

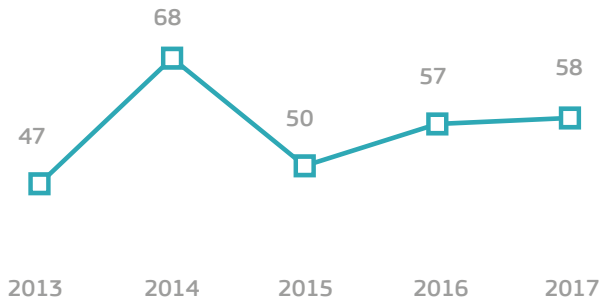


European Commission

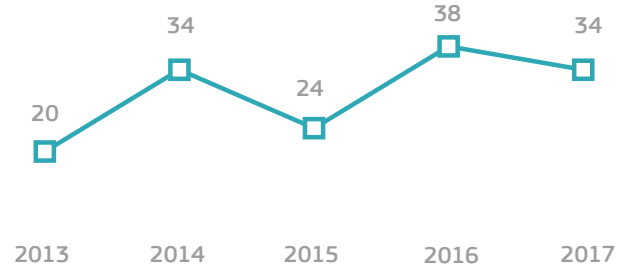
Monitoring the Application of European Union Law

Annual Report 2017

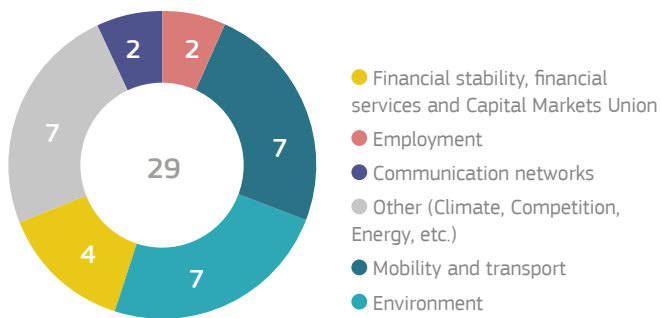
Infringement cases open as of 31 December 2017



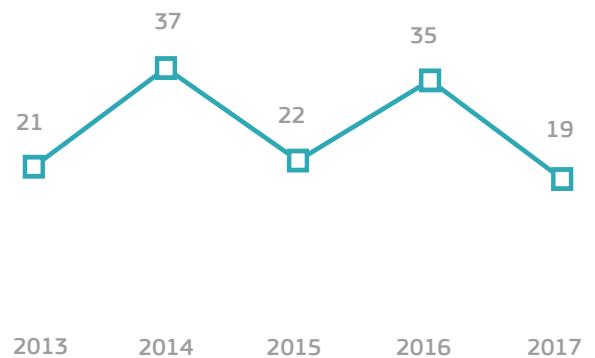
Late transposition¹ infringement cases



New infringement cases opened in 2017: main policy areas



New late transposition² infringement cases



¹ Number of infringement cases pending against this Member State on 31.12.2017 due to failure to implement an EU directive into national law on time.

² Number of new infringement cases opened against this Member State in 2017 due to failure to implement an EU directive into national law on time.



Relevant rulings of the European Courts:

In preliminary rulings, the Court ruled, amongst others, that when a financial institution grants a loan denominated in a foreign currency, it must provide the borrower with sufficient information to enable him to take a prudent and well-informed decision and to evaluate the economic consequences of such clause on his financial obligations³.

³ Andriuc and Others, [C-186/16](#) and Court press release [No 103/17](#).