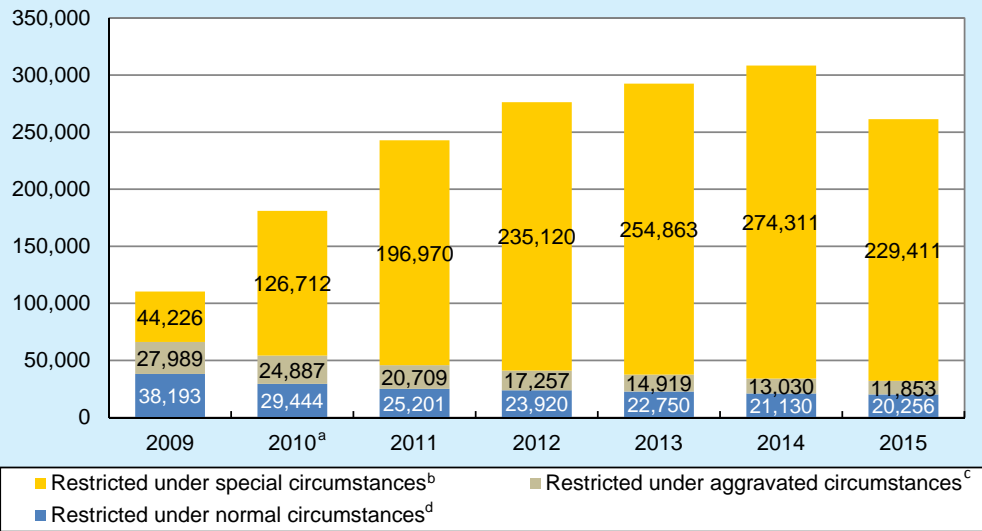


**Figure 2.3**  
**Number of Restricted Customers, 2009–15**



<sup>a</sup> Beginning in 2010, the number of customers restricted under special circumstances increased, as a result of a legislative change in the processes accompanying debt collection proceedings (Amendment 29 to the Execution Office Law, 5769–2008).

<sup>b</sup> Special circumstances—A customer is restricted under special circumstances if he is a debtor on whom the Registrar of Executions and Collections or the Registrar of the Center for Collection of Fines has placed a restriction, a debtor who has been declared bankrupt by the court, or a person against whom the Rabbinical Court has issued a restriction order.

<sup>c</sup> Aggravated circumstances—A customer is restricted under aggravated circumstances if he is already restricted and another account of his is restricted, or if he was restricted and his account was restricted again within three years from the end of the period in which he was a restricted customer.

<sup>d</sup> Normal circumstances—An account is restricted under normal circumstances if over a period of 12 months, ten (or more) checks drawn on the account were refused, and provided that at least 15 days have elapsed between the first refusal and the last refusal.

SOURCE: Banking Supervision Department.