

	Asset			Liability				Equity		
	+	-	→	+	-	←	→	+	-	←
Flows ↓ / Stock Vars →	Reserves▼			Patient▼		Impatient▼		Safe ▼		A-L-E
Initial Conditions	0			0		0		0		0
Patient lends to Impatient				-Lend						Lend

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