CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Dov Delacroix-Mbeki
Unit 377, Pallas Ring 10

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

Opening balance	Credits	Debits	Closing balance
21,992,762 s	**+234,291 s**	**-213,646 s**	**22,013,407 s**

Date	Description	Amount (s)	Balance (s)
02 Mar	Transfer to own account: Svalbard	-40,846	21,951,916
	The charge for stationery on the 2nd was rounded up to the next whole day, as the schedule for paper requires. The 0.979 difference is the price of the paper, which the Bank considers reasonable at any rate. Ref. CIBT-3020-2268-7		
13 Mar	Payroll credit: the Europa Ice Authority	+157,317	22,109,233
	Audit finding on the payroll line: the Europa Ice Authority advice was keyed from a card copy, not the original, and the two agree. The card has been in use for 3 years, and the auditors recommend replacing it. The firm has declined. Ref. CIBT-3020-BC17-4		
29 Mar	ATM withdrawal: Svalbard	-172,800	21,936,433
	Audit note: the machine's tally for Svalbard differs from the withdrawals on this statement by 0.977 day. The difference is cash-time rounding, which the Committee has accepted since 3016, and the two agree once it is applied. Ref. CIBT-3020-C104-3		
31 Mar	Interest at 4.20% APY	+76,974	22,013,407
	Interest on the Callisto balance travels by the slow ice route, so it arrives a few days after it was earned and is credited with the earlier date. The Bank has accepted the earlier date with the good grace the ice has not always shown. Ref. CIBT-3020-7E32-2		

Closing balance, month by month

Highest 23,282,902 s · lowest 20,687,288 s



April 3019 March 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 3020-03