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Fractional-reserve banking is the common practice by commercial banks of accepting deposits, and creating credit, while holding reserves at least equal to a fraction of the bank's deposit liabilities. Reserves are held as currency in the bank, or as balances in the bank's accounts at the central bank. Fractional-reserve banking is the current form of banking practiced in most countries worldwide.

Fractional-reserve banking - Wikipedia

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México - Wikipédia, a enciclopédia livre

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