CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 305, Pallas Ring 10

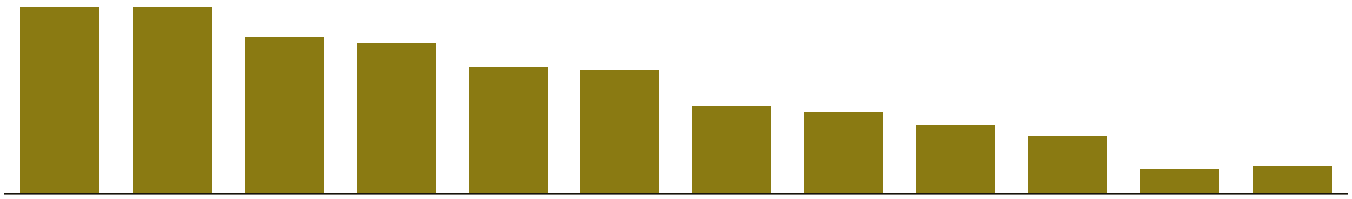
Account 8564-1663-2136
Period 1–31 December 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
12,746,887 s	**+201,931 s**	**-96,022 s**	**12,852,796 s**

Date	Description	Amount (s)	Balance (s)
06 Dec	Payroll credit: the Europa Ice Authority	+157,317	12,904,204
	The Europa Ice Authority has paid in sols since the spring. The monthly figure arrives as a tally on a card, which the employer calls a wage slip and the Bank calls evidence. We accept the tally as evidence of the wage. We do not accept it as a receipt. Ref. CIBT-3003-8E19-9		
11 Dec	Slippage fee (Phobos, 6 transfers)	-5,400	12,898,804
	The auditors reconciled 0.30 s against the Settlement Reserve's copy of the same crossings. The Reserve had rounded each one up and the Bank had rounded each one down, and the two were brought together by moving the difference to a suspense heading, where it has since been found to be nobody's. Ref. CIBT-3003-59CD-3		
11 Dec	Transfer to own account: Phobos	-90,622	12,808,182
	A sundry that comes to exactly half a sol is rounded to the nearest even whole unit. The Bank learned the rule from an accounts officer who did not wish to be asked which way it went. Ref. CIBT-3003-6E67-0		
31 Dec	Interest at 4.20% APY	+44,614	12,852,796
	The officer found the interest 57 seconds larger than the balance that had been reported, and asked the depositor whether the difference was a gift. The depositor said it was the interest, and the officer agreed that it generally is. Ref. CIBT-3003-ED85-4		

Closing balance, month by month

Highest 18,473,953 s · lowest 12,746,887 s



January 3003 December 3003

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 1663-2136 3003-12