

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	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	22.858.893	631.199	574.217	775.441	25.946	67.885	239.854	6.314	51.160	3,4	4,1	11,8	
2016	21.230.082	663.907	561.092	778.382	26.148	67.814	255.047	7.548	49.812	3,7	3,9	12,1	
2017	19.896.535	728.046	546.014	435.439	16.345	47.926	149.882	4.975	33.592	2,2	2,2	8,8	
2018	20.934.754	871.380	535.741	589.267	27.899	52.458	200.618	8.824	38.990	2,8	3,2	9,8	
2019	16.862.822	835.332	503.920	542.570	25.193	51.703	205.279	8.890	37.262	3,2	3,0	10,3	
2020	13.926.924	886.850	455.931	195.010	11.968	25.999	85.499	4.995	18.850	1,4	1,3	5,7	
2021	15.152.170	1.223.169	477.176	152.508	12.889	16.789	47.637	3.638	12.121	1,0	1,1	3,5	
2022	16.880.058	2.389.280	514.590	123.542	18.934	13.578	32.703	4.773	9.565	0,7	0,8	2,6	
2023	17.043.932	4.491.102	559.250	146.847	55.640	16.070	40.647	13.857	11.822	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	1.958.038	641.051	341.799	20.327	10.610	4.871	5.515	2.511	2.600	1,0	1,7	1,4
	2	1.341.786	505.620	310.345	15.838	8.969	4.012	3.650	1.945	1.929	1,2	1,8	1,3
	3	908.690	416.021	244.732	12.700	8.167	3.631	2.846	2.073	1.636	1,4	2,0	1,5
	4	1.874.310	679.554	341.423	26.030	15.068	6.050	7.086	3.797	3.249	1,4	2,2	1,8
	5	1.412.388	619.905	325.086	21.886	13.857	5.468	5.187	2.991	2.674	1,5	2,2	1,7
	6	849.547	435.971	247.053	15.400	9.804	4.915	4.048	2.348	2.324	1,8	2,2	2,0
	7	1.942.557	821.449	352.053	34.440	21.366	7.825	9.219	5.265	4.090	1,8	2,6	2,2
	8	840.799	498.000	235.325	17.981	12.133	5.536	4.097	2.454	2.428	2,1	2,4	2,4
	9	1.860.041	828.164	349.886	32.847	20.045	8.379	8.616	4.524	4.124	1,8	2,4	2,4
	10	1.384.498	725.194	320.882	25.871	17.583	7.318	6.152	3.757	3.305	1,9	2,4	2,3
	11	879.851	575.393	238.501	17.549	13.058	5.615	3.698	2.622	2.278	2,0	2,3	2,4
	12	1.913.729	985.090	356.199	32.655	22.879	8.156	7.275	4.159	3.570	1,7	2,3	2,3
2024 Total	17.166.234	7.731.412	582.160	273.524	173.539	27.593	67.389	38.447	19.000	1,6	2,2	4,7	
2025	1	1.309.904	751.925	306.619	22.483	17.228	6.664	4.559	2.646	2.689	1,7	2,3	2,2
	2	1.240.434	697.484	302.273	21.115	14.831	6.317	4.057	2.573	2.489	1,7	2,1	2,1
	3	843.450	564.321	244.128	15.976	12.113	5.306	3.023	1.956	1.989	1,9	2,1	2,2
	4	1.746.847	931.346	334.931	29.209	20.421	7.765	6.231	3.580	3.358	1,7	2,2	2,3
	5	971.921	670.834	269.812	19.549	16.211	6.075	3.710	2.793	2.303	2,0	2,4	2,3
	6	1.591.318	917.460	342.524	30.225	24.438	8.211	6.153	4.377	3.369	1,9	2,7	2,4
	7	1.315.027	884.206	318.096	28.800	24.630	8.123	5.133	4.251	3.080	2,2	2,8	2,6
	8	825.654	683.563	234.371	21.011	18.931	6.392	3.182	2.738	2.113	2,5	2,6	2,7
	9	1.655.780	1.024.337	357.466	36.777	30.896	9.361	5.945	4.151	3.361	2,2	3,0	2,6
	10	1.332.820	897.686	321.109	29.038	27.254	8.357	4.322	3.390	2.734	2,2	3,0	2,6
	11	817.034	682.785	230.075	19.799	20.335	6.520	2.940	2.810	1.898	2,4	3,0	2,8
	12	1.758.225	1.228.379	341.507	36.204	35.128	9.713	5.095	3.769	2.995	2,1	2,9	2,8
2025 Total	15.408.414	9.934.327	601.396	310.186	262.415	34.907	54.350	39.034	19.800	2,0	2,6	5,8	
2026	1	907.221	756.176	249.695	20.940	21.209	6.959	2.601	2.244	1.784	2,3	2,8	2,8
	2	1.043.677	781.438	268.847	22.135	22.159	7.045	2.360	2.059	1.673	2,1	2,8	2,6
	3	1.586.057	1.074.881	321.164	31.991	33.416	9.103	2.800	2.457	1.837	2,0	3,1	2,8
	4												
	5												
	6												
	7												
	8												
	9												
	10												
	11												
	12												
2026 Total	3.536.955	2.612.495	400.736	75.066	76.784	14.547	7.561	6.761	4.614	2,1	2,9	3,6	

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/flamecgi?cgis=\\$ozetweb&ADIL=TR&ARAVERIGRUP=bie btocek.db](http://evds.tcmb.gov.tr/cgi-bin/flamecgi?cgis=$ozetweb&ADIL=TR&ARAVERIGRUP=bie btocek.db)