CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Xan Mbatha
Unit 347, Pallas Ring 10

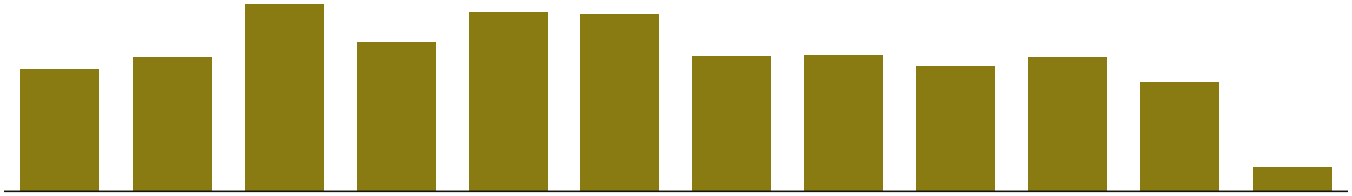
Account 8564-1663-5931
Period 1–31 March 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
99,565,050 s	**+870,709 s**	**-6,734,299 s**	**93,701,460 s**

Date	Description	Amount (s)	Balance (s)
07 Mar	Payroll credit: the Lunar Freight Co-operative	+505,638	100,070,688
	The Lunar Freight Co-operative office on Mars paid a sol late, because the sol had been reset for maintenance. The wage has been converted at the rate of the sol it was earned in, not the one it arrived in, which the Bank regards as the only fair reading of a late sol. Ref. CIBT-2995-44CC-5		
16 Mar	Slippage fee (Europa, 8 transfers)	-4,800	100,065,888
	The relay at Europa charged a crossing to the wrong account, and the fee of 0.30 s came out of the interest on 8564-8933-4289. The two accounts have been reconciled and the fee returned. The relay asks that the error be treated as an honest one, since the crossing was made in the right direction. Ref. CIBT-2995-8156-9		
17 Mar	Turbulence Cover	-14,263	100,051,625
	Cleo Whitlock-Hightower observes that a delay of 15 minutes is the same length on every carrier's form, though the carriers would dispute it, and that the policy pays on the minutes regardless. Ref. CIBT-2995-1A7F-6		
24 Mar	Transfer to joint account	-303,382	99,748,243
	The standing transfer to 8564-8933-4289 falls due on the last working day of each month. The two holders have never agreed which working day that is, so the Bank has picked one, and both have accepted it without a word. Ref. CIBT-2995-047E-1		
26 Mar	Transfer to own account: Europa	-6,411,854	93,336,389
	A sundry credit of 6,411,854 appears here with no originating account. It has been carried forward from the last statement, as credits of this kind are, and will be carried forward again unless someone asks about it. Ref. CIBT-2995-28B8-5		
31 Mar	Interest at 4.40% APY	+365,071	93,701,460
	The posting waited 29 days because Europa begins its day 30 hours after ours, and the interest had to be seen to accrue in both. It had, throughout, and it is paid in full. Ref. CIBT-2995-806D-3		

Closing balance, month by month

Highest 104,900,142 s · lowest 93,701,460 s



April 2994 March 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 2995-03