CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Nadia Zamora
Unit 208, Pallas Ring 10

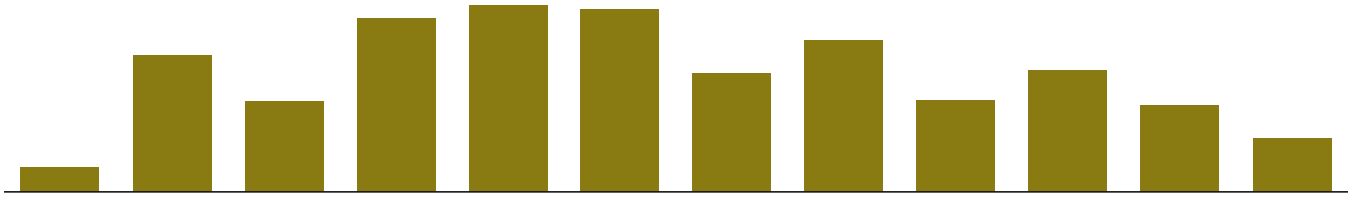
Account 8564-7499-1663
Period 1–31 January 3016
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,397,539,389 s	+18,753,505 s	-58,236,783 s	2,358,056,111 s

Date	Description	Amount (s)	Balance (s)
04 Jan	Payroll credit: St. Catherine Bakeries	+10,162,323	2,407,701,712
	This month's wages from St. Catherine Bakeries reached us 29 days after the period closed. The payroll run was split across two worlds, and the second half had to wait for the first to be counted. The sum is complete and has been paid in full, with interest for the wait. Ref. CIBT-3016-FA0B-1		
04 Jan	Slippage fee (Ganymede, 6 transfers)	-1,800	2,407,699,912
	The 6 transfers were held 30 Standard days at the relay while the far office confirmed that it had not already sent them. It had, the day before, and they were released on that understanding. Ref. CIBT-3016-C450-2		
08 Jan	Transfer to own account: Ganymede	-58,062,183	2,349,637,729
	The sundry was posted 30 days late, because the officer who signs for it was on leave on the 8th. The sum waited for her and lost none of it. Ref. CIBT-3016-64B8-0		
09 Jan	ATM withdrawal: Ganymede	-172,800	2,349,464,929
	You asked for 172,800 and were paid 2 Standard days, the nearest sum the machine could pay in whole coins. It was asked to pay the difference and reported that it had none, which the Bank does not dispute. Ref. CIBT-3016-3D98-4		
31 Jan	Interest at 4.30% APY	+8,591,182	2,358,056,111
	The Bank rounds an exact half-second to the even second, a rule taken from an old tailor's ledger in 3015 and kept because nobody has found a reason to change it. This period one such half fell on the close, and the figure went to the lower of the two seconds. Ref. CIBT-3016-FFEF-1		

Closing balance, month by month

Highest 2,514,343,795 s · lowest 2,324,319,350 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 7499-1663 3016-01