

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