

FRI-2G.404-1-EM2-04

FEE AND COMMISSION INCOME OF THE BULGARIAN AND EUROAREA BANKING SECTORS – A COMPARATIVE STUDY²⁵

Pr. Assist. Prof. Elizar Stanev, PhD

Department of Economics and International Relations,

Faculty of Business and Management

University of Ruse “Angel Kanchev”

Tel.: +359 082 888 557

E-mail: eastanev@uni-ruse.bg

Abstract: *The paper presents a short comparative study of data on the structure and key ratios of fee and commission income within the Bulgarian and euro area banking sectors. In the expose we also attempt to measure the relative effectiveness of fee and commission income in and between the selected regions. Both goals are aiming to supply enough data and evidence to draw trends and conclusions concerning central bank regulatory practices and macroprudential risk management. The topic might also be considered of high societal interest currently, because of recent changes in Bulgarian legislature regarding lessening the banking fee burden of citizens.*

Keywords: *Bulgarian Banking Sector, Euro Area Banking, Fee And Commission Income, Fee And Commission Banking Regulation*

JEL Codes: *G21, E58*

The paper is awarded with "Best Paper" Crystal Prize - 62 ANNUAL SCIENTIFIC CONFERENCE of Angel Kanchev University of Ruse and Union of Scientists – Ruse "New Industries, Digital Economy, Society - Projections of the Future VI".

The paper will be published in “Reports Awarded with BEST PAPER Crystal Prize` 23”.

REFERENCES

Bulgarian National Bank, *Data from balance reports and quarterly bank income statements*. URL: <https://www.bnb.bg> (Accessed on 29.09.2023)

Coffinet, J., Lin, S., Martin, C., (2009). *Stress Testing French Banks' Income Subcomponents*, Banque de France Working Papers. URL: https://publications.banque-france.fr/sites/default/files/medias/documents/working-paper_242_2009.pdf (Accessed on 23.09.2023)

European Central Bank (2000). *EU Banks' Income Structure*. URL: <https://www.ecb.europa.eu/pub/pdf/other/eubkincen.pdf> (Accessed on 23.09.2023)

European Central Bank (2014), *Financial Stability Review*. URL: https://www.ecb.europa.eu/pub/financial-stability/fsr/focus/2004/pdf/ecb~a67f952cb4.fsrbox200412_11.pdf (Accessed on 23.09.2023).

European Central Bank (2016), *Financial Stability Review*, pp 147-157. URL: <https://www.ecb.europa.eu/pub/pdf/fsr/financialstabilityreview201611.en.pdf> (Accessed on 24.09.2023)

European Central Bank, ECB Data Portal - *data from key indicators regarding fee and commission income*. URL: <https://data.ecb.europa.eu/> (Accessed on 29.09.2023)

Junius, K., Devigne, L., et. al (2022). *European Central Bank Occasional Paper Series: Costs of Retail Payments - an Overview of Recent National Studies in Europe*. URL: <https://www.ecb.europa.eu/pub/pdf/scpops/ecb.op294~8ac480631a.en.pdf> (Accessed on 23.09.2023)

Kok, C., Mirza, H., Pancaro, C. (2017). *Macro Stress Testing Euro Area Banks' Fees and Commissions*, European Central Bank Working Paper Series. URL: <https://www.ecb.europa.eu/pub/pdf/scpwps/ecbwp2029.en.pdf> (Accessed on 25.09.2023)

²⁵ The paper is an output of implementing a research project of the Faculty of Business and Management 2023-BM-01 "Exploring the options for transition to green and circular economy" financed under the Scientific Researches Fund.