CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Emeka Quaresma
Unit 215, Pallas Ring 10

Account 8564-9669-9708
Period 1–31 October 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
8,345,780 s	**+478,330 s**	**-528,912 s**	**8,295,198 s**

Date	Description	Amount (s)	Balance (s)
07 Oct	ATM withdrawal: Montréal Sector	-259,200	8,086,580
	You copy the figure from each receipt into a small book kept in your coat. The book agrees with the statement to the note, and the officer on the concourse has asked to see it and been politely refused. Ref. CIBT-3028-65F1-1		
12 Oct	Payroll credit: Phobos Drydock	+157,520	8,244,100
	Phobos Drydock runs a staff loan for its clerks, repaid from pay on the 12th. The loan was cleared in 3027, and the firm wrote to say so in the same envelope as the salary, which the Bank regards as a kindness of a rare sort. Ref. CIBT-3028-64EB-6		
12 Oct	Deposit: Hall E	+286,732	8,530,832
	Interest on the deposit was rounded down at the close of the Pallas Ring 10 day, and the fraction, 0.946 of a second, was carried to the next statement. It is a small sum, and the Bank does not forget small sums. Ref. CIBT-3028-614C-7		
26 Oct	Slippage fee (Montréal Sector, 4 transfers)	-2,400	8,528,432
	Your slippage is charged in Standard days, which are the Head Office's, not Montréal Sector's. The Montréal Sector branch keeps a day of its own, and the two were reconciled by a clerk who went home early and was not seen again until the next working day. Ref. CIBT-3028-687C-7		
27 Oct	Transfer to joint account	-94,512	8,433,920
	Phobos Drydock pays its share through an agent at Montréal Sector, who sends it in days and asks the Bank to convert it at whatever rate the holders would have chosen. The Bank has asked them, and they have not yet decided. Ref. CIBT-3028-AFB7-1		
28 Oct	ATM withdrawal: Montréal Sector	-172,800	8,261,120
	Each quarter the machine at Montréal Sector is restocked with the denominations you have asked for, and each quarter the custodian asks whether you would like a different one. You have not. Ref. CIBT-3028-E049-1		
31 Oct	Interest at 4.90% APY	+34,078	8,295,198
	The counter has been asked whether the interest is worth the walk to the window. It has been advised that the walk is the interest's own affair, and that the interest will not be waiting for it. Ref. CIBT-3028-2850-2		

Closing balance, month by month

Highest 8,998,749 s · lowest 7,299,092 s



November 3027 October 3028

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  9669-9708  3028-10`