

**Numbers of Bounced Cheques According to Provinces and Geographical Regions
(2016)**

Regions ⁽¹⁾ , Provinces	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	12.790	22.841	17.804	12.145	22.526	17.440	12.160	24.364	18.927	19.901	18.017	13.832	212.747
West Marmara	1.664	2.659	1.997	1.195	2.778	2.052	1.355	2.984	2.230	2.143	2.197	1.633	24.887
Balıkesir	445	736	627	392	993	781	506	1.235	861	834	801	511	8.722
Çanakkale	266	343	236	126	333	293	225	359	226	210	203	145	2.965
Edirne	326	499	294	176	293	143	77	223	161	162	173	192	2.719
Kırklareli	174	243	197	95	283	210	118	268	220	268	287	264	2.627
Tekirdağ	453	838	643	406	876	625	429	899	762	669	733	521	7.854
Aegean	4.910	8.978	7.168	4.888	9.574	7.382	5.265	10.849	7.805	7.773	6.532	4.805	85.929
Afyonkarahisar	317	590	324	260	540	325	205	605	373	387	354	222	4.502
Aydın	446	765	688	422	776	665	495	1.125	773	772	709	635	8.271
Denizli	569	1.253	857	569	1.027	735	494	997	728	788	808	680	9.505
İzmir	2.346	3.914	3.133	2.284	4.444	3.566	2.575	5.028	3.721	3.687	2.963	2.000	39.661
Kütahya	209	345	365	166	370	260	226	407	355	328	253	241	3.525
Manisa	431	1.018	843	558	1.240	791	418	1.111	707	741	578	410	8.846
Muğla	373	691	656	415	843	820	634	1.221	924	807	626	444	8.454
Uşak	219	402	302	214	334	220	218	355	224	263	241	173	3.165
East Marmara	4.913	9.166	7.593	5.049	10.598	7.665	5.162	11.273	7.945	7.821	7.117	5.144	89.446
Bilecik	111	226	160	130	321	171	160	258	214	200	170	108	2.229
Bolu	140	218	158	180	373	289	219	453	292	286	236	171	2.995
Bursa	2.059	4.264	3.479	2.211	4.672	3.189	2.063	4.809	3.379	3.167	2.806	1.985	38.083
Düzce	200	372	253	148	473	304	226	746	468	505	437	301	4.433
Eskişehir	408	964	879	518	1.086	797	582	1.058	797	894	823	602	9.408
Kocaeli (İzmit)	1.252	2.022	1.737	1.246	2.362	1.939	1.232	2.319	1.740	1.637	1.617	1.212	20.315
Sakarya (Adapazarı)	595	842	774	485	1.060	802	548	1.232	752	894	809	635	9.428
Yalova	148	258	153	131	251	194	132	398	303	238	219	130	2.555
West Anatolia	4.243	7.520	5.644	3.999	7.797	5.566	3.984	9.684	6.845	7.165	6.381	4.323	73.151
Ankara	3.330	6.020	4.354	3.105	6.103	4.176	3.076	7.508	5.163	5.256	4.567	3.167	55.825
Karaman	63	133	89	77	156	143	108	318	198	188	157	87	1.717
Konya	850	1.367	1.201	817	1.538	1.247	800	1.858	1.484	1.721	1.657	1.069	15.609
Mediterranean	6.027	10.902	8.979	6.088	12.216	10.106	6.368	13.777	9.953	9.703	9.000	6.496	109.615
Adana	1.235	2.619	2.340	1.801	2.758	2.289	1.333	2.811	2.093	2.059	1.928	1.609	24.875
Antalya	2.267	3.836	3.267	2.237	4.672	4.439	2.914	6.576	4.538	4.179	3.634	2.453	45.012
Burdur	100	212	145	76	265	184	131	228	169	170	168	87	1.935
Hatay (Antakya)	617	1.187	728	396	1.078	670	449	1.043	790	910	918	687	9.463
İsparta	118	249	207	154	267	173	86	195	123	141	156	108	1.977
İçel (Mersin)	1.058	1.630	1.280	791	1.870	1.378	837	1.657	1.299	1.327	1.359	983	15.489
Kahramanmaraş	374	696	577	325	792	626	384	795	552	542	457	342	8.462
Osmaniye	256	473	435	318	514	347	234	472	389	375	380	227	4.422
Mid Anatolia	1.484	2.908	2.222	1.165	3.285	2.505	1.978	4.003	2.762	2.745	2.404	1.707	29.168
Aksaray	142	190	179	59	165	92	44	197	206	227	163	112	1.776
Kayseri	463	1.097	798	466	1.269	949	646	1.492	1.118	1.107	1.065	793	11.263
Kırıkkale	177	242	303	143	267	150	120	299	167	181	117	60	2.226
Kırşehir	169	243	153	53	182	180	108	174	79	97	105	58	1.601
Novşehir	71	161	124	70	234	177	154	296	251	224	217	138	2.117
Niğde	87	215	170	107	365	328	265	356	211	207	161	101	2.573
Sivas	284	570	377	186	512	312	374	796	456	435	333	264	4.899
Yozgat	91	190	118	81	291	317	267	393	274	267	243	181	2.713
West Black Sea	1.801	4.098	3.022	1.644	4.266	2.915	1.753	4.303	2.761	2.938	2.769	2.139	34.409
Amasya	267	438	337	230	415	270	223	476	369	320	302	217	3.864
Bartın	83	170	161	72	212	122	78	172	108	72	91	44	1.385
Çankırı	46	63	80	34	59	44	17	86	68	71	62	91	721
Çorum	191	547	418	199	657	411	232	597	309	275	227	212	4.275
Karabük	45	207	166	82	195	110	78	229	181	182	197	149	1.821
Kastamonu	36	95	76	47	148	99	71	158	121	131	169	137	1.288
Samsun	649	1.627	1.110	558	1.460	970	558	1.465	848	1.010	903	639	11.797
Sinop	39	65	41	24	104	74	47	85	67	70	50	20	686
Tokat	176	333	236	159	398	239	161	376	290	328	310	264	3.270
Zonguldak	269	553	397	239	618	576	288	659	400	479	458	366	5.302
East Black Sea	872	1.875	1.332	843	1.843	1.466	929	2.408	1.622	1.691	1.371	1.020	17.272
Arvin	27	77	59	32	102	85	39	139	101	122	94	73	950
Giresun	64	199	184	190	241	217	119	305	261	265	199	121	2.365
Gümüşhane	32	57	66	34	105	59	26	98	44	55	55	39	670
Ordu	178	323	208	119	269	252	205	507	369	381	359	261	3.431
Rize	168	396	209	119	340	257	169	335	209	218	170	164	2.754
Trabzon	403	823	606	349	786	596	371	1.024	638	650	494	362	7.102
North East Anatolia	719	1.234	819	470	1.467	1.131	639	1.754	1.359	1.487	1.357	1.103	13.539
Ağrı	92	220	139	82	343	289	146	413	389	481	445	373	3.372
Ardahan	31	61	38	21	68	63	37	63	63	64	76	61	646
Bayburt	33	27	40	28	75	58	32	65	56	40	33	27	514
Erzincan	102	95	74	73	169	125	74	233	128	154	154	122	1.503
Erzurum	278	520	314	164	459	350	167	498	389	410	355	279	4.183
İğdir	119	155	129	71	207	159	116	295	204	171	162	114	1.902
Kars	64	156	85	51	146	107	67	187	130	167	132	127	1.419
Middle East Anatolia	1.489	3.141	2.162	1.196	3.279	2.384	1.261	3.390	2.268	2.212	2.209	1.620	26.611
Bingöl	94	205	137	71	202	142	75	260	164	184	177	108	1.819
Bitlis	201	270	212	98	318	206	118	339	237	237	211	228	2.675
Elazığ	418	897	640	347	716	518	342	840	601	531	568	342	6.760
Hakkari	108	252	168	96	311	356	89	216	124	115	118	85	2.038
Malatya	302	607	439	304	646	412	237	587	380	348	381	259	4.902
Muş	87	222	161	71	219	149	100	254	187	196	224	163	2.033
Tunceli	13	38	28	17	22	14	15	30	27	43	33	26	306
Van	266	650	377	192	845	587	285	864	548	558	497	409	6.078
South-East Anatolia	3.689	6.829	5.520	3.108	7.590	5.109	3.193	7.760	4.922	4.968	4.713	3.746	61.147
Adıyaman	207	316	204	139	301	224	178	359	251	261	238	209	2.887
Batman	226	416	301	187	490	307	204	587	413	432	349	258	4.170
Diyarbakır	871	1.434	1.261	695	1.653	1.031	518	1.602	915	859	765	680	12.284
Gaziantep	962	2.040	1.552	1.032	2.308	1.712	1.133	2.409	1.632	1.579	1.632	1.106	19.097
Kilis	71	86	59	35	85	61	52	93	66	84	80	56	808
Mardin	411	803	614	365	722	418	317	744	410	477	416	347	6.044
Sirt	44	144	106	58	215	117	80	253	161	122	92	81	1.473
Şanlıurfa	645	1.106	842	445	1.240	953	637	1.388	912	999	912	847	10.926
Şırnak	252	504	581	152	576	286	74	325	162	155	229	162	3.458
Other⁽²⁾	0	0	0	0	11	11							

Amount of Bounced Cheques According to Provinces and Geographical Regions (Thousand TL)
(2016)

Regions ⁽¹⁾ , Provinces	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	599.887	988.308	786.886	720.377	916.727	731.786	553.357	1.028.189	869.577	910.010	831.689	736.788	9.673.582
West Marmara	66.342	66.187	52.266	30.129	68.244	57.732	43.598	82.107	65.869	57.894	64.795	48.356	703.519
Balıkesir	15.266	20.724	15.026	8.977	21.932	20.929	15.904	37.920	28.573	25.413	24.653	13.525	248.843
Çanakkale	9.635	8.770	5.657	2.823	7.188	6.968	5.571	7.910	4.935	4.552	3.709	3.335	71.052
Edirne	8.085	10.892	7.268	3.568	6.407	3.533	3.738	4.854	3.241	2.661	3.936	5.356	63.538
Kırklareli	18.660	5.147	5.440	3.029	7.447	6.539	2.764	6.194	4.959	6.219	8.636	7.437	82.472
Tekirdağ	14.695	20.654	18.875	11.731	25.271	19.763	15.621	25.229	24.162	19.048	23.862	18.703	237.614
Aegean	150.706	244.188	201.024	159.964	266.674	232.432	160.544	309.525	234.424	240.994	199.372	159.734	2.559.580
Afyonkarahisar	11.551	14.063	7.567	10.108	13.089	6.934	6.420	14.956	10.581	8.738	6.976	7.931	118.915
Aydın	12.624	16.351	15.704	10.682	21.604	30.078	13.067	28.050	20.325	22.295	20.824	19.978	231.583
Denizli	13.468	38.187	26.002	25.536	30.105	27.214	18.537	33.207	24.811	27.823	31.294	30.244	326.428
İzmir	76.667	117.168	100.164	78.929	142.237	112.090	86.922	164.208	125.293	119.119	91.386	65.463	1.279.646
Kütahya	6.980	8.097	7.804	3.770	6.037	3.731	3.209	8.212	6.237	6.833	5.925	6.302	73.136
Manisa	12.376	25.558	19.882	16.134	26.221	18.867	12.300	24.546	16.877	18.303	13.551	11.956	216.571
Muğla	10.051	14.201	16.231	8.836	21.091	27.367	16.137	28.893	24.296	29.428	21.432	12.057	230.020
Uşak	6.990	10.563	7.671	5.968	6.290	6.150	3.951	7.453	6.004	8.454	7.984	5.803	83.281
East Marmara	161.900	281.530	236.133	166.267	307.792	224.724	170.415	365.809	274.821	277.142	288.243	180.695	2.935.470
Bilecik	2.107	3.732	2.430	2.178	5.451	3.069	2.810	18.705	7.130	8.389	7.400	5.407	68.808
Bolu	3.218	4.394	2.952	4.013	7.190	5.521	5.308	8.271	5.776	6.010	5.100	3.877	61.629
Bursa	69.060	140.791	101.525	66.106	135.751	95.291	68.483	157.946	111.683	103.736	96.818	67.613	1.212.602
Düzce	4.582	8.026	5.461	3.934	12.555	7.894	8.514	18.389	11.555	13.231	10.465	8.025	112.631
Eskişehir	11.440	25.732	33.296	20.721	34.176	23.677	19.701	38.685	35.352	43.437	37.291	25.078	348.586
Kocaeli (İzmit)	53.368	75.141	67.575	51.402	78.509	60.604	47.099	84.582	73.014	70.803	101.761	50.191	814.049
Sakarya (Adapazarı)	15.191	19.210	19.134	14.945	28.926	24.980	17.775	31.497	22.023	25.153	22.613	16.818	258.265
Yolova	2.934	4.503	3.761	2.969	5.235	3.688	2.725	7.734	8.287	6.362	6.994	3.687	58.900
West Anatolia	186.752	265.593	253.546	167.982	264.958	225.649	168.715	370.627	269.565	289.863	241.044	209.614	2.913.908
Ankara	156.050	223.277	212.794	140.687	222.830	181.743	141.288	309.354	218.286	233.638	188.358	168.771	2.397.077
Karaman	1.762	2.965	2.565	2.329	3.267	2.494	2.948	6.558	4.109	4.082	4.038	2.006	39.123
Konya	28.941	39.351	38.187	24.966	38.861	41.412	24.479	54.714	47.170	52.143	48.648	38.837	477.708
Mediterranean	216.759	333.811	272.088	253.831	345.735	302.609	213.547	400.197	306.641	333.626	280.068	213.725	3.472.096
Adana	41.529	77.571	74.372	59.496	77.598	71.396	44.450	93.274	76.399	65.613	68.403	61.581	811.683
Antalya	90.801	132.041	98.397	76.063	141.173	136.621	104.560	198.462	139.083	170.614	119.857	80.169	1.487.839
Burdur	3.152	6.027	3.548	2.790	6.142	6.804	2.480	5.541	5.594	5.016	5.557	2.294	54.946
Hatay (Antakya)	19.116	32.694	24.039	11.951	25.631	20.961	14.671	24.062	21.749	28.473	25.250	18.654	267.250
İsparta	3.918	6.530	6.007	5.920	7.722	4.264	2.632	5.290	3.499	4.299	4.075	3.388	57.542
İzmir (Mersin)	38.564	50.116	37.851	78.710	57.976	38.953	28.030	45.829	38.157	37.417	38.725	30.554	520.883
Kahramanmaraş	11.220	16.402	15.822	9.486	17.298	14.890	10.806	18.698	14.340	14.725	11.775	11.129	168.709
Osmaniye	8.453	12.430	11.951	9.413	12.195	8.180	5.918	9.041	7.811	7.465	6.427	5.955	105.244
Mid Anatolia	41.746	74.058	59.468	40.076	80.963	60.701	58.026	107.479	84.925	83.603	73.544	54.162	816.661
Aksaray	2.827	3.838	3.724	1.966	3.695	1.917	1.115	5.334	8.205	8.962	5.791	3.630	51.005
Kayseri	14.389	30.587	23.923	17.673	33.029	26.187	26.503	48.490	37.788	37.254	34.132	27.053	357.010
Kırıkkale	4.944	6.033	6.492	5.032	6.956	2.874	3.628	7.317	3.752	3.652	4.161	1.270	56.111
Kırşehir	4.859	7.061	4.169	1.448	3.332	5.365	3.127	3.086	1.323	1.532	2.065	1.117	38.483
Neveşehir	1.335	3.062	2.353	1.526	7.854	4.411	4.783	7.067	8.410	8.556	7.799	5.734	62.889
Niğde	3.964	7.403	7.104	4.282	10.341	8.755	5.070	6.870	4.815	4.894	3.669	2.037	69.204
Sivas	7.936	13.893	9.806	4.990	12.217	7.681	11.146	23.331	14.901	13.729	11.035	9.119	139.784
Yozgat	1.491	2.181	1.897	3.159	3.539	3.512	2.654	5.984	5.732	5.024	4.802	4.202	44.175
West Black Sea	49.806	82.460	70.311	44.660	76.440	60.234	42.741	81.322	63.478	70.531	65.438	66.454	773.876
Amasya	5.662	8.765	5.237	5.546	6.122	4.796	4.140	9.252	9.424	8.411	6.325	5.054	78.734
Bartın	2.136	3.123	3.572	1.350	3.072	1.988	2.560	2.723	2.693	878	1.444	1.673	27.213
Çankırı	801	850	1.918	1.265	1.534	1.415	629	1.401	1.353	1.257	1.358	3.464	17.246
Çorum	3.794	7.113	4.980	3.498	8.304	8.064	8.536	11.079	7.135	6.271	4.401	5.022	78.187
Karabük	1.055	3.648	5.648	2.468	5.119	2.872	3.111	4.826	5.050	5.246	5.038	4.173	48.256
Kastamonu	575	1.483	1.732	1.191	2.378	2.246	4.014	2.546	4.015	4.099	4.404	31.428	61.428
Samsun	25.278	39.672	32.867	20.359	28.727	19.441	11.293	28.263	19.352	25.364	26.227	30.409	307.251
Sinop	713	1.471	553	441	1.993	1.244	828	1.660	1.269	1.596	840	330	12.937
Tokat	5.039	8.201	4.895	3.096	6.898	4.367	3.022	7.303	7.567	8.628	8.256	5.497	72.768
Zonguldak	4.763	8.135	8.910	5.445	11.927	13.669	6.378	10.800	7.088	8.865	7.449	6.428	99.857
East Black Sea	21.256	35.803	24.839	17.777	31.293	28.257	22.035	48.754	41.530	40.929	34.199	26.491	373.163
Arvin	529	1.401	1.062	754	1.076	1.156	522	2.262	2.044	2.198	1.516	893	15.413
Giresun	949	2.717	2.554	1.997	3.204	4.258	2.351	4.231	3.796	5.084	3.814	3.083	38.038
Gümüşhane	1.028	892	1.014	425	1.483	1.234	748	1.857	1.288	1.202	1.232	1.537	13.940
Ordu	4.850	6.161	5.362	2.210	4.860	5.572	5.015	9.416	7.531	8.086	7.504	5.976	74.544
Rize	3.605	5.704	3.440	2.984	4.827	4.855	3.982	6.293	4.798	6.072	5.284	3.863	55.706
Trabzon	10.295	18.928	11.407	7.407	15.843	11.183	9.418	24.695	22.073	18.287	14.848	11.139	175.522
North East Anatolia	16.703	24.602	18.037	13.228	26.488	25.546	18.195	39.323	35.177	36.616	34.905	30.531	319.350
Adı	2.023	3.429	2.411	1.879	6.100	5.764	3.683	7.928	10.068	12.477	10.871	8.806	75.438
Ardahan	860	1.344	889	503	1.282	1.954	892	1.131	1.234	2.105	2.548	1.995	16.736
Bayburt	367	343	651	536	854	1.214	362	926	694	599	445	659	7.652
Erzurum	2.053	1.414	3.697	2.952	4.748	3.382	1.906	4.831	3.055	3.421	3.472	3.015	37.946
Erzurum	6.053	10.804	6.020	4.117	7.145	5.898	4.108	10.107	10.513	10.074	10.618	10.884	98.341
İğdir	2.161	2.631	2.179	1.857	3.663	4.960	5.996	9.725	5.327	3.621	2.724	2.320	47.163
Kars	3.186	4.635	2.189	1.385	2.697	2.374	1.248	4.676	4.286	4.319	4.226	2.852	38.074
Middle East Anatolia	62.503	76.666	54.689	30.888	68.451	56.811	40.538	88.758	60.230	59.201	60.159	48.167	707.060
Bingöl	3.316	6.584	4.575	2.449	4.751	3.444	2.748	8.079	5.273	4.803	5.330	2.760	54.115
Bitlis	5.956	6.395	5.072	2.210	5.662	3.548	2.362	5.034	4.033	4.277	3.834	4.070	52.454
Elaz													

The Ratio of the Number Bounced Cheques to the Total Presented Cheques in Banks According to Country and Region⁽¹⁾ (%)
(2016)

Regions ⁽²⁾ , Provinces	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	3.3	3.3	3.2	3.1	3.2	3.2	3.3	3.6	3.7	3.9	3.5	3.2	3.4
West Marmara	3.8	3.1	3.0	2.7	3.0	3.0	3.0	3.2	3.3	3.2	3.2	2.9	3.1
Balıkesir	3.2	2.7	2.9	2.8	3.3	3.6	3.4	4.1	4.0	3.9	3.7	3.0	3.4
Çanakkale	4.1	2.6	2.3	1.9	2.3	2.8	3.2	2.5	2.1	2.0	2.0	1.7	2.4
Edirne	6.0	5.1	3.8	3.3	3.0	1.9	1.5	2.2	2.1	2.1	2.2	2.9	3.0
Kırklareli	4.2	2.9	3.0	2.3	3.2	3.1	2.6	2.8	3.1	3.9	4.2	4.7	3.3
Tekirdağ	3.4	3.1	3.0	3.0	3.0	3.0	3.1	3.0	3.5	3.1	3.4	2.9	3.1
Aegean	3.3	3.2	3.3	3.3	3.3	3.4	3.5	3.6	3.6	3.6	3.1	2.9	3.4
Afyonkarahisar	4.1	3.9	2.8	3.6	3.4	2.9	2.8	3.6	3.2	3.3	3.0	2.5	3.3
Aydın	3.5	3.1	3.6	3.4	2.9	3.2	3.6	3.9	3.7	3.7	3.6	4.0	3.5
Denizli	3.4	3.9	3.3	3.4	3.0	3.0	3.0	2.9	3.1	3.3	3.4	3.7	3.3
İzmir	3.2	3.0	3.0	3.1	3.3	3.4	3.6	3.8	3.8	3.6	3.0	2.5	3.3
Kütahya	4.6	3.3	4.6	3.8	3.3	3.5	5.2	3.8	4.8	4.4	3.4	4.6	4.0
Manisa	3.1	3.6	3.9	4.1	4.3	3.8	3.2	4.0	3.5	3.6	2.7	2.5	3.6
Muğla	2.7	2.5	3.0	2.9	2.7	3.2	3.4	3.2	3.5	3.4	2.8	2.5	3.0
Uşak	5.5	5.1	5.0	5.6	4.1	3.8	5.9	4.5	4.0	4.6	4.1	3.9	4.6
East Marmara	4.0	3.7	4.0	4.1	4.0	4.1	4.3	4.4	4.3	4.3	3.9	3.7	4.1
Bilecik	5.1	4.7	4.4	6.1	6.5	4.9	7.1	5.2	5.9	5.8	4.8	3.0	5.3
Bolu	3.1	2.4	2.1	3.7	3.6	3.7	4.4	4.5	4.0	4.0	3.4	3.1	3.5
Bursa	4.2	4.2	4.4	4.6	4.4	4.2	4.4	4.6	4.6	4.4	3.9	3.7	4.3
Düzce	3.8	3.4	3.0	2.8	3.8	3.6	4.3	6.4	5.5	5.7	5.2	4.9	4.4
Eskişehir	3.7	4.0	4.9	4.8	4.3	4.6	5.6	4.2	4.6	5.1	4.7	4.7	4.5
Kocaeli (İzmit)	3.7	3.4	3.6	3.7	3.8	4.1	3.8	3.9	3.9	3.6	3.6	3.2	3.7
Sakarya (Adapazarı)	4.3	3.0	3.5	3.6	3.4	3.7	4.0	3.9	3.3	3.9	3.6	3.7	3.6
Yalova	4.2	3.3	2.6	3.7	3.0	3.3	3.6	4.7	5.2	4.2	3.9	2.9	3.7
West Anatolia	3.5	3.2	3.1	3.5	3.1	3.1	3.3	3.8	3.8	3.9	3.4	3.0	3.4
Ankara	3.6	3.5	3.2	3.6	3.4	3.2	3.6	4.1	4.0	4.0	3.4	3.0	3.6
Karaman	2.7	2.7	2.4	3.3	2.9	3.8	4.6	5.5	5.0	4.5	3.9	2.7	3.7
Konya	3.0	2.3	2.7	3.0	2.4	2.8	2.5	2.8	3.2	3.6	3.5	3.0	2.9
Mediterranean	4.3	3.9	4.1	4.4	4.1	4.6	4.7	4.7	4.8	4.7	4.4	3.9	4.4
Adana	4.3	4.5	5.1	6.6	4.5	5.3	5.1	5.0	5.1	4.8	4.5	5.0	4.9
Antalya	4.6	4.0	4.4	4.6	4.4	5.6	5.8	6.1	6.1	5.8	5.2	4.4	5.1
Burdur	3.4	3.4	3.2	2.7	4.2	4.0	4.5	3.6	3.7	3.8	3.7	2.5	3.6
Hatay (Antakya)	3.8	3.7	2.9	2.4	3.3	2.8	2.9	3.3	3.6	4.1	3.9	3.6	3.4
İsparta	3.0	2.7	3.1	4.0	2.7	2.6	2.3	2.0	1.9	2.1	2.3	2.1	2.5
İzmir (Mersin)	3.9	3.2	3.2	3.0	3.5	3.5	3.3	3.3	3.6	3.5	3.5	3.0	3.4
Kahramanmaraş	4.4	3.6	4.2	4.0	3.9	4.4	4.4	3.9	3.9	3.8	3.3	3.2	3.9
Osmaniye	4.8	4.4	5.4	7.0	5.0	4.9	5.8	4.9	5.6	5.1	5.2	3.9	5.1
Mid Anatolia	3.7	3.3	3.4	3.1	3.3	3.7	4.9	3.8	3.9	3.8	3.4	3.2	3.6
Aksaray	4.2	2.3	2.9	1.7	1.8	1.4	1.1	1.9	2.7	3.0	2.3	2.1	2.2
Kayseri	2.7	3.0	2.9	2.9	3.3	3.5	3.9	3.7	4.1	3.9	3.8	3.9	3.5
Kırıkkale	10.0	5.5	9.4	9.5	5.4	4.8	7.9	6.0	5.4	5.9	3.9	3.2	6.1
Kırşehir	9.9	6.4	5.5	3.4	4.4	6.2	6.4	3.9	2.6	3.3	3.5	2.6	4.7
Neveşehir	2.1	2.2	2.3	2.2	3.0	3.3	4.7	3.7	4.3	3.9	3.7	3.0	3.2
Niğde	2.5	3.1	3.2	3.4	4.9	6.4	7.6	4.6	3.8	3.8	2.9	2.3	4.0
Sivas	4.6	3.9	3.5	3.1	3.0	2.7	5.7	4.5	3.8	3.6	2.8	3.0	3.6
Yozgat	3.3	2.6	2.2	3.1	3.3	5.3	8.4	3.8	4.1	3.9	3.7	3.8	3.8
West Black Sea	4.1	3.7	3.8	3.8	3.5	3.6	4.0	3.6	3.4	3.6	3.4	3.7	3.6
Amasya	8.3	5.2	5.6	7.0	4.5	4.3	6.7	5.0	5.9	5.1	5.0	4.9	5.4
Bartın	4.8	3.1	4.3	4.5	3.5	3.3	4.7	3.0	3.0	2.0	2.5	1.9	3.2
Çankırı	2.7	1.7	3.0	2.1	1.6	1.6	1.0	2.1	2.2	2.2	2.0	3.8	2.1
Çorum	3.4	4.4	4.5	3.7	4.8	4.4	4.4	4.2	3.3	2.9	2.4	3.0	3.9
Karabük	1.7	3.2	3.4	3.0	2.7	2.3	2.9	3.4	3.9	3.8	4.2	4.3	3.3
Kastamonu	1.0	1.1	1.2	1.2	1.6	1.5	1.7	1.6	1.8	1.9	2.4	2.6	1.6
Samsun	4.8	4.9	4.6	4.3	4.1	4.1	4.2	4.2	3.5	4.1	3.7	3.7	4.2
Sinop	2.3	1.4	1.2	1.4	2.0	2.2	2.6	1.6	1.9	1.9	1.4	0.8	1.7
Tokat	4.3	3.2	3.1	4.1	3.2	3.0	3.9	3.0	3.4	3.9	3.7	4.4	3.5
Zonguldak	4.4	3.4	3.4	3.8	3.4	4.9	4.8	3.8	3.5	4.2	4.0	4.8	3.9
East Black Sea	2.7	2.6	2.5	2.7	2.3	2.6	2.7	2.9	2.7	2.8	2.3	2.2	2.6
Arvin	1.7	1.8	1.9	2.0	2.1	2.5	2.1	2.7	2.9	3.4	2.8	2.6	2.4
Giresun	1.5	2.1	2.6	4.3	2.2	2.8	2.5	2.9	3.2	3.3	2.5	1.9	2.6
Gümüşhane	2.5	2.0	3.3	2.8	3.3	2.5	1.8	2.8	1.7	2.1	2.2	1.9	2.4
Ordu	2.8	2.2	1.9	1.9	1.6	2.2	3.1	3.2	3.0	3.0	3.0	2.9	2.5
Rize	3.5	3.6	2.6	2.6	2.8	2.9	3.1	2.6	2.4	2.5	2.0	2.4	2.7
Trabzon	2.9	2.7	2.6	2.6	2.3	2.6	2.6	2.9	2.6	2.7	2.0	1.9	2.5
North East Anatolia	4.3	3.0	2.8	3.1	3.2	3.6	3.9	3.7	4.0	4.3	3.9	4.0	3.6
Agri	2.9	2.6	2.4	2.3	3.5	4.1	4.6	3.9	5.3	6.5	5.9	5.6	4.3
Ardahan	4.2	4.2	3.6	3.3	4.3	5.0	4.9	3.7	4.2	3.9	4.7	4.5	4.2
Bayburt	5.4	1.9	4.0	5.3	4.7	5.3	4.9	3.7	4.4	3.3	2.7	2.8	3.9
Erzincan	5.0	2.3	2.4	3.8	3.4	3.6	3.5	4.5	3.5	4.2	4.1	4.4	3.7
Erzurum	4.2	3.1	2.7	2.7	2.5	2.9	2.6	2.6	2.9	3.0	2.6	2.7	2.8
İğdir	7.7	4.0	4.4	4.6	4.5	5.2	7.5	6.4	6.7	5.7	5.3	4.7	5.4
Kars	3.5	3.2	2.6	3.3	2.8	3.1	3.9	3.7	3.4	4.0	3.2	3.7	3.4
Middle East Anatolia	5.3	4.6	4.5	5.0	4.4	4.8	4.8	4.3	4.2	4.1	4.0	3.6	4.4
Bingöl	5.7	5.0	5.0	5.4	4.4	4.5	4.5	5.1	4.7	5.1	4.7	3.3	4.7
Bitlis	7.7	4.6	5.3	4.6	5.2	4.9	5.0	5.1	5.0	4.7	4.1	5.0	5.0
Elazığ	6.9	5.9	6.0	6.3	4.3	4.8	6.1	5.1	5.4	4.8	5.0	4.1	5.3
Hakkari	8.7	8.3	10.5	14.4	13.8	17.6	10.6	7.8	6.4	5.5	5.1	4.0	8.9
Malatya	4.4	3.8	3.7	4.7	3.6	3.4	3.5	3.3	3.1	2.7	3.0	2.7	3.4
Muş	3.6	3.6	3.7	3.4	3.0	3.2	4.1	3.3	3.4	3.5	3.8	3.3	3.4
Tunceli	2.0	3.2	3.2	3.1	1.9	1.5	2.2	2.0	2.4	3.9	2.9	2.6	2.6
Van	4.3	3.9	3.3	3.6	4.5	4.8	4.7	4.4	4.2	4.2	3.8	3.8	4.1
South-East Anatolia	5.5	4.9	5.2	5.1	5.2	5.1	5.0	5.3	4.9	4.7	4.4	4.2	5.0
Adıyaman	4.4	3.7	3.3	3.9	3.3	3.4	4.6	3.7	3.8	3.9	3.5	3.8	3.8
Batman	5.0	3.8	3.5	4.3	3.9	3.9	4.7	4.8	5.1	5.2	4.2	3.9	4.3
Diğarbakır	7.3	5.7	6.5	6.7	6.0	5.7	4.7	5.8	4.7	4.3	3.8	4.0	5.4
Gaziantep	4.2	4.5	4.5	4.6	4.8	5.0	5.2	5.1	5.0	4.6	4.8	4.2	4.7
Kilis	6.8	3.5	3.9	3.8	4.1	4.1	6.1	5.0	5.0	6.6	6.1	5.2	4.9
Mardin	7.5	6.8	7.7	8.7	6.6	5.7	6.6	6.4	5.4	6.2	5.3	4.7	6.4
Sirt	2.6	3.0	3.0	3.5	4.0	3.6	4.7	5.2	4.8	3.6	2.7	2.8	3.7
Sanlıurfa	4.8	4.2	4.3	3.9	4.7	5.1	4.5	5.1	5.0	5.2	4.4	4.5	4.7
Şirnak	13.1	10.6	13.4	10.2	10.6	8.4	4.3	6.3	4.6	4.4	5.9	4.3	8.1
Other⁽³⁾	-	-	-	-	91.7	91.7	75.0	-	-	-	-	-	67.6
Total	3.7	3.5	3.5	3.6	3.5	3.6	3.8	3.9	3.9	4.0	3.6	3.3	3.7

The Banks Association of Turkey Risk Center

(1) The bounced cheque ratio is computed as number of bounced cheque divided to number of total cheque by date of submission.

(2) The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

(3) Other figures are belong to notifications of branches abroad and Turkish Republic of Northern Cyprus.

-Overall, the subject report by members information can be updated by members of the notification.

The Ratio of the Amount Bounced Cheques to the Total Presented Cheques in Banks According to Country and Region⁽¹⁾⁽²⁾ (%)
(2016)

Regions ⁽³⁾ , Provinces	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	2.9	3.6	3.1	3.4	3.2	2.8	2.8	3.5	3.5	3.5	3.1	2.8	3.2
West Marmara	7.0	4.4	4.2	3.3	1.9	4.4	4.4	4.8	4.9	4.2	4.6	3.8	4.0
Balıkesir	4.8	4.3	3.7	2.9	4.1	4.7	4.7	6.5	6.3	5.3	5.3	3.4	4.8
Çanakkale	7.6	4.3	3.5	2.4	3.4	4.1	4.4	3.5	2.8	2.5	2.1	2.1	3.5
Edirne	8.8	7.4	6.1	3.9	0.3	3.0	3.7	3.2	2.7	2.2	2.7	3.9	1.8
Kırklareli	20.3	4.2	5.5	4.2	5.8	6.2	3.7	4.4	4.4	5.5	7.4	7.3	6.4
Tekirdağ	4.7	3.8	4.1	3.5	4.3	4.1	4.5	4.1	5.0	3.9	4.7	4.0	4.2
Aegean	3.5	3.9	3.7	3.7	4.0	3.9	3.7	4.3	4.2	4.1	3.4	3.0	3.8
Afyonkarahisar	6.0	4.7	3.2	5.6	4.4	2.8	3.4	4.5	4.1	3.1	2.5	3.1	3.9
Aydın	4.2	3.6	4.0	3.7	4.3	6.8	4.0	5.0	4.8	4.9	4.6	4.9	4.6
Denizli	2.7	4.8	3.7	4.6	3.6	3.9	3.5	3.9	3.7	3.9	4.4	5.1	4.0
İzmir	3.2	3.4	3.3	3.2	3.8	3.4	3.6	4.2	4.1	3.7	2.8	2.2	3.4
Kütahya	8.0	5.1	6.1	4.3	3.7	3.1	3.7	4.7	4.9	5.3	4.5	6.2	4.9
Manisa	3.6	5.0	4.8	5.1	5.0	4.4	4.0	4.7	4.0	3.9	2.9	2.8	4.2
Muğla	3.6	3.1	4.4	3.2	4.1	4.7	4.5	4.4	5.0	6.5	4.8	3.4	4.4
Uşak	5.9	6.4	4.9	5.2	3.6	4.1	3.7	4.0	4.2	5.6	4.9	4.1	4.7
East Marmara	4.5	4.9	4.9	4.6	5.0	4.6	4.9	5.9	5.6	5.6	5.6	3.9	5.1
Bilecik	5.3	5.0	4.0	5.1	7.2	5.0	6.5	19.2	10.3	12.4	10.4	8.5	9.0
Bolu	3.4	3.1	2.5	4.4	4.7	4.6	5.5	4.8	4.0	4.6	3.9	3.5	4.1
Bursa	4.6	5.6	4.9	4.4	5.0	4.7	4.6	5.8	5.5	5.0	4.5	3.6	4.9
Düzce	4.0	4.3	3.7	3.5	6.3	5.2	7.8	9.4	7.6	8.4	6.8	6.4	6.2
Eskişehir	3.8	4.9	8.0	6.9	6.3	5.8	6.6	6.6	8.3	9.6	8.4	6.7	6.9
Kocaeli (İzmit)	4.6	4.7	4.7	4.3	4.5	4.2	4.5	5.1	4.9	4.9	6.5	3.3	4.7
Sakarya (Adapazarı)	4.9	3.6	4.3	4.5	4.9	5.2	5.5	5.0	4.6	5.0	4.5	3.9	4.6
Yalova	3.4	3.2	3.4	3.9	3.2	3.0	3.2	4.5	6.7	5.1	5.6	3.3	4.1
West Anatolia	3.6	3.4	3.8	3.5	3.3	3.4	3.3	4.3	4.0	4.0	3.1	2.8	3.6
Ankara	3.7	3.5	4.0	3.6	3.5	3.4	3.6	4.6	4.1	4.1	3.0	2.8	3.6
Karaman	2.6	3.0	2.8	3.2	3.2	2.8	4.4	5.6	4.3	4.1	4.0	2.1	3.6
Konya	3.3	2.8	3.3	3.0	2.6	3.5	2.4	3.2	3.7	3.8	3.5	3.0	3.2
Mediterranean	5.1	5.1	4.9	6.0	5.0	5.3	5.2	5.6	5.5	5.8	5.0	4.1	5.2
Adana	4.2	5.2	5.9	6.5	5.2	5.8	5.0	6.1	6.0	5.1	5.5	5.1	5.5
Antalya	6.2	5.7	5.1	5.3	5.3	6.5	7.2	7.1	6.9	8.2	6.2	4.9	6.2
Burdur	4.5	5.5	4.0	3.8	5.4	7.0	3.4	3.9	5.6	5.2	5.6	2.5	4.8
Hatay (Antakya)	4.2	4.8	4.0	2.5	3.8	3.5	3.3	3.4	4.2	5.1	4.1	3.0	3.9
İsparta	4.7	4.3	4.8	6.8	4.6	3.3	3.1	3.0	2.7	3.3	3.0	2.9	3.8
İzmir (Mersin)	4.5	4.1	3.6	8.9	4.6	3.6	3.3	3.8	3.7	3.4	3.4	2.6	4.0
Kahramanmaraş	5.0	4.6	5.2	4.5	4.5	4.5	4.8	4.3	4.4	4.5	3.6	3.5	4.4
Osmaniye	7.1	6.7	7.8	8.9	7.0	5.9	6.8	5.4	5.2	4.7	4.2	4.2	6.1
Mid Anatolia	3.8	4.2	4.1	4.0	4.2	4.0	5.3	5.1	5.2	4.9	4.4	3.7	4.4
Aksaray	3.7	2.8	3.2	2.6	2.3	1.5	1.2	2.8	5.0	5.5	3.9	2.7	3.2
Kayseri	2.6	3.4	3.3	3.5	3.5	3.6	4.8	4.8	4.9	4.5	4.2	3.8	4.0
Kırıkkale	11.2	7.9	10.6	12.7	8.4	5.2	8.8	8.5	6.2	5.8	6.1	2.5	7.7
Kırşehir	13.2	10.8	8.2	4.1	5.2	9.7	7.6	4.2	2.4	2.8	3.7	2.3	6.1
Neveşehir	1.5	2.3	2.3	2.1	5.5	3.8	6.1	4.7	7.2	7.1	6.1	5.1	4.6
Niğde	5.1	6.4	7.2	5.9	8.0	8.8	6.7	5.1	4.6	4.4	3.2	2.1	5.6
Sivas	4.8	5.3	4.6	3.2	4.1	3.2	6.8	7.0	5.9	5.2	4.2	4.1	4.9
Yozgat	3.1	2.3	2.6	6.8	3.3	4.4	4.7	4.3	5.5	4.7	4.8	5.1	4.3
West Black Sea	4.6	4.5	4.6	4.0	3.7	4.0	0.9	4.0	4.0	4.3	3.9	4.5	3.5
Amasya	8.9	7.1	5.8	8.6	4.6	4.8	5.9	6.4	8.9	7.8	6.3	5.8	6.6
Bartın	7.3	4.5	7.5	5.6	4.3	4.0	8.5	3.7	5.3	1.8	2.9	4.5	4.7
Çankırı	1.9	1.5	4.3	3.5	2.6	2.7	1.4	1.9	2.2	2.0	2.3	6.5	2.7
Çorum	2.8	3.4	2.8	2.8	3.6	4.5	0.2	4.6	3.7	3.3	2.3	2.9	1.3
Karabük	1.2	2.5	3.4	1.5	2.1	1.9	3.2	3.4	3.9	2.9	2.9	2.0	2.5
Kastamonu	0.9	1.4	1.9	1.8	2.2	2.3	3.0	2.7	2.4	3.8	3.4	4.5	2.6
Samsun	6.2	5.8	5.8	5.3	4.1	3.8	3.1	4.0	3.6	4.6	4.6	6.3	4.7
Sinop	3.0	3.0	1.4	1.7	3.6	3.3	2.9	2.7	2.7	3.5	1.8	0.9	2.6
Tokat	6.7	5.7	4.5	4.6	4.2	3.6	3.9	4.1	5.7	6.1	5.9	4.9	5.0
Zonguldak	3.3	3.2	4.4	3.6	4.3	6.6	4.8	4.1	3.5	4.5	3.4	3.5	4.1
East Black Sea	3.3	3.2	2.7	2.6	2.5	2.9	3.1	3.6	3.9	3.7	3.1	2.6	3.1
Arvin	2.5	3.3	3.3	3.6	2.1	2.8	1.9	3.9	4.9	5.1	3.7	2.5	3.4
Giresun	1.3	2.2	2.3	2.6	2.3	3.6	2.6	2.8	2.9	3.9	2.8	2.3	2.7
Gümüşhane	5.9	2.8	4.5	2.7	4.1	4.1	3.8	4.3	3.8	3.2	2.8	3.2	3.7
Ordu	3.9	3.1	3.4	3.6	2.1	3.1	4.0	3.8	3.8	3.9	3.7	3.4	3.4
Rize	4.1	3.8	2.6	3.6	2.9	3.4	3.9	3.4	3.4	4.1	3.6	2.9	3.5
Trabzon	3.2	3.3	2.4	2.4	2.6	2.4	2.7	3.7	4.2	3.5	2.7	2.3	3.0
North East Anatolia	4.1	3.8	3.7	4.0	3.6	4.5	5.0	4.7	5.4	5.5	4.9	5.0	4.5
Agri	3.0	2.8	2.8	3.2	4.3	5.1	5.5	4.5	7.8	9.3	7.8	6.6	5.5
Ardahan	9.1	8.5	6.9	5.8	7.1	11.8	9.2	5.4	5.8	8.3	10.7	9.9	8.3
Bayburt	3.9	2.1	5.2	6.8	4.3	7.7	3.5	4.0	3.7	3.3	2.3	4.3	4.1
Erzincan	5.7	2.2	7.4	8.2	6.2	5.6	4.4	5.6	4.7	5.3	5.3	5.5	5.4
Erzurum	2.9	3.4	2.5	2.7	2.0	2.3	2.5	2.6	3.5	3.3	3.2	3.8	2.9
İğdir	6.0	4.9	4.4	5.3	5.4	8.9	17.5	13.3	10.0	7.5	4.7	4.9	7.7
Kars	8.5	7.0	5.0	5.2	4.3	4.8	4.1	6.6	6.7	6.4	6.5	4.9	5.9
Middle East Anatolia	8.2	6.0	5.7	5.2	5.5	5.6	5.9	6.1	5.3	4.9	4.8	4.1	5.5
Bingöl	7.6	8.9	9.1	7.4	6.2	5.6	6.6	8.5	6.8	6.2	6.3	3.4	6.8
Bitlis	8.9	7.0	8.4	5.6	7.0	5.4	5.1	4.9	4.9	5.0	4.2	4.1	5.8
Elazığ	7.3	7.6	5.9	6.4	5.9	6.6	8.9	7.6	6.8	5.7	7.2	3.9	6.6
Hakkari	11.8	7.6	10.4	11.0	10.8	16.0	9.7	6.3	5.9	4.8	5.3	3.1	7.8
Malatya	7.0	5.4	4.9	4.2	3.8	3.2	3.5	4.2	3.5	2.9	3.2	4.5	4.1
Muş	5.6	4.9	6.1	4.5	4.7	3.9	4.9	6.3	5.9	5.9	5.1	3.6	5.2
Tunceli	2.0	2.3	2.0	1.2	2.2	0.7	2.7	2.2	1.9	6.9	3.6	6.7	3.0
Van	11.1	4.5	4.3	4.4	6.3	7.0	6.5	6.5	5.5	5.7	4.1	4.2	5.7
South-East Anatolia	6.3	6.2	6.0	5.1	5.6	4.9	5.2	5.9	5.4	5.4	5.8	4.1	5.5
Adıyaman	7.1	5.7	5.2	4.9	4.0	4.4	5.8	5.7	6.4	6.7	6.2	5.9	5.8
Batman	6.3	5.2	3.1	4.1	5.4	4.2	5.7	7.6	5.8	5.9	5.5	5.3	5.4
Diğarbakır	7.7	5.5	6.3	7.1	7.0	4.8	4.4	6.4	4.6	4.4	3.7	4.0	5.4
Gaziantep	3.4	4.8	3.9	3.5	4.1	4.4	4.6	4.6	4.8	4.9	7.4	3.8	4.6
Kilis	6.4	6.2	5.7	3.8	6.4	6.3	6.7	5.9	6.1	10.9	5.8	6.3	6.4
Mardin	8.7	10.4	10.9	11.1	8.5	6.3	8.2	7.7	7.2	7.7	4.9	3.5	7.6
Sirt	3.0	3.3	3.3	3.3	3.7	3.3	5.6	7.4	5.7	3.5	3.0	2.6	4.0
Sanlıurfa	10.5	9.2	9.4	5.0	6.9	6.4	6.2	7.2	7.0	6.9	5.1	4.9	7.0
Şırnak	9.3	10.0	15.0	12.2	10.7	6.3	3.6	5.3	3.9	3.6	5.5	3.1	7.1
Other⁽⁴⁾	-	-	-	-	58.1	53.9	25.6	-	-	-	-	-	25.3
Total	3.8	4.1	3.9	3.9	3.7	3.6	3.4	4.4	4.2	4.2	3.8	3.2	3.9

The Banks Association of Turkey Risk Center

(1) The bounced cheque ratio is computed as amount of bounced cheque divided to amount of total cheque by date of submission.

(2) Bounced cheques which have 1,000,000,000 TL or above value are excepted.

(3) The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

(4) Other figures are belong to notifications of branches abroad and Turkish Republic of Northern Cyprus.

-Overall, the subject report by members information can be updated by members of the notification.