CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 377, Pallas Ring 10

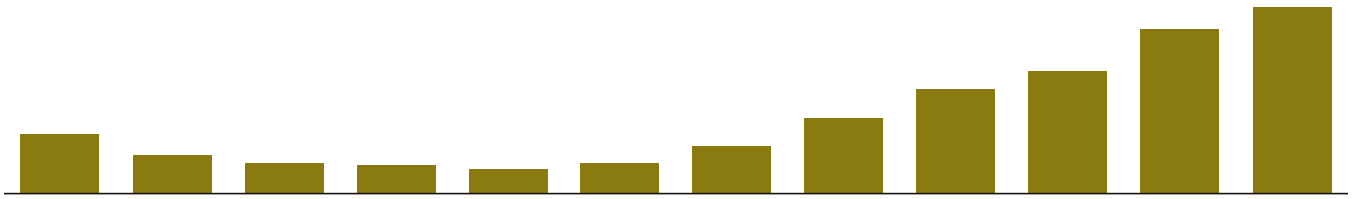
Account 8564-1663-9040
Period 1–31 January 2962
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
107,715,002 s	**+5,051,558 s**	**-2,400 s**	**112,764,160 s**

Date	Description	Amount (s)	Balance (s)
08 Jan	Slippage fee (Phobos, 8 transfers)	-2,400	107,712,602
	Audit trail: the 8 crossings on this line reconcile to the relay's log, the relay's log reconciles to the Head Office's, and the Head Office's comes to a figure one second greater than this statement. The second has been entered as a rounding, and the auditors have asked for no further account of it. Ref. CIBT-2962-772F-1		
19 Jan	Deposit: Hall E	+3,424,855	111,137,457
	A line in this month's deposits shows the sum as 39 d 15:20:55, the spoken form the statement does not use. The written figure has been restored above it, and the spoken form placed in brackets, where it may be admired without being relied on. Ref. CIBT-2962-486E-2		
27 Jan	Payroll credit: Phobos Drydock	+1,294,582	112,432,039
	Salary from Phobos Drydock, received in sols. The transfer was held back because the sender's cut-off passed before the instruction was entered, and was released on the next working day with no interest owing on the delay. Ref. CIBT-2962-2F78-2		
31 Jan	Interest at 3.70% APY	+332,121	112,764,160
	Interest on the Europa side is posted by the under-ice office, which reads its figures by a lamp in the tunnel and sends them up in a sealed tube. The tube is always a little late, and the interest is always a little bigger for the wait. Ref. CIBT-2962-4FC6-4		

Closing balance, month by month

Highest 112,764,160 s · lowest 75,512,708 s



February 2961 January 2962

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 1663-9040 2962-01