24,077,631	1,349,151,130
	The deposit came to 24,077,631 with 0.993 of a second left in the envelope's own calculation. The Bank has declined to refund it on the grounds that it was never yours to lose. The officers regard the decision as fair, and have said so in writing. Ref. CIBT-3012-8112-2		
25 Nov	Transfer to joint account	-5,063,058	1,344,088,072
	A joint account held partly on Kepler Ring keeps two local days: one holder's day begins at the local dawn, the other's at midnight on St. Catherine Street. The statement prints both, one above the other, and the interest falls in the gap between. Ref. CIBT-3012-13C1-4		
28 Nov	ATM withdrawal: Kepler Ring	-259,200	1,343,828,872
	Phobos Drydock has installed a second terminal beside the concourse machine and asks that your withdrawals be routed through whichever is quieter. The Bank has agreed, and the firm's terminal has been the quieter one on your days since 3010. Ref. CIBT-3012-65D6-7		
30 Nov	Interest at 3.90% APY	+4,306,781	1,348,135,653
	Interest for the Pallas Ring 10 day was posted an hour late. The relay that carries the close stopped to wait for the Authority's notice of the reference second, which arrived on the 30th, and the posting followed it. The hour has been paid at the posted rate. Ref. CIBT-3012-6922-9		

Closing balance, month by month

Highest 1,348,135,653 s · lowest 839,045,302 s



December 3011 November 3012

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  3012-11`