CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 306, Pallas Ring 10

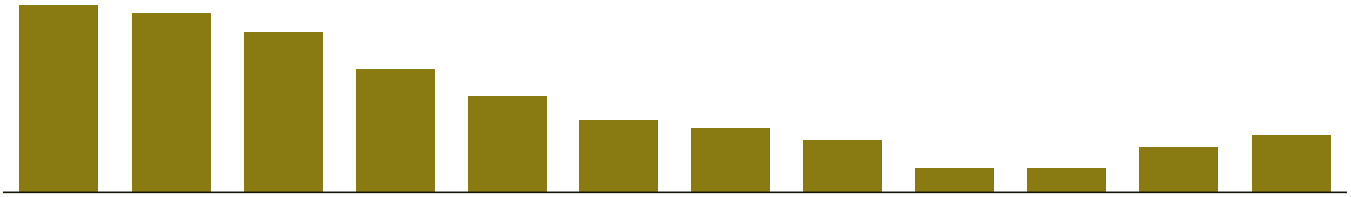
Account 8564-7630-1663
Period 1–31 December 3022
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
1,735,880,820 s	**+38,938,468 s**	**-3,695,032 s**	**1,771,124,256 s**

Date	Description	Amount (s)	Balance (s)
03 Dec	Slippage fee (Ganymede, 1 transfers)	-600	1,735,880,220
	The relay's reply to our query was sent in full and has been filed in full. It runs to 27 pages and does not answer the question, which the Bank has decided to take as an answer. Ref. CIBT-3022-628F-9		
04 Dec	ATM withdrawal: Ganymede	-172,800	1,735,707,420
	A small withdrawal of 172,800 is taken every 29 days for the upkeep of a locker at Hall E. The locker has not been opened in that time. The sum is paid on the day the locker's own clock says it is due. Ref. CIBT-3022-CC46-9		
05 Dec	ATM withdrawal: Ganymede	-86,400	1,735,621,020
	The withdrawal of One Standard day on the 5th was made from a machine whose service fell due the same day. The service was done in the morning and the withdrawal in the afternoon. The Bank has checked both and found them, each in its own way, sound. Ref. CIBT-3022-585D-9		
07 Dec	Deposit: Hall E	+28,038,884	1,763,659,904
	Coin deposits are counted in lots of 12 seconds, and any part of a lot under one second goes to the Bank's rounding line. This deposit had no such part, so the rounding line is no different for it. Ref. CIBT-3022-ABCF-7		
16 Dec	Transfer to joint account	-3,415,165	1,760,244,739
	The second page of the joint mandate was lodged with the Pensions Office by mistake, and returned with a covering note saying the page concerns nothing the Office has ever been asked to pay. The Bank has kept the note with the mandate. Ref. CIBT-3022-FB6D-7		
20 Dec	Payroll credit: Phobos Drydock	+5,691,942	1,765,936,681
	Your pay from Phobos Drydock was credited at the Ganymede rate, which a committee on that world sets and which is higher than ours by 0.978 of a cycle. The Bank passes the difference on at no charge, the committee being a customer too. Ref. CIBT-3022-86C2-6		
30 Dec	Temporal Health Plan	-20,067	1,765,916,614
	The provider billed 6 consultations in whole cycles, and the plan has converted them to seconds, rounding each claim down. The fraction left over, 0.991, belongs to the plan's reserve and not to your cover. Ref. CIBT-3022-1EDE-4		
31 Dec	Interest at 3.60% APY	+5,207,642	1,771,124,256
	The first second of each month's interest is paid to the florist at Hall E, by a standing instruction you gave in 3020. The florist sends a card with the flowers, and the Bank has never been asked to read it. Ref. CIBT-3022-A352-8		

Closing balance, month by month

Highest 2,139,999,192 s · lowest 1,678,040,095 s



January 3022 December 3022

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  7630-1663  3022-12`