CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Oren Dunmore
Unit 243, Pallas Ring 10

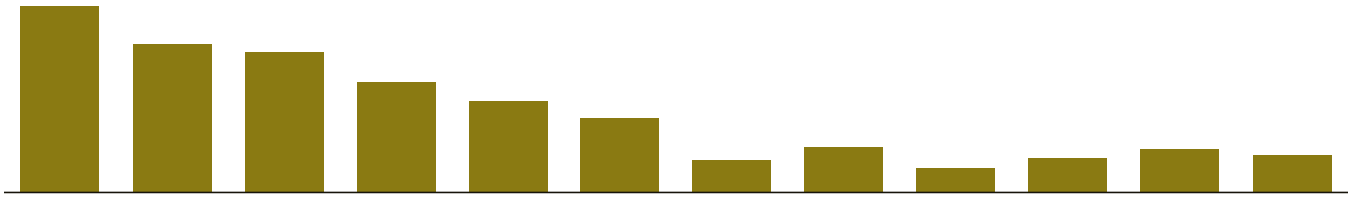
Account 8564-1663-9040
Period 1–31 December 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
185,886,710 s	**+1,867,732 s**	**-3,533,215 s**	**184,221,227 s**

Date	Description	Amount (s)	Balance (s)
10 Dec	Slippage fee (Montréal Sector, 8 transfers)	-4,800	185,881,910
	You send your transfers at first light on the first Standard morning of each week, when the relay is least crowded, and the fee is lower for it. You have sent them at that hour since 2969, and the officers have noted it without comment. Ref. CIBT-2972-A32C-5		
14 Dec	Payroll credit: Phobos Drydock	+1,294,582	187,176,492
	Phobos Drydock pays by its own calendar, which this year gave you two pay days in one month and none in the next. The office calls the arrangement balanced over the year, and the Bank has never been able to dispute the year. Ref. CIBT-2972-3172-7		
22 Dec	ATM withdrawal: Montréal Sector	-86,400	187,090,092
	The Audit Committee sampled this line and asked for the machine's own timestamp to be set against the branch's. The two differ by 49 seconds, which is within the tolerance set for the concourse and is recorded as tolerated, not as explained. Ref. CIBT-2972-B9C9-9		
30 Dec	Transfer to own account: Montréal Sector	-3,442,015	183,648,077
	The transfer from Odile Prendergast was sent with a reference in days and a sum in seconds, and the clerk at Hall E asked for both to be the same. They were not. The sum has been posted as sent, and the reference has been left as it came. Ref. CIBT-2972-CF9D-4		
31 Dec	Interest at 3.70% APY	+573,150	184,221,227
	Phobos Drydock has asked that the interest on its staff savings be credited on the first day of each month, so its treasurer can report it before the Bank does. The Bank has agreed, and the treasurer has been asked not to look before the first. Ref. CIBT-2972-7633-3		

Closing balance, month by month

Highest 222,503,092 s · lowest 180,966,599 s



January 2972 December 2972

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 2972-12