CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Wim Wetherby-Kestrel
Unit 157, Pallas Ring 10

Account 8564-4801-1663
Period 1–31 October 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
228,593,746 s	**+104,819,220 s**	**-347,400 s**	**333,065,566 s**

Date	Description	Amount (s)	Balance (s)
01 Oct	ATM withdrawal: Delhi Sector	-172,800	228,420,946
	The machine at Delhi Sector dispenses in the local day, so this withdrawal was made on a local morning and charged on a Standard one. The difference is 0.994 day, shown in the margin of the receipt. Ref. CIBT-3025-0C3C-5		
05 Oct	Slippage fee (Delhi Sector, 3 transfers)	-1,800	228,419,146
	The 3 transfers were sent on the 5th and did not arrive until the 5th. The relay at Delhi Sector had been asked to deliver them once its own clock caught up, and it did, and the fee is set from the day it caught up. Ref. CIBT-3025-9395-0		
07 Oct	ATM withdrawal: Delhi Sector	-172,800	228,246,346
	The withdrawal was held 29 days because the clerk who signs for the machine's cash was on a shuttle, and the shuttle keeps its own timetable. The cash was paid the morning she landed. Ref. CIBT-3025-EBE6-0		
16 Oct	Payroll credit: Montréal Sector Transit	+6,165,846	234,412,192
	The Montréal Sector Transit 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-3025-10C7-1		
22 Oct	Deposit: Hall E	+97,967,593	332,379,785
	This deposit waited at the window for 30 days because the depositor had asked for it to be counted on the day his wages arrived, and the wages were late. The statement reflects the count, not the wages. Ref. CIBT-3025-B302-7		
31 Oct	Interest at 3.60% APY	+685,781	333,065,566
	The auditors found the interest for 8 periods calculated on a balance that a transfer had already reduced. The transfer was recorded after the interest, the order has been reversed in the register, and the sums have been left as they were. Ref. CIBT-3025-E544-8		

Closing balance, month by month

Highest 333,065,566 s · lowest 112,024,181 s



August 3025 October 3025

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 4801-1663 3025-10