

## **EU/EUROZONE/EEA**

### **EUROPEAN UNION** <http://europa.eu>

Single market: fundamental freedoms - goods, services, capital, workers

Harmonization of regulation of banking, securities, insurance

EU agencies: European Systemic Risk Board, European Banking Authority, European Securities and Markets Authority, European Insurance and Occupational Pension Authority

1952: Belgium, France, Germany, Italy, Luxembourg, Netherlands

1973: **Denmark**, Ireland, **UK**

1981: Greece

1986: Portugal, Spain

1995: Austria, Finland, **Sweden**

2004: Cyprus, **Czech Republic**, Estonia, **Hungary**, Latvia, Lithuania, Malta, **Poland**, Slovakia, Slovenia

2007: **Bulgaria**, **Romania**

2013: **Croatia**

### **EUROZONE**

The Euro

European Banking Union: European Central Bank, Single Resolution Board

2002: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain

2007: Slovenia

2008: Cyprus, Malta

2009: Slovakia

2011: Estonia

2014: Latvia

2015: Lithuania

### **EUROPEAN ECONOMIC AREA** <http://eeas.europa.eu/eea/>

EU plus Iceland, Liechtenstein, Norway

Iceland, Liechtenstein and Norway, are members of EFTA (the European Free Trade Association) with Switzerland: <http://www.efta.int/>