CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Caio Underhill
Unit 235, Pallas Ring 10

Account 8564-6095-1663
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
37,223,657 s	**+1,829,608 s**	**-176,400 s**	**38,876,865 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Deposit: Hall E	+1,523,692	38,747,349
	Deposits are credited in whole seconds. The fraction left over from the count is rounded down and held in the sub-ledger, where it is not lost but simply waiting to be asked for. This deposit left 1,200 seconds there. Ref. CIBT-3016-9DE7-1		
07 Jan	ATM withdrawal: São Paulo Sector	-172,800	38,574,549
	The withdrawal at São Paulo Sector was queued for 48 minutes behind a fault in the machine's shutter, which opened on the local hour rather than the branch's. It was paid as the shutter opened. Ref. CIBT-3016-8276-7		
15 Jan	Slippage fee (São Paulo Sector, 4 transfers)	-3,600	38,570,949
	The slippage shown last month was reckoned on a crossing to São Paulo Sector, when the transfer went to Hall E. The two stations sit one crossing apart on the map, and the fee has been restated for the correct route, with the difference of 0.30 s credited. Ref. CIBT-3016-67CE-7		
18 Jan	Payroll credit: Cloudport Aerostat Lines	+184,940	38,755,889
	The Cloudport Aerostat Lines credit waited 29 days at the São Paulo Sector office while its clerks argued over which day it had been sent. The argument was settled on the 18th, in favour of the day the Bank had been given at the start, and the credit was posted the same afternoon. Ref. CIBT-3016-B3EC-5		
31 Jan	Interest at 3.90% APY	+120,976	38,876,865
	The auditors' sample has taken this line. The interest agrees with the posted rate, the days of the period and the balance on the day of the first posting, and no further check is needed. Ref. CIBT-3016-D487-3		

Closing balance, month by month

Highest 50,337,291 s · lowest 37,223,657 s



February 3015 January 3016

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 6095-1663 3016-01