



Banks hold only 10% in Reserve \$4,000



Banks are allowed to lend **90%** of Depositor's money!

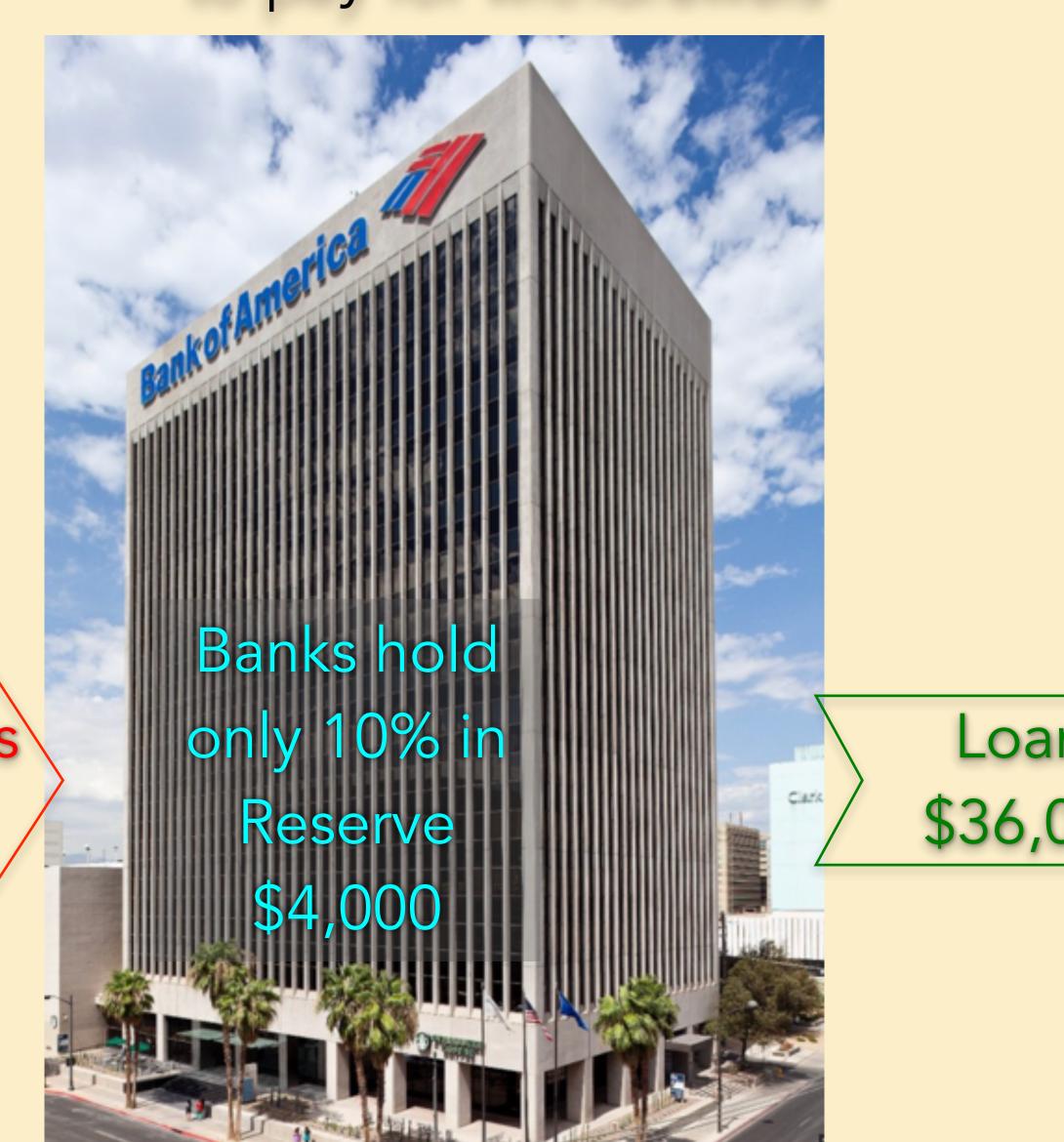
In the U.S. on any given day only 10% of total deposits is needed to pay for withdrawals

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Consumer deposits \$40,000



Loans \$36,000

