

			Asset			Liability				Equity		
			+	-	→	+	-	←	→	+	-	←
Flows ↓ / Stock Vars →			Reserves▼			Patient▼				Impatient▼		
Initial Conditions			120			100				0		
Patient lends to Impatient						-Lend				Lend		
										20		
										A-L-E		
										0		
										0		