CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Zola Cardew
Unit 372, Pallas Ring 10

Account 8564-1663-7465
Period 1–31 December 2952
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
35,248,468 s	**+360,755 s**	**-3,376,213 s**	**32,233,010 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Slippage fee (Lagos Sector, 1 transfers)	-900	35,247,568
	Your slippage was charged for 28 days on which nothing crossed. The transfers had been sent promptly and were waiting in the relay's queue while its clock was set, and a queue is not a crossing. Ref. CIBT-2952-D7B2-9		
12 Dec	Transfer to own account: Lagos Sector	-3,375,313	31,872,255
	The sundry for the 12th was a gift. The Bank records it under sundries because it has no heading for gifts, and the giver has asked not to be named, which the Bank has honoured in the only way open to it. Ref. CIBT-2952-88DD-8		
18 Dec	Payroll credit: Harbourfront Shipping	+219,762	32,092,017
	For Harbourfront Shipping, rounding is done to the nearest whole hour of the employer's own shift, so a shift of 40 hours and a fraction is paid as 40 hours. The fraction is forgiven, which the employer calls rounding and the Bank calls the shift. Ref. CIBT-2952-25C1-9		
31 Dec	Interest at 4.80% APY	+140,993	32,233,010
	Monthly interest rounded down to the nearest second, with the 0.989 remainder paid into the rounding account. The account is in credit to you by 11 seconds, and you are the only depositor who has noticed. Ref. CIBT-2952-2B71-0		

Closing balance, month by month

Highest 40,944,133 s · lowest 32,233,010 s



January 2952 December 2952

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 1663-7465 2952-12