CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Bodhi Nakashima
Unit 195, Pallas Ring 10

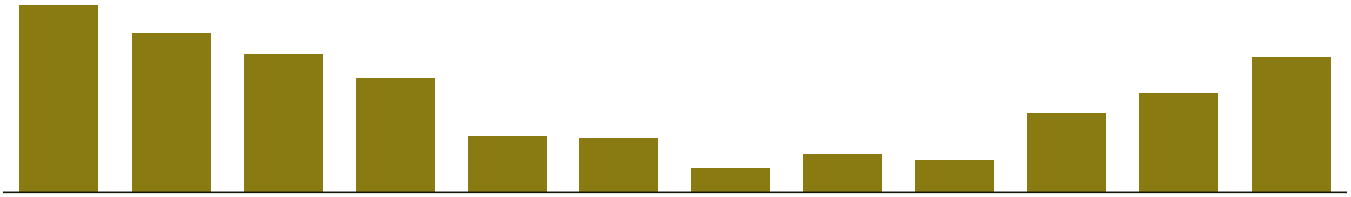
Account 8564-6467-9708
Period 1–31 January 2972
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,987,391,546 s	**+110,993,538 s**	**-5,533,818 s**	**2,092,851,266 s**

Date	Description	Amount (s)	Balance (s)
02 Jan	Slippage fee (Ganymede, 8 transfers)	-4,800	1,987,386,746
	The Bank rounds your fee down when it is charged to you and the relay's share down when it is paid out. That leaves a surplus of 0.951 of a second, which has no account and no name. Ref. CIBT-2972-63CF-4		
08 Jan	Payroll credit: the Authority Records Office	+8,639,031	1,996,025,777
	The Authority Records Office pays by its own calendar, which this year gave you two pay days in one month and none in the next. The office calls the arrangement balanced over the year, and the Bank has never been able to dispute the year. Ref. CIBT-2972-D8B0-0		
16 Jan	Transfer to joint account	-5,183,418	1,990,842,359
	The credit to 8564-9100-4755 came from the Authority Records Office, which pays one holder by standing instruction and has asked that the other holder be told nothing about the sum. The Bank has told neither of them, and the statement is the only record. Ref. CIBT-2972-C662-7		
20 Jan	Deposit: Hall E	+94,570,557	2,085,412,916
	The deposit came to 94,570,557 with 0.993 of a second left in the envelope's own calculation. The Bank has declined to refund it on the grounds that it was never yours to lose. The officers regard the decision as fair, and have said so in writing. Ref. CIBT-2972-9E85-7		
22 Jan	ATM withdrawal: Ganymede	-172,800	2,085,240,116
	On the 22nd the machine at Ganymede would not dispense, and printed a receipt for the amount instead. You took the receipt to the counter the following day and it was exchanged for the cash. The Teller has entered the cash on the day the receipt was printed, since that was when it had been waiting. Ref. CIBT-2972-239C-7		
27 Jan	ATM withdrawal: Ganymede	-172,800	2,085,067,316
	The cash at Ganymede is always counted out with a faint apology, and the apology has never once been in the sum. The concourse has asked that it be left off the statement, and it has been. Ref. CIBT-2972-81AF-2		
31 Jan	Interest at 4.70% APY	+7,783,950	2,092,851,266
	Interest accrued across 29 days of the rate change and was worked out in two parts, the old rate and the new, each rounded to the second before they were added. The two roundings differ by 300 seconds, and the Bank has noted the difference and kept the lower figure. Ref. CIBT-2972-5DE8-8		

Closing balance, month by month

Highest 2,240,618,821 s · lowest 1,773,383,795 s



February 2971 January 2972

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 6467-9708 2972-01