CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Hamid Gunnarsdottir
Unit 398, Pallas Ring 10

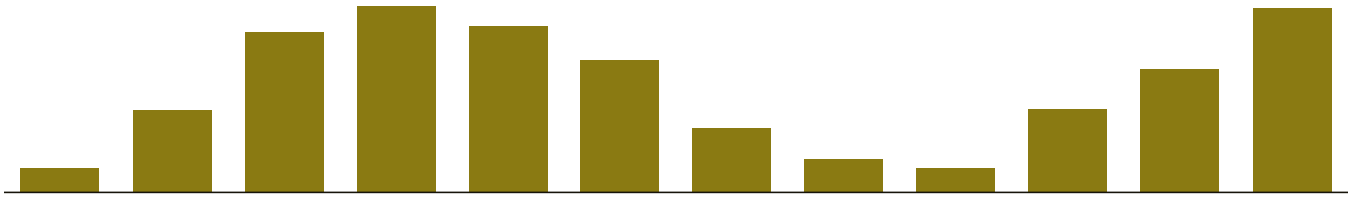
Account 8564-8317-9821
Period 1–31 December 3014
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
235,022,085 s	**+23,421,790 s**	**-676,153 s**	**257,767,722 s**

Date	Description	Amount (s)	Balance (s)
06 Dec	Transfer to joint account	-676,153	234,345,932
	Your half of the joint transfer was converted at Io into cycles and reconverted here. Both holders received the same figure to the second, which Yara Eskeland has asked us to record as the first time the two of you have agreed on a sum before breakfast. Ref. CIBT-3014-D2DD-4		
15 Dec	Payroll credit: Interworld Post	+1,126,921	235,472,853
	No handling fee applies to wages converted before they arrive. Interworld Post converts its own pay at the posted rate, and the only charge on the credit is the one the office chose to make, which was none. Ref. CIBT-3014-A485-6		
23 Dec	Deposit: Hall E	+21,374,366	256,847,219
	A deposit made on the 23rd by a depositor who had been at sea was posted on the day the depositor came ashore, which is the only day the Bank could be sure of the signature. Ref. CIBT-3014-ABC7-3		
31 Dec	Interest at 4.70% APY	+920,503	257,767,722
	Interest on a balance that moves within a day is worked on the balance at the start of each hour, not each second. The Bank adopted this in 3012 and has not apologised for it since. Ref. CIBT-3014-2A09-0		

Closing balance, month by month

Highest 258,594,330 s · lowest 198,634,902 s



January 3014 December 3014

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 8317-9821 3014-12