Figure 1: Money creation by commercial bank via loan granting. Highly stylized balance sheets.

Commercial Bank				Customer			
Assets			Liabilities		Cust	omer	
				Assets			Liabilities
Δ Loan	+1,000	Δ Deposits	+1,000	Δ Deposits	+1,000	Δ Loan	+1,000
				Δ Deposits	+1,000	Δ Loan	+1,000