

The Number of Returned Checks by Geographical Regions and Provinces ⁽¹⁾ (2019)													
Provinces and Regions ⁽²⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
İstanbul	20,526	16,909	10,646	19,136	12,780	6,487	14,995	5,856	12,184	8,226	4,515	8,856	141,116
West Marmara	3,380	2,669	1,477	2,922	2,070	819	2,095	762	1,560	992	467	1,090	20,303
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
Aegean	8,560	6,947	4,010	7,348	5,289	2,534	6,260	2,650	5,569	3,336	1,981	3,802	58,286
Aydınkarahisar	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
East Marmara	8,595	7,119	4,480	8,353	5,559	2,439	6,521	2,280	5,431	3,455	1,748	3,566	59,546
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	452	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
West Anatolia	7,591	5,853	3,532	7,112	4,954	2,254	6,815	2,296	5,850	3,448	1,451	3,817	54,973
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
Mediterranean	8,560	7,913	4,987	8,529	5,852	2,644	7,172	2,601	6,091	3,718	1,888	4,100	64,055
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
Mid Anatolia	1,836	1,771	1,115	2,440	1,767	762	2,266	706	1,843	1,214	597	1,213	17,530
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
Kırıkkale	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
Neşehir	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
West Black Sea	3,018	2,678	1,376	3,606	2,294	887	3,264	853	2,356	1,537	686	1,869	24,424
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
East Black Sea	2,431	2,014	1,118	2,581	1,946	833	2,417	766	1,602	1,014	475	1,125	18,322
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
North East Anatolia	1,643	1,378	654	2,062	1,528	534	2,115	606	1,741	999	397	1,035	14,692
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
İğdır	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
Middle East Anatolia	2,323	1,687	957	2,888	2,250	868	3,024	710	2,326	1,485	565	1,851	20,934
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
Hakkâri	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
South-East Anatolia	5,512	4,905	2,772	6,981	4,647	2,000	6,024	1,936	4,888	3,133	1,476	3,678	47,952
Adıyaman	361	365	197	496	317	170	371	131	267	159	85	200	3,119
Batman	452	400	196	561	389	117	526	136	444	248	106	333	3,908
Diyarbakır	1,238	933	525	1,407	927	351	1,297	346	1,073	755	350	856	10,058
Gaziantep	1,432	1,337	767	1,780	1,269	563	1,604	591	1,381	818	381	947	12,870
Kilis	68	33	18	80	35	17	32	4	28	9	4	17	345
Mardin	418	372	240	649	465	234	533	193	415	394	235	379	4,527
Silvan	145	198	111	244	151	64	231	55	155	78	15	72	1,519
Şanlıurfa	1,169	1,084	604	1,452	873	368	1,098	362	900	529	243	739	9,421
Şırnak	229	183	114	312	221	116	332	118	225	143	57	135	2,185
Others ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	73,975	61,843	37,124	73,958	50,936	2							

The Amount of Returned Checks by Geographical Regions and Provinces ⁽¹⁾ (Thousand TL) (2019)													
Provinces and Regions ⁽²⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
İstanbul	1,194,371	956,749	690,728	1,195,241	964,945	458,631	1,027,965	403,159	832,892	642,717	451,410	640,933	9,459,740
West Marmara	134,438	88,759	51,188	98,231	66,070	29,241	67,883	33,341	55,861	35,122	20,124	41,284	721,541
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
Aegean	417,441	307,564	214,983	330,507	251,881	123,248	273,888	141,863	274,692	171,395	113,207	193,271	2,813,939
Alyonkarahisar	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	65,686
Manisa	28,472	20,787	9,622	25,951	15,309	6,921	17,172	9,151	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
East Marmara	342,822	304,767	184,979	354,492	229,495	107,817	264,573	120,839	245,289	180,124	125,790	156,244	2,617,231
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	2,770	4,062	66,989
West Anatolia	395,607	285,189	204,327	316,027	275,203	138,446	343,924	160,286	288,781	308,001	109,503	227,983	3,053,278
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	1,246	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
Mediterranean	384,716	382,333	223,879	313,073	237,823	127,530	276,226	117,791	246,277	154,967	111,648	184,779	2,761,042
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
Isparta	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
Mid Anatolia	68,860	78,615	40,820	86,413	67,323	35,472	83,069	34,213	78,112	54,257	30,277	54,066	711,498
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
Kırıkkale	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
West Black Sea	99,545	84,440	49,919	102,062	69,093	31,725	85,901	29,428	65,753	44,757	31,198	67,703	761,526
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	856	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
East Black Sea	75,825	65,109	43,456	83,150	65,953	93,453	71,074	30,516	45,974	29,301	21,258	40,991	666,059
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
North East Anatolia	59,031	49,377	28,640	66,020	52,510	27,794	65,055	25,353	46,863	35,558	22,242	39,457	517,898
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	656	3,682	980	3,594	1,962	1,404	2,435	29,848
Erzurum	32,756	26,796	16,646	38,978	30,954	16,997	31,783	14,462	19,639	18,657	11,617	19,697	278,984
İğdır	2,742	1,931	1,440	2,548	2,908	1,990	5,664	1,227	3,457	2,559	1,578	3,267	31,311
Kars	6,489	3,894	2,566	8,229	5,024	1,623	4,842	1,814	6,664	3,919	2,241	3,647	50,952
Middle East Anatolia	86,753	56,913	49,253	87,614	74,741	37,348	86,698	33,168	72,276	48,205	30,239	75,769	738,976
Bingöl	7,212	6,137	4,385	7,442	6,473	2,942	7,772	1,785	5,075	4,853	2,171	8,577	64,825
Bitlis	8,135	3,035	8,900	6,968	6,578	2,879	8,030	2,306	4,060	3,807	2,550	3,790	61,040
Elazığ	14,998	9,992	11,278	15,246	11,355	8,645	14,135	6,426	9,609	5,865	3,766	8,066	119,380
Hakkari	3,894	2,217	1,073	2,144	1,512	817	2,061	666	2,499	1,931	1,641	1,859	22,314
Malatya	15,968	8,695	6,265	12,117	11,714	5,203	11,010	2,756	9,158	4,570	2,562	6,601	96,617
Muş	14,997	8,226	4,841	8,611	7,090	1,757	5,696	4,974	9,905	6,545	3,019	7,721	83,382
Tunceli	1,863	1,127	388	866	695	405	1,399	294	1,355	636	677	1,044	10,750
Van	19,686	17,483	12,123	34,219									

The Unique Number of Drawers of Returned Checks by Geographical Regions and Provinces ⁽¹⁾ (2019)													
Provinces and Regions ⁽²⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total ⁽⁴⁾
Istanbul	4,756	4,401	3,254	4,509	3,624	2,339	3,748	2,133	3,212	2,408	1,545	2,330	12,661
West Marmara	877	751	554	802	687	404	694	358	531	406	256	374	2,258
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
Aegean	2,040	1,859	1,315	1,912	1,619	1,057	1,734	968	1,512	1,182	718	1,070	5,744
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
East Marmara	2,165	2,071	1,542	2,151	1,797	1,095	1,822	963	1,536	1,188	727	1,104	5,880
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
West Anatolia	1,773	1,516	1,142	1,634	1,388	859	1,424	838	1,285	1,034	599	915	4,547
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
Mediterranean	2,195	2,014	1,501	2,150	1,813	1,109	1,902	1,046	1,618	1,256	778	1,221	6,116
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
İsparta	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
Mid Anatolia	598	533	396	642	557	351	581	329	515	414	244	387	1,846
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
Kırıkkale	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
West Black Sea	784	748	528	860	741	412	835	429	685	529	287	496	2,325
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
East Black Sea	735	632	462	718	658	403	696	368	565	428	252	387	2,087
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
North East Anatolia	503	465	298	524	491	269	528	277	452	366	215	336	1,477
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
Middle East Anatolia	829	681	480	838	767	434	857	404	721	566	327	571	2,343
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
Hakkâri	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
South-East Anatolia	1,694	1,538	1,122	1,781	1,567	947	1,673	960	1,421	1,092	668	1,087	4,941
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
Others ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0
Total ⁽⁴⁾	18,777	17,045	12,493	18,379	15,593	9,623	16,375	9,021	13,961	10,797	6,583	10,210	51,699

The Banks Association of Turkey Risk Center

(1) Returned checks over 1.000.000.000 TL are excluded.

(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) Notifications of branches abroad and Turkish Republic of Northern Cyprus.

(4) The total of the months is not equal to the row and column total 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 row and column totals

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

The Ratio of the Number of Returned Checks to the Total Checks Presented to Banks by Geographical Regions and Provinces (%) ^{(1) (2)} (2019)													
Provinces and Regions ⁽³⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	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
West Marmara	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
Kirklareli	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
Aegean	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
East Marmara	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
West Anatolia	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
Mediterranean	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
İsparta	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
Mid Anatolia	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
West Black Sea	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
East Black Sea	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
North East Anatolia	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
Middle East Anatolia	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
Hakkâri	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
South-East Anatolia	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
Siirt	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
Others ⁽⁴⁾	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	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

The Banks Association of Turkey Risk Center

(1) The returned checks ratio is computed as the number of returned checks divided to the number of total checks presented by the date of submission.

(2) Returned checks over 1.000.000.000 TL are excluded.

(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) Notifications of branches abroad and Turkish Republic of Northern Cyprus.

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

The Ratio of the Amount of Returned Checks to the Total Checks Presented to Banks by Geographical Regions and Provinces (%) ⁽¹⁾⁽²⁾ (2019)													
Provinces and Regions ⁽³⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	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
West Marmara	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
Kirklareli	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
Aegean	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
East Marmara	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
West Anatolia	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
Mediterranean	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
İsparta	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
Mid Anatolia	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
Kırıkkale	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
West Black Sea	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
East Black Sea	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
North East Anatolia	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
Middle East Anatolia	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
Hakkâri	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
South-East Anatolia	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
Other ⁽⁴⁾	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	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

The Banks Association of Turkey Risk Center

(1)The returned checks ratio is computed as the amount of returned checks divided to the amount of total checks presented by the date of submission.

(2) Returned checks over 1.000.000.000 TL are excluded.

(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) Notifications of branches abroad and Turkish Republic of Northern Cyprus.

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

The Ratio of the Number of Unique Drawers of Returned Checks to the Total Checks Presented to Banks by Geographical Regions and Provinces (%) ^{(1) (2)} (2019)													
Provinces and Regions ⁽³⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	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
West Marmara	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
Kirklareli	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
Aegean	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
East Marmara	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
West Anatolia	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
Mediterranean	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
İsparta	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
Mid Anatolia	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
Kırıkkale	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
West Black Sea	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
East Black Sea	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
North East Anatolia	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
Middle East Anatolia	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
Hakkâri	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
South-East Anatolia	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
Others ⁽⁴⁾	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	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

The Banks Association of Turkey Risk Center

(1)The ratio is computed as the number of unique drawers of returned checks divided by the number of unique drawers of checks presented by date of submission.

(2) Returned checks over 1.000.000.000 TL are excluded.

(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) Notifications of branches abroad and Turkish Republic of Northern Cyprus.

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