CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mateo Mbatha
Unit 222, Pallas Ring 10

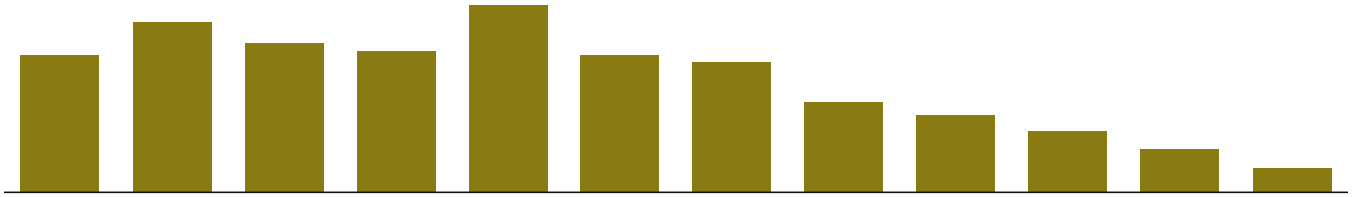
Account 8564-5373-8564
Period 1–28 February 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
58,060,292 s	**+752,042 s**	**-2,098,398 s**	**56,713,936 s**

Date	Description	Amount (s)	Balance (s)
04 Feb	Slippage fee (Phobos, 5 transfers)	-1,500	58,058,792
	The fee for 5 crossings was rounded to the nearest five seconds, because the relay reports in fives and the Bank has never persuaded it to report in ones. The rounding is generous in some months and not in others, and it averages out across the year. Ref. CIBT-3003-2569-2		
07 Feb	ATM withdrawal: Phobos	-86,400	57,972,392
	The auditors matched this withdrawal against the machine's own log, the relay's and the branch's, and found all three recording the same 40 seconds of delay. They asked for the three to be kept together, and they now are. Ref. CIBT-3003-D321-6		
08 Feb	Payroll credit: Belt Ore Consolidated	+383,647	58,356,039
	Payment from Belt Ore Consolidated was credited 28 days after the sender's month had closed, because its calendar still showed last month on the last page. The calendar has been replaced, and the credit was accepted in full. Ref. CIBT-3003-3A2E-3		
08 Feb	Transfer to joint account	-230,188	58,125,851
	A note on the file: both signatures on the 8th transfer are in the same hand, the holders having swapped pens at the counter halfway through. The auditors have accepted this as one signature, and the holders have accepted that the auditors may be right. Ref. CIBT-3003-81CE-9		
10 Feb	Transfer to own account: Phobos	-1,693,910	56,431,941
	Sundry credit of 33 seconds, owed for the time you waited at the counter on the 10th. The Bank has no policy on this, and the officer has decided, for the purposes of this statement, that it was owed. Ref. CIBT-3003-DEA1-9		
25 Feb	ATM withdrawal: Phobos	-86,400	56,345,541
	The standing transfer to 8564-2268-2406 is taken from the cash each time you withdraw, and carried in a separate envelope that the machine labels "for the joint account". The envelope is never opened at the branch. Ref. CIBT-3003-E239-5		
26 Feb	Mech Veterans' Time Pension	+174,861	56,520,402
	The month's pension was printed with the previous month's upgrade allowance. The allowance was paid correctly. Only the line describing it was wrong, and that has been reprinted on this statement. Ref. CIBT-3003-C452-0		
28 Feb	Interest at 4.00% APY	+193,534	56,713,936
	Interest earned on the Ganymede deposit is paid at the Ganymede rate, which is higher, and converted at the Earth rate, which is lower, and the station keeps the difference. Ref. CIBT-3003-C2F6-9		

Closing balance, month by month

Highest 68,141,804 s · lowest 56,713,936 s



March 3002 February 3003

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  5373-8564  3003-02`