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Table 1: Unique bank

Assets	Liabilities
Loans L	Deposits D

Table 2: Payments through debit balances

Bank Assets	Bank Liabilities
Debit position of purchaser +100	
Debit position of seller - 100	

Table 3: Taking explicit account of credit lines

Bank Assets	Bank Liabilities
Loans (used overdraft facilities)	Deposits
Unused overdraft facilities (potential loans)	Unused overdraft facilities (potential deposits)

Table 4: Unique bank with banknotes

Assets	Liabilities
Loans L	Deposits $D' = D - B$
	Banknotes B

Table 5: Banks with own funds distributed as dividends

Assets	Liabilities
Loans $L(1 + i_c)$	Deposits $D(1 + i_d)$
	Own Funds $L(i_c - i_d)$
Loans $L(1 + i_c)$	Deposits $D(1 + i_c)$

Table 6: Banks with own funds and real assets

Assets	Liabilities
Loans L	Deposits D' Own funds F
Loans L Real assets R	Deposits $(D' + R)$ Own funds F
Loans $(L - R)$ Real Assets R	Deposits D' Own Funds F

Table 7: Two banks, pure credit economy

Bank B		Bank D	
Assets	Liabilities	Assets	Liabilities
Loans to non-financial agents	Deposits Funds owed to Bank D Own Funds	Loans to non-financial agents Advances made to Bank B	Deposits Own Funds

Table 8: Two banks, certificates of deposits

Bank B		Bank D	
Assets	Liabilities	Assets	Liabilities
Loans to non-financial agents	Deposits Sold CDs Own Funds	Loans to non-financial agents Purchased CDs	Deposits Own Funds

Table 9: Financial intermediaries with securitization

Bank B		Financial intermediary FI	
Assets	Liabilities	Assets	Liabilities
Loans to non-financial agents 100	Deposits 30 Funds owed to FI 70	Advances made to Bank B 70	Deposits 70
Loans to non-financial agents 30	Deposits 30	Securitized loans 70	Deposits 70

Table 10: Overdraft economy, with banknotes

Private banks		Central bank	
Assets	Liabilities	Assets	Liabilities
Loans L	Deposits $D' = D - B$ Funds B borrowed from central bank	Loans B made to private banks	Banknotes B

Table 11: Overdraft economy, with compulsory reserves

Private banks		Central bank	
Assets	Liabilities	Assets	Liabilities
Loans L Reserves R	Deposits D Funds R borrowed from central bank	Loans R made to private banks	Deposits of private banks (reserves R)

Table 12: Overdraft system, with two banks

Bank B		Bank D		Central bank	
Assets	Liabilities	Assets	Liabilities	Assets	Liabilities
Loans to non-financial agents	Deposits of non-financial agents	Loans to non-financial agents	Deposits of non-financial agents		
	Advances from the central bank (negative settlement balance)	Deposits at central bank (positive settlement balance)		Advance to Bank B	Deposits of Bank D

Table 13: Treasury bills sold to private banks

Private bank, first stage		Private bank, second stage	
Assets	Liabilities	Assets	Liabilities
Treasury bills +100	Treasury deposits +100	Treasury bills +100	Household deposits +100

Table 14: Treasury bills sold to private banks, with banknotes

Central bank		Private bank	
Assets	Liabilities	Assets	Liabilities
Treasury bills +10	Deposits of banks +10	Treasury bills +90	Household deposits +100
		Reserves + 10	
Treasury bills +10	Banknotes +10	Treasury bills +90	Household deposits +90
	Deposits of banks 0	Reserves 0	

Table 15: Treasury bills sold to the central bank, with banknotes

Central bank		Private bank	
Assets	Liabilities	Assets	Liabilities
Treasury bills +100	Government deposits +100		
Treasury bills +100	Deposits of banks +100	Reserves +100	Household deposits +100
Treasury bills +10	Banknotes +10	Treasury bills +90	Household deposits +90

Table 16: Transfers of government deposits

Central bank		Private banks	
Assets	Liabilities	Assets	Liabilities
	Government deposits +100 Deposits of banks -100	Reserves -100	Household deposits -100
	Government deposits 0 Deposits of banks 0	Reserves 0	Household deposits -100 Government deposits +100

Table 17: Positive balance of payments, overdraft economy

Central bank		Private banks	
Assets	Liabilities	Assets	Liabilities
Foreign reserves +100	Deposits of banks +100	Reserves +100	Deposits of exporters +100
Foreign reserves +100 Loans to domestic banks -100	Deposits of banks 0	Reserves 0	Deposits of exporters +100 Loans from central bank -100

Table 18: Positive balance of payments, asset-based economy

Central bank		Private banks	
Assets	Liabilities	Assets	Liabilities
Foreign reserves +100	Deposits of banks +100	Reserves +100	Deposits of exporters +100
Foreign reserves +100 Treasury bills -100	Deposits of banks 0	Reserves 0 Treasury bills +100	Deposits of exporters +100

Table 19: Internet money

Bank		Bank branch issuer (scheme operator)	
Assets	Liabilities	Assets	Liabilities
	Deposits of agent A -100 Debt towards issuer +100	Credit on Bank +100	Deposits of Agent A +100
	idem	Credit on Bank +100	Internet money of Agent A +100
	idem	Credit on Bank +100	Internet money of Agent B +100
	idem	Credit on Bank +100	Deposits of Agent B +100
	Deposits of Agent A -100 Deposits of Agent B +100		

Table 20: A world without money: Government surpluses and overdraft economies

Central bank		Private banks	
Assets	Liabilities	Assets	Liabilities
		Loans to government +200	Government deposits +200
		Loans to government +200	Household deposits +200
		Loans to government +200	Government deposits +250 Household deposits - 50
Advances to private banks +30	Government deposits +30	Loans to government 0	Government deposits +20 Household deposits - 50 Funds borrowed from the central bank +30

Table 21: A world without money: Government deficits and asset-based economies

Central bank		Private banks	
Assets	Liabilities	Assets	Liabilities
		Treasury bills +200	Government deposits +200
		Treasury bills +200	Household deposits +200
		Treasury bills +200	Government deposits +150 Household dep. +50
		Treasury bills +100	Government deposits +50 Household dep. +50
Treasury bills +30	Government deposits +30	Treasury bills +70	Government deposits +20 Household dep. +50

