Figure 10.13b. Marco pays \$20 to Gino.

Marco pays \$20 to Gino

Abacus Bank's assets	Abacus Bank's liabilities
	\$80 payable on demand to Marco

Bonus	Bonus
Bank's	Bank's
assets	liabilities
\$20 base money	\$20 payable
	on demand
	to Gino