CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 36, Pallas Ring 10

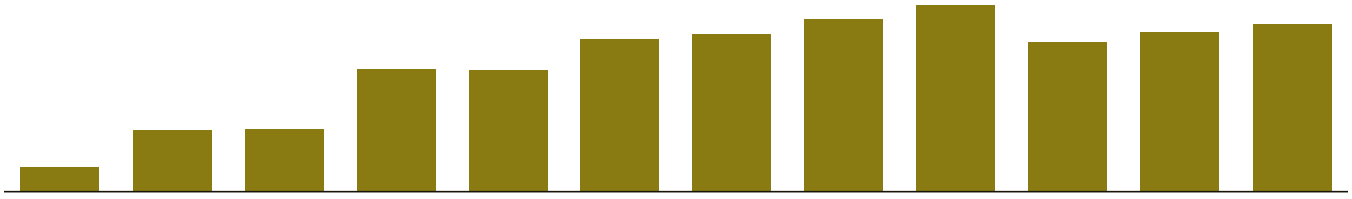
Account 8564-1663-2136
Period 1–31 January 3020
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
22,716,634 s	**+342,516 s**	**-173,700 s**	**22,885,450 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Deposit: Hall E	+105,691	22,822,325
	The Titan branch counts in the lake's season, which runs long, and this deposit was counted in a dry spell. The window asked that it be dated to the season. The Bank dates deposits to the day. Ref. CIBT-3020-D1D5-5		
03 Jan	Slippage fee (Vancouver Sector, 1 transfers)	-900	22,821,425
	The Europa Ice Authority's payroll office worked out your share of the slippage to the second and sent its workings to the Bank. The Bank compared them with its own and found the firm one second more generous. It has accepted the firm's figure, since it is the first generous one the Bank has been sent this year. Ref. CIBT-3020-1E2C-2		
18 Jan	Payroll credit: the Europa Ice Authority	+157,317	22,978,742
	Pay from the Europa Ice Authority is calculated to the nearest 50 minutes of the payroll office's own clock rather than to the second, so each credit runs a little ahead of the hours it covers. The office calls this pay in advance of the work; the Bank calls it a rounding rule with a view. Ref. CIBT-3020-8E5E-4		
23 Jan	ATM withdrawal: Vancouver Sector	-172,800	22,805,942
	The Europa Ice Authority arranges for its staff's wages to be drawn at Vancouver Sector on pay day, but your share goes out a day late, because your pay is credited when the firm finishes counting it. Ref. CIBT-3020-6FC7-3		
31 Jan	Interest at 4.20% APY	+79,508	22,885,450
	The posted rate is set to two places and the interest to the nearest second, and the balance on the statement is then rounded to the nearest five hundred seconds for the reader's convenience. That is why the top line is always a little kinder than the one below it. Ref. CIBT-3020-4161-1		

Closing balance, month by month

Highest 23,282,902 s · lowest 19,897,351 s



February 3019 January 3020

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 3020-01