CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Juvonen
Unit 24, Pallas Ring 10

Account 8564-5406-7708
Period 1–31 December 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
369,634,693 s	**+4,106,566 s**	**-24,667,444 s**	**349,073,815 s**

Date	Description	Amount (s)	Balance (s)
05 Dec	Payroll credit: the Europa Ice Authority	+2,782,042	372,416,735
	Net pay from the Europa Ice Authority came to 2,782,042 once the rounding rule had taken its share. The rule brings each wage down to the whole cycle, and the 0.974 left over is carried to next month, where it will be rounded again; where it finally ends up is not yet known. Ref. CIBT-2995-8F5B-2		
17 Dec	Slippage fee (Io, 5 transfers)	-4,500	372,412,235
	Slippage on the money Quill Marchetti sends you is nil, since it is sent on the Bank's own relay and the seconds stay where they are put. The officer notes this for completeness and has not been asked to explain it. Ref. CIBT-2995-59EC-3		
23 Dec	Temporal Health Plan	-28,864	372,383,371
	The first claim was dated the 23rd, but the consultation took place on the 23rd of the previous month, the provider keeping its calendar in a different order. The date has been corrected on the claim; the provider's calendar has been left alone, as it is not the plan's to change. Ref. CIBT-2995-59D1-4		
23 Dec	Transfer to own account: Io	-24,634,080	347,749,291
	The Teller calls the sundry column the Bank's conscience, and says it is kept at the back, where nobody has to read it at the same time as the balance. Ref. CIBT-2995-D227-0		
31 Dec	Interest at 4.30% APY	+1,324,524	349,073,815
	Interest for 6 periods is carried across to 8564-5406-7708 at the start of each period and left to earn at the posted rate. Quill Marchetti has asked only to be told that the carry-over is still happening, and is told each time. Ref. CIBT-2995-8F6E-6		

Closing balance, month by month

Highest 410,798,380 s · lowest 321,092,053 s



January 2995 December 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 2995-12