CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Mbatha
Unit 116, Pallas Ring 10

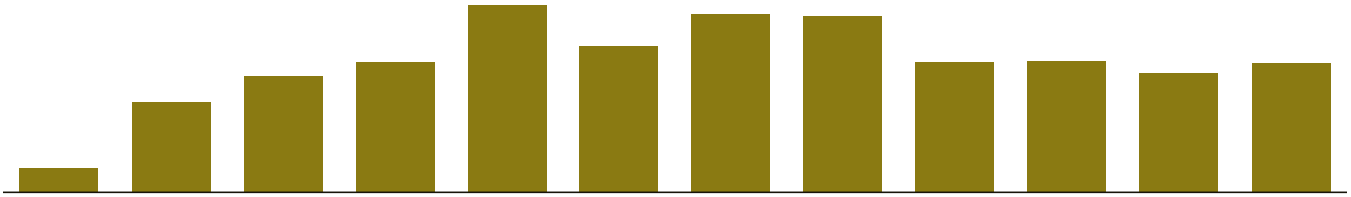
Account 8564-1663-5931
Period 1–31 January 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
100,626,693 s	**+1,541,401 s**	**-915,382 s**	**101,252,712 s**

Date	Description	Amount (s)	Balance (s)
10 Jan	ATM withdrawal: The Belt	-259,200	100,367,493
	The withdrawal shown at The Belt on the 10th was for 3 Standard days. The receipt printed 259,200, because the printer runs a line behind the dispenser. The receipt has been corrected, and the account was debited only for the sum the machine paid out. Ref. CIBT-2995-32F1-7		
10 Jan	Transfer to joint account	-303,382	100,064,111
	The witness named on the mandate sat in a shuttle at The Belt for 31 days, waiting for the dock to clear. The witness signed on landing, and the holders agree that this is the first time anyone has landed to sign a joint form. Ref. CIBT-2995-91DD-9		
15 Jan	Slippage fee (The Belt, 8 transfers)	-7,200	100,056,911
	Every second Tuesday you send the same 8 small transfers to 8564-1663-5931, and each crosses the Belt relay and pays its fee. The fee on the whole batch is 0.30 s, which the Bank has calculated to be less than the trouble of cancelling it. Ref. CIBT-2995-A8A3-4		
16 Jan	Payroll credit: the Lunar Freight Co-operative	+505,638	100,562,549
	The Lunar Freight Co-operative pay for last month was posted to the period before, because the payroll office dated its remittance by the day it left The Belt, not the day it arrived. The posting has been moved forward, and the interest on it adjusted by 1,500 s. Ref. CIBT-2995-7294-1		
17 Jan	ATM withdrawal: The Belt	-86,400	100,476,149
	Notes at The Belt come out in fives, so a sum that is not a multiple of five stays in the machine until the next customer asks for it. The Bank has agreed that the next customer is you. Ref. CIBT-2995-1604-0		
22 Jan	Memory Vault: box 88-977, quarter	-259,200	100,216,949
	The rent for box 88-977 was entered at 259,200, which is the sum the agreement sets in the Vault's own coin. The statement had then converted it a second time at the counter, where the coin was already the Vault's, and the figure has been corrected to the sum first written down. Ref. CIBT-2995-63B7-3		
27 Jan	Deposit: Hall E	+666,799	100,883,748
	The Io office times its deposits by the Io day, which is short enough that a sum made after lunch can be posted before it. The Bank allows for this by crediting the deposit on the day the envelope was sealed, and the Io day is not consulted. Ref. CIBT-2995-E7A7-1		
31 Jan	Interest at 4.40% APY	+368,964	101,252,712
	The interest for 5 periods was held at the counter until a second officer returned from leave, since the depositor had asked that it be paid in the presence of two. The officer came back on the 31st, and the interest was paid in both presences. Ref. CIBT-2995-93B1-0		

Closing balance, month by month

Highest 104,900,142 s · lowest 94,626,167 s



February 2994 — January 2995

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  1663-5931  2995-01`