CORPORATE INSTITUTIONAL

# BANK OF TIME

**STATEMENT OF ACCOUNT**

Standard Time Deposit

**Dov Delacroix-Mbeki**
Unit 319, Pallas Ring 10

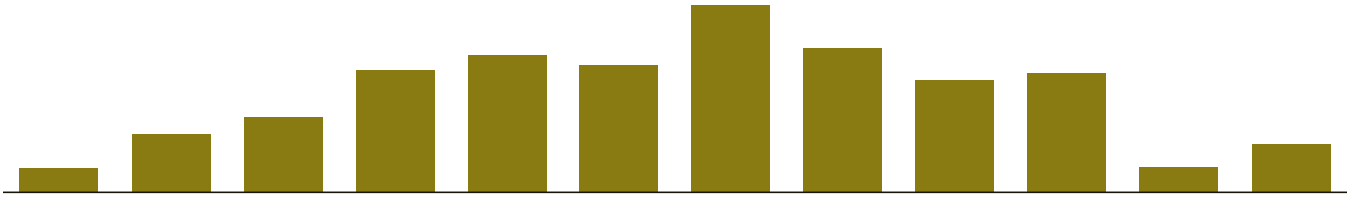
Account 8564-1663-2136
Period 1–31 October 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

| Opening balance | Credits | Debits | Closing balance |
|---|---|---|---|
| **21,872,808 s** | **+515,109 s** | **-259,500 s** | **22,128,417 s** |

| Date | Description | Amount (s) | Balance (s) |
|---|---|---|---|
| 02 Oct | ATM withdrawal: Phobos | -172,800 | 21,700,008 |
| | 2 Standard days taken out at the Automated Temporal Machine at Phobos, paid out in whole sols. The machine rounds each request down to the whole sol and keeps the 0.957 that is left over on its own record, where it is never spent. Ref. CIBT-3025-C788-6 | | |
| 05 Oct | Payroll credit: the Europa Ice Authority | +157,317 | 21,857,325 |
| | The employer's office sent this month's wage 31 days late, explaining that the sum was owed to a neighbour and had been kept for her. The sum fell exactly on a half-second, and under the rounding rule such a sum goes to the payee, so the half becomes a whole second, which is yours and appears on the credit line. Ref. CIBT-3025-4DA9-4 | | |
| 20 Oct | ATM withdrawal: Phobos | -86,400 | 21,770,925 |
| | The machine did not recognise the signature on the withdrawal of One Standard day at Phobos, which was yours, and has asked the Bank which of the two of you it should have believed. The Bank has not yet decided. Ref. CIBT-3025-288F-4 | | |
| 20 Oct | Deposit: Hall E | +281,238 | 22,052,163 |
| | The envelope for the 20th was sealed by the depositor, opened by the officer, resealed by a second officer and checked by the auditor, who found the same figure at each opening. The seal is kept with the auditor's initials on the back. Ref. CIBT-3025-9D88-9 | | |
| 22 Oct | Slippage fee (Phobos, 1 transfers) | -300 | 22,051,863 |
| | The Europa Ice Authority moved its settlement desk to Phobos in 3023, and since then your slippage has run a day longer on each crossing. The change was not notified to the Bank, which learned of it from the fee. Ref. CIBT-3025-65BF-5 | | |
| 31 Oct | Interest at 4.20% APY | +76,554 | 22,128,417 |
| | Interest accrues every second and is posted once a day at the close of the Pallas Ring 10 day. This figure is the sum of 10 days' worth of seconds, most of them small. Ref. CIBT-3025-7D5A-3 | | |

### Closing balance, month by month

Highest 23,670,473 s · lowest 21,861,587 s



November 3024 October 3025

*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  3025-10`