

		Asset			Liability				Equity		
		+	-	→	+	-	←	→	+	-	←
Flows ↓ / Stock Vars →		<i>Reserves</i> ▼			<i>Patient</i> ▼				<i>Impatient</i> ▼		
<i>Initial Conditions</i>		120			100				0		
<i>Patient lends to Impatient</i>					<i>-Lend</i>				<i>Lend</i>		