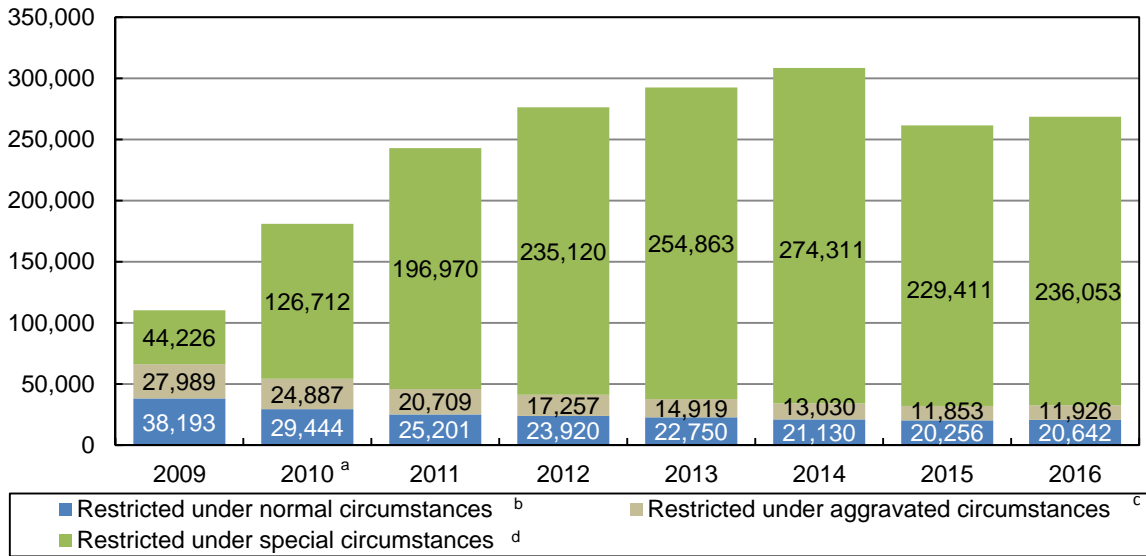


Figure 1
Number of Restricted Customers, 2009–16



^a 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 Executions and Collections Agency Law, 5769–2008).

^b A restriction under special circumstances (nonbank) is imposed by nonbank entities (the Executions and Collections Agency, the Official Receiver, or the Rabbinic Courts) due to a debt or refusal to grant a writ of divorce. In such a situation, all of the customer's checking accounts are restricted for a period of up to five years.

^c A customer is restricted under aggravated circumstances if there are two or more restrictions under normal circumstances within three years from the end of the end of the first restriction period. In such a situation, all of the customer's checking accounts are restricted for a period of two years.

^d An account is restricted under normal circumstances if over a period of 12 months, ten (or more) checks drawn on the account were refused due to insufficient funds.

SOURCE: Banking Supervision Department.