

**Karşılıksız İşlemi Yapılan Çek Sayılarının İllere ve Bölgelere Göre Dağılımı<sup>(1)</sup>**  
(2019)

İller ve Bölgeler <sup>(2)</sup>	Ocak	Şubat	Mart	Nisan	Mayıs	Haziran	Temmuz	Ağustos	Eylül	Ekim	Kasım	Aralık	Toplam
<b>İstanbul</b>	<b>20,526</b>	<b>16,909</b>	<b>10,646</b>	<b>19,136</b>	<b>12,780</b>	<b>6,487</b>	<b>14,995</b>	<b>5,856</b>	<b>12,184</b>	<b>8,226</b>	<b>4,515</b>	<b>8,856</b>	<b>141,116</b>
<b>Batı Marmara</b>	<b>3,380</b>	<b>2,669</b>	<b>1,477</b>	<b>2,922</b>	<b>2,070</b>	<b>819</b>	<b>2,095</b>	<b>762</b>	<b>1,560</b>	<b>992</b>	<b>467</b>	<b>1,090</b>	<b>20,303</b>
Balıkesir	713	638	375	828	563	253	683	225	415	253	116	278	5,340
Çanakkale	895	608	303	536	320	141	386	171	345	184	91	178	4,158
Edirne	201	141	56	198	157	77	193	58	128	111	36	110	1,466
Kırklareli	311	186	108	239	148	59	162	81	176	110	85	161	1,826
Tekirdağ	1,260	1,096	635	1,121	882	289	671	227	496	334	139	363	7,513
<b>Ege</b>	<b>8,560</b>	<b>6,947</b>	<b>4,010</b>	<b>7,348</b>	<b>5,289</b>	<b>2,534</b>	<b>6,260</b>	<b>2,650</b>	<b>5,569</b>	<b>3,336</b>	<b>1,981</b>	<b>3,802</b>	<b>58,286</b>
Afyonkarahisar	385	300	123	281	202	122	361	125	273	191	128	188	2,679
Aydın	775	687	347	662	418	234	548	191	511	274	128	259	5,034
Denizli	901	735	415	814	496	227	568	190	426	238	177	305	5,492
İzmir	4,520	3,736	2,196	3,786	3,011	1,384	3,251	1,502	2,920	1,692	986	1,927	30,911
Kütahya	261	186	101	203	186	103	278	117	234	134	52	195	2,050
Manisa	836	606	353	733	407	196	533	234	544	374	201	454	5,471
Muğla	552	442	281	575	383	220	523	229	496	298	156	298	4,453
Uşak	330	255	194	294	186	48	198	62	165	135	153	176	2,196
<b>Doğu Marmara</b>	<b>8,595</b>	<b>7,119</b>	<b>4,480</b>	<b>8,353</b>	<b>5,559</b>	<b>2,439</b>	<b>6,521</b>	<b>2,280</b>	<b>5,431</b>	<b>3,455</b>	<b>1,748</b>	<b>3,566</b>	<b>59,546</b>
Bilecik	133	120	99	220	158	64	174	57	114	66	28	61	1,294
Bolu	238	225	190	202	169	61	131	66	154	110	57	105	1,708
Bursa	2,749	2,445	1,489	3,173	2,086	821	2,400	755	1,982	1,218	612	1,361	21,091
Düzce	647	531	334	540	325	173	513	151	328	183	83	235	4,043
Eskişehir	660	518	265	663	464	184	500	135	397	312	88	200	4,386
Kocaeli	2,579	2,051	1,215	1,928	1,434	743	1,718	705	1,301	833	462	750	15,709
Sakarya	1,231	995	718	1,392	795	341	911	332	971	621	374	735	9,416
Yalova	358	234	170	235	128	52	174	79	184	112	54	119	1,899
<b>Batı Anadolu</b>	<b>7,591</b>	<b>5,853</b>	<b>3,532</b>	<b>7,112</b>	<b>4,954</b>	<b>2,254</b>	<b>6,815</b>	<b>2,296</b>	<b>5,850</b>	<b>3,448</b>	<b>1,451</b>	<b>3,817</b>	<b>54,973</b>
Ankara	6,019	4,530	2,675	5,313	3,650	1,679	4,930	1,747	4,082	2,472	1,037	2,769	40,903
Karaman	155	114	124	210	145	51	171	51	180	87	29	122	1,439
Konya	1,417	1,209	733	1,589	1,159	524	1,714	498	1,588	889	385	926	12,631
<b>Akdeniz</b>	<b>8,560</b>	<b>7,913</b>	<b>4,987</b>	<b>8,529</b>	<b>5,852</b>	<b>2,644</b>	<b>7,172</b>	<b>2,601</b>	<b>6,091</b>	<b>3,718</b>	<b>1,888</b>	<b>4,100</b>	<b>64,055</b>
Adana	2,084	2,022	1,240	2,346	1,736	657	2,030	791	1,790	1,021	526	1,155	17,398
Antalya	2,426	2,210	1,588	2,123	1,355	731	1,903	710	1,690	1,074	570	1,015	17,395
Burdur	207	208	116	214	143	66	179	100	133	76	25	62	1,529
Hatay	829	808	493	864	632	294	911	257	689	425	240	497	6,939
İsparta	228	171	74	142	91	41	115	47	96	58	30	70	1,163
Mersin	1,846	1,710	1,009	1,764	1,153	495	1,201	421	1,040	665	337	831	12,472
Kahramanmaraş	539	412	226	675	470	242	576	184	424	219	88	295	4,350
Osmaniye	401	372	241	401	272	118	257	91	229	180	72	175	2,809
<b>Orta Anadolu</b>	<b>1,836</b>	<b>1,771</b>	<b>1,115</b>	<b>2,440</b>	<b>1,767</b>	<b>762</b>	<b>2,266</b>	<b>706</b>	<b>1,843</b>	<b>1,214</b>	<b>597</b>	<b>1,213</b>	<b>17,530</b>
Aksaray	139	184	181	298	116	70	196	73	193	101	34	91	1,676
Kayseri	828	721	470	1,066	762	338	995	320	755	530	228	526	7,539
Kırkkale	83	91	60	136	106	35	130	23	89	61	11	45	870
Kırşehir	52	43	25	56	29	13	30	31	47	51	82	47	506
Neveşehir	63	42	26	81	61	42	112	26	87	37	24	43	644
Niğde	138	146	58	113	105	62	146	72	172	85	44	70	1,211
Sivas	382	415	223	507	416	146	441	101	329	216	84	242	3,502
Yozgat	151	129	72	183	172	56	216	60	171	133	90	149	1,582
<b>Batı Karadeniz</b>	<b>3,018</b>	<b>2,678</b>	<b>1,376</b>	<b>3,606</b>	<b>2,294</b>	<b>887</b>	<b>3,264</b>	<b>853</b>	<b>2,356</b>	<b>1,537</b>	<b>686</b>	<b>1,869</b>	<b>24,424</b>
Amasya	79	132	73	231	158	79	184	55	141	64	37	99	1,332
Bartın	232	242	123	270	135	36	214	42	169	81	28	97	1,669
Çankırı	123	112	91	161	93	37	120	29	79	90	25	100	1,060
Çorum	248	211	169	315	209	68	366	122	252	231	104	185	2,480
Karabük	190	186	71	229	131	42	169	24	110	80	54	145	1,431
Kastamonu	207	153	57	165	91	22	124	40	115	77	38	76	1,165
Samsun	1,081	1,015	427	1,334	892	379	1,247	317	817	490	259	650	8,908
Sinop	137	86	73	102	54	32	61	24	69	36	20	57	751
Tokat	256	212	103	300	200	80	353	85	229	133	51	121	2,123
Zonguldak	465	329	189	499	331	112	426	115	375	255	70	339	3,505
<b>Doğu Karadeniz</b>	<b>2,431</b>	<b>2,014</b>	<b>1,118</b>	<b>2,581</b>	<b>1,946</b>	<b>833</b>	<b>2,417</b>	<b>766</b>	<b>1,602</b>	<b>1,014</b>	<b>475</b>	<b>1,125</b>	<b>18,322</b>
Artvin	166	151	69	178	149	60	188	65	137	84	39	106	1,392
Giresun	399	300	127	377	325	134	443	121	246	154	83	153	2,862
Gümüşhane	127	69	45	87	62	30	86	25	48	40	27	64	710
Ordu	528	482	282	621	401	132	506	160	342	200	82	242	3,978
Rize	230	173	99	218	163	82	210	89	176	190	80	187	1,897
Trabzon	981	839	496	1,100	846	395	984	306	653	346	164	373	7,483
<b>Kuzeydoğu Anadolu</b>	<b>1,643</b>	<b>1,378</b>	<b>654</b>	<b>2,062</b>	<b>1,528</b>	<b>534</b>	<b>2,115</b>	<b>606</b>	<b>1,741</b>	<b>999</b>	<b>397</b>	<b>1,035</b>	<b>14,692</b>
Ağrı	331	321	109	485	349	96	562	114	494	229	70	253	3,413
Ardahan	83	129	59	128	101	34	174	34	109	58	15	45	969
Bayburt	29	25	7	39	29	6	30	14	25	28	24	23	279
Erzincan	112	76	47	175	99	29	140	36	97	50	27	52	940
Erzurum	838	631	321	913	689	238	828	311	653	400	154	384	6,360
İğdir	97	68	32	117	116	82	208	40	144	78	38	94	1,114
Kars	153	128	79	205	145	49	173	57	219	156	69	184	1,617
<b>Ortadoğu Anadolu</b>	<b>2,323</b>	<b>1,687</b>	<b>957</b>	<b>2,888</b>	<b>2,250</b>	<b>868</b>	<b>3,024</b>	<b>710</b>	<b>2,326</b>	<b>1,485</b>	<b>565</b>	<b>1,851</b>	<b>20,934</b>
Bingöl	232	202	106	256	169	65	188	39	144	89	40	171	1,701
Bitlis	227	147	75	254	205	93	276	68	192	142	76	157	1,912
Elazığ	306	215	172	512	422	192	567	155	353	195	89	248	3,426
Hakkari	132	87	51	126	103	33	129	24	104	91	34	81	995
Malatya	408	265	143	445	325	115	402	74	298	173	72	243	2,963
Muş	395	260	131	290	218	55	255	79	267	201	65	232	2,448
Tunceli	26	22	11	45	42	15	75	14	54	33	11	34	382
Van	597	489	268	960	766	300	1,132	257	914	561	178	685	7,107
<b>Güneydoğu Anadolu</b>	<b>5,512</b>	<b>4,905</b>	<b>2,772</b>	<b>6,981</b>	<b>4,647</b>	<b>2,000</b>	<b>6,024</b>	<b>1,936</b>	<b>4,888</b>	<b>3,133</b>	<b>1,476</b>	<b>3,678</b>	<b>47,952</b>
Adıyaman	361	365	197	496	317	170	371	131	267	1			

Karşılıksız İşlemi Yapılan Çek Tutarlarının İllere ve Bölgelere Göre Dağılımı <sup>(1)</sup> (Bin TL)													
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İller ve Bölgeler <sup>(2)</sup>	Ocak	Şubat	Mart	Nisan	Mayıs	Haziran	Temmuz	Ağustos	Eylül	Ekim	Kasım	Aralık	Toplam
<b>İstanbul</b>	<b>1,194,371</b>	<b>956,749</b>	<b>690,728</b>	<b>1,195,241</b>	<b>964,945</b>	<b>458,631</b>	<b>1,027,965</b>	<b>403,159</b>	<b>832,892</b>	<b>642,717</b>	<b>451,410</b>	<b>640,933</b>	<b>9,459,740</b>
<b>Batı Marmara</b>	<b>134,438</b>	<b>88,759</b>	<b>51,188</b>	<b>98,231</b>	<b>66,070</b>	<b>29,241</b>	<b>67,883</b>	<b>33,341</b>	<b>55,861</b>	<b>35,122</b>	<b>20,124</b>	<b>41,284</b>	<b>721,541</b>
Balıkesir	29,769	24,232	14,239	32,464	24,026	11,466	24,562	14,011	19,721	9,230	5,042	11,085	219,848
Çanakkale	39,736	20,730	9,446	18,275	10,466	4,135	10,971	6,441	8,243	5,695	2,549	6,258	142,945
Edirne	5,831	3,971	2,026	4,592	3,997	3,926	5,548	1,344	3,686	3,383	1,366	4,364	44,035
Kırklareli	10,144	5,913	3,267	6,381	4,545	1,710	5,273	3,405	6,069	4,520	4,933	6,091	62,251
Tekirdağ	48,958	33,912	22,210	36,519	23,036	8,003	21,528	8,142	18,142	12,293	6,233	13,487	252,463
<b>Ege</b>	<b>417,441</b>	<b>307,564</b>	<b>214,983</b>	<b>330,507</b>	<b>251,881</b>	<b>123,248</b>	<b>273,888</b>	<b>141,863</b>	<b>274,692</b>	<b>171,395</b>	<b>113,207</b>	<b>193,271</b>	<b>2,813,939</b>
Afyonkarahisar	13,206	9,317	4,480	7,282	6,154	6,555	13,345	4,583	9,052	7,677	4,723	6,509	92,884
Aydın	33,683	22,624	11,739	23,350	14,250	8,096	22,369	9,698	19,792	12,935	5,778	14,703	199,015
Denizli	54,024	43,781	45,964	45,201	27,627	19,463	25,296	13,666	30,018	13,850	12,831	20,312	352,033
İzmir	244,846	176,723	120,730	181,617	157,998	66,523	152,957	77,762	149,096	101,366	66,400	107,781	1,603,800
Kütahya	6,124	6,172	2,802	7,204	4,883	2,578	8,954	6,278	8,486	3,883	2,335	5,987	65,886
Manisa	28,472	20,787	9,622	25,951	15,309	6,921	17,172	9,122	20,565	14,978	11,497	20,352	200,776
Muğla	23,591	17,946	11,740	24,198	17,674	10,734	24,817	15,646	33,071	13,122	6,687	12,356	211,581
Uşak	13,495	10,215	7,905	15,706	7,987	2,379	8,978	5,079	4,611	3,585	2,955	5,270	88,164
<b>Doğu Marmara</b>	<b>342,822</b>	<b>304,767</b>	<b>184,979</b>	<b>354,492</b>	<b>229,495</b>	<b>107,817</b>	<b>264,573</b>	<b>120,839</b>	<b>245,289</b>	<b>180,124</b>	<b>125,790</b>	<b>156,244</b>	<b>2,617,231</b>
Bilecik	3,635	3,384	2,912	5,515	4,636	1,286	3,876	1,727	2,649	1,696	995	1,939	34,250
Bolu	10,307	11,448	6,654	11,045	5,776	2,400	4,504	1,863	4,649	3,962	1,987	2,714	67,310
Bursa	111,440	96,916	54,887	143,716	85,754	32,047	116,686	51,854	108,912	84,235	72,006	65,023	1,023,475
Düzce	19,340	15,712	10,788	23,725	8,633	5,697	14,961	5,003	9,831	5,730	2,716	6,455	128,591
Eskişehir	27,283	18,573	10,889	23,340	14,654	8,945	19,054	6,076	16,441	14,760	5,628	9,678	175,323
Kocaeli	113,514	115,298	70,033	101,860	78,411	44,795	73,244	37,210	62,251	40,942	24,344	35,694	797,597
Sakarya	44,787	36,073	22,908	37,627	26,698	11,055	26,607	14,222	33,139	24,558	15,345	30,678	323,696
Yalova	12,516	7,362	5,908	7,664	4,932	1,592	5,641	2,884	7,417	4,240	2,570	4,062	66,989
<b>Batı Anadolu</b>	<b>395,607</b>	<b>285,189</b>	<b>204,327</b>	<b>316,027</b>	<b>275,203</b>	<b>138,446</b>	<b>343,924</b>	<b>160,286</b>	<b>288,781</b>	<b>308,001</b>	<b>109,503</b>	<b>227,983</b>	<b>3,053,278</b>
Ankara	319,840	230,081	154,402	250,052	220,333	105,883	277,235	134,427	222,313	251,518	80,556	177,002	2,423,641
Karaman	3,779	3,505	3,669	4,417	3,349	2,094	4,636	1,699	4,172	2,013	2,562	2,583	37,163
Konya	71,988	51,602	46,256	61,559	51,521	30,469	62,052	24,159	62,296	54,470	27,702	48,398	592,473
<b>Akdeniz</b>	<b>384,716</b>	<b>382,333</b>	<b>223,879</b>	<b>313,073</b>	<b>237,823</b>	<b>127,530</b>	<b>276,226</b>	<b>117,791</b>	<b>246,277</b>	<b>154,967</b>	<b>111,648</b>	<b>184,779</b>	<b>2,761,042</b>
Adana	102,689	108,869	73,292	88,230	78,285	34,185	84,173	29,764	78,401	49,092	26,394	52,488	805,861
Antalya	103,994	106,294	58,331	81,184	57,597	34,545	75,585	40,625	75,074	45,641	39,570	64,394	782,836
Burdur	6,609	5,549	3,627	6,425	4,604	2,391	4,505	4,132	5,445	3,180	876	2,312	49,655
Hatay	28,318	56,966	18,418	24,226	23,521	9,920	30,012	9,908	20,689	15,923	16,354	14,543	268,797
İsparta	8,054	5,080	2,653	6,945	2,784	1,448	2,838	1,177	2,367	2,091	1,190	1,990	38,617
Mersin	103,582	76,000	48,642	75,050	48,648	32,097	52,831	20,466	44,946	28,624	21,032	35,281	587,201
Kahramanmaraş	18,830	13,049	9,423	19,285	14,001	9,691	16,112	6,630	12,319	5,826	3,683	8,974	137,823
Osmaniye	12,640	10,526	9,491	11,728	8,382	3,252	10,171	5,090	7,036	4,591	2,548	4,797	90,252
<b>Orta Anadolu</b>	<b>68,860</b>	<b>78,615</b>	<b>40,820</b>	<b>86,413</b>	<b>67,233</b>	<b>35,472</b>	<b>83,069</b>	<b>34,213</b>	<b>78,112</b>	<b>54,257</b>	<b>30,277</b>	<b>54,066</b>	<b>711,498</b>
Aksaray	6,537	8,859	3,839	8,496	3,573	2,439	4,599	3,477	6,747	4,258	2,903	4,205	59,933
Kayseri	34,703	33,966	20,492	45,793	36,337	18,178	48,028	19,679	44,864	31,385	13,975	31,124	378,523
Kırkkale	1,542	2,179	773	2,595	3,012	1,037	3,078	698	1,638	1,337	347	2,233	20,468
Kırşehir	1,883	1,169	1,030	1,302	993	453	848	1,023	1,540	1,441	895	1,433	14,009
Neveşehir	2,231	3,574	1,182	2,026	1,669	2,400	4,954	1,395	3,972	1,792	771	2,177	28,142
Niğde	5,363	11,075	2,236	3,986	2,811	1,871	4,228	2,495	5,823	2,956	1,385	2,935	47,164
Sivas	12,436	14,606	9,174	18,764	15,936	5,829	12,375	3,557	10,164	7,589	7,566	6,617	124,613
Yozgat	4,164	3,188	2,095	3,452	2,992	3,265	4,960	1,890	3,363	3,499	2,434	3,343	38,645
<b>Batı Karadeniz</b>	<b>99,545</b>	<b>84,440</b>	<b>49,919</b>	<b>102,062</b>	<b>69,093</b>	<b>31,725</b>	<b>85,901</b>	<b>29,428</b>	<b>65,753</b>	<b>44,757</b>	<b>31,198</b>	<b>67,703</b>	<b>761,526</b>
Amasya	2,024	4,289	2,647	4,106	2,999	2,798	4,460	2,204	4,266	1,656	3,439	3,732	38,620
Bartın	6,383	8,524	5,381	9,755	3,645	947	4,174	1,274	3,875	1,761	965	2,158	48,841
Çankırı	3,471	4,098	2,581	4,735	2,601	1,067	2,564	678	1,595	1,656	1,317	3,117	29,481
Çorum	13,673	9,469	8,203	12,776	9,319	2,552	6,209	5,945	6,486	8,290	2,299	6,399	91,620
Karabük	7,207	6,465	4,209	8,804	4,880	2,476	5,661	1,107	2,846	2,127	8,008	4,111	57,902
Kastamonu	6,726	6,275	2,142	3,823	1,961	417	2,533	895	2,108	1,473	976	1,742	31,073
Samsun	30,438	24,350	13,083	36,739	29,501	13,864	34,476	9,655	22,008	15,663	9,630	24,998	264,405
Sinop	4,904	3,131	3,298	2,778	1,244	866	1,330	718	1,736	746	370	915	22,026
Tokat	10,328	7,397	3,339	7,843	5,431	3,466	12,092	3,731	6,770	4,599	2,177	5,062	72,234
Zonguldak	14,391	10,442	5,036	10,702	7,512	3,282	12,401	3,220	14,063	6,786	2,018	15,469	105,324
<b>Doğu Karadeniz</b>	<b>75,825</b>	<b>65,109</b>	<b>43,456</b>	<b>83,150</b>	<b>65,953</b>	<b>93,453</b>	<b>71,074</b>	<b>30,516</b>	<b>45,974</b>	<b>29,301</b>	<b>21,258</b>	<b>40,991</b>	<b>666,059</b>
Artvin	4,341	4,310	1,924	3,168	3,388	1,904	4,342	2,105	3,206	2,354	1,157	2,283	34,483
Giresun	10,393	6,162	3,304	8,891	6,911	3,022	8,575	3,185	5,347	4,686	3,483	5,105	69,065
Gümüşhane	3,053	1,795	918	2,306	1,281	1,086	1,830	606	1,166	1,082	1,298	2,373	18,793
Ordu	14,835	13,276	9,660	16,795	10,186	5,905	13,064	7,594	10,555	6,225	4,035	7,584	119,713
Rize	8,349	6,519	2,453	7,268	3,947	2,243	6,740	2,581	4,169	4,474	2,331	5,691	56,766
Trabzon	34,854	33,046	25,197	44,723	40,240	79,292	36,522	14,445	21,530	10,480	8,953	17,956	367,239
<b>Kuzeydoğu Anadolu</b>	<b>59,031</b>	<b>49,377</b>	<b>28,640</b>	<b>66,020</b>	<b>52,510</b>	<b>27,794</b>	<b>65,055</b>	<b>25,353</b>	<b>46,863</b>	<b>35,558</b>	<b>22,242</b>	<b>39,457</b>	<b>517,898</b>
Ağrı	8,156	6,790	3,027	8,687	7,242	2,818	14,128	3,435	10,085	5,142	3,799	5,037	78,345
Ardahan	3,404	6,745	2,915	3,466	2,587	3,437	4,369	1,444	2,842	1,795	518	1,043	34,563
Bayburt	868	1,003	118	493	1,040	273	587	1,990	583	1,525	1,085	4,331	13,896
Erzincan	4,617	2,217	1,928	3,619	2,755	65							

**Karşılıksız İşlemi Yapılan Çek Tekil Kişi Sayılarının İllere ve Bölgelere Göre Dağılımı<sup>(1)</sup>**  
(2019)

İller ve Bölgeler <sup>(2)</sup>	Ocak	Şubat	Mart	Nisan	Mayıs	Haziran	Temmuz	Ağustos	Eylül	Ekim	Kasım	Aralık	Toplam <sup>(4)</sup>
<b>İstanbul</b>	<b>4,756</b>	<b>4,401</b>	<b>3,254</b>	<b>4,509</b>	<b>3,624</b>	<b>2,339</b>	<b>3,748</b>	<b>2,133</b>	<b>3,212</b>	<b>2,408</b>	<b>1,545</b>	<b>2,330</b>	<b>12,661</b>
<b>Batı Marmara</b>	<b>877</b>	<b>751</b>	<b>554</b>	<b>802</b>	<b>687</b>	<b>404</b>	<b>694</b>	<b>358</b>	<b>531</b>	<b>406</b>	<b>256</b>	<b>374</b>	<b>2,258</b>
Balıkesir	237	199	153	212	194	128	214	107	159	116	65	107	621
Çanakkale	165	135	100	146	124	76	111	63	96	77	51	69	412
Edirne	61	52	33	60	52	28	49	33	43	43	26	34	176
Kırklareli	82	66	47	69	62	34	71	31	55	52	41	42	246
Tekirdağ	337	303	222	318	258	138	249	125	180	121	74	125	821
<b>Ege</b>	<b>2,040</b>	<b>1,859</b>	<b>1,315</b>	<b>1,912</b>	<b>1,619</b>	<b>1,057</b>	<b>1,734</b>	<b>968</b>	<b>1,512</b>	<b>1,182</b>	<b>718</b>	<b>1,070</b>	<b>5,744</b>
Afyonkarahisar	109	102	60	98	83	61	98	53	79	64	39	61	300
Aydın	223	203	155	204	159	112	173	92	149	107	71	104	602
Denizli	209	195	132	190	150	88	167	84	126	96	63	90	547
İzmir	958	886	641	904	804	537	824	458	707	560	350	510	2,628
Kütahya	72	59	38	63	58	30	61	37	58	44	25	38	216
Manisa	234	201	140	214	180	103	172	113	182	143	78	128	655
Muğla	198	179	128	199	148	109	192	108	178	138	71	109	693
Uşak	62	58	36	65	59	26	62	28	42	38	24	40	182
<b>Doğu Marmara</b>	<b>2,165</b>	<b>2,071</b>	<b>1,542</b>	<b>2,151</b>	<b>1,797</b>	<b>1,095</b>	<b>1,822</b>	<b>963</b>	<b>1,536</b>	<b>1,188</b>	<b>727</b>	<b>1,104</b>	<b>5,880</b>
Bilecik	47	40	37	50	45	26	46	26	39	28	13	25	139
Bolu	56	47	38	59	53	32	55	31	58	46	25	38	191
Bursa	724	706	510	784	664	381	679	349	566	437	252	419	2,083
Düzce	159	144	106	157	125	83	130	71	95	73	44	66	380
Eskişehir	150	155	102	162	131	74	137	69	113	86	43	78	418
Kocaeli	611	564	434	520	445	297	440	242	368	291	196	268	1,556
Sakarya	335	345	255	346	285	168	273	147	240	182	127	166	914
Yalova	102	84	66	81	57	35	66	30	67	49	28	50	243
<b>Batı Anadolu</b>	<b>1,773</b>	<b>1,516</b>	<b>1,142</b>	<b>1,634</b>	<b>1,388</b>	<b>859</b>	<b>1,424</b>	<b>838</b>	<b>1,285</b>	<b>1,034</b>	<b>599</b>	<b>915</b>	<b>4,547</b>
Ankara	1,266	1,095	793	1,142	984	604	1,000	577	892	716	426	625	3,219
Karaman	59	43	39	48	45	26	45	28	46	34	19	39	146
Konya	449	379	310	445	359	230	380	233	347	284	154	252	1,186
<b>Akdeniz</b>	<b>2,195</b>	<b>2,014</b>	<b>1,501</b>	<b>2,150</b>	<b>1,813</b>	<b>1,109</b>	<b>1,902</b>	<b>1,046</b>	<b>1,618</b>	<b>1,256</b>	<b>778</b>	<b>1,221</b>	<b>6,116</b>
Adana	494	455	331	533	437	247	483	244	380	293	177	295	1,324
Antalya	610	576	425	572	477	317	534	306	472	376	232	340	1,790
Burdur	59	59	46	63	48	26	53	40	51	36	14	31	196
Hatay	233	232	169	248	211	127	208	122	163	138	115	148	729
Isparta	72	62	43	59	49	26	55	22	57	34	20	28	189
Mersin	432	396	323	420	347	213	332	187	293	224	136	226	1,151
Kahramanmaraş	190	149	96	172	170	106	170	92	152	112	52	117	523
Osmaniye	119	93	74	94	81	51	74	36	59	49	33	45	251
<b>Orta Anadolu</b>	<b>598</b>	<b>533</b>	<b>396</b>	<b>642</b>	<b>557</b>	<b>351</b>	<b>581</b>	<b>329</b>	<b>515</b>	<b>414</b>	<b>244</b>	<b>387</b>	<b>1,846</b>
Aksaray	50	50	32	54	42	36	57	39	52	41	22	38	185
Kayseri	256	229	169	279	237	142	238	127	199	170	104	165	730
Kırkkale	31	30	20	40	34	16	30	15	26	22	10	19	91
Kırşehir	21	26	19	26	16	9	17	11	14	12	14	14	78
Neşehir	28	18	15	25	22	18	25	17	24	17	12	19	104
Niğde	47	33	27	44	44	36	41	29	46	31	20	30	143
Sivas	111	96	82	121	111	64	112	61	96	77	41	68	329
Yozgat	56	53	32	56	52	30	63	30	58	45	21	35	193
<b>Batı Karadeniz</b>	<b>784</b>	<b>748</b>	<b>528</b>	<b>860</b>	<b>741</b>	<b>412</b>	<b>835</b>	<b>429</b>	<b>685</b>	<b>529</b>	<b>287</b>	<b>496</b>	<b>2,325</b>
Amasya	38	42	35	54	59	30	58	37	55	35	21	36	172
Bartın	37	45	30	42	40	19	44	24	44	31	18	29	115
Çankırı	39	33	32	43	35	19	42	16	24	31	10	25	102
Çorum	72	69	53	82	79	40	79	45	68	62	29	56	233
Karabük	49	55	25	52	45	21	47	14	33	27	16	30	133
Kastamonu	64	57	33	56	42	20	45	23	43	29	23	23	155
Samsun	262	258	170	285	251	151	290	152	242	180	97	166	775
Sinop	31	26	24	32	23	18	26	13	26	16	9	20	91
Tokat	87	82	50	96	70	43	89	45	64	49	28	48	237
Zonguldak	113	90	78	123	102	51	120	60	90	73	39	67	332
<b>Doğu Karadeniz</b>	<b>735</b>	<b>632</b>	<b>462</b>	<b>718</b>	<b>658</b>	<b>403</b>	<b>696</b>	<b>368</b>	<b>565</b>	<b>428</b>	<b>252</b>	<b>387</b>	<b>2,087</b>
Artvin	69	70	37	61	64	36	70	37	51	47	22	31	200
Giresun	98	92	68	101	102	63	90	61	78	61	44	47	294
Gümüşhane	41	24	21	30	32	18	32	18	31	21	15	26	118
Ordu	160	135	103	162	133	79	149	74	121	89	52	92	434
Rize	76	75	55	85	85	54	87	45	71	52	31	64	294
Trabzon	297	243	180	284	247	154	270	134	217	161	90	134	765
<b>Kuzeydoğu Anadolu</b>	<b>503</b>	<b>465</b>	<b>298</b>	<b>524</b>	<b>491</b>	<b>269</b>	<b>528</b>	<b>277</b>	<b>452</b>	<b>366</b>	<b>215</b>	<b>336</b>	<b>1,477</b>
Ağrı	102	107	62	116	111	62	125	66	108	86	47	91	317
Ardahan	31	24	19	31	33	23	36	21	28	23	13	20	94
Bayburt	13	13	5	11	12	4	12	9	13	12	8	10	43
Erzincan	25	25	23	39	31	18	36	13	31	26	13	15	107
Erzurum	236	198	129	217	210	112	210	109	181	139	79	122	591
İğdir	47	43	21	50	42	24	50	20	34	24	18	27	142
Kars	51	56	39	62	53	26	62	40	59	56	37	52	190
<b>Ortadoğu Anadolu</b>	<b>829</b>	<b>681</b>	<b>480</b>	<b>838</b>	<b>767</b>	<b>434</b>	<b>857</b>	<b>404</b>	<b>721</b>	<b>566</b>	<b>327</b>	<b>571</b>	<b>2,343</b>
Bingöl	83	83	47	94	65	40	79	32	56	44	25	49	220
Bitlis	97	61	45	73	67	46	91	38	71	67	42	59	239
Elazığ	121	94	78	126	123	70	129	88	116	83	47	94	364
Hakkari	46	34	27	44	44	22	50	18	40	39	27	32	152
Malatya	153	114	88	142	128	76	137	50	112	84	49	78	422
Muş	114	88	58	96	101	41	89	47	83	62	36	63	278
Tunceli	14	12	10	16	9	9	17	8	15	8	7	10	41
Van	206	197	128	251	234	130	268	123	232	184	95	190	644
<b>Güneydoğu Anadolu</b>	<b>1,694</b>	<b>1,538</b>	<b>1,122</b>	<b>1,781</b>	<b>1,567</b>	<b>947</b>	<b>1,673</b>	<b>960</b>	<b>1,421</b>	<b>1,092</b>	<b>668</b>	<b>1,087</b>	<b>4,941</b>
Adıyaman	122	115	86	146	123	79	126	71	97	83	33	65	383
Batman	122	124	86	142	121	73	128	64	118	98	63	101	400
Diyarbakır	311	299	217	321	307	176	310	187	286	204	138	225	911
Gaziantep	415	387	290	438	409	245	430	256	375	295	165	277	1,200
Kilis	17	15	5	16	9	7	7	4	9	5	3	9	46
Mardin	189	142	109	177	145	95	174	102	140	113	73	103	511
Siirt	61	56	33	59	48	24	54	25	42	32	11	37	152
Şanlıurfa	367	323	242	376	322	192	356	210	282	209	146	224	1,084
Şırnak	96	81	57	109	91	58	95	45	80	57	37	50	276
<b>Diğer<sup>(3)</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Toplam<sup>(4)</sup></b>	<b>18,777</b>	<b>17,045</b>	<b>12,493</b>	<b>18,379</b>	<b>15,593</b>	<b>9,623</b>	<b>16,375</b>	<b>9,021</b>	<b>13,961</b>	<b>10,797</b>	<b>6,583</b>	<b>10,210</b>	<b>51,699</b>

Türkiye Bankalar Birliği Risk Merkezi

(1) 1.000.000.000 TL ve üstü tutara sahip karşılıksız işlemi yapılan çekler rapora dahil edilmemiştir.

(2) Bu tabloda, 22.09.2002 tarih ve 24884 sayılı Resmî Gazete'de yayımlanan 2002/4720 sayılı Bakanlar Kurulu Kararı'ndaki İstatistikî Bölge Birimleri Sınıflandırılması kullanılmıştır.

(3) Bankaların Kuzey Kıbrıs Türk Cumhuriyeti ve yurt dışı şubelerine ait bildirimlerdir.

(4) Yıl toplamı ile ay bazındaki rakamlar toplamı arasındaki fark, bir kişinin bir yıl içerisinde birden fazla ayda sayılabılabildiğini kaynaklanmaktadır. Yıl toplamında keşideci sayıları tekilleştirilmiştir.

Genel olarak tablo bilgileri üyelerin bildirimlerine göre güncellenebilmektedir.

**Karşılıksız İşlemi Yapılan Çek Sayılarının Bankalara İbraz Edilen Çek Sayılarına Oranının İllere ve Bölgelere Göre Dağılımı (%) <sup>(1)(2)</sup>**  
(2019)

İller ve Bölgeler <sup>(3)</sup>	Ocak	Şubat	Mart	Nisan	Mayıs	Haziran	Temmuz	Ağustos	Eylül	Ekim	Kasım	Aralık	Toplam
<b>İstanbul</b>	4.3	3.8	3.3	3.4	3.0	2.4	2.8	2.2	2.4	2.0	1.6	1.7	2.8
<b>Batı Marmara</b>	5.7	5.1	4.2	4.2	4.0	2.6	3.0	2.3	2.3	2.0	1.5	1.7	3.3
Balıkesir	3.9	3.8	3.3	3.7	3.3	2.3	2.9	2.1	1.8	1.5	1.1	1.3	2.6
Çanakkale	9.5	7.7	5.6	5.1	4.2	2.9	3.6	3.4	3.3	2.5	2.0	1.9	4.4
Edirne	3.1	2.4	1.3	2.5	2.7	1.9	2.3	1.4	1.6	1.7	0.8	1.4	2.0
Kırklareli	5.7	3.8	3.3	3.7	3.1	2.0	2.5	2.7	2.8	2.3	2.9	2.6	3.2
Tekirdağ	6.6	6.5	5.8	5.2	5.6	3.1	3.1	2.3	2.3	2.2	1.5	1.8	3.9
<b>Ege</b>	4.6	4.1	3.5	3.3	3.2	2.4	2.7	2.5	2.4	2.0	1.9	1.8	2.9
Afyonkarahisar	3.8	3.4	2.1	2.3	2.2	2.3	2.7	2.4	2.1	2.0	2.3	1.5	2.4
Aydın	4.6	4.6	3.5	3.4	2.8	2.5	2.5	1.9	2.3	1.8	1.3	1.3	2.7
Denizli	4.2	3.7	3.2	3.1	2.6	2.0	2.2	1.7	1.7	1.3	1.5	1.2	2.4
İzmir	5.1	4.5	3.8	3.7	3.8	2.8	3.2	3.0	2.9	2.3	1.9	2.0	3.3
Kütahya	4.3	3.4	3.4	2.6	3.5	3.7	3.5	4.2	3.1	2.6	1.9	2.6	3.2
Manisa	4.4	3.6	3.3	3.4	2.6	2.1	2.5	2.6	2.7	2.4	1.9	2.1	2.9
Muğla	2.8	2.5	2.4	2.4	1.9	1.6	1.5	1.4	1.5	1.3	1.3	1.2	1.8
Uşak	6.6	5.8	6.9	4.8	4.3	2.0	3.3	2.6	2.7	3.0	5.4	2.9	4.2
<b>Doğu Marmara</b>	5.3	4.8	4.6	4.2	3.9	2.9	3.4	2.7	2.9	2.5	2.1	1.9	3.5
Bilecik	4.5	4.5	5.8	6.0	6.0	4.2	4.8	3.7	3.1	2.5	1.9	1.7	4.1
Bolu	3.7	3.9	4.8	2.6	2.9	1.7	1.7	1.8	2.0	2.0	1.6	1.4	2.5
Bursa	4.2	4.0	3.8	3.7	3.5	2.5	2.9	2.3	2.5	2.2	1.8	1.8	3.0
Düzce	9.4	8.7	8.5	6.1	5.3	5.0	5.8	4.4	3.8	3.0	2.5	2.9	5.5
Eskişehir	4.6	4.0	3.4	3.8	3.8	2.7	2.8	1.9	2.3	2.6	1.3	1.2	2.9
Kocaeli	6.2	5.4	4.4	4.0	4.0	3.3	3.8	3.1	3.0	2.5	2.0	1.7	3.7
Sakarya	6.6	6.0	6.4	6.0	4.9	3.5	4.0	3.4	4.3	3.8	3.8	3.4	4.7
Yalova	7.2	5.2	6.0	3.8	2.9	2.1	2.8	3.0	3.1	2.7	2.2	2.1	3.6
<b>Batı Anadolu</b>	4.6	4.0	3.7	3.6	3.5	2.8	3.4	2.7	3.1	2.4	1.6	2.0	3.2
Ankara	5.0	4.3	3.8	3.8	3.6	2.8	3.5	2.9	3.0	2.5	1.6	2.0	3.3
Karaman	4.5	3.8	5.9	4.9	4.7	2.9	3.8	2.8	4.1	2.6	1.4	2.7	3.8
Konya	3.5	3.3	3.2	3.1	3.2	2.7	3.1	2.3	3.0	2.4	1.8	1.8	2.8
<b>Akdeniz</b>	4.5	4.6	4.5	3.7	3.4	2.6	2.9	2.6	2.6	2.2	1.8	1.8	3.1
Adana	5.6	5.9	5.8	5.1	5.4	3.7	4.6	4.5	4.2	3.1	2.7	2.7	4.5
Antalya	3.6	3.6	3.9	2.5	2.0	1.8	1.8	1.6	1.6	1.5	1.5	1.2	2.2
Burdur	5.0	5.5	5.0	4.3	3.9	3.1	3.6	4.6	2.7	2.2	1.2	1.3	3.5
Hatay	4.0	4.4	4.0	3.6	3.6	2.9	3.9	2.6	3.2	2.5	2.2	2.1	3.3
Isparta	3.8	3.2	2.3	1.9	1.8	1.6	1.5	1.8	1.3	1.1	1.0	0.9	1.8
Mersin	5.2	5.3	4.6	4.2	3.8	2.7	3.0	2.4	2.8	2.3	1.8	2.1	3.5
Kahramanmaraş	4.8	4.0	3.6	4.6	4.6	4.3	3.7	3.2	2.9	2.0	1.5	2.0	3.4
Osmaniye	6.5	6.7	7.2	5.6	5.8	4.6	4.0	3.9	3.7	3.9	2.6	2.6	4.8
<b>Orta Anadolu</b>	3.2	3.5	3.7	3.2	3.4	2.8	2.8	2.4	2.3	2.2	2.1	1.6	2.7
Aksaray	2.2	3.5	5.5	3.5	2.0	2.3	2.1	2.2	2.0	1.6	1.1	1.0	2.3
Kayseri	3.4	3.3	3.4	3.4	3.5	2.8	3.1	2.5	2.4	2.4	1.8	1.7	2.8
Kırıkkale	3.8	4.7	6.5	4.3	5.0	3.8	3.9	2.6	2.8	2.9	1.3	1.4	3.5
Kırşehir	2.5	2.3	2.2	1.9	1.5	1.2	0.9	2.4	1.4	2.3	7.4	1.5	2.0
Neşehir	1.4	1.0	1.0	1.4	1.4	1.7	1.8	1.0	1.4	0.8	0.9	0.7	1.2
Niğde	2.8	3.4	2.1	1.9	2.4	2.5	2.3	2.6	2.8	1.9	1.7	1.1	2.3
Sivas	4.3	5.5	5.7	4.3	5.3	4.0	3.6	2.7	2.7	2.7	2.4	2.1	3.7
Yozgat	3.6	3.5	3.8	3.0	4.2	2.9	3.0	2.7	2.4	2.9	4.5	2.3	3.1
<b>Batı Karadeniz</b>	4.5	4.4	4.1	4.0	3.8	2.9	3.6	2.7	2.7	2.6	2.2	2.2	3.4
Amasya	1.7	3.2	3.3	3.7	3.7	3.8	2.8	2.5	2.3	1.5	1.7	1.6	2.6
Bartın	7.6	8.8	10.2	6.6	5.3	3.2	5.4	3.8	4.6	3.4	2.7	2.8	5.5
Çankırı	4.8	5.0	6.1	5.2	4.0	3.0	3.7	2.1	2.5	3.8	1.9	3.2	3.8
Çorum	3.2	3.1	4.0	3.1	3.0	1.8	3.6	3.1	2.5	3.3	2.7	1.9	2.9
Karabük	4.9	5.1	3.3	4.4	3.9	2.2	3.5	1.3	2.4	2.5	2.8	3.1	3.5
Kastamonu	4.2	3.4	2.4	2.6	2.1	1.0	1.9	1.6	1.7	1.7	1.6	1.2	2.2
Samsun	5.1	5.3	4.0	4.7	4.7	4.1	4.5	3.3	3.1	2.6	2.8	2.4	3.9
Sinop	4.3	3.0	5.0	2.5	2.0	2.4	1.4	1.8	1.6	1.2	1.5	1.4	2.2
Tokat	4.0	3.7	3.3	3.3	3.4	2.6	3.7	2.7	2.4	2.2	1.7	1.4	2.9
Zonguldak	4.9	3.9	4.1	3.8	3.9	2.7	3.3	2.8	3.0	3.0	1.7	2.7	3.4
<b>Doğu Karadeniz</b>	5.0	4.7	4.4	4.2	4.4	3.4	3.7	3.2	2.6	2.3	2.1	1.9	3.5
Artvin	5.5	5.7	4.8	4.4	5.2	4.0	4.3	4.1	3.2	3.0	2.7	2.5	4.1
Giresun	6.0	5.2	3.4	4.5	5.3	3.8	5.0	3.6	2.9	2.5	2.5	1.9	3.9
Gümüşhane	6.4	4.2	4.4	3.6	3.6	3.1	3.1	2.4	1.7	2.1	2.6	2.4	3.2
Ordu	5.6	5.9	5.9	5.2	4.8	3.0	4.1	3.7	2.9	2.3	1.9	2.1	4.0
Rize	3.4	2.9	2.9	2.4	2.5	2.2	2.1	2.4	1.8	2.8	2.4	2.0	2.4
Trabzon	4.8	4.6	4.4	4.3	4.7	3.8	3.6	3.0	2.6	2.0	1.7	1.5	3.4
<b>Kuzeydoğu Anadolu</b>	6.1	6.0	5.4	5.8	6.1	4.5	5.4	4.9	4.6	3.9	3.3	2.7	4.9
Ağrı	6.3	7.1	5.0	6.9	6.9	4.2	6.7	4.6	6.0	4.2	3.0	3.1	5.6
Ardahan	7.8	13.8	10.4	10.1	9.9	5.7	11.4	5.8	7.2	5.3	2.6	3.0	7.9
Bayburt	3.2	3.4	1.7	3.2	3.4	1.3	2.0	2.7	1.6	2.7	5.3	1.6	2.5
Erzincan	3.7	3.0	3.2	4.5	3.6	2.0	3.4	2.4	2.4	1.8	1.8	1.3	2.9
Erzurum	7.4	6.4	6.3	6.0	6.6	5.1	5.2	6.2	4.2	3.8	3.1	2.4	5.1
İğdir	4.6	3.5	3.3	3.6	5.3	7.8	6.2	3.8	4.7	3.8	4.0	2.9	4.4
Kars	4.8	4.9	5.8	5.2	5.4	3.9	4.2	4.6	5.2	5.1	5.5	4.2	4.9
<b>Ortadoğu Anadolu</b>	5.0	4.3	4.5	4.8	5.4	4.5	4.6	3.4	3.6	3.3	2.6	2.8	4.1
Bingöl	7.8	8.3	8.8	7.2	6.6	5.6	4.7	3.2	3.5	3.2	3.2	3.9	5.4
Bitlis	5.3	4.2	4.0	5.2	5.7	5.2	5.0	3.5	3.3	3.4	3.4	2.6	4.2
Elazığ	3.2	2.6	4.1	4.0	4.9	5.3	4.2	3.8	2.7	2.2	2.1	1.9	3.3
Hakkari	6.1	5.0	5.1	4.4	5.2	3.4	4.1	2.2	3.1	3.7	2.8	2.2	3.9
Malatya	4.0	3.1	2.8	3.5	3.7	2.7	3.1	1.6	2.3	1.9	1.5	1.8	2.7
Muş	8.6	6.8	6.9	4.6	5.1	3.0	3.5	3.9	3.7	4.1	3.1	3.2	4.6
Tunceli	3.2	3.1	2.4	5.2	5.8	3.1	7.3	2.7	4.6	3.9	2.2	3.2	4.2
Van	5.0	4.7	4.9	5.9	6.8	6.0	6.2	5.0	5.3	4.8	3.3	3.8	5.2
<b>Güneydoğu Anadolu</b>	5.6	5.7	5.2	5.8	5.5	4.4	4.9	4.2	4.2	3.7	3.0	2.9	4.6
Adıyaman	6.5	7.4	6.7	7.1	6.6	5.8	5.1	5.1	3.9	3.2	3.3	2.8	5.3
Batman	6.1	6.2	5.5	5.6	5.8	3.7	5.1	4.2	4.5	3.5	2.9	3.1	4.8
Diyarbakır	6.5	5.7	5.3	6.0	5.7	4.3	5.4	4.0	4.6	4.5	3.7	3.4	5.0
Gaziantep	4.6	4.6	4.0	4.5	4.5	3.4	4.1	3.6	3.8	3.0	2.3	2.5	3.8
Kilis	5.6	3.0	2.8	5.3	3.5	3.1	2.1	0.7	1.9	0.8	0.7	1.1	2.7
Mardin	5.5	5.7	6.3	6.9	7.3	7.3	5.3	5.6	4.6	6.1	6.8	3.9	5.7
Siiirt	4.8	7.3	8.2	6.0	5.7	5.4	5.6	4.2	3.7	2.8	1.2	1.7	4.6
Şanlıurfa	6.6	7.2	6.6	7.1	6.4	4.8	5.2	4.5	5.0	3.8	2.6	3.2	5.3
Şırnak	4.8	4.4	4.7	5.0	5.1	5.5	5.2	5.1	3.7	3.3	2.4	2.0	4.2
<b>Diğer <sup>(4)</sup></b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Toplam</b>	4.7	4.3	3.9	3.8	3.6	2.8	3.2	2.6	2.7	2.4	1.9	1.9	3.2

Türkiye Bankalar Birliği Risk Merkezi

(1) Karşılıksız işlemi yapılan çek sayılarının aynı dönemde karşılıksız işlemi yapılan ve ibrazında ödenen çek toplamına bölünmesi ile hesaplanmaktadır.

(2) 1.000.000.000 TL ve üstü tutara sahip karşılıksız işlemi yapılan çekler rapora dahil edilmemiştir.

(3) Bu tabloda, 22.09.2002 tarih ve 24884 sayılı Resmî Gazete'de yayımlanan 2002/4720 sayılı Bakanlar Kurulu Kararı'ndaki İstatistikî Bölge Birimleri Sınıflandırılması kullanılmıştır.

(4) Bankaların Kuzey Kıbrıs Türk Cumhuriyeti ve yurt dışı şubelerine ait bildirimlerdir.

Genel olarak, üyeler tarafından bildirilen rapora konu bilgiler, üyelerin bildirimlerine göre güncellenebilmektedir.

Genel olarak tablo bilgileri üyelerin bildirimlerine göre güncellenebilmektedir.

**Karşılıksız İşlemi Yapılan Çek Tutarının Bankalara İbrahim Edilen Çek Tutarına Oranının İllere ve Bölgelere Göre Dağılımı (%) <sup>(1) (2)</sup>**  
(2019)

İller ve Bölgeler <sup>(3)</sup>	Ocak	Şubat	Mart	Nisan	Mayıs	Haziran	Temmuz	Ağustos	Eylül	Ekim	Kasım	Aralık	Toplam
<b>İstanbul</b>	3.7	3.1	2.6	3.2	3.0	1.9	2.7	1.6	2.2	1.9	1.6	1.5	2.4
<b>Batı Marmara</b>	7.4	5.4	4.1	4.8	4.0	2.5	3.1	2.6	2.6	2.0	1.5	1.8	3.5
Balıkesir	4.9	4.3	3.2	4.5	3.9	2.7	3.2	3.0	2.6	1.5	1.0	1.3	3.0
Çanakkale	16.3	10.6	6.7	7.5	5.4	2.9	4.1	3.9	3.0	2.7	1.8	2.4	5.8
Edirne	3.8	2.8	1.7	2.5	2.7	3.5	2.6	1.1	1.8	1.9	1.0	1.8	2.2
Kırklareli	7.8	5.1	3.7	4.3	3.8	2.0	3.3	3.6	3.9	3.3	5.0	3.9	4.2
Tekirdağ	7.2	5.6	4.8	4.9	4.0	2.0	2.8	1.9	2.4	2.0	1.4	1.7	3.5
<b>Ege</b>	5.6	4.5	3.9	3.9	3.6	2.5	3.0	2.6	3.0	2.3	2.0	1.6	3.2
Afyonkarahisar	4.0	3.1	1.7	1.9	2.0	3.1	3.2	2.0	2.0	2.2	1.7	1.4	2.3
Aydın	6.1	4.6	3.0	3.7	2.7	2.1	3.0	2.2	2.5	2.2	1.2	1.9	2.9
Denizli	5.4	4.9	6.5	4.3	3.3	3.0	2.2	2.1	2.7	1.6	1.8	1.8	3.3
İzmir	5.9	4.6	3.8	3.9	4.0	2.5	3.3	2.7	3.1	2.6	2.1	1.4	3.2
Kütahya	4.0	4.5	3.0	3.9	3.6	2.9	4.4	6.6	4.6	2.6	2.5	3.0	3.8
Manisa	4.8	3.7	2.3	4.0	2.9	1.9	2.5	2.2	3.0	2.5	2.4	2.6	3.0
Muğla	4.6	3.8	3.3	3.9	3.3	2.6	2.6	3.0	3.3	1.9	1.5	1.6	2.9
Uşak	6.9	6.2	6.6	7.1	4.5	1.9	3.9	3.9	2.0	1.8	1.9	1.8	3.9
<b>Doğu Marmara</b>	5.3	5.1	4.0	4.6	3.7	2.7	3.4	2.8	3.2	2.9	2.6	1.9	3.5
Bilecik	4.7	4.7	6.4	5.4	6.2	2.7	3.9	3.5	2.4	2.1	2.0	1.9	3.8
Bolu	6.2	7.6	6.2	5.6	3.8	2.4	2.2	1.6	2.4	2.6	1.7	1.4	3.6
Bursa	3.9	3.6	2.8	4.0	3.1	1.8	3.3	2.8	3.0	2.9	3.5	1.7	3.1
Düzce	10.6	9.7	9.2	10.7	4.9	5.2	6.6	4.5	3.9	3.5	2.3	2.8	6.2
Eskişehir	5.5	4.3	3.4	4.3	3.4	3.1	3.3	2.0	2.8	3.1	1.7	1.6	3.2
Kocaeli	5.6	6.4	4.3	4.6	4.0	3.4	3.4	2.8	3.0	2.4	1.5	1.5	3.6
Sakarya	7.9	7.1	6.2	5.8	5.3	3.2	3.9	3.7	4.8	4.4	3.8	4.1	5.1
Yalova	7.7	4.9	5.4	4.0	3.1	1.7	2.7	2.6	3.1	2.5	2.6	1.9	3.5
<b>Batı Anadolu</b>	4.1	3.4	3.1	3.1	3.3	2.3	3.1	2.4	2.6	3.3	1.5	1.6	2.8
Ankara	4.1	3.4	2.9	3.1	3.3	2.2	3.2	2.6	2.6	3.4	1.4	1.6	2.8
Karaman	2.9	2.9	3.7	2.8	2.6	2.4	3.0	1.9	2.6	1.5	1.1	1.4	2.4
Konya	3.9	3.2	3.7	3.0	3.2	2.9	2.8	1.9	2.9	3.0	2.0	2.0	2.9
<b>Akdeniz</b>	5.2	5.4	3.9	3.4	3.0	2.2	2.6	1.9	2.2	1.8	1.8	1.8	2.9
Adana	6.1	6.9	5.9	4.7	5.1	3.2	4.4	2.7	4.0	2.9	2.0	2.4	4.2
Antalya	3.9	4.0	2.6	2.1	1.6	1.3	1.4	1.4	1.3	1.2	1.6	1.5	1.9
Burdur	5.4	5.2	4.2	4.3	3.7	2.7	2.9	4.7	3.5	2.5	0.9	1.5	3.4
Hatay	3.7	8.3	3.4	2.9	3.3	1.9	3.7	2.0	2.7	2.4	2.7	1.4	3.2
Isparta	4.2	3.0	2.3	3.2	1.7	1.4	1.2	1.1	1.0	1.2	1.0	0.8	1.8
Mersin	7.0	5.7	4.3	4.6	3.5	3.3	3.3	2.1	2.8	2.2	1.8	1.9	3.6
Kahramanmaraş	4.7	3.4	3.4	3.8	3.7	3.8	3.0	2.5	2.2	1.3	1.1	1.5	2.8
Osmaniye	7.7	7.0	8.9	6.1	6.3	3.8	6.1	5.8	4.0	3.1	2.4	2.4	5.3
<b>Orta Anadolu</b>	3.5	4.4	3.2	3.7	3.7	3.0	3.3	2.5	3.0	2.6	2.1	1.9	3.1
Aksaray	3.5	5.6	3.3	3.7	2.0	2.2	1.7	2.6	2.5	1.9	2.1	1.5	2.6
Kayseri	3.3	3.5	2.8	3.8	3.8	2.9	3.7	2.7	3.4	3.0	1.8	2.2	3.1
Kırkkale	2.3	4.2	2.4	3.3	5.0	3.0	3.7	2.1	2.1	2.1	1.0	2.7	2.9
Kırşehir	3.6	2.4	3.0	1.9	2.0	1.4	1.1	2.4	1.9	2.2	2.3	1.6	2.1
Neşehir	1.6	2.6	1.3	1.1	1.2	2.7	2.7	1.5	2.1	1.2	0.7	1.0	1.6
Niğde	3.8	8.3	2.2	2.4	2.0	2.0	2.2	2.2	2.8	1.8	1.2	1.3	2.6
Sivas	5.6	7.2	6.7	6.7	7.7	4.8	4.2	2.6	3.4	3.5	5.1	1.9	4.8
Yozgat	4.7	4.2	4.0	3.1	3.4	6.3	3.6	2.9	2.3	3.4	4.1	2.5	3.5
<b>Batı Karadeniz</b>	4.9	4.4	3.6	3.9	3.6	2.5	3.4	2.1	2.6	2.3	2.2	2.6	3.2
Amasya	1.9	4.2	3.9	3.1	3.0	4.1	2.9	3.0	2.9	1.5	4.2	2.4	3.0
Bartın	10.1	15.1	17.0	12.0	6.5	3.2	5.2	4.0	5.4	3.1	2.9	3.0	7.4
Çankırı	4.8	5.9	4.5	5.9	3.7	2.4	2.9	1.2	1.8	2.4	2.3	3.7	3.5
Çorum	6.1	4.6	5.4	4.5	4.3	1.8	2.1	3.9	2.1	3.4	1.5	2.0	3.4
Karabük	2.7	2.3	1.7	2.1	1.6	1.3	1.7	0.5	1.0	0.9	3.5	1.6	1.8
Kastamonu	4.9	4.9	2.9	2.7	1.8	0.6	1.6	1.1	1.4	1.2	1.2	1.0	2.2
Samsun	4.3	3.8	2.6	4.1	4.3	3.1	3.9	1.9	2.5	2.2	1.9	2.6	3.2
Sinop	7.6	5.0	7.1	3.6	2.3	2.7	1.6	1.9	2.1	1.2	0.9	1.0	3.0
Tokat	6.6	5.3	3.8	4.1	3.9	3.7	5.8	3.6	3.2	3.0	2.2	2.5	4.0
Zonguldak	6.0	4.8	3.5	3.6	3.5	2.2	4.4	2.2	4.9	3.3	1.5	5.2	4.0
<b>Doğu Karadeniz</b>	5.9	5.6	5.1	5.4	5.4	10.6	4.3	3.6	2.8	2.3	2.4	2.4	4.5
Artvin	8.6	9.0	7.1	5.0	6.7	6.3	5.9	6.1	4.3	4.5	3.5	2.9	5.6
Giresun	6.8	4.7	3.4	5.1	4.9	3.1	4.4	3.4	2.6	2.8	3.0	2.5	3.9
Gümüşhane	8.2	6.0	4.1	5.0	3.8	4.6	3.3	2.1	2.2	2.6	4.9	4.4	4.2
Ordu	6.3	6.4	6.2	6.2	4.7	3.9	4.6	5.1	3.6	2.7	2.7	2.4	4.5
Rize	4.7	4.3	2.3	3.3	2.4	2.0	2.7	2.2	1.6	2.3	1.8	2.2	2.7
Trabzon	5.4	5.5	5.8	5.8	6.7	16.9	4.6	3.5	2.9	1.8	2.1	2.2	5.0
<b>Kuzeydoğu Anadolu</b>	7.9	7.9	7.0	7.5	7.7	7.1	6.6	5.4	4.6	4.7	4.9	3.6	6.1
Ağrı	5.9	5.8	4.0	5.7	6.1	3.9	7.0	3.4	4.7	3.6	4.2	2.5	4.8
Ardahan	15.9	31.2	21.5	15.2	13.7	22.2	15.6	11.2	10.1	8.7	4.2	3.6	14.1
Bayburt	4.9	6.7	1.1	2.4	5.9	2.4	2.0	13.6	1.8	6.1	9.0	12.4	5.7
Erzincan	6.0	3.6	4.6	3.6	3.5	1.5	3.3	1.8	3.1	2.4	2.9	2.3	3.2
Erzurum	8.8	8.6	8.0	8.7	8.9	8.8	6.7	6.5	4.0	5.1	5.3	3.7	6.7
İğdir	6.0	4.6	5.3	4.0	6.3	6.9	8.6	4.4	5.6	5.4	5.0	4.5	5.6
Kars	9.3	7.4	7.2	10.9	9.0	5.8	6.2	5.9	7.7	5.6	6.6	3.4	7.0
<b>Ortadoğu Anadolu</b>	5.7	4.4	5.5	5.2	5.8	4.7	4.7	3.8	3.8	3.2	3.0	3.2	4.3
Bingöl	7.4	7.4	9.1	7.8	8.8	6.9	7.4	3.6	4.3	5.6	3.8	5.5	6.4
Bitlis	5.7	3.1	12.5	6.5	7.6	4.9	7.1	3.8	3.2	3.5	3.4	2.3	5.0
Elazığ	5.0	3.7	6.3	4.3	4.3	5.9	3.7	3.5	2.5	1.9	1.9	1.8	3.5
Hakkari	6.7	4.5	3.0	3.1	3.0	2.4	2.6	1.6	2.6	2.7	3.3	1.7	3.0
Malatya	4.5	2.8	2.6	2.9	3.6	2.5	2.5	1.2	2.0	1.2	1.0	1.3	2.3
Muş	12.4	8.6	7.8	5.5	6.6	2.9	3.5	6.8	5.5	4.9	3.7	4.1	5.9
Tunceli	8.3	6.5	3.2	4.5	4.1	3.2	5.9	2.0	4.8	2.9	4.7	4.0	4.7
Van	4.5	4.8	5.0	7.1	8.0	6.4	6.9	6.2	5.8	4.9	4.8	4.8	5.7
<b>Güneydoğu Anadolu</b>	6.4	6.0	5.0	6.3	5.7	4.8	4.8	3.9	4.1	3.7	2.5	3.2	4.7
Adıyaman	7.9	10.8	6.9	8.9	9.0	5.6	7.2	6.0	5.4	4.0	4.9	2.9	6.5
Batman	6.5	6.7	4.8	6.4	4.7	3.6	3.8	3.5	4.1	4.1	2.9	3.2	4.5
Diyarbakır	6.8	5.7	4.9	5.8	5.0	4.1	4.9	3.1	4.5	4.0	3.4	2.6	4.6
Gaziantep	5.0	4.1	3.6	4.4	4.1	3.6	3.7	3.0	3.0	2.5	1.5	2.4	3.4
Kilis	6.8	3.9	1.7	8.1	2.7	7.6	4.7	1.1	3.2	1.1	0.3	2.3	3.8
Mardin	7.0	6.9	5.8	8.3	10.7	9.6	6.7	6.6	6.4	11.2	7.6	5.2	7.5
Siirt	6.5	8.4	6.8	6.1	6.0	6.6	7.4	6.4	3.3	3.0	1.2	2.4	5.2
Şanlıurfa	8.2	9.3	7.9	10.7	9.0	6.9	5.6	5.1	5.3	3.2	1.8	5.1	6.6
Şırnak	8.5	6.7	8.5	7.9	9.3	8.7	8.9	11.3	8.1	6.4	3.7	3.4	7.3
<b>Diğer <sup>(4)</sup></b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Toplam</b>	4.6	4.1	3.3	3.8	3.5	2.5	3.1	2.2	2.6	2.4	1.9	1.8	3.0

Türkiye Bankalar Birliği Risk Merkezi

(1) Karşılıksız işlemi yapılan çek tutarının aynı dönemde karşılıksız işlemi yapılan ve ibrazında ödenen çek tutarına bölünmesi ile hesaplanmaktadır.

(2) 1.000.000.000 TL ve üstü tutara sahip karşılıksız işlemi yapılan çekler rapora dahil edilmemiştir.

(3) Bu tabloda, 22.09.2002 tarih ve 24884 sayılı Resmî Gazete'de yayımlanan 2002/4720 sayılı Bakanlar Kurulu Kararı'ndaki İstatistik Bölge Birimleri sınıflandırılması kullanılmıştır.

(4) Bankaların Kuzey Kıbrıs Türk Cumhuriyeti ve yurt dışı şubelerine ait bildirimlerdir.

Genel olarak tablo bilgileri üyelerin bildirimlerine göre güncellenebilmektedir.

**Karşılıksız İşlemi Yapılan Çeklerin Tekil Keşideci Sayısı Üzerinden Hesaplanmış Karşılıksız Çıkma Oranının İllere ve Bölgelere Göre Dağılımı (%) <sup>(1) (2)</sup>**  
(2019)

İller ve Bölgeler <sup>(3)</sup>	Ocak	Şubat	Mart	Nisan	Mayıs	Haziran	Temmuz	Ağustos	Eylül	Ekim	Kasım	Aralık	Toplam
<b>İstanbul</b>	5.6	5.4	5.0	5.2	4.6	4.0	4.5	3.7	4.0	3.2	2.7	2.9	9.4
<b>Batı Marmara</b>	6.3	5.7	5.3	5.8	5.3	4.0	4.9	3.7	3.7	3.2	2.8	2.8	10.2
Balıkesir	5.5	4.8	4.7	4.8	4.7	3.9	4.6	3.4	3.5	2.8	2.2	2.5	8.8
Çanakkale	7.3	6.4	5.9	6.5	6.0	4.7	4.9	4.0	4.2	3.8	3.6	3.3	11.7
Edirne	4.0	3.4	2.6	3.8	3.4	2.3	3.0	2.8	2.5	2.8	2.2	2.1	7.0
Kırklareli	5.7	4.8	4.6	4.9	4.7	3.5	5.0	3.2	3.8	4.0	4.5	3.1	10.6
Tekirdağ	7.6	7.2	6.9	7.4	6.5	4.7	5.8	4.4	4.2	3.2	2.8	3.1	11.9
<b>Ege</b>	5.2	4.9	4.4	4.7	4.2	3.6	4.2	3.4	3.7	3.2	2.7	2.8	9.0
Afyonkarahisar	5.0	5.0	3.9	4.4	4.0	4.2	4.3	3.7	3.4	3.1	2.8	2.8	8.8
Aydın	5.6	5.3	5.2	5.1	4.1	3.7	4.1	3.2	3.5	2.9	2.7	2.6	8.9
Denizli	5.2	5.1	4.6	4.7	4.1	3.2	4.2	3.2	3.1	2.6	2.5	2.3	9.0
İzmir	5.4	5.1	4.7	5.0	4.8	4.2	4.6	3.6	4.0	3.5	2.9	3.0	9.4
Kütahya	4.5	3.9	3.8	3.9	4.0	3.1	3.8	4.1	3.7	3.1	2.8	2.5	8.8
Manisa	5.2	4.7	4.3	4.8	4.4	3.4	4.0	4.0	4.1	3.6	2.7	3.0	9.5
Muğla	4.2	4.0	3.4	3.9	2.9	2.5	3.1	2.4	2.9	2.7	2.1	2.2	7.8
Uşak	5.0	4.9	4.4	5.2	5.1	3.3	5.1	3.8	3.4	3.4	3.2	3.4	9.2
<b>Doğu Marmara</b>	6.2	6.2	6.0	6.1	5.5	4.6	5.3	4.2	4.5	3.8	3.2	3.3	10.9
Bilecik	6.4	5.9	7.1	6.8	6.6	5.4	6.5	5.3	5.2	4.3	2.8	3.5	12.1
Bolu	4.0	3.5	3.7	4.3	4.1	3.2	3.9	3.3	4.1	3.5	2.6	2.7	8.7
Bursa	5.4	5.3	5.2	5.6	5.2	4.2	5.0	4.0	4.2	3.5	2.9	3.2	9.9
Düzce	9.2	9.0	8.4	9.0	7.8	6.8	7.6	6.1	5.4	4.6	4.0	3.9	13.9
Eskişehir	5.0	5.3	4.9	5.3	4.6	3.9	4.6	3.6	3.8	3.2	2.4	2.8	9.3
Kocaeli	7.1	6.7	6.5	6.0	5.6	4.9	5.3	4.1	4.5	3.8	3.4	3.3	11.5
Sakarya	7.3	7.9	7.4	7.4	6.7	5.2	5.9	4.6	5.2	4.4	4.2	3.7	12.6
Yalova	8.1	6.8	7.1	6.3	4.8	4.0	5.0	3.5	5.3	4.4	3.6	4.1	12.2
<b>Batı Anadolu</b>	6.0	5.4	5.3	5.5	5.1	4.3	4.9	4.2	4.4	3.8	3.0	3.1	9.8
Ankara	6.2	5.6	5.2	5.6	5.2	4.3	5.0	4.2	4.5	3.9	3.1	3.2	10.0
Karaman	7.3	5.7	6.6	5.9	5.8	4.7	5.4	5.3	5.4	4.4	3.5	4.7	11.1
Konya	5.4	4.8	5.3	5.2	4.6	4.2	4.4	4.2	4.0	3.6	2.9	2.9	9.0
<b>Akdeniz</b>	5.8	5.6	5.4	5.6	4.9	4.1	4.8	4.0	4.1	3.5	3.1	3.3	10.1
Adana	6.5	6.3	6.0	7.0	6.3	4.9	6.5	5.0	5.1	4.3	3.6	4.1	11.3
Antalya	5.0	4.9	4.6	4.4	3.6	3.1	3.6	3.1	3.3	2.9	2.7	2.7	8.2
Burdur	5.7	6.0	6.2	6.2	4.9	3.7	5.1	5.7	4.8	3.8	2.2	2.9	11.3
Hatay	5.2	5.4	5.2	5.6	5.1	4.2	4.7	4.2	3.8	3.4	3.9	3.4	11.2
Isparta	5.2	4.7	4.9	4.2	3.8	3.3	4.0	2.8	4.2	2.7	2.6	2.1	9.0
Mersin	6.1	5.8	6.0	6.0	5.3	4.3	4.8	3.9	4.3	3.6	2.9	3.3	10.8
Kahramanmaraş	7.3	6.0	5.3	6.4	6.8	6.1	6.2	5.5	5.6	4.4	3.1	4.4	12.8
Osmaniye	8.5	7.0	7.7	6.9	6.8	6.0	5.6	4.6	4.6	4.1	3.9	3.5	12.0
<b>Orta Anadolu</b>	4.5	4.3	4.3	4.7	4.4	4.0	4.1	3.7	3.6	3.2	2.9	2.7	8.5
Aksaray	3.5	3.7	3.0	3.5	2.9	3.4	3.5	3.6	3.2	2.7	2.2	2.4	7.6
Kayseri	5.0	4.8	4.8	5.3	4.9	4.3	4.5	3.8	3.7	3.5	3.2	3.1	9.0
Kırkkale	4.9	5.2	5.5	6.2	5.9	4.5	4.7	4.1	3.9	3.7	3.1	3.0	8.9
Kırşehir	3.5	4.6	4.1	4.0	2.8	2.1	2.6	2.5	1.9	2.0	3.9	2.0	7.1
Neşehir	2.3	1.6	1.6	2.0	1.8	2.0	1.9	1.9	1.7	1.3	1.3	1.3	4.7
Niğde	4.1	3.1	3.4	3.9	4.1	4.7	3.5	3.6	3.7	2.7	2.7	2.4	7.7
Sivas	5.6	5.2	6.1	5.8	5.8	4.9	5.1	4.8	4.5	4.0	3.5	3.3	10.6
Yozgat	5.0	5.1	4.5	4.8	4.7	4.2	5.0	3.8	4.4	4.0	3.1	2.9	10.1
<b>Batı Karadeniz</b>	5.0	5.0	5.1	5.3	5.0	4.2	5.1	4.4	4.2	3.6	3.1	3.2	9.7
Amasya	3.4	3.9	4.6	4.6	5.4	4.4	4.9	5.4	4.6	3.3	3.2	3.2	9.7
Bartın	5.2	6.8	6.8	5.7	6.2	4.6	6.1	5.7	6.2	4.7	4.7	4.2	11.2
Çankırı	7.8	6.9	8.1	8.1	6.9	5.9	7.7	4.6	4.5	6.3	3.0	4.8	12.4
Çorum	4.3	4.3	4.8	4.6	4.9	3.6	4.5	4.1	3.8	3.8	2.9	3.3	8.5
Karabük	5.5	6.6	4.3	5.8	5.7	3.9	5.3	2.7	3.9	3.4	3.3	3.6	10.3
Kastamonu	4.9	4.7	3.9	4.3	3.6	2.4	3.4	2.8	3.1	2.4	2.9	1.8	7.6
Samsun	5.5	5.6	5.4	5.8	5.6	5.1	6.0	5.2	5.0	4.0	3.5	3.5	10.6
Sinop	3.8	3.3	4.5	3.9	3.0	3.3	3.0	2.4	3.0	2.0	1.8	2.4	7.3
Tokat	5.1	5.1	4.6	5.3	4.2	4.0	4.8	4.2	3.4	2.9	2.7	2.7	8.6
Zonguldak	5.1	4.2	5.4	5.3	4.7	3.7	5.2	4.4	4.0	3.5	3.0	3.1	10.2
<b>Doğu Karadeniz</b>	6.5	5.9	6.1	6.1	6.1	5.3	5.8	4.9	4.8	3.9	3.6	3.5	12.0
Artvin	8.5	9.0	6.9	7.1	8.1	6.5	7.8	6.6	5.9	6.0	4.2	3.8	15.6
Giresun	6.1	6.1	5.8	6.1	6.7	5.4	5.5	5.6	4.6	4.0	4.3	2.9	11.8
Gümüşhane	7.4	4.7	5.7	5.4	6.1	4.8	5.6	4.6	5.3	3.8	4.2	4.5	13.9
Ordu	6.7	6.0	6.6	6.6	5.9	5.3	6.2	5.2	5.0	3.9	3.6	3.9	11.9
Rize	4.3	4.4	4.6	4.5	4.8	4.2	4.4	3.7	3.7	2.9	2.8	3.4	10.1
Trabzon	7.1	6.1	6.4	6.6	6.3	5.6	6.0	4.8	5.1	4.1	3.6	3.3	12.1
<b>Kuzeydoğu Anadolu</b>	7.5	7.4	7.1	7.7	7.7	6.5	7.6	6.5	6.4	5.7	5.2	4.9	14.2
Ağrı	7.3	8.1	7.2	8.1	8.3	7.1	8.6	7.1	7.3	6.2	5.4	6.2	14.6
Ardahan	10.5	8.7	9.2	10.5	11.6	10.6	11.8	9.6	9.4	8.3	6.5	6.8	20.7
Bayburt	5.2	5.8	3.1	4.3	5.0	2.5	4.2	4.7	4.6	4.7	4.8	3.7	11.3
Erzincan	3.6	3.8	5.3	5.4	4.5	4.1	4.8	2.9	4.0	3.8	2.8	2.0	9.0
Erzurum	9.3	8.3	8.1	8.4	8.7	7.4	8.0	6.9	6.8	5.8	5.1	4.7	15.2
İğdir	7.4	7.2	5.2	7.4	6.9	6.1	7.4	5.3	5.2	4.0	4.7	4.2	14.5
Kars	5.8	6.8	7.0	7.1	6.6	4.9	7.2	7.4	6.3	6.6	6.8	5.8	13.9
<b>Ortadoğu Anadolu</b>	7.3	6.4	6.6	7.3	7.2	6.3	7.3	5.7	6.1	5.2	4.6	4.9	13.6
Bingöl	10.3	11.2	9.7	11.9	9.1	8.0	9.7	6.7	6.8	5.6	4.8	5.8	18.2
Bitlis	8.9	6.1	6.6	7.1	6.9	7.1	8.3	5.5	6.6	6.4	5.7	5.2	14.5
Elazığ	5.6	4.5	5.6	5.6	5.9	5.5	5.7	6.2	5.0	3.9	3.5	4.1	11.0
Hakkari	8.4	6.7	7.5	8.1	8.8	6.8	8.5	4.9	6.6	6.7	6.7	5.3	18.1
Malatya	6.4	5.1	5.6	5.8	5.6	5.1	5.6	3.3	4.5	3.7	3.4	3.3	11.5
Muş	9.8	8.0	7.9	8.5	9.0	6.0	7.3	6.2	6.7	5.2	4.8	5.1	15.8
Tunceli	6.1	5.6	5.7	7.2	4.2	4.9	7.1	5.0	5.8	3.6	4.1	3.9	10.6
Van	7.0	7.2	6.8	8.3	8.4	7.4	8.7	6.9	7.6	6.5	5.4	6.1	14.1
<b>Güneydoğu Anadolu</b>	7.2	6.9	6.8	7.5	7.3	6.2	7.0	6.2	6.1	5.1	4.4	4.5	13.4
Adıyaman	7.9	7.8	8.3	9.6	8.7	7.7	8.0	7.5	6.4	5.9	3.6	4.3	15.6
Batman	7.0	7.5	7.2	8.1	7.4	6.4	7.2	5.6	6.7	6.0	5.6	5.5	14.8
Diyarbakır	7.4	7.5	7.4	7.6	7.8	6.6	7.3	6.8	6.8	5.3	5.0	5.3	14.0
Gaziantep	6.2	6.0	5.9	6.4	6.5	5.4	6.4	5.9	5.5	4.8	3.8	4.1	11.5
Kilis	5.4	4.9	2.4	5.0	3.1	3.6	2.2	2.1	2.8	1.6	1.5	2.5	8.9
Mardin	8.4	6.8	7.2	8.1	7.5	7.1	7.7	7.2	6.6	5.7	5.5	4.6	14.1
Siirt	7.9	7.4	6.8	7.5	6.5	5.4	6.7	5.2	5.2	4.2	2.4	4.6	12.7
Şanlıurfa	7.4	7.0	7.0	7.8	7.5	6.0	7.1	6.4	6.1	4.9	4.4	4.4	13.6
Şırnak	8.2	7.2	6.7	9.0	8.0	7.6	7.6	5.6	6.5	5.1	4.5	4.1	15.3
<b>Diğer <sup>(4)</sup></b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Toplam</b>	5.9	5.6	5.3	5.7	5.2	4.4	5.0	4.2	4.3	3.7	3.1	3.2	10.3

Türkiye Bankalar Birliği Risk Merkezi

(1) Karşılıksız çek keşide etmiş tekil kişi sayısının aynı dönemde bankalara ibraz edilen tüm çeklerin tekil keşideci sayısına bölünmesi ile hesaplanmaktadır.

(2) 1.000.000.000 TL ve üstü tutara sahip karşılıksız işlemi yapılan çekler rapora dahil edilmemiştir.

(3) Bu tabloda, 22.09.2002 tarih ve 24884 sayılı Resmî Gazete'de yayımlanan 2002/4720 sayılı Bakanlar Kurulu Kararı'ndaki İstatistik Bölge Birimleri sınıflandırılması kullanılmıştır.

(4) Bankaların Kuzey Kıbrıs Türk Cumhuriyeti ve yurt dışı şubelerine ait bildirimlerdir.

Genel olarak tablo bilgileri üyelerin bildirimlerine göre güncellenebilmektedir.