CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Juvonen
Unit 243, Pallas Ring 10

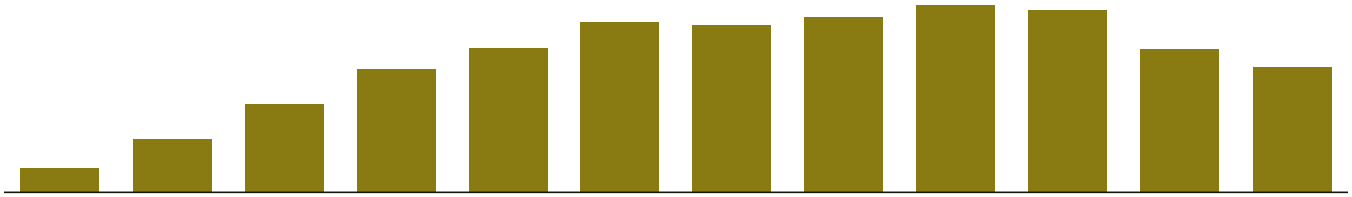
Account 8564-5406-7708
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
381,438,604 s	**+4,148,863 s**	**-15,952,774 s**	**369,634,693 s**

Date	Description	Amount (s)	Balance (s)
01 Nov	Transfer to own account: Nairobi Sector	-15,733,961	365,704,643
	The internal audit found this item sitting between two others that were both correct, which it thought worth recording. It has been reconciled and now sits alone, which the audit regards as tidier. Ref. CIBT-2995-5D48-6		
02 Nov	Turbulence Cover	-14,922	365,689,721
	Claims on the cable car are rounded to the nearest five minutes and the premium to the nearest five seconds, so that each figure is easy to read at the counter and hard to add up at home. Ref. CIBT-2995-695A-6		
05 Nov	Slippage fee (Nairobi Sector, 8 transfers)	-2,400	365,687,321
	The auditors reconciled these 8 crossings by computing slippage from the relay's clock at the sending end and the Head Office's at the receiving end. The two keep different time, and the difference is entered as a difference, not a loss, as in prior years. The auditors have asked for it to be sized to the second, and it is 0.30 s. Ref. CIBT-2995-FCFF-4		
11 Nov	ATM withdrawal: Nairobi Sector	-172,800	365,514,521
	On Nairobi Sector the local day begins in the middle of the night, so the withdrawal is dated the day before the one you made it. The machine knows this and does not mind. The statement does too, and is written accordingly. Ref. CIBT-2995-DB38-8		
12 Nov	Temporal Health Plan	-28,691	365,485,830
	Reimbursement for 5 sessions at Nairobi Sector was first reckoned at the Head Office rate. The local rate is printed on the back of the claim form, and the plan has reissued the figure at that rate, which is 0.970 higher. Ref. CIBT-2995-F563-5		
18 Nov	Payroll credit: the Europa Ice Authority	+2,782,042	368,267,872
	Under the Bank's rule for mixed credits, the Europa Ice Authority sum and the Quill Marchetti sum are rounded separately and then added. The total comes to 0.977 more than if they had been added first, and the Bank regards that as the fairer of two errors. Ref. CIBT-2995-546B-2		
30 Nov	Interest at 4.30% APY	+1,366,821	369,634,693
	The interest on 8564-1908-4970 is paid into your employer's pension line and not into your own, and is shown here for your records. It is 4.30% of the balance and has been since the employer's last review. Ref. CIBT-2995-68A9-9		

Closing balance, month by month

Highest 410,798,380 s · lowest 301,992,003 s



December 2994 November 2995

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  5406-7708  2995-11`