

The Number of Returned Checks by Geographical Regions and Provinces ⁽¹⁾ (2021)													
Provinces and Regions ⁽²⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	2,851	3,663	5,060	2,790	0	9,578	3,523	4,720	3,603	2,484	4,688	3,782	46,742
West Marmara	211	417	551	267	0	999	387	578	461	219	487	345	4,922
Balıkesir	39	133	264	116	0	475	140	248	251	105	266	201	2,238
Çanakkale	39	123	83	26	0	119	40	57	28	25	62	49	651
Edirne	21	43	53	22	0	64	17	17	30	13	24	20	324
Kırklareli	19	24	29	21	0	82	60	84	59	13	35	12	438
Tekirdağ	93	94	122	82	0	259	130	172	93	63	100	63	1,271
Aegean	733	1,130	1,706	876	0	3,480	1,374	1,879	1,726	1,258	2,311	1,491	17,964
Afyonkarahisar	19	39	48	28	0	109	27	59	93	25	74	26	547
Aydın	87	113	112	155	0	528	167	125	109	55	77	60	1,588
Denizli	123	145	239	94	0	333	110	159	148	82	194	112	1,739
İzmir	405	660	976	386	0	1,625	720	1,115	1,015	768	1,178	819	9,667
Kütahya	24	23	35	15	0	68	33	40	53	56	102	55	504
Manisa	24	76	161	106	0	358	117	157	165	185	530	300	2,179
Muğla	34	50	99	60	0	333	168	175	109	59	115	97	1,299
Uşak	17	24	36	32	0	126	32	49	34	28	41	22	441
East Marmara	684	964	1,460	651	0	3,097	1,310	1,906	1,405	762	1,501	1,164	14,904
Bilecik	2	5	17	12	0	116	32	58	32	27	35	12	348
Bolu	14	31	60	18	0	102	15	37	45	19	66	29	436
Bursa	272	339	539	174	0	1,097	439	759	572	226	534	399	5,350
Düzce	52	101	130	56	0	218	96	111	85	47	55	34	985
Eskişehir	65	108	169	57	0	225	37	110	85	72	219	174	1,321
Kocaeli	150	223	298	169	0	772	488	658	444	278	415	372	4,267
Sakarya	100	110	194	135	0	462	164	139	112	73	155	115	1,759
Yalova	29	47	53	30	0	105	39	34	30	20	22	29	438
West Anatolia	651	970	1,315	560	0	2,526	1,227	1,461	1,017	550	1,407	1,256	12,940
Ankara	495	770	973	396	0	1,948	1,014	1,145	754	400	1,127	856	9,878
Karaman	5	7	17	12	0	62	29	32	26	10	13	38	251
Konya	151	193	325	152	0	516	184	284	237	140	267	362	2,811
Mediterranean	767	1,175	1,640	904	0	3,533	1,266	2,118	1,499	928	1,761	1,381	16,972
Adana	223	348	558	213	0	873	275	492	404	227	519	436	4,568
Antalya	222	413	458	307	0	1,255	483	664	521	295	534	467	5,619
Burdur	4	11	22	17	0	93	46	63	34	16	25	23	354
Hatay	71	112	173	145	0	516	132	263	153	86	178	102	1,931
İsparta	4	13	9	3	0	47	16	16	18	10	31	21	188
Mersin	130	151	206	154	0	447	198	450	235	189	294	193	2,647
Kahramanmaraş	28	68	107	36	0	166	66	115	69	65	111	96	927
Osmaniye	85	59	107	29	0	136	50	55	65	40	69	43	738
Mid Anatolia	239	282	441	226	0	1,032	420	750	548	258	689	457	5,342
Aksaray	6	26	65	44	0	82	30	25	18	20	39	21	376
Kayseri	111	133	167	87	0	497	257	459	331	126	374	203	2,745
Kırıkkale	2	3	2	10	0	35	6	23	6	3	5	3	98
Kırşehir	56	31	29	1	0	22	8	14	9	3	9	8	190
Nevşehir	12	13	32	4	0	86	19	36	39	30	44	38	353
Niğde	20	46	24	14	0	104	23	39	29	12	55	64	430
Sivas	9	6	95	48	0	130	37	96	62	33	107	69	692
Yozgat	23	24	27	18	0	76	40	58	54	31	56	51	458
West Black Sea	246	350	542	260	0	1,188	324	594	469	249	593	440	5,255
Amasya	14	21	34	11	0	71	10	48	73	48	79	38	447
Bartın	4	26	60	16	0	96	11	25	11	3	26	23	301
Çankırı	4	11	8	6	0	40	11	23	28	14	22	16	183
Çorum	9	26	33	17	0	93	21	54	40	28	59	17	397
Karabük	19	9	14	9	0	23	11	10	9	17	18	14	153
Kastamonu	9	11	27	12	0	29	7	29	10	2	8	9	153
Samsun	89	130	222	113	0	524	183	253	172	81	191	141	2,099
Sinop	4	14	21	2	0	28	2	14	10	5	11	10	121
Tokat	10	16	23	17	0	127	35	92	70	21	74	75	560
Zonguldak	84	86	100	57	0	157	33	46	46	30	105	97	841
East Black Sea	196	208	355	118	0	801	309	472	389	220	592	397	4,057
Artvin	13	18	29	11	0	108	49	86	60	36	127	67	604
Giresun	37	47	60	35	0	101	31	47	28	19	67	94	566
Gümüşhane	34	35	32	9	0	33	31	43	49	21	64	27	378
Ordu	8	15	42	6	0	109	33	71	61	21	40	26	432
Rize	35	13	57	10	0	78	37	34	28	20	40	31	383
Trabzon	69	80	135	47	0	372	128	191	163	103	254	152	1,694
North East Anatolia	76	152	293	124	0	699	240	332	294	141	450	284	3,085
Ağrı	15	30	56	26	0	207	67	83	78	28	116	76	782
Ardahan	3	7	5	2	0	12	5	4	2	5	4	1	50
Bayburt	0	2	5	1	0	22	14	13	8	5	7	0	77
Erzincan	7	21	44	16	0	63	21	18	8	4	16	3	221
Erzurum	37	64	163	56	0	309	112	155	140	68	182	113	1,399
İğdir	6	7	9	20	0	75	15	39	40	20	52	39	322
Kars	8	21	11	3	0	11	6	20	18	11	73	52	234
Middle East Anatolia	194	305	465	179	0	1,143	504	768	743	439	889	620	6,249
Bingöl	10	20	35	16	0	75	27	77	90	50	65	75	540
Bitlis	19	31	70	25	0	84	43	88	43	35	83	44	565
Elaşiğ	35	54	82	17	0	121	38	105	101	50	143	102	848
Hakkari	55	54	59	23	0	138	42	68	67	35	77	68	686
Malatya	18	26	46	25	0	214	124	74	151	110	128	89	1,005
Muş	13	23	35	9	0	71	30	47	38	29	90	58	443
Tunceli	1	1	2	3	0	8	8	10	14	5	5	6	63
Van	43	96	136	61	0	432	192	299	239	125	298	178	2,099
South-East Anatolia	707	927	1,403	648	0	2,930	1,221	1,649	1,428	669	1,373	1,107	14,062
Adıyaman	85	71	96	47	0	180	136	74	59	44	87	72	951
Batman	42	90	89	32	0	189	69	95	87	43	78	66	880
Diyarbakır	100	159	271	155	0	667	263	520	460	229	405	281	3,510
Gaziantep	171	182	282	102	0	613	175	272	229	131	213	169	2,539
Kilis	0	0	0	10	0	35	14	19	5	4	2	3	92
Mardin	64	161	281	164	0	411	262	262	252	76	154	113	2,200
Siirt	14	26	33	10	0	101	73	32	30	20	76	155	570
Şanlıurfa	173	175	265	93	0	558	175	304	216	81	279	183	2,502
Şırnak	58	63	86	35	0	176	54	71	90	41	79	65	818
Others ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7,555	10,543	15,231	7,603	0	31,006	12,105	17,227	13,582	8,177	16,741	12,724	152,494

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.

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

The Amount of Returned Checks by Geographical Regions and Provinces ⁽¹⁾ (Thousand TL) (2021)													
Provinces and Regions ⁽²⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
İstanbul	277,888	361,488	444,008	270,525	0	943,946	371,203	492,659	391,821	299,098	573,668	562,406	4,988,710
West Marmara	14,412	24,296	36,715	23,548	0	75,337	31,895	43,590	35,091	19,836	38,008	29,828	372,556
Balıkesir	2.853	10,164	20,551	11,941	0	33,266	13,928	21,881	21,792	8,257	20,635	17,443	182,710
Çanakkale	1.783	3,418	3,055	2,840	0	6,788	3,376	4,188	1,645	1,606	4,159	3,104	35,963
Edirne	1.531	2,393	2,410	2,355	0	3,383	1,536	1,235	1,954	1,699	2,639	1,546	22,678
Kırklareli	1.046	1,162	1,207	746	0	5,010	4,543	5,366	3,726	1,627	2,191	712	27,336
Tekirdağ	7.198	7,159	9,492	5,667	0	26,890	8,513	10,921	5,974	6,647	8,385	7,023	103,869
Aegean	58,958	71,020	158,018	91,688	0	276,531	121,100	150,068	150,657	117,063	197,636	143,744	1,536,483
Afyonkarahisar	695	2,166	2,524	1,423	0	8,026	1,906	4,024	5,939	1,696	5,025	1,916	35,341
Aydın	6.029	8,688	8,642	4,923	0	30,475	13,865	11,823	9,410	5,096	4,834	4,051	107,835
Denizli	8.237	7,794	14,724	7,342	0	25,191	8,627	13,910	11,788	5,352	13,057	9,078	125,100
İzmir	37.534	42,150	108,582	64,045	0	122,254	57,243	88,141	96,128	75,518	109,872	89,355	890,824
Kütahya	1.096	1,239	1,540	834	0	3,056	1,520	1,961	2,239	2,181	3,315	2,347	21,326
Manisa	1.758	3,904	9,035	5,505	0	45,072	23,162	11,162	15,119	20,878	51,198	28,556	215,347
Mugla	2.582	3,834	9,723	4,431	0	32,915	12,475	16,350	8,544	5,238	8,585	7,406	112,083
Uşak	1.027	1,245	3,248	3,185	0	9,542	2,302	2,696	1,491	1,104	1,750	1,035	28,626
East Marmara	45,899	58,178	99,856	46,051	0	204,723	107,855	154,316	127,744	74,790	151,912	122,776	1,194,099
Bilecik	83	420	261	128	0	4,925	2,345	2,749	2,172	3,485	2,005	325	18,899
Bolu	721	1,682	4,632	1,013	0	5,172	1,096	2,424	2,702	1,304	4,565	1,830	27,142
Bursa	19.122	21,588	35,113	13,386	0	69,588	36,099	60,718	50,995	24,010	56,228	41,316	428,165
Düzce	2.087	4,206	11,321	6,677	0	14,101	5,833	7,143	4,579	2,734	2,965	2,139	63,785
Eskişehir	4.652	5,265	10,304	3,003	0	10,809	2,304	9,137	8,510	5,708	23,681	18,784	102,156
Kocaeli	10.779	13,282	23,213	13,835	0	63,845	47,703	60,333	47,193	28,975	45,644	44,937	399,738
Sakarya	4.911	4,641	8,924	6,330	0	29,266	10,350	9,745	9,111	6,588	14,906	10,287	115,060
Yalova	3.546	7,094	6,088	1,677	0	7,017	2,125	2,067	2,481	1,986	1,917	3,158	39,155
West Anatolia	65,636	77,984	110,029	51,353	0	195,652	116,548	147,048	108,424	89,507	151,290	134,276	1,247,747
Ankara	48,748	66,032	87,510	42,158	0	169,554	102,643	128,095	82,916	53,803	123,107	99,772	1,004,338
Karaman	116	219	705	311	0	2,481	1,336	1,308	1,182	376	371	2,056	10,462
Konya	16.772	11,734	21,814	8,885	0	23,617	12,568	17,645	24,326	35,327	27,813	32,447	232,948
Mediterranean	74,685	112,128	102,793	66,166	0	255,722	106,847	163,473	179,529	98,797	207,736	152,634	1,520,509
Adana	14.848	21,592	34,220	12,765	0	48,336	21,738	36,282	38,369	29,505	49,357	44,089	351,102
Antalya	34.161	32,810	30,506	20,495	0	93,929	38,062	56,146	64,538	27,833	88,424	48,074	534,977
Burdur	193	536	1,284	1,103	0	19,334	7,805	15,734	4,645	2,177	3,346	4,882	61,038
Hatay	7.473	39,640	13,015	12,139	0	32,637	10,710	16,301	9,658	4,719	12,726	18,647	177,666
Isparta	105	1,057	1,862	292	0	3,943	455	3,036	2,237	912	3,252	2,627	19,778
Mersin	10.238	10,335	13,819	15,479	0	39,832	20,695	24,381	20,247	18,250	32,130	18,365	223,771
Kahramanmaraş	1.559	3,292	3,866	2,320	0	7,511	3,679	6,527	3,890	8,073	12,392	12,452	65,563
Osmaniye	6.108	2,865	4,220	1,573	0	10,199	3,702	5,066	35,946	7,330	6,108	3,499	86,615
Mid Anatolia	17,101	24,802	28,088	18,196	0	70,107	32,699	56,210	46,468	24,829	55,542	37,242	411,463
Aksaray	247	1,331	3,944	4,010	0	4,447	3,294	1,984	1,666	2,054	3,169	3,024	29,169
Kayseri	7.521	13,736	14,171	5,876	0	36,981	19,578	39,148	31,016	13,477	34,608	17,460	233,569
Kırıkkale	20	456	385	362	0	855	255	715	550	113	290	88	4,088
Kırşehir	4.794	2,417	2,414	12	0	1,302	809	752	359	126	825	885	14,693
Nevşehir	1.063	619	1,568	579	0	5,948	1,227	2,892	3,634	2,863	3,978	4,457	28,827
Niğde	1.265	3,374	1,212	5,831	0	5,399	1,193	2,015	1,265	728	2,260	2,655	27,195
Sivas	313	158	1,880	649	0	6,459	2,461	3,377	3,135	2,221	6,112	5,371	32,136
Yozgat	1.879	2,710	2,515	878	0	8,717	3,882	5,327	5,024	3,247	4,302	3,303	41,785
West Black Sea	13,137	17,454	34,735	17,893	0	61,924	19,140	33,764	38,101	25,476	39,627	47,519	348,770
Amasya	1.894	2,678	4,093	1,193	0	9,833	563	6,392	17,268	6,124	7,177	3,106	60,322
Bartın	109	1,287	4,655	1,863	0	7,343	717	800	302	4,101	1,576	3,200	25,954
Çankırı	123	144	122	216	0	1,603	572	858	1,933	1,045	1,142	708	8,465
Çorum	589	1,563	2,360	1,175	0	2,544	900	2,472	2,819	2,497	3,394	7,735	28,048
Karabük	108	88	230	419	0	838	759	492	334	718	818	3,796	8,601
Kastamonu	522	523	1,166	3,468	0	2,051	440	851	458	65	370	418	10,331
Samsun	3.940	6,773	14,729	5,213	0	23,638	10,707	13,555	8,390	6,583	13,841	12,647	120,015
Sinop	91	517	557	136	0	634	73	558	223	354	289	183	3,615
Tokat	766	479	808	1,290	0	6,650	2,560	5,629	4,105	1,267	4,594	7,081	35,229
Zonguldak	4.995	3,402	6,014	2,919	0	6,791	1,850	2,156	2,270	2,723	6,426	8,645	48,190
East Black Sea	14,591	12,837	17,653	7,973	0	42,801	29,662	38,177	30,159	16,005	43,059	39,937	292,854
Artvin	1.519	543	1,228	447	0	5,951	2,856	8,049	5,176	1,453	7,981	4,876	40,077
Giresun	3.954	3,648	4,576	2,321	0	5,392	8,233	3,011	1,447	709	5,709	10,369	49,370
Gümüşhane	5.988	4,575	4,238	1,017	0	7,493	7,890	9,419	6,907	2,937	10,911	5,713	67,088
Ordu	170	535	904	212	0	3,717	2,055	4,977	4,834	1,506	2,478	2,611	23,998
Rize	506	510	1,123	1,590	0	3,544	1,593	2,256	1,714	917	1,885	1,461	17,100
Trabzon	2.454	3,026	5,584	2,387	0	16,703	7,035	10,466	10,082	8,484	14,095	14,906	95,222
North East Anatolia	8,575	12,211	14,651	8,334	0	41,400	17,991	19,796	19,471	9,643	30,160	21,863	204,095
Ağrı	1.578	2,281	3,647	2,420	0	9,110	5,200	5,281	3,711	2,569	6,451	5,834	48,083
Ardahan	158	441	417	125	0	1,274	401	328	2,555	225	492	56	6,473
Bayburt	0	119	237	47	0	860	857	541	278	679	777	0	4,395
Erzincan	463	552	1,195	924	0	2,456	1,891	1,300	534	114	1,310	340	11,079
Erzurum	5.593	7,133	8,511	2,669	0	16,685	7,846	9,397	9,430	4,148	12,734	8,094	92,242
İğdir	353	868	341	2,073	0	10,651	929	1,900	1,924	1,204	2,737	2,091	25,073
Kars	429	815	303	76	0	363	867	1,048	1,040	703	5,659	5,447	16,750
Middle East Anatolia	18,789	22,128	30,255	14,649	0	81,621	44,047	65,805	65,784	45,158	70,279	70,265	528,780
Bingöl	688	437	1,344	702	0	2,979	2,019	6,506	8,767	5,907	6,919	7,938	44,206
Bitlis	2.552	1,458	2,394	2,120	0	4,307	2,352	4,377	2,330	1,371	3,941	3,732	30,935
Elazığ	7.118	8,955	4,357	1,107	0	7,775	3,023	7,251	8,028	3,890	10,839	21,280	83,623
Hakkari	3.130	3,374	4,367	2,040	0	5,079	2,464	5,076	3,232	2,886	7,543	4,489	43,681
Malatya	812	833	1,637	2,042	0	20,241	16,023	6,591	15,857	11,096	12,656	14,229	102,016
Muş	703	742	1,392	229	0	2,124	1,970	1,473	2,080	2,215	5,055	3,251	21,234
Tunceli	28	62	43	108	0	192	242	1,035	1,033	274	282	546	3,844
Van	3.758	6,266	14,721	6,301	0								

The Unique Number of Drawers of Returned Checks by Geographical Regions and Provinces ⁽¹⁾ (2021)													
Provinces and Regions ⁽²⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total ⁽⁴⁾
İstanbul	690	861	997	717	0	1,450	918	1,063	896	711	1,025	930	4,257
West Marmara	87	118	132	98	0	225	118	132	127	95	147	127	628
Balıkesir	24	38	46	40	0	96	46	50	52	39	59	56	237
Çanakkale	15	23	23	14	0	37	14	21	15	12	24	18	104
Edirne	7	19	15	9	0	19	11	10	15	6	10	8	57
Kırklareli	11	10	13	9	0	22	17	22	17	8	17	10	61
Tekirdağ	32	30	35	27	0	52	32	33	30	34	40	35	178
Aegean	280	337	401	281	0	698	424	525	448	342	477	399	1,949
Afyonkarahisar	10	13	16	9	0	24	13	17	13	10	15	9	76
Aydın	32	29	40	28	0	79	50	53	49	28	34	31	225
Denizli	33	37	37	29	0	61	31	44	41	29	43	46	160
İzmir	139	183	216	140	0	322	189	265	218	178	244	195	910
Kütahya	12	9	16	12	0	30	16	14	17	12	17	15	69
Manisa	17	31	38	32	0	78	44	53	45	39	63	57	204
Mugla	26	29	31	25	0	82	68	65	49	35	48	41	256
Uşak	11	7	10	8	0	28	15	17	18	14	15	7	67
East Marmara	230	325	396	257	0	647	328	430	391	254	437	352	1,681
Bilecik	2	5	5	6	0	10	7	8	8	8	10	4	31
Bolu	7	12	19	11	0	32	8	14	12	9	18	12	68
Bursa	94	138	150	85	0	241	100	153	150	83	156	137	607
Düzce	12	21	26	19	0	45	22	25	22	18	25	17	95
Eskişehir	18	22	22	16	0	40	20	19	18	18	34	28	122
Kocaeli	57	74	97	70	0	149	94	129	114	76	122	97	446
Sakarya	34	45	65	36	0	113	67	71	59	33	63	49	264
Yalova	10	12	15	16	0	24	14	14	12	11	13	13	68
West Anatolia	186	249	312	189	0	481	295	358	321	220	336	321	1,409
Ankara	130	192	213	133	0	335	201	245	223	162	254	237	991
Karaman	5	5	10	6	0	20	15	13	14	7	9	12	53
Konya	51	52	89	50	0	126	79	100	84	51	73	72	365
Mediterranean	275	354	421	292	0	736	420	518	449	344	502	404	2,029
Adana	64	82	104	62	0	141	81	99	94	73	109	87	399
Antalya	83	106	135	104	0	293	165	205	170	127	170	128	731
Burdur	3	7	13	9	0	16	9	9	11	11	11	12	49
Hatay	32	47	52	40	0	88	45	61	44	37	61	49	252
Isparta	4	11	7	3	0	20	9	13	11	6	13	8	53
Mersin	52	64	56	47	0	104	61	79	66	55	86	75	326
Kahramanmaraş	19	26	34	18	0	44	29	37	37	24	35	28	152
Osmaniye	20	14	26	12	0	37	23	17	20	14	24	19	84
Mid Anatolia	70	99	127	71	0	205	132	147	139	104	170	140	590
Aksaray	4	13	17	9	0	22	17	15	3	10	8	11	60
Kayseri	35	40	51	30	0	79	54	62	63	44	82	60	238
Kırıkkale	2	3	2	4	0	11	5	9	5	2	3	2	28
Kırşehir	5	5	7	1	0	8	4	8	7	3	3	5	26
Nevşehir	7	10	13	3	0	21	13	12	15	11	16	14	55
Niğde	5	10	10	9	0	18	9	7	13	9	15	15	50
Sivas	6	5	17	9	0	32	13	24	22	17	29	24	85
Yozgat	8	14	12	6	0	15	17	11	12	9	16	11	55
West Black Sea	91	127	157	93	0	237	149	177	165	132	173	139	690
Amasya	8	10	12	7	0	17	10	13	17	15	16	14	60
Bartın	2	5	9	7	0	14	6	8	5	2	9	5	24
Çankırı	3	6	4	4	0	6	6	5	11	11	7	7	28
Çorum	5	14	13	6	0	18	15	17	16	12	24	11	62
Karabük	8	6	7	8	0	12	8	8	5	8	8	8	37
Kastamonu	2	5	10	5	0	9	7	13	8	2	4	6	41
Samsun	36	47	58	27	0	92	56	66	55	45	56	44	230
Sinop	3	4	6	2	0	12	2	7	6	4	6	4	29
Tokat	10	10	14	11	0	22	22	18	22	18	17	23	90
Zonguldak	14	20	24	16	0	36	17	23	21	16	27	19	92
East Black Sea	60	91	115	63	0	213	127	151	134	100	148	115	589
Artvin	7	9	7	5	0	24	17	21	19	15	24	19	65
Giresun	7	17	21	19	0	24	16	18	14	15	13	9	69
Gümüşhane	10	7	12	5	0	17	12	9	12	6	16	8	46
Ordu	5	10	15	3	0	32	11	18	19	12	13	12	78
Rize	5	9	13	5	0	29	18	17	16	9	15	19	78
Trabzon	26	39	47	26	0	87	54	69	56	44	70	50	257
North East Anatolia	43	80	98	56	0	181	97	120	121	76	139	120	498
Ağrı	8	21	27	16	0	53	29	30	28	13	32	31	112
Ardahan	2	4	2	2	0	9	4	4	2	4	4	1	21
Bayburt	0	2	4	1	0	7	6	8	6	4	5	0	18
Erzincan	4	10	10	6	0	18	10	7	7	4	10	3	43
Erzurum	20	30	42	24	0	66	33	43	50	33	57	45	186
İğdir	3	3	5	6	0	20	12	22	22	11	18	23	66
Kars	6	10	8	2	0	10	4	8	8	7	18	19	58
Middle East Anatolia	97	162	192	109	0	342	197	253	237	169	264	208	939
Bingöl	5	13	19	10	0	37	16	26	19	15	24	22	94
Bitlis	10	20	18	14	0	34	18	24	17	15	30	20	103
Elazığ	14	24	28	8	0	40	22	33	26	21	33	29	115
Hakkari	19	17	22	13	0	42	20	28	26	16	31	23	101
Malatya	10	15	20	17	0	41	25	27	26	17	24	23	111
Muş	12	16	17	8	0	28	20	16	15	15	23	17	76
Tunceli	1	1	2	2	0	4	2	5	9	4	3	5	15
Van	26	57	68	38	0	119	76	97	100	68	97	70	332
South-East Anatolia	245	311	393	244	0	641	372	461	401	272	443	372	1,752
Adıyaman	18	21	30	19	0	45	30	30	24	21	33	24	131
Batman	19	31	35	18	0	53	31	34	36	23	39	24	136
Diyarbakır	48	62	68	51	0	121	66	95	77	63	95	84	331
Gaziantep	59	65	89	51	0	137	78	106	77	55	81	69	371
Kilis	0	0	0	1	0	6	2	3	3	2	2	2	12
Mardin	30	37	47	34	0	76	51	54	50	31	50	40	202
Siirt	7	10	13	7	0	23	18	16	16	13	18	16	69
Şanlıurfa	38	55	72	42	0	120	70	91	83	45	96	77	344
Şırnak	27	32	41	21	0	63	29	35	37	22	33	39	168
Others ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0
Total ⁽⁴⁾	2,321	3,066	3,688	2,437	0	5,995	3,531	4,291	3,787	2,791	4,221	3,584	16,804

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)} (2021)													
Provinces and Regions ⁽³⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	1.2	1.1	1.1	0.9	-	2.5	1.3	1.1	1.0	1.0	0.9	0.9	1.1
West Marmara	0.7	1.0	0.9	0.7	-	2.0	1.0	1.0	0.9	0.7	0.7	0.6	0.9
Balıkesir	0.4	0.9	1.3	0.8	-	2.7	1.1	1.2	1.5	1.0	1.1	1.1	1.2
Çanakkale	1.0	2.1	1.0	0.5	-	1.6	0.7	0.7	0.4	0.6	0.6	0.6	0.8
Edirne	0.6	0.9	0.8	0.5	-	1.1	0.4	0.3	0.5	0.3	0.3	0.3	0.5
Kırklareli	0.8	0.6	0.5	0.6	-	1.8	1.8	1.6	1.2	0.5	0.5	0.2	0.8
Tekirdağ	1.1	0.7	0.7	0.7	-	1.7	1.2	1.0	0.6	0.7	0.5	0.4	0.7
Aegean	0.8	0.8	0.9	0.7	-	2.0	1.1	1.0	1.1	1.2	1.0	0.8	1.0
Afyonkarahisar	0.4	0.5	0.4	0.4	-	1.1	0.4	0.5	1.0	0.5	0.5	0.2	0.5
Aydın	1.1	0.9	0.7	1.4	-	3.3	1.5	0.7	0.7	0.6	0.3	0.4	0.9
Denizli	1.2	0.9	1.0	0.6	-	1.7	0.9	0.7	0.8	0.7	0.7	0.5	0.8
İzmir	0.9	1.0	1.1	0.6	-	2.1	1.3	1.3	1.4	1.6	1.2	1.0	1.1
Kütahya	1.0	0.5	0.5	0.4	-	1.3	1.0	0.6	1.0	2.1	1.3	0.9	0.9
Manisa	0.3	0.6	0.9	0.9	-	2.2	1.1	0.9	1.1	2.0	2.4	1.7	1.2
Mugla	0.4	0.3	0.5	0.4	-	1.6	1.0	0.7	0.5	0.5	0.4	0.5	0.6
Uşak	0.7	0.6	0.6	0.8	-	2.6	0.9	0.9	0.7	1.0	0.6	0.4	0.8
East Marmara	0.9	0.8	0.9	0.6	-	2.2	1.4	1.1	1.0	0.9	0.8	0.8	1.0
Bilecik	0.1	0.2	0.5	0.6	-	4.2	1.7	1.9	1.2	1.7	1.0	0.4	1.2
Bolu	0.5	0.7	1.0	0.4	-	2.0	0.4	0.6	0.9	0.6	0.9	0.5	0.8
Bursa	0.9	0.7	0.7	0.4	-	1.9	1.2	1.1	1.0	0.7	0.6	0.6	0.8
Düzce	2.0	2.2	1.8	1.3	-	3.5	2.4	1.6	1.4	1.4	0.6	0.5	1.5
Eskişehir	1.0	1.1	1.1	0.6	-	1.9	0.5	0.7	0.7	1.1	1.2	1.3	1.0
Kocaeli	0.7	0.7	0.7	0.6	-	2.1	1.8	1.6	1.3	1.2	0.9	1.0	1.1
Sakarya	1.2	0.8	1.0	1.1	-	2.8	1.5	0.7	0.7	0.7	0.6	0.7	1.0
Yalova	1.5	1.5	1.2	1.0	-	2.6	1.4	0.8	0.8	0.9	0.4	0.7	1.0
West Anatolia	0.8	0.8	0.7	0.5	-	1.7	1.2	0.8	0.7	0.7	0.7	0.8	0.8
Ankara	0.8	0.9	0.8	0.5	-	1.9	1.5	0.9	0.8	0.6	0.8	0.7	0.8
Karaman	0.3	0.3	0.5	0.5	-	1.9	1.2	0.9	0.8	0.5	0.3	1.1	0.7
Konya	0.8	0.6	0.7	0.5	-	1.4	0.7	0.6	0.6	0.7	0.5	0.9	0.7
Mediterranean	0.9	0.9	0.8	0.7	-	2.1	1.1	1.1	0.9	1.0	0.7	0.8	0.9
Adana	1.3	1.3	1.4	0.9	-	2.7	1.4	1.3	1.3	1.2	1.1	1.2	1.3
Antalya	0.7	0.8	0.7	0.7	-	2.0	1.1	0.9	0.9	0.8	0.6	0.7	0.8
Burdur	0.2	0.4	0.5	0.6	-	2.5	1.8	1.5	0.9	0.8	0.5	0.6	0.9
Hatay	0.7	0.8	0.9	1.1	-	3.0	1.2	1.5	1.0	0.9	0.8	0.6	1.1
Isparta	0.1	0.3	0.1	0.1	-	0.9	0.5	0.3	0.4	0.4	0.4	0.4	0.3
Mersin	0.7	0.6	0.6	0.6	-	1.4	0.9	1.4	0.9	1.1	0.7	0.6	0.8
Kahramanmaraş	0.5	0.8	0.8	0.5	-	1.5	0.8	0.9	0.7	1.1	0.7	0.8	0.8
Osmaniye	3.1	1.4	1.8	0.8	-	2.7	1.6	1.0	1.5	1.5	1.0	0.8	1.4
Mid Anatolia	1.0	0.7	0.7	0.6	-	1.9	1.2	1.1	1.0	1.0	0.8	0.8	0.9
Aksaray	0.2	0.5	0.8	1.0	-	1.2	0.7	0.3	0.3	0.7	0.4	0.3	0.5
Kayseri	1.0	0.7	0.6	0.5	-	2.2	1.8	1.7	1.5	1.1	1.1	0.8	1.1
Kırıkkale	0.3	0.2	0.1	0.7	-	1.7	0.5	0.8	0.3	0.4	0.2	0.1	0.4
Kırşehir	6.5	2.1	1.2	0.1	-	1.1	0.6	0.5	0.4	0.3	0.3	0.4	0.8
Nevşehir	0.6	0.4	0.6	0.1	-	2.0	0.6	0.7	0.9	1.2	0.7	0.8	0.7
Niğde	0.9	1.2	0.4	0.4	-	2.1	0.7	0.7	0.6	0.5	0.8	1.2	0.8
Sivas	0.3	0.1	1.1	1.0	-	1.7	0.8	1.0	0.8	1.0	0.9	0.9	0.9
Yozgat	1.5	0.8	0.6	0.7	-	1.8	1.4	1.0	1.2	1.7	0.8	1.2	1.0
West Black Sea	0.9	0.7	0.7	0.6	-	2.0	0.9	0.8	0.8	0.9	0.7	0.7	0.8
Amasya	0.7	0.6	0.6	0.3	-	1.5	0.3	0.8	1.6	2.3	1.1	0.8	0.9
Bartın	0.5	1.3	1.9	1.0	-	3.7	0.9	0.8	0.5	0.3	0.7	1.0	1.2
Çankırı	0.3	0.6	0.3	0.4	-	1.8	0.7	0.9	1.3	1.1	0.7	0.7	0.8
Çorum	0.3	0.5	0.4	0.4	-	1.4	0.5	0.7	0.6	0.8	0.6	0.2	0.5
Karabük	1.3	0.4	0.4	0.4	-	0.9	0.6	0.3	0.4	1.4	0.5	0.5	0.5
Kastamonu	0.5	0.3	0.5	0.4	-	0.6	0.2	0.5	0.2	0.1	0.1	0.2	0.3
Samsun	1.1	0.9	0.9	0.9	-	2.7	1.6	1.1	1.0	0.9	0.7	0.7	1.0
Sinop	0.4	0.6	0.6	0.1	-	0.9	0.1	0.4	0.4	0.4	0.2	0.3	0.4
Tokat	0.4	0.3	0.3	0.4	-	1.9	0.9	1.2	1.2	0.7	0.8	1.1	0.8
Zonguldak	2.4	1.3	1.0	1.0	-	1.9	0.7	0.5	0.6	0.8	0.9	1.2	1.0
East Black Sea	1.0	0.6	0.7	0.4	-	1.8	1.0	1.0	0.9	1.0	1.0	0.9	0.9
Artvin	1.2	0.9	0.9	0.6	-	3.6	2.4	2.8	2.2	3.0	3.1	2.3	2.1
Giresun	1.4	1.0	0.8	0.8	-	1.5	0.7	0.7	0.5	0.6	0.7	1.5	0.8
Gümüşhane	3.9	2.6	1.6	0.8	-	1.5	1.9	1.9	2.6	2.0	2.3	1.4	1.8
Ordu	0.2	0.2	0.4	0.1	-	1.3	0.6	0.8	0.7	0.5	0.3	0.3	0.5
Rize	1.3	0.3	0.8	0.2	-	1.1	0.8	0.5	0.5	0.7	0.4	0.5	0.6
Trabzon	0.8	0.6	0.6	0.4	-	2.1	1.1	0.9	1.0	1.2	1.1	0.9	0.9
North East Anatolia	0.8	0.8	1.0	0.8	-	2.7	1.4	1.1	1.2	1.2	1.1	1.0	1.1
Ağrı	0.8	0.8	1.0	0.9	-	3.8	1.8	1.5	1.6	1.3	1.5	1.4	1.5
Ardahan	0.7	1.0	0.5	0.3	-	1.2	0.6	0.4	0.2	0.9	0.2	0.1	0.5
Bayburt	-	0.4	0.6	0.2	-	2.5	2.6	1.2	1.0	1.4	0.5	-	0.9
Erzincan	0.6	1.0	1.4	0.9	-	2.2	1.2	0.6	0.3	0.3	0.4	0.1	0.8
Erzurum	0.9	0.8	1.3	0.8	-	2.8	1.6	1.2	1.4	1.5	1.1	1.0	1.2
İğdir	0.6	0.4	0.3	1.3	-	3.0	0.9	1.6	1.9	1.9	1.5	1.6	1.3
Kars	0.8	1.0	0.4	0.2	-	0.4	0.3	0.7	0.7	0.9	1.6	1.6	0.8
Middle East Anatolia	1.0	0.9	0.9	0.7	-	2.4	1.6	1.5	1.7	2.1	1.3	1.3	1.3
Bingöl	0.9	0.9	1.1	0.9	-	2.3	1.2	2.2	2.9	3.6	1.3	2.1	1.7
Bitlis	1.0	1.0	1.6	1.1	-	1.9	1.4	2.0	1.1	1.7	1.2	0.9	1.3
Elazığ	0.9	0.8	0.8	0.3	-	1.3	0.6	1.0	1.2	1.2	1.0	1.0	0.9
Hakkari	4.9	2.8	2.1	1.7	-	4.9	2.5	2.6	2.9	2.8	2.0	2.4	2.6
Malatya	0.4	0.4	0.4	0.4	-	2.2	2.1	0.7	1.7	2.3	0.9	0.9	1.0
Muş	0.8	0.7	0.7	0.4	-	1.4	0.9	1.0	0.9	1.5	1.3	1.2	1.0
Tunceli	0.2	0.2	0.3	0.7	-	1.1	1.2	1.2	1.7	1.0	0.4	0.7	0.7
Van	0.9	1.1	1.0	0.9	-	3.4	2.3	2.3	2.2	2.4	1.7	1.4	1.7
South-East Anatolia	1.6	1.3	1.3	1.0	-	3.0	1.8	1.6	1.7	1.4	1.0	1.1	1.4
Adıyaman	3.7	1.9	1.6	1.5	-	3.2	3.7	1.3	1.2	1.8	1.2	1.4	1.8
Batman	1.3	1.5	1.0	0.7	-	2.2	1.4	1.1	1.2	1.1	0.7	0.7	1.1
Diyarbakır	1.1	1.1	1.2	1.3	-	3.3	1.9	2.4	2.6	2.3	1.4	1.3	1.7
Gaziantep	1.1	0.8	0.8	0.4	-	2.1	0.9	0.8	0.9	0.8	0.5	0.6	0.8
Kilis	-	-	-	1.6	-	3.2	2.3	1.8	0.6	0.9	0.1	0.3	0.9
Mardin	1.8	2.8	3.4	3.6	-	5.4	4.8	3.4	3.9	2.3	1.6	1.4	2.9
Siirt	1.3	1.2	0.9	0.6	-	3.3	3.6	1.1	1.2	1.5	1.8	5.0	1.9
Şanlıurfa	2.2	1.5	1.5	1.0	-	3.6	1.4	1.8	1.6	1.0	1.2	0.9	1.5
Şırnak	2.4	1.4	1.3	1.0	-	2.8	1.4	1.3	1.8	1.6	1.0	1.1	1.4
Others ⁽⁴⁾	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1.0	0.9	0.9	0.7	-	2.2	1.3	1.1	1.0	1.0	0.9	0.9	1.0

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⁾ (2021)													
Provinces and Regions ⁽³⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
İstanbul	0.9	1.0	0.9	0.7	-	2.0	1.1	1.0	0.8	0.8	0.9	0.9	0.9
West Marmara	0.9	1.2	1.3	1.1	-	2.8	1.5	1.4	1.2	1.0	0.9	0.8	1.2
Balıkesir	0.5	1.3	1.9	1.6	-	3.5	1.8	1.9	2.1	1.1	1.4	1.4	1.6
Çanakkale	1.0	1.5	1.0	1.2	-	2.2	1.3	1.1	0.5	0.7	0.8	0.8	1.0
Edirne	1.1	1.2	1.0	1.2	-	1.4	0.7	0.4	0.7	0.8	0.7	0.5	0.8
Kırklareli	1.0	0.8	0.6	0.5	-	2.7	3.1	2.4	1.9	1.1	0.7	0.3	1.2
Tekirdağ	1.3	0.9	0.9	0.7	-	2.7	1.2	1.0	0.6	0.9	0.6	0.5	0.9
Aegean	0.6	0.7	1.1	0.8	-	2.0	1.0	0.8	1.0	1.0	1.0	0.7	0.9
Afyonkarahisar	0.2	0.5	0.4	0.3	-	1.4	0.4	0.6	1.0	0.4	0.5	0.2	0.5
Aydın	1.2	1.4	1.0	0.8	-	3.4	2.0	1.1	1.0	0.8	0.3	0.3	1.1
Denizli	1.0	0.7	1.0	0.7	-	1.8	0.8	0.8	0.8	0.5	0.6	0.5	0.8
İzmir	0.6	0.6	1.2	0.9	-	1.4	0.7	0.7	1.0	0.9	0.9	0.7	0.8
Kütahya	0.9	0.7	0.6	0.5	-	1.2	0.9	0.7	0.9	1.4	0.9	0.7	0.8
Manisa	0.3	0.6	1.0	0.9	-	5.1	3.5	1.2	1.7	2.9	3.7	2.2	2.1
Mugla	0.7	0.6	1.1	0.7	-	3.4	1.7	1.3	0.8	0.7	0.6	0.7	1.1
Uşak	0.6	0.5	1.0	1.4	-	3.0	1.0	0.8	0.5	0.6	0.4	0.3	0.8
East Marmara	0.8	0.8	1.0	0.6	-	2.0	1.4	1.3	1.2	1.0	1.0	0.9	1.0
Bilecik	0.1	0.4	0.2	0.1	-	3.5	2.4	1.7	1.6	3.5	0.9	0.2	1.2
Bolu	0.6	1.0	2.0	0.6	-	2.4	0.6	1.0	1.1	0.8	1.4	0.6	1.1
Bursa	0.8	0.7	0.8	0.4	-	1.6	1.2	1.1	1.1	0.7	0.8	0.7	0.8
Düzce	1.4	2.1	3.9	3.3	-	4.5	2.7	2.1	1.5	1.3	0.7	0.5	1.9
Eskişehir	1.2	1.0	1.4	0.6	-	1.6	0.4	1.0	1.1	1.1	2.1	1.9	1.3
Kocaeli	0.6	0.6	0.8	0.6	-	2.0	1.8	1.6	1.4	1.2	1.1	1.1	1.1
Sakarya	1.1	0.7	0.9	1.0	-	3.2	1.5	0.9	1.0	1.0	1.1	0.8	1.1
Yalova	2.7	3.9	2.3	1.0	-	2.9	1.3	0.8	1.1	1.4	0.5	1.1	1.5
West Anatolia	0.6	0.7	0.7	0.4	-	1.4	1.0	0.9	0.7	0.7	0.7	0.6	0.7
Ankara	0.6	0.7	0.7	0.5	-	1.5	1.1	1.0	0.7	0.5	0.7	0.6	0.7
Karaman	0.1	0.1	0.3	0.2	-	1.1	0.7	0.5	0.5	0.2	0.1	0.6	0.4
Konya	1.1	0.5	0.7	0.4	-	0.8	0.5	0.5	0.8	1.6	0.6	0.7	0.7
Mediterranean	1.1	1.3	0.9	0.7	-	2.1	1.1	1.1	1.4	1.0	1.1	0.9	1.1
Adana	0.9	1.1	1.3	0.7	-	1.9	1.2	1.2	1.4	1.4	1.2	1.2	1.2
Antalya	1.8	1.2	0.7	0.7	-	2.1	1.0	0.9	1.2	0.8	1.2	0.8	1.1
Burdur	0.2	0.4	0.6	0.7	-	8.9	5.1	6.5	2.1	1.5	1.1	1.9	2.6
Hatay	0.9	3.9	1.0	1.2	-	2.5	1.2	1.2	0.7	0.4	0.6	1.0	1.2
Isparta	0.1	0.4	0.5	0.1	-	1.3	0.2	0.8	0.7	0.5	0.7	0.6	0.5
Mersin	0.7	0.6	0.6	0.8	-	1.7	1.2	1.0	0.9	1.1	1.0	0.6	0.9
Kahramanmaraş	0.4	0.6	0.5	0.4	-	1.0	0.6	0.8	0.5	1.4	1.0	1.2	0.8
Osmaniye	3.5	1.4	1.5	0.8	-	3.9	2.2	1.9	13.1	3.8	1.6	1.0	3.0
Mid Anatolia	1.0	1.1	0.8	0.8	-	2.2	1.4	1.5	1.4	1.2	1.1	0.9	1.1
Aksaray	0.2	0.6	1.1	1.7	-	1.3	1.3	0.5	0.5	1.0	0.6	0.7	0.8
Kayseri	0.7	1.0	0.8	0.4	-	2.1	1.5	1.9	1.7	1.1	1.3	0.8	1.2
Kırıkkale	0.0	0.7	0.4	0.6	-	0.9	0.4	0.6	0.5	0.2	0.2	0.1	0.4
Kırşehir	10.2	4.2	2.7	0.0	-	1.5	1.1	0.7	0.4	0.2	0.6	0.6	1.4
Nevşehir	0.9	0.4	0.7	0.4	-	2.8	0.8	1.3	1.6	1.8	1.1	1.4	1.2
Niğde	1.1	2.0	0.5	3.2	-	2.1	0.6	0.7	0.5	0.4	0.5	0.8	1.0
Sivas	0.2	0.1	0.6	0.3	-	2.0	1.1	0.9	0.9	1.1	1.2	1.3	0.9
Yozgat	3.1	2.7	1.7	0.9	-	5.7	3.5	2.6	3.1	3.5	1.6	1.9	2.5
West Black Sea	0.8	0.8	1.1	0.8	-	2.1	0.8	0.9	1.2	1.2	0.8	1.2	1.0
Amasya	1.8	1.9	1.9	0.8	-	4.5	0.4	2.4	7.8	4.5	2.2	1.3	2.6
Bartın	0.3	2.1	4.9	3.2	-	8.1	1.4	0.8	0.4	9.3	1.2	3.3	2.8
Çankırı	0.2	0.2	0.1	0.3	-	1.5	0.7	0.6	1.7	1.4	0.7	0.6	0.7
Çorum	0.3	0.6	0.7	0.4	-	0.8	0.4	0.6	0.9	1.1	0.6	1.6	0.7
Karabük	0.0	0.0	0.1	0.1	-	0.2	0.2	0.1	0.1	0.3	0.2	0.8	0.2
Kastamonu	0.6	0.4	0.6	2.5	-	1.1	0.3	0.4	0.2	0.0	0.1	0.2	0.5
Samsun	0.7	0.9	1.3	0.7	-	2.2	1.4	1.1	0.7	0.9	0.8	0.9	1.0
Sinop	0.2	0.8	0.5	0.2	-	0.7	0.1	0.5	0.2	0.7	0.2	0.2	0.3
Tokat	0.7	0.3	0.3	0.9	-	2.8	1.5	1.8	1.6	0.8	1.1	2.0	1.3
Zonguldak	3.1	1.5	1.9	1.3	-	2.2	0.7	0.6	0.7	1.3	1.3	2.1	1.4
East Black Sea	1.5	0.9	0.9	0.6	-	2.2	2.0	1.7	1.6	1.3	1.5	1.7	1.4
Artvin	4.8	1.1	1.5	1.0	-	6.5	4.5	8.3	6.1	2.9	5.8	4.6	4.5
Giresun	3.1	2.0	1.8	1.3	-	2.0	3.6	1.0	0.5	0.3	1.4	3.1	1.7
Gümüşhane	17.1	11.0	7.1	2.5	-	8.8	11.9	11.1	9.4	6.0	10.3	7.5	8.8
Ordu	0.1	0.2	0.3	0.1	-	1.1	0.8	1.3	1.3	0.7	0.5	0.6	0.7
Rize	0.5	0.3	0.4	1.0	-	1.3	0.8	0.7	0.6	0.6	0.4	0.5	0.6
Trabzon	0.5	0.4	0.6	0.3	-	1.9	1.0	1.0	1.2	1.4	1.0	1.3	0.9
North East Anatolia	1.9	1.6	1.4	1.4	-	3.9	2.3	1.6	1.7	1.5	1.7	1.6	1.8
Ağrı	2.1	1.9	2.0	2.4	-	4.6	3.5	2.4	1.9	2.2	2.1	2.4	2.4
Ardahan	1.3	2.1	1.6	0.6	-	4.0	1.5	0.9	6.8	0.9	0.9	0.1	1.8
Bayburt	-	0.6	0.8	0.3	-	3.0	2.9	1.3	0.8	3.2	1.4	-	1.3
Erzincan	0.9	0.7	1.1	1.4	-	2.1	2.4	0.9	0.5	0.2	0.7	0.2	0.9
Erzurum	2.5	1.8	1.6	0.9	-	3.3	2.1	1.5	1.7	1.4	1.3	1.2	1.6
İğdir	0.8	1.4	0.4	3.9	-	12.3	1.6	2.4	2.5	2.4	2.2	2.1	2.9
Kars	1.2	1.5	0.3	0.2	-	0.4	1.2	1.0	1.0	1.4	3.7	4.7	1.7
Middle East Anatolia	1.7	1.4	1.4	1.1	-	3.4	2.5	2.5	2.6	2.9	1.8	2.1	2.0
Bingöl	1.1	0.5	1.1	0.9	-	1.9	1.6	3.9	5.2	7.1	2.7	3.3	2.7
Bitlis	3.1	1.3	1.8	2.6	-	2.8	2.0	2.5	1.4	1.3	1.4	1.7	1.8
Elazığ	3.1	2.4	0.9	0.4	-	1.5	0.8	1.3	1.4	1.2	1.2	2.8	1.4
Hakkari	5.2	4.1	3.7	3.2	-	4.4	3.4	3.8	2.3	3.2	3.5	2.6	3.3
Malatya	0.3	0.2	0.3	0.5	-	3.5	3.8	1.0	2.6	2.5	1.4	1.8	1.6
Muş	1.1	0.7	0.9	0.3	-	1.2	1.6	0.8	1.2	2.2	1.8	1.5	1.2
Tunceli	0.2	0.3	0.2	0.7	-	0.6	0.8	3.0	2.9	1.2	0.5	1.3	1.1
Van	1.2	1.5	2.3	1.8	-	6.1	3.3	4.8	3.9	4.5	2.4	1.7	2.9
South-East Anatolia	1.6	1.3	1.2	1.1	-	3.0	1.4	1.5	1.6	1.3	1.0	0.9	1.3
Adıyaman	5.2	6.1	3.5	5.9	-	4.0	1.6	1.1	1.2	1.4	0.9	0.9	2.4
Batman	1.1	1.3	0.7	0.5	-	1.5	1.0	1.1	1.4	1.1	0.9	0.8	1.0
Diyarbakır	0.8	1.0	1.2	1.3	-	3.5	1.8	3.0	3.2	2.4	1.7	1.1	1.8
Gaziantep	0.9	0.6	0.6	0.3	-	2.0	0.6	0.5	0.6	0.6	0.4	0.5	0.6
Kilis	-	-	-	1.0	-	3.6	1.4	1.1	0.4	0.5	0.4	0.1	0.8
Mardin	4.2	3.8	4.5	4.9	-	7.2	4.9	4.2	4.1	2.3	3.1	2.0	3.8
Siirt	1.3	1.4	0.6	1.3	-	3.6	2.5	1.2	1.4	2.1	2.8	6.9	2.4
Şanlıurfa	2.1	1.5	1.4	1.0	-	4.1	1.5	2.0	1.3	0.9	0.7	0.5	1.3
Şırnak	3.5	1.6	1.3	0.9	-	3.6	1.2	1.9	2.9	2.5	0.9	1.6	1.8
Other ⁽⁴⁾	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.9	1.0	1.0	0.7	-	2.1	1.2	1.1	1.1	1.0	1.0	0.9	1.0

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)} (2021)													
Provinces and Regions ⁽³⁾	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	1.4	1.3	1.4	1.1	-	2.1	1.6	1.5	1.3	1.3	1.3	1.3	3.6
West Marmara	1.1	1.1	1.1	0.9	-	1.8	1.1	1.0	1.0	1.0	1.1	0.9	2.9
Balıkesir	0.9	1.0	1.1	1.1	-	2.2	1.3	1.2	1.2	1.3	1.3	1.2	3.3
Çanakkale	1.1	1.3	1.1	0.8	-	1.8	0.8	1.0	0.7	0.8	1.1	0.8	2.9
Edirne	0.7	1.4	1.0	0.7	-	1.2	0.8	0.7	0.9	0.5	0.6	0.5	2.3
Kırklareli	1.4	0.9	1.0	0.8	-	1.7	1.6	1.7	1.2	0.9	1.2	0.7	2.7
Tekirdağ	1.3	0.9	1.0	0.8	-	1.4	1.0	0.9	0.8	1.3	1.0	0.9	2.9
Aegean	1.2	1.0	1.1	0.9	-	1.8	1.3	1.4	1.2	1.3	1.2	1.0	3.1
Afyonkarahisar	0.8	0.7	0.8	0.5	-	1.2	0.8	0.8	0.6	0.7	0.7	0.4	2.2
Aydın	1.4	0.9	1.1	0.9	-	1.9	1.5	1.3	1.2	1.0	0.8	0.7	3.3
Denizli	1.4	1.1	0.9	0.9	-	1.6	1.0	1.1	1.1	1.1	1.1	1.1	2.5
İzmir	1.2	1.3	1.3	1.0	-	2.0	1.4	1.6	1.3	1.5	1.4	1.1	3.5
Kütahya	1.5	0.7	1.0	1.0	-	2.0	1.4	1.0	1.1	1.3	1.1	0.9	2.7
Manisa	0.6	0.9	0.9	0.9	-	1.9	1.3	1.3	1.1	1.3	1.4	1.3	3.0
Mugla	0.9	0.7	0.7	0.6	-	1.5	1.4	1.1	0.9	1.0	0.9	0.8	2.9
Uşak	1.6	0.7	0.8	0.8	-	2.4	1.6	1.4	1.5	1.8	1.2	0.5	3.4
East Marmara	1.1	1.2	1.3	0.9	-	2.1	1.3	1.3	1.2	1.1	1.3	1.1	3.3
Bilecik	0.4	0.9	0.7	1.0	-	1.4	1.3	1.1	1.0	1.6	1.3	0.5	2.5
Bolu	0.8	1.0	1.4	1.0	-	2.4	0.7	1.0	0.9	1.0	1.3	0.8	3.1
Bursa	1.2	1.3	1.2	0.8	-	2.0	1.0	1.2	1.2	1.0	1.2	1.1	3.1
Düzce	1.3	1.6	1.7	1.4	-	2.9	1.8	1.6	1.3	1.6	1.5	1.0	3.8
Eskişehir	1.1	0.9	0.8	0.7	-	1.4	0.9	0.7	0.6	1.0	1.1	0.9	2.7
Kocaeli	1.1	1.1	1.3	1.0	-	2.0	1.5	1.7	1.5	1.3	1.5	1.2	3.6
Sakarya	1.3	1.2	1.6	1.0	-	2.7	1.9	1.7	1.3	1.1	1.4	1.1	3.9
Yalova	1.5	1.3	1.4	1.7	-	2.1	1.5	1.2	1.1	1.4	1.1	1.1	3.6
West Anatolia	1.0	1.0	1.1	0.8	-	1.8	1.3	1.3	1.2	1.1	1.1	1.1	3.1
Ankara	1.0	1.2	1.2	0.8	-	1.8	1.3	1.3	1.2	1.2	1.3	1.2	3.2
Karaman	1.0	0.7	1.3	0.9	-	2.6	2.4	1.7	1.7	1.3	1.0	1.4	3.9
Konya	1.1	0.8	1.1	0.7	-	1.6	1.2	1.2	1.0	1.0	0.8	0.8	2.8
Mediterranean	1.2	1.1	1.2	1.0	-	2.0	1.4	1.4	1.2	1.4	1.3	1.1	3.4
Adana	1.4	1.3	1.5	1.1	-	2.0	1.5	1.4	1.3	1.5	1.5	1.2	3.5
Antalya	1.1	1.1	1.2	1.0	-	2.3	1.5	1.5	1.3	1.4	1.3	1.0	3.4
Burdur	0.5	0.8	1.3	1.1	-	1.7	1.2	0.9	1.1	1.7	1.0	1.1	2.8
Hatay	1.2	1.3	1.3	1.2	-	2.2	1.4	1.6	1.1	1.3	1.4	1.2	4.0
Isparta	0.5	1.0	0.6	0.3	-	1.6	0.9	1.0	0.9	0.8	1.0	0.6	2.7
Mersin	1.1	1.1	0.9	0.8	-	1.6	1.1	1.2	1.0	1.2	1.2	1.1	3.1
Kahramanmaraş	1.3	1.2	1.4	0.9	-	1.8	1.4	1.4	1.5	1.4	1.3	1.1	3.9
Osmaniye	2.4	1.2	2.0	1.1	-	2.8	2.2	1.3	1.6	1.6	1.7	1.4	4.1
Mid Anatolia	1.0	0.9	1.0	0.7	-	1.5	1.2	1.1	1.0	1.2	1.2	1.0	2.6
Aksaray	0.5	1.0	1.1	0.7	-	1.4	1.2	0.9	0.2	0.9	0.5	0.6	2.4
Kayseri	1.2	0.9	1.0	0.7	-	1.6	1.4	1.2	1.2	1.4	1.5	1.1	2.8
Kırıkkale	0.7	0.6	0.3	0.9	-	1.8	1.2	1.5	0.8	0.6	0.5	0.3	2.8
Kırşehir	1.6	1.0	1.0	0.2	-	1.2	0.8	1.2	1.0	0.8	0.4	0.7	2.2
Nevşehir	0.9	0.9	1.0	0.3	-	1.6	1.2	0.9	1.1	1.1	1.1	0.9	2.3
Niğde	0.7	1.0	0.8	1.0	-	1.5	0.9	0.5	1.0	1.1	1.1	1.1	2.4
Sivas	0.6	0.3	0.9	0.6	-	1.7	0.9	1.3	1.2	1.5	1.4	1.2	3.0
Yozgat	1.5	1.5	1.1	0.7	-	1.4	1.9	0.9	1.0	1.3	1.3	0.9	2.9
West Black Sea	1.1	1.0	1.1	0.8	-	1.6	1.3	1.2	1.1	1.5	1.1	0.9	3.0
Amasya	1.3	1.1	1.1	0.8	-	1.6	1.2	1.2	1.5	2.3	1.4	1.2	3.4
Bartın	0.6	0.9	1.5	1.3	-	2.2	1.3	1.2	0.8	0.6	1.3	0.8	2.5
Çankırı	1.1	1.6	0.9	1.1	-	1.2	1.5	1.0	2.0	3.6	1.4	1.3	3.2
Çorum	0.6	1.0	0.8	0.5	-	1.1	1.1	1.0	0.9	1.2	1.4	0.6	2.2
Karabük	1.9	0.9	1.0	1.3	-	1.7	1.5	1.1	0.7	1.8	1.1	1.0	3.3
Kastamonu	0.3	0.5	0.8	0.5	-	0.7	0.7	1.0	0.7	0.3	0.3	0.5	2.1
Samsun	1.4	1.2	1.3	0.7	-	2.1	1.6	1.5	1.2	1.6	1.1	0.9	3.2
Sinop	0.7	0.6	0.8	0.3	-	1.5	0.3	0.8	0.7	0.8	0.7	0.5	2.2
Tokat	1.1	0.7	0.8	0.8	-	1.3	1.6	1.0	1.3	1.8	1.0	1.3	3.4
Zonguldak	1.2	1.1	1.2	0.9	-	1.9	1.1	1.1	1.0	1.3	1.3	0.9	3.1
East Black Sea	1.0	1.0	1.1	0.7	-	2.0	1.4	1.4	1.2	1.4	1.3	1.0	3.6
Artvin	1.6	1.4	1.0	0.8	-	3.0	2.6	2.7	2.4	2.9	2.8	2.3	5.2
Giresun	0.8	1.3	1.3	1.5	-	1.5	1.2	1.2	0.8	1.4	0.8	0.5	2.8
Gümüşhane	3.1	1.4	2.2	1.2	-	2.9	2.3	1.5	2.0	1.6	2.6	1.3	5.3
Ordu	0.4	0.5	0.7	0.2	-	1.4	0.6	0.8	0.8	0.8	0.5	0.5	2.2
Rize	0.6	0.6	0.8	0.4	-	1.6	1.2	1.0	0.9	0.8	0.8	1.1	2.9
Trabzon	1.2	1.2	1.3	0.8	-	2.3	1.8	1.8	1.5	1.8	1.8	1.3	4.5
North East Anatolia	1.2	1.5	1.6	1.2	-	2.9	1.8	1.9	1.9	1.8	2.0	1.8	5.0
Ağrı	1.1	1.8	2.2	1.6	-	4.1	2.5	2.3	2.1	1.5	2.2	2.2	5.4
Ardahan	1.3	1.9	0.8	1.0	-	3.3	1.6	1.5	0.7	1.9	1.3	0.4	4.7
Bayburt	-	1.0	1.9	0.6	-	3.0	3.4	3.4	2.7	3.0	2.1	-	5.3
Erzincan	1.1	1.7	1.5	1.1	-	2.6	1.7	1.0	1.0	0.9	1.3	0.4	3.8
Erzurum	1.5	1.5	1.9	1.3	-	2.8	1.7	1.8	2.1	2.2	2.1	1.8	5.1
İğdir	0.8	0.6	0.8	1.1	-	3.0	2.1	3.2	3.3	2.5	2.4	3.2	5.9
Kars	1.3	1.4	1.0	0.3	-	1.3	0.6	1.0	1.0	1.3	2.0	2.1	4.4
Middle East Anatolia	1.5	1.7	1.8	1.3	-	3.1	2.1	2.3	2.1	2.3	2.2	1.8	5.5
Bingöl	1.1	1.9	2.5	1.7	-	4.5	2.2	3.1	2.2	2.8	2.6	2.4	7.6
Bitlis	1.5	2.2	1.9	1.9	-	3.4	2.0	2.3	1.6	2.0	2.5	1.8	6.3
Elazığ	1.1	1.3	1.3	0.4	-	1.8	1.2	1.4	1.2	1.5	1.4	1.2	3.4
Hakkari	5.2	3.4	3.9	3.1	-	7.3	4.0	5.0	4.6	4.2	4.9	3.7	11.6
Malatya	0.8	0.8	0.9	0.9	-	1.8	1.4	1.2	1.2	1.2	1.0	1.0	3.1
Muş	2.0	1.7	1.7	1.0	-	2.5	2.1	1.4	1.3	2.0	1.9	1.5	4.6
Tunceli	0.7	0.6	1.0	1.2	-	1.9	0.9	2.1	3.5	2.3	1.2	2.0	4.0
Van	1.6	2.3	2.5	1.7	-	4.1	3.0	3.3	3.4	3.7	3.0	2.3	7.4
South-East Anatolia	1.7	1.6	1.8	1.3	-	2.8	1.9	2.0	1.8	1.7	1.8	1.5	4.7
Adıyaman	2.1	1.7	2.1	1.7	-	3.0	2.4	2.0	1.7	2.1	2.1	1.5	5.4
Batman	1.6	1.9	2.0	1.2	-	2.9	2.0	1.9	2.0	1.8	2.0	1.2	4.8
Diyarbakır	1.8	1.7	1.7	1.5	-	2.9	1.8	2.2	1.9	2.1	2.1	1.9	4.9
Gaziantep	1.5	1.2	1.4	1.0	-	2.2	1.6	1.6	1.2	1.2	1.2	1.0	3.7
Kilis	-	-	-	0.4	-	1.9	0.9	1.0	1.0	1.2	0.6	0.7	2.4
Mardin	2.2	1.9	2.2	2.0	-	3.4	2.7	2.5	2.4	2.2	2.2	1.7	5.4
Siirt	1.6	1.5	1.8	1.2	-	3.1	2.9	2.2	2.2	2.6	2.3	2.1	6.0
Şanlıurfa	1.3	1.4	1.7	1.2	-	2.6	1.6	1.9	1.9	1.4	1.8	1.4	4.3
Şırnak	3.2	2.7	3.1	2.0	-	4.7	2.5	2.7	2.9	2.4	2.3	2.9	8.4
Others ⁽⁴⁾	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1.2	1.2	1.3	1.0	-	2.0	1.5	1.4	1.3	1.4	1.3	1.2	3.5

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.