CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Hamid Gunnarsdottir
Unit 351, Pallas Ring 10

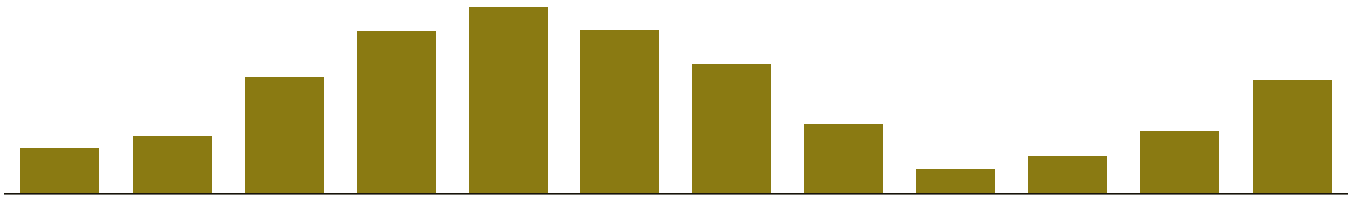
Account 8564-8317-9821
Period 1–31 December 3023
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
144,573,005 s	**+24,444,358 s**	**-678,253 s**	**168,339,110 s**

Date	Description	Amount (s)	Balance (s)
24 Dec	Transfer to joint account	-676,153	143,896,852
	Joint interest is rounded in favour of whichever holder was at the counter most recently. The holders have not agreed which of them that was this month, so the rounding is held in the account for one period, where it belongs to nobody. Ref. CIBT-3023-A6DE-6		
24 Dec	Deposit: Hall E	+23,878,114	167,774,966
	Interworld Post sends its staff's savings through this window once a year, in one envelope, with a note asking that the Bank not tell the staff how much. The Bank has not told them, and the staff have never once asked, which the firm regards as the arrangement working. Ref. CIBT-3023-6BA1-4		
27 Dec	Slippage fee (Delhi Sector, 7 transfers)	-2,100	167,772,866
	Each crossing carries the reading of the clock at either end, and the fee is shown as the difference between them, to the thousandth. The readings for 7 crossings are kept at the counter for anyone who asks to see them. Ref. CIBT-3023-9454-4		
31 Dec	Interest at 4.70% APY	+566,244	168,339,110
	The bonus on this line is for 36 months in succession in which the balance has not been touched. The branch pays it as a courtesy and lists it apart, so that nobody mistakes a courtesy for interest. It is interest. The branch is only thorough. Ref. CIBT-3023-0A83-0		

Closing balance, month by month

Highest 202,185,475 s · lowest 126,968,369 s



January 3023 December 3023

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 3023-12