CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mateo Mbatha
Unit 48, Pallas Ring 10

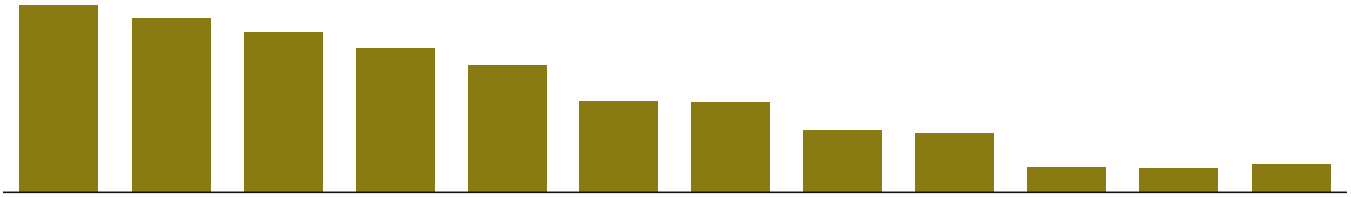
Account 8564-5373-8564
Period 1–30 September 3003
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
48,770,086 s	**+703,500 s**	**-425,956 s**	**49,047,630 s**

Date	Description	Amount (s)	Balance (s)
12 Sep	Transfer to joint account	-230,188	48,539,898
	The joint balance is rounded down at the close of the Pallas Ring 10 day, and the fraction is carried forward as a unit owned by neither holder. Ref. CIBT-3003-F9C5-5		
13 Sep	Transfer to own account: Delhi Sector	-106,668	48,433,230
	The Bank converts a sundry from days by taking the posted rate to four places and rounding to two. A charge that began as a whole number may therefore end a second short of where it began, which is the rule and not an error. Ref. CIBT-3003-5B2A-2		
17 Sep	Payroll credit: Belt Ore Consolidated	+383,647	48,816,877
	The Belt Ore Consolidated station at Delhi Sector pays its wages in a lump every 9 days, in a unit the station calls a shift. The Bank converts the lump into Standard days and returns the balance with a note that it is not a loan. Ref. CIBT-3003-40F7-3		
25 Sep	Slippage fee (Delhi Sector, 3 transfers)	-2,700	48,814,177
	The standing transfer to 8564-2268-2406 crosses 3 times a month at 0.30 s a crossing, so the fee comes to the same sum every month. The Bank has stopped sending the figure in advance, since it has never once changed. Ref. CIBT-3003-BD46-8		
26 Sep	ATM withdrawal: Delhi Sector	-86,400	48,727,777
	The Teller watched the notes come out of the slot, watched you take them, and said nothing at all, which at this window counts as the highest compliment available. Ref. CIBT-3003-ED74-2		
29 Sep	Mech Veterans' Time Pension	+157,287	48,885,064
	Pension for the month, less 0.983 of a unit rounded off at Delhi Sector. The rounding is reversed each quarter, so the sum will come back to you. Ref. CIBT-3003-CA07-3		
30 Sep	Interest at 4.00% APY	+162,566	49,047,630
	The interest was rounded to the whole second before it was posted, and your half-second went into the next period's balance, where it earns the same rate and is not mentioned again unless you ask. Ref. CIBT-3003-CFA0-8		

Closing balance, month by month

Highest 61,363,617 s · lowest 48,770,086 s



October 3002 — September 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  3003-09`