CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Dov Delacroix-Mbeki
Unit 382, Pallas Ring 10

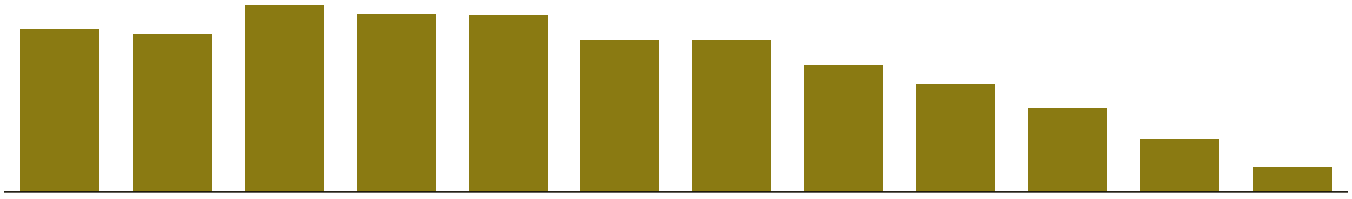
Account 8564-1663-2136
Period 1–30 November 3028
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
17,483,436 s	**+218,509 s**	**-889,831 s**	**16,812,114 s**

Date	Description	Amount (s)	Balance (s)
03 Nov	Payroll credit: the Europa Ice Authority	+157,317	17,640,753
	Credit from the Europa Ice Authority, rounded to the lower second. Over the year the rounding rule has left 1,800 seconds on your side of the ledger. The Bank holds them without interest, as the rule permits, and without comment. Ref. CIBT-3028-B42C-0		
15 Nov	Transfer to own account: London Sector	-802,531	16,838,222
	This item is one of forty-one sundry entries on this account this year. Each is documented, and the auditors have asked only that the documents be kept in the order they arrived. Ref. CIBT-3028-859D-9		
26 Nov	ATM withdrawal: London Sector	-86,400	16,751,822
	The Europa Ice Authority keeps a machine at its dock for staff paid before the end of a shift, and this withdrawal was of wages already credited to you. The Bank does not charge twice for money that was owed to you in the first place. Ref. CIBT-3028-2454-2		
27 Nov	Slippage fee (London Sector, 3 transfers)	-900	16,750,922
	A note for the auditors: the slippage on this line was paid from the Hall E float rather than from the account, and the float has been reconciled to the second. The account itself is unaffected. Ref. CIBT-3028-C1FC-8		
30 Nov	Interest at 4.20% APY	+61,192	16,812,114
	Interest at 4.20% APY is posted in whole seconds at the close of each Pallas Ring 10 day. Anything smaller than a second is entered in pencil on the back of the worksheet, and the officer who initials the worksheet has never yet had to add it up. Ref. CIBT-3028-4E5C-6		

Closing balance, month by month

Highest 20,649,787 s · lowest 16,812,114 s



December 3027 November 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 1663-2136 3028-11