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## FEE AND COMMISSION INCOME OF THE BULGARIAN AND EUROAREA BANKING SECTORS – A COMPARATIVE STUDY<sup>25</sup>

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**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

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