Information about Returned Checks Out of Presented Checks to Banks

Years	Presented Checks to Banks (1)			Returned Checks (2)(*)			Returned Checks Paid (3)			Return Checks / Presented Checks (%)		
	Number	Amount (Million TL) (**)	Unique Number of Drawers (4)	Number	Amount (Million TL) (**)	Unique Number of Drawers (4)	Number	Amount (Million TL)	Unique Number of Drawers (4)	Number	Amount (**)	Unique Number of Drawers
2009	25.550.792	273.549	708.691	1.756.371	22.558	184.448	1.045.940	12.216	158.817	6,9	8,2	26,0
2010	20.649.113	251.610	620.070	859.870	13.054	120.325	512.079	8.633	100.963	4,2	5,2	19,4
2011	19.951.936	323.030	573.462	580.982	11.230	79.050	304.032	5.287	66.374	2,9	3,5	13,8
2012	20.447.698	374.009	519.632	943.226	20.448	90.981	414.971	8.759	76.192	4,6	5,5	17,5
2013 (***)	21.330.854	453.537	573.209	745.723	17.578	82.521	305.521	6.199	65.967	3,5	3,9	14,4
2014	23.229.752	566.913	573.917	671.304	19.299	69.167	243.248	6.012	54.224	2,9	3,4	12,1
2015	22.858.903	631.199	574.217	775.452	25.947	67.885	239.854	6.314	51.160	3,4	4,1	11,8
2016	21.230.086	663.907	561.092	778.386	26.148	67.814	254.922	7.542	49.804	3,7	3,9	12,1
2017	19.896.545	728.046	546.014	435.447	16.345	47.926	149.778	4.969	33.587	2,2	2,2	8,8
2018	20.934.751	871.380	535.741	589.267	27.899	52.458	200.377	8.813	38.982	2,8	3,2	9,8
2019	16.862.824	835.332	503.920	542.572	25.193	51.703	204.945	8.877	37.242	3,2	3,0	10,3
2020	13.926.936	886.851	455.931	195.021	11.969	25.999	85.385	4.990	18.845	1,4	1,3	5,7
2021	15.152.169	1.223.168	477.176	152.508	12.889	16.789	47.520	3.630	12.111	1,0	1,1	3,5
2022	16.880.056	2.389.279	514.590	123.540	18.934	13.578	32.571	4.738	9.554	0,7	0,8	2,6
2023	17.043.933	4.491.175	559.250	146.847	55.714	16.070	40.556	13.834	11.810	0,9	1,2	2,9

Years	Months	Presented Checks to Banks (1)			Returned Checks (2)(*)			Returned Checks Paid (3)			Return Checks / Presented Checks (%)		
		Number	Amount (Million TL) (**)	Unique Number of Drawers (4)	Number	Amount (Million TL) (**)	Unique Number of Drawers (4)	Number	Amount (Million TL)	Unique Number of Drawers (4)	Number	Amount (**)	Unique Number of Drawers
2024	1	1.958.036	641.041	341.799	20.325	10.601	4.870	5.483	2.500	2.590	1,0	1,7	1,4
	2	1.341.781	505.611	310.345	15.833	8.961	4.012	3.624	1.938	1.921	1,2	1,8	1,3
	3	908.688	416.040	244.733	12.699	8.185	3.632	2.825	2.062	1.627	1,4	2,0	1,5
	4	1.874.311	679.554	341.423	26.031	15.068	6.051	7.047	3.774	3.239	1,4	2,2	1,8
	5	1.412.387	619.904	325.086	21.886	13.856	5.469	5.159	2.973	2.663	1,5	2,2	1,7
	6	849.546	435.966	247.052	15.399	9.798	4.914	4.026	2.331	2.317	1,8	2,2	2,0
	7	1.942.555	821.446	352.053	34.438	21.363	7.825	9.142	5.218	4.062	1,8	2,6	2,2
	8	840.797	498.001	235.325	17.979	12.134	5.536	4.044	2.413	2.408	2,1	2,4	2,4
	9	1.860.034	828.161	349.885	32.840	20.042	8.378	8.531	4.475	4.094	1,8	2,4	2,4
	10	1.384.492	725.191	320.882	25.865	17.579	7.318	6.046	3.680	3.271	1,9	2,4	2,3
	11	879.847	575.388	238.501	17.544	13.054	5.615	3.658	2.583	2.258	2,0	2,3	2,4
	12	1.913.718	985.075	356.198	32.645	22.864	8.155	7.132	4.060	3.530	1,7	2,3	2,3
	2024 Total	17.166.192	7.731.377	582.160	273.484	173.506	27.592	66.717	38.006	18.922	1,6	2,2	4,7
2025	1	1.309.905	752.058	306.619	22.477	17.222	6.664	4.465	2.564	2.641	1,7	2,3	2,2
	2	1.240.434	697.572	302.275	21.104	14.823	6.314	3.973	2.501	2.451	1,7	2,1	2,1
	3	843.475	564.948	244.144	15.972	12.106	5.305	2.961	1.905	1.961	1,9	2,1	2,2
	4	1.746.846	931.347	334.932	29.200	20.415	7.762	6.027	3.459	3.281	1,7	2,2	2,3
	5	971.928	671.666	269.819	19.539	16.204	6.072	3.567	2.665	2.234	2,0	2,4	2,3
	6	1.591.328	917.681	342.531	30.224	24.508	8.213	5.906	4.165	3.276	1,9	2,7	2,4
	7	1.315.022	884.236	318.097	28.796	24.662	8.123	4.868	4.059	2.960	2,2	2,8	2,6
	8	825.663	684.364	234.371	21.008	18.926	6.386	2.993	2.527	2.018	2,5	2,8	2,7
	9	1.641.385	1.001.187	356.380	36.436	30.575	9.333	5.416	3.796	3.152	2,2	3,1	2,6
	10	1.325.651	891.623	320.245	28.687	26.871	8.296	3.761	2.999	2.458	2,2	3,0	2,6
	11	813.122	677.303	229.559	19.557	20.027	6.487	2.516	2.434	1.667	2,4	3,0	2,8
	12	1.720.332	1.204.003	339.366	35.239	34.056	9.598	3.834	2.859	2.441	2,0	2,8	2,8
	2025 Total	15.345.091	9.877.988	601.188	308.239	260.394	34.840	50.287	35.932	19.120	2,0	2,6	5,8
2026	1	897.999	748.884	248.288	20.484	20.761	6.844	1.401	1.206	1.105	2,3	2,8	2,8
	2												
	3												
	4												
	5												
	6												
	7												
	8												
	9												
	10												
	11												
	12												
	2026 Total	897.999	748.884	248.288	20.484	20.761	6.844	1.401	1.206	1.105	2,3	2,8	2,8

The Banks Association of Turkey Risk Center

(1) Displays the total number, amount and the unique number of drawers of presented checks by the date of submission.

(2) Displays the total number, amount and the unique number of drawers of returned checks by the date of submission.

(3) Displays the total number, amount and the unique number of drawers of "returned checks paid" after they are sent into the process of "returned checks" by the date of submission.

(4) The total of the months is not equal to the general totals at the bottom of the table. The difference is due to the fact that "a person" can be counted more than once in different months, but "only once" in the general total at the bottom of table.

(*) Returned checks over 1.000.000.000 TL are excluded.

(**) According to the related regulation, returned checks which have a value over 1.000.000.000 TL are decided to be excluded from the statistics starting February 2015. Therefore,"Amount" of presented checks to banks,"Amount" of returned checks and related ratios are revised.

(***) Data until June 2013 has been prepared by Central Bank of Turkey. afterwards, by The Banks Association of Turkey Risk Center according to the 1st Article of the Law Number 5411.

In general, the figures in the table can be updated according to the notification of members.

The number and amount of presented and returned checks data of "Interbank Check Clearing Houses" (ICH) can be accessed from the link below.

http://evds.tcmb.gov.tr/cgi-bin/famecgi?cgi=$ozetweb&DIL=TR&ARAVERIGRUP=bie_btocek.db