



Correction to: Banking Business Models

CORRECTION TO:

R. Ayadi, *Banking Business Models*, Palgrave Macmillan
Studies in Banking and Financial Institutions,
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Owing to an oversight, Appendix A was originally published incompletely.
The complete version is presented here:

The updated version of the book can be found at
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R. Ayadi, *Banking Business Models*, Palgrave Macmillan
Studies in Banking and Financial Institutions,
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<i>No.</i>	<i>Variable</i>	<i>Coverage</i>	<i>No.</i>	<i>Variable</i>	<i>Coverage</i>
1	Country (headquarter location)	100%	32	Share price (daily return)	67%
2	Reporting currency	100%	33	Share price (st. dev. daily return)	67%
3	Accounting method	100%	34	Share price (market Beta)	67%
4	Annual report (pages)	100%	35	Share price (interest Beta)	67%
5	Accounting date (end of year)	100%	36	Employees (FTEs)	65%
6	Annual report (approval date)	96%	37	Employees (FTEs—Male)	21%
7	Accounting firm	100%	38	Employees (FTEs—Female)	21%
8	Total accounting fee	90%	39	Employees (headcount)	56%
9	Total non-audit fee	88%	40	Employees (headcount—Male)	25%
10	Ownership (SHV/STV)	100%	41	Employees (headcount—Female)	25%
11	Ownership (cooperative, savings, etc.)	100%	42	Employees (domestic)	69%
12	Public ownership (%)	100%	43	Employees (other EU27 countries)	38%
13	Public ownership (domestic %)	100%	44	Employees (outside EU27)	69%
14	Public ownership (domestic name)	31%	45	Employees (training hours)	29%
15	Public ownership (other EU27 %)	100%	46	Employees (training employees)	19%
16	Public ownership (other EU27 name)	7%	47	Branches (total)	92%
17	Public ownership (outside EU27 %)	100%	48	Branches (domestic)	83%
18	Public ownership (outside EU27 name)	8%	49	Branches (other EU27 countries)	47%
19	Largest shareholder (% ownership)	90%	50	Branches (outside EU27)	76%
20	Largest shareholder (name)	94%	51	ATMs (total)	31%
21	Block holder ownership (>5%)	87%	52	ATMs (domestic)	25%
22	Block holder ownership (>3%)	63%	53	ATMs (other EU27 countries)	14%
23	Listed (YES/NO)	100%	54	ATMs (outside EU27)	11%
24	Ordinary shares (outstanding)	72%	55	Assets (total)	100%
25	Ordinary shares (traded)	66%	56	Assets (domestic)	56%
26	Market capitalisation	72%	57	Cash (and balances with central banks)	100%
27	Value of traded shares	66%	58	Assets (central bank)	60%
28	Gross dividend	72%	59	Loans to banks (total)	100%
29	Share price (year end)	72%	60	Loans to banks (nostro accounts/on demand)	27%
30	Share price (average)	67%	61	Loans to banks (loan loss provision)	58%
31	Share price (standard deviation)	67%	62	Loans to customers (total)	96%

(continued)

<i>No.</i>	<i>Variable</i>	<i>Coverage</i>	<i>No.</i>	<i>Variable</i>	<i>Coverage</i>
126	Capital (tier I—core)	27%	152	Derivatives (total—notional value)	22%
127	Capital (tier I—hybrid)	56%	153	Derivatives (total—notional value)	55%
128	Capital (tier II—total)	76%	154	Derivatives (total—notional value—receive)	14%
129	Capital (tier II—subordinated liabilities)	27%	155	Derivatives (total—notional value—deliver)	14%
130	Capital (tier II—hybrid)	15%	156	Derivatives (total—fair value—positive)	95%
131	Capital (tier III—total)	76%	157	Derivatives (total—fair value—negative)	95%
132	Capital (equity—total)	100%	158	Derivatives (interest—notional value)	22%
133	Capital (equity—shareholders)	100%	159	Derivatives (interest—notional value)	55%
134	Capital (equity—minority interest)	100%	160	Derivatives (interest—notional value—receive)	14%
135	Capital (equity—special securities)	100%	161	Derivatives (interest—notional value—deliver)	14%
136	Capital (equity—hybrid)	100%	162	Derivatives (interest—fair value—positive)	92%
137	Capital (equity—subordinated liabilities)	100%	163	Derivatives (interest—fair value—negative)	92%
138	Capital (equity—hybrid)	100%	164	Derivatives (currency—notional value)	22%
139	Capital (tangible common equity)	100%	165	Derivatives (currency—notional value)	55%
140	Capital (common equity)	100%	166	Derivatives (currency—notional value—receive)	14%
141	Capital (common stock)	96%	167	Derivatives (currency—notional value—deliver)	14%
142	Capital (additional paid-in capital)	96%	168	Derivatives (currency—fair value—positive)	92%
143	Capital (retained earnings)	100%	169	Derivatives (currency—fair value—negative)	92%
144	Capital (treasury shares)	98%	170	Derivatives (equity—notional value)	22%
145	Capital (non-recognised losses)	99%	171	Derivatives (equity—notional value)	55%
146	Capital (subscribed capital—issuance)	100%	172	Derivatives (equity—notional value—receive)	14%
147	Capital (non-common equity—issuance)	100%	173	Derivatives (equity—notional value—deliver)	14%
148	Rating (DBRS)	19%	174	Derivatives (equity—fair value—positive)	92%
149	Rating (Fitch)	69%	175	Derivatives (equity—fair value—negative)	92%
150	Rating (Moody's)	80%	176	Derivatives (credit—notional value)	22%
151	Rating (S&P)	79%	177	Derivatives (credit—notional value)	55%
			178	Derivatives (credit—notional value—receive)	18%

179	Derivatives (credit—notional value—deliver)	18%	191	Derivatives (hedging—notional value)	30%
180	Derivatives (credit—fair value—positive)	93%	192	Derivatives (hedging—fair value—positive)	78%
181	Derivatives (credit—fair value—negative)	92%	193	Derivatives (hedging—fair value—negative)	78%
182	Derivatives (FX—nominal value)	15%	194	Derivatives (trading—notional value—receive)	11%
183	Derivatives (FX—notional value)	27%	195	Derivatives (trading—notional value—deliver)	11%
184	Derivatives (FX—fair value—positive)	37%	196	Derivatives (trading—fair value—positive)	79%
185	Derivatives (FX—fair value—negative)	37%	197	Derivatives (trading—fair value—negative)	78%
186	Derivatives (OTC—nominal value)	19%	198	Asset-backed securities (total)	34%
187	Derivatives (OTC—notional value)	22%	199	Asset-backed securities (impaired)	11%
188	Derivatives (OTC—fair value—positive)	37%	200	Asset-backed securities (CDOs)	22%
189	Derivatives (OTC—fair value—negative)	37%	201	Asset-backed securities (RMBSs)	21%
190	Derivatives (hedging—nominal value)	13%	202	Asset-backed securities (CMBSs)	19%