



BANK OF ISRAEL
Office of the Spokesperson and Economic Information

Press Release

March 5, 2026

Delay in reporting to the Credit Data Registry on arrears in customer loan repayments

Operation Roaring Lion, which was launched against Iran, may impose an economic burden on some of the country's citizens. This burden is expected to be reflected in the internal records maintained by credit providers and in the data reported to the Credit Data Register (hereinafter: "the Register"). These data are used by various credit providers to assess the risk involved in granting loans to borrowers and, in certain cases, may adversely affect borrowers' credit ratings, their ability to obtain credit, and the terms of such credit.

In order to allow the public sufficient time to settle their obligations with credit providers and to prevent the reporting of delays in loan payments that resulted from various technical reasons, the Supervisor of Credit Data Sharing at the Bank of Israel has instructed the credit providers reporting to the Register to extend the period required before reporting arrears in loan payments. Accordingly, instead of reporting arrears after 30 days, they will report only after 60 days. The directive will apply to the monthly reports for the months of March 2026 and April 2026, and the Supervisor may decide to apply it to additional reporting months.

Bank of Israel Director General Shulamit Geri: "The credit data system is very important for the development of Israel's economy, even in times of crisis and emergency. I would like to commend the Supervisor of Credit Data Sharing and his team for mapping areas where assistance can be provided to populations that may be affected by Operation Roaring Lion, and in particular for promoting this additional and important step on their behalf."

Supervisor of Credit Data Sharing Eyal Hadad: "The Credit Data System will continue to provide support for the population affected by the operation and will act as necessary to expand the assistance or extend its duration, using the tools available to us and with great caution, so that alongside the relief provided, the reports will continue to reflect the borrowers' situation accurately and reliably."

We again wish to draw the public's attention to the products offered by credit providers intended to ease conditions for customers, in light of the assistance framework established by the Bank of Israel for customers affected by Operation Roaring Lion. In this context, it is recommended to contact the credit providers to whom you are obligated and to examine options for postponing or rescheduling payments only if necessary.

In this regard, we recommend acting in coordination with credit providers in order to prevent, as far as possible, situations of exceeding credit limits, returned checks, or payment delays. Uncoordinated overdrafts or arrears may harm your ability to obtain credit on favorable terms in the future.

For more information on all Bank of Israel measures, and contact details, please see the bank of Israel website at

<https://www.boi.org.il/en/bank-of-israel/iron-swords/>

For your personal credit report and additional information on the Credit Data System, please visit the System's website at www.creditdata.org.il, or contact the System's public call center at *6194.