

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	25.548.026	273.538	708.687	1.756.342	22.558	184.446	1.045.927	12.216	158.814	6,9	8,2	26,0
2010	20.647.587	251.602	620.053	859.871	13.054	120.325	512.081	8.633	100.963	4,2	5,2	19,4
2011	19.951.050	323.023	573.451	580.982	11.230	79.050	304.032	5.287	66.374	2,9	3,5	13,8
2012	20.445.238	373.980	519.606	943.226	20.448	90.981	414.971	8.759	76.192	4,6	5,5	17,5
2013 ^(**)	21.328.003	453.501	573.200	745.722	17.578	82.520	305.520	6.199	65.966	3,5	3,9	14,4
2014	23.227.026	566.871	573.907	671.304	19.299	69.167	243.248	6.012	54.224	2,9	3,4	12,1
2015	22.858.870	631.199	574.216	775.414	25.947	67.886	239.854	6.314	51.160	3,4	4,1	11,8
2016	21.230.135	663.909	561.093	778.434	26.150	67.818	255.192	7.555	49.825	3,7	3,9	12,1
2017	19.896.562	728.047	546.018	435.466	16.347	47.933	150.080	4.981	33.607	2,2	2,2	8,8
2018	20.934.811	871.383	535.741	589.324	27.902	52.462	201.157	8.858	39.021	2,8	3,2	9,8
2019	16.862.866	835.337	503.921	542.614	25.198	51.704	205.872	8.926	37.311	3,2	3,0	10,3
2020	13.926.927	886.851	455.931	195.013	11.969	25.999	85.695	5.009	18.880	1,4	1,3	5,7
2021	15.152.182	1.223.169	477.176	152.516	12.889	16.788	47.835	3.651	12.130	1,0	1,1	3,5
2022	16.880.066	2.389.281	514.590	123.551	18.936	13.578	32.815	4.798	9.582	0,7	0,8	2,6
2023	17.043.940	4.491.104	559.250	146.854	95.642	16.071	40.862	13.958	11.842	0,9	1,2	2,9

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		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	1.958.041	641.052	341.799	20.329	10.611	4.871	5.583	2.551	2.616	1,0	1,7	1,4
	2	1.341.787	505.621	310.345	15.839	8.970	4.012	3.685	1.963	1.946	1,2	1,8	1,3
	3	908.692	416.022	244.732	12.702	8.167	3.632	2.886	2.088	1.653	1,4	2,0	1,5
	4	1.874.310	679.555	341.422	26.030	15.069	6.049	7.151	3.842	3.271	1,4	2,2	1,8
	5	1.412.388	619.904	325.086	21.886	13.856	5.469	5.244	3.018	2.701	1,5	2,2	1,7
	6	849.547	435.971	247.053	15.400	9.804	4.915	4.082	2.364	2.335	1,8	2,2	2,0
	7	1.942.557	821.451	352.053	34.440	21.368	7.824	9.334	5.329	4.127	1,8	2,6	2,2
	8	840.803	498.008	235.324	17.984	12.141	5.534	4.158	2.490	2.460	2,1	2,4	2,4
	9	1.860.051	828.171	349.887	32.857	20.052	8.381	8.767	4.603	4.175	1,8	2,4	2,4
	10	1.384.503	725.200	320.882	25.876	17.589	7.320	6.311	3.831	3.374	1,9	2,4	2,3
	11	879.860	575.401	238.502	17.558	13.067	5.616	3.768	2.673	2.313	2,0	2,3	2,4
	12	1.913.746	985.102	356.201	32.672	22.891	8.160	7.545	4.367	3.641	1,7	2,3	2,3
	2024 Total	17.166.285	7.731.459	582.160	273.573	173.585	27.596	68.514	39.119	19.127	1,6	2,2	4,7
2025	1	1.309.906	751.927	306.620	22.485	17.229	6.667	4.724	2.751	2.758	1,7	2,3	2,2
	2	1.240.448	697.500	302.275	21.129	14.846	6.320	4.255	2.737	2.551	1,7	2,1	2,1
	3	843.465	564.325	244.131	15.990	12.116	5.309	3.172	2.083	2.042	1,9	2,1	2,2
	4	1.746.866	931.375	334.936	29.229	20.450	7.771	6.451	3.690	3.456	1,7	2,2	2,3
	5	971.932	670.862	269.811	19.560	16.239	6.074	3.882	2.936	2.395	2,0	2,4	2,3
	6	1.591.334	917.550	342.526	30.238	24.527	8.213	6.497	4.641	3.478	1,9	2,7	2,4
	7	1.315.046	884.270	318.103	28.817	24.682	8.131	5.514	4.524	3.240	2,2	2,8	2,6
	8	825.668	683.574	234.374	21.022	18.940	6.393	3.465	2.996	2.246	2,5	2,8	2,7
	9	1.663.337	1.027.716	357.915	36.827	30.922	9.366	6.542	4.580	3.597	2,2	3,0	2,6
	10	1.334.216	914.637	321.273	29.230	27.458	8.390	3.776	2.960	2.960	2,2	3,0	2,6
	11	818.350	700.049	230.258	19.900	20.493	6.540	3.463	3.260	2.109	2,4	2,9	2,8
	12	1.787.445	1.242.927	345.419	36.690	35.581	9.812	6.351	4.751	3.478	2,1	2,9	2,8
	2025 Total	15.448.013	9.986.710	601.625	311.117	263.484	34.962	59.134	42.725	20.449	2,0	2,6	5,8
2026	1	929.050	772.199	253.994	21.143	21.412	7.015	3.354	2.915	2.174	2,3	2,8	2,8
	2	1.078.072	809.106	274.499	22.464	22.473	7.143	3.489	3.107	2.246	2,1	2,8	2,6
	3	1.637.281	1.112.571	326.757	32.414	33.834	9.188	5.614	4.884	3.251	2,0	3,0	2,8
	4	1.204.434	879.486	299.075	25.649	26.313	7.738	3.592	2.977	2.301	2,1	3,0	2,6
	5	668.779	588.393	202.678	16.401	18.313	5.765	2.069	1.956	1.493	2,5	3,1	2,8
	6	1.728.867	1.233.064	334.959	39.082	40.018	10.537	5.301	4.584	3.202	2,3	3,2	3,1
	7	1.241.587	1.026.974	303.704	33.546	35.362	9.391	2.133	2.010	1.651	2,7	3,4	3,1
	8												
	9												
	10												
	11												
	12												
	2026 Total	8.488.070	6.421.793	500.223	190.699	197.726	26.768	25.552	22.432	11.994	2,2	3,1	5,4

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://wdvs.tcmb.gov.tr/cqi-bin?temecqi?cqi=Sozetweb&DIL=TR&ARAVERIGRUP=ibw_btopek.db