

**The Number of Returned Checks by Geographical Regions and Provinces <sup>(1)</sup>**  
( 2026 )

Provinces and Regions <sup>(2)</sup>	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>İstanbul</b>	4.723												4.723
<b>West Marmara</b>	938												938
Balkesir	319												319
Çanakkale	92												92
Edirne	153												153
Kırklareli	121												121
Tekirdağ	253												253
<b>Aegean</b>	2.696												2.696
Afyonkarahisar	77												77
Aydın	248												248
Denizli	270												270
İzmir	1.484												1.484
Kütahya	57												57
Manisa	237												237
Muğla	253												253
Uşak	70												70
<b>East Marmara</b>	2.113												2.113
Bilecik	26												26
Bolu	48												48
Bursa	920												920
Düzce	51												51
Eskişehir	136												136
Kocaeli	593												593
Sakarya	293												293
Yakova	46												46
<b>West Anatolia</b>	1.805												1.805
Ankara	1.281												1.281
Karaman	28												28
Konya	496												496
<b>Mediterranean</b>	2.706												2.706
Adana	724												724
Antalya	846												846
Burdur	27												27
Hatay	257												257
Isparta	48												48
Mersin	551												551
Kahramanmaraş	171												171
Osmaniye	82												82
<b>Mid Anatolia</b>	864												864
Aksaray	134												134
Kayseri	331												331
Kırıkkale	14												14
Kırşehir	22												22
Neveşehir	73												73
Niğde	129												129
Sivas	120												120
Yozgat	41												41
<b>West Black Sea</b>	901												901
Amasya	94												94
Bartın	11												11
Çankırı	23												23
Çorum	97												97
Karabük	79												79
Kastamonu	18												18
Samsun	394												394
Sinop	40												40
Tokat	41												41
Zonguldak	104												104
<b>East Black Sea</b>	661												661
Artvin	59												59
Giresun	145												145
Gümüşhane	23												23
Ordu	81												81
Rize	61												61
Trabzon	292												292
<b>North East Anatolia</b>	453												453
Ağrı	86												86
Ardahan	4												4
Bayburt	8												8
Erzincan	32												32
Erzurum	232												232
İğdir	31												31
Kars	60												60
<b>Middle East Anatolia</b>	757												757
Bingöl	31												31
Bitlis	98												98
Elazığ	253												253
Hakkari	68												68
Malatya	120												120
Muş	40												40
Tunceli	14												14
Van	133												133
<b>South-East Anatolia</b>	1.867												1.867
Adıyaman	94												94
Batman	119												119
Diyarbakır	345												345
Gaziantep	650												650
Kilis	8												8
Mardin	122												122
Siirt	33												33
Şanlıurfa	376												376
Şırnak	120												120
<b>Others <sup>(3)</sup></b>	0												0
<b>Total</b>	<b>20.484</b>												<b>20.484</b>

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 <sup>(1)</sup> (Thousand TL)  
(2026)**

Provinces and Regions <sup>(2)</sup>	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>İstanbul</b>	<b>5.310.593</b>												<b>5.310.593</b>
<b>West Marmara</b>	<b>1.018.173</b>												<b>1.018.173</b>
Balkesir	381.198												381.198
Çanakkale	76.513												76.513
Edirne	162.694												162.694
Kırklareli	119.903												119.903
Tekirdağ	277.865												277.865
<b>Aegean</b>	<b>2.680.363</b>												<b>2.680.363</b>
Afyonkarahisar	40.890												40.890
Aydın	203.213												203.213
Denizli	183.728												183.728
İzmir	1.560.436												1.560.436
Kütahya	61.666												61.666
Manisa	390.893												390.893
Muğla	179.959												179.959
Uşak	59.578												59.578
<b>East Marmara</b>	<b>1.895.199</b>												<b>1.895.199</b>
Bilecik	21.546												21.546
Bolu	33.422												33.422
Bursa	815.951												815.951
Düzce	28.711												28.711
Eskişehir	153.045												153.045
Kocaeli	580.515												580.515
Sakarya	226.995												226.995
Yakova	35.014												35.014
<b>West Anatolia</b>	<b>2.113.765</b>												<b>2.113.765</b>
Ankara	1.409.354												1.409.354
Karaman	16.947												16.947
Konya	687.465												687.465
<b>Mediterranean</b>	<b>2.542.501</b>												<b>2.542.501</b>
Adana	665.299												665.299
Antalya	680.550												680.550
Burdur	26.852												26.852
Hatay	313.916												313.916
Isparta	57.361												57.361
Mersin	549.122												549.122
Kahramanmaraş	187.365												187.365
Osmaniye	62.036												62.036
<b>Mid Anatolia</b>	<b>767.184</b>												<b>767.184</b>
Aksaray	172.241												172.241
Kayseri	263.826												263.826
Kırıkkale	9.540												9.540
Kırşehir	17.316												17.316
Neveşehir	64.914												64.914
Niğde	104.983												104.983
Sivas	99.308												99.308
Yozgat	35.058												35.058
<b>West Black Sea</b>	<b>788.662</b>												<b>788.662</b>
Amasya	82.844												82.844
Bartın	13.945												13.945
Çankırı	9.145												9.145
Çorum	143.164												143.164
Karabük	92.263												92.263
Kastamonu	8.814												8.814
Samsun	298.195												298.195
Sinop	19.184												19.184
Tokat	33.461												33.461
Zonguldak	87.647												87.647
<b>East Black Sea</b>	<b>455.744</b>												<b>455.744</b>
Artvin	23.827												23.827
Giresun	174.077												174.077
Gümüşhane	13.051												13.051
Ordu	45.420												45.420
Rize	29.557												29.557
Trabzon	169.813												169.813
<b>North East Anatolia</b>	<b>415.701</b>												<b>415.701</b>
Ağrı	66.568												66.568
Ardahan	4.806												4.806
Bayburt	3.336												3.336
Erzincan	20.029												20.029
Erzurum	229.280												229.280
İğdir	29.356												29.356
Kars	62.326												62.326
<b>Middle East Anatolia</b>	<b>698.462</b>												<b>698.462</b>
Bingöl	41.967												41.967
Bitlis	95.057												95.057
Elazığ	266.265												266.265
Hakkari	24.854												24.854
Malatya	101.490												101.490
Muş	19.962												19.962
Tunceli	16.571												16.571
Van	132.295												132.295
<b>South-East Anatolia</b>	<b>2.075.034</b>												<b>2.075.034</b>
Adıyaman	85.082												85.082
Batman	142.346												142.346
Diyarbakır	436.899												436.899
Gaziantep	732.771												732.771
Kilis	2.621												2.621
Mardin	101.560												101.560
Siirt	27.873												27.873
Şanlıurfa	417.361												417.361
Şırnak	128.519												128.519
<b>Others <sup>(3)</sup></b>	<b>0</b>												<b>0</b>
<b>Total</b>	<b>20.761.382</b>												<b>20.761.382</b>

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 Unique Number of Drawers of Returned Checks by Geographical Regions and Provinces (1)**  
( 2026 )

Provinces and Regions <sup>(2)</sup>	January	February	March	April	May	June	July	August	September	October	November	December	Total <sup>(4)</sup>
<b>İstanbul</b>	1.359												1.359
<b>West Marmara</b>	296												296
Balkesir	108												108
Çanakkale	41												41
Edirne	25												25
Kırklareli	32												32
Tekirdağ	92												92
<b>Aegean</b>	894												894
Aydınkarahisar	51												51
Aydın	90												90
Denizli	71												71
İzmir	407												407
Kütahya	29												29
Manisa	109												109
Muğla	109												109
Uşak	34												34
<b>East Marmara</b>	703												703
Bilecik	12												12
Bolu	25												25
Bursa	292												292
Düzce	33												33
Eskişehir	43												43
Kocaeli	156												156
Sakarya	116												116
Yalova	27												27
<b>West Anatolia</b>	604												604
Ankara	389												389
Karaman	15												15
Konya	200												200
<b>Mediterranean</b>	984												984
Adana	241												241
Antalya	302												302
Burdur	18												18
Hatay	97												97
İsparta	26												26
Mersin	188												188
Kahramanmaraş	80												80
Osmaniye	35												35
<b>Mid Anatolia</b>	360												360
Aksaray	50												50
Kayseri	139												139
Kırıkkale	8												8
Kırşehir	11												11
Neveşehir	41												41
Niğde	55												55
Sivas	33												33
Yozgat	23												23
<b>West Black Sea</b>	297												297
Amasya	32												32
Bartın	7												7
Çankır	11												11
Çorum	38												38
Karabük	13												13
Kastamonu	14												14
Samsun	104												104
Sinop	21												21
Tokat	23												23
Zonguldak	34												34
<b>East Black Sea</b>	214												214
Artvin	26												26
Giresun	41												41
Gümüşhane	7												7
Ordu	35												35
Rize	27												27
Trabzon	80												80
<b>North East Anatolia</b>	182												182
Ağrı	29												29
Ardahan	4												4
Bayburt	6												6
Erzincan	19												19
Erzurum	84												84
İğdır	11												11
Kars	29												29
<b>Middle East Anatolia</b>	284												284
Bingöl	18												18
Bitlis	33												33
Elazığ	50												50
Hakkari	37												37
Malatya	52												52
Muş	20												20
Tunceli	9												9
Van	68												68
<b>South-East Anatolia</b>	732												732
Adıyaman	42												42
Batman	52												52
Diyarbakır	142												142
Gaziantep	209												209
Kilis	6												6
Mardin	58												58
Siirt	12												12
Şanlıurfa	174												174
Şırnak	42												42
<b>Others <sup>(3)</sup></b>	0												0
<b>Total <sup>(4)</sup></b>	<b>6.844</b>												<b>6.844</b>

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)**  
( 2026 )

Provinces and Regions <sup>(3)</sup>	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>İstanbul</b>	<b>2,0</b>												<b>2,0</b>
<b>West Marmara</b>	<b>2,6</b>												<b>2,6</b>
Balkesir	2,6												2,6
Çanakkale	1,7												1,7
Edirne	3,7												3,7
Kırklareli	4,2												4,2
Tekirdağ	2,2												2,2
<b>Aegean</b>	<b>2,5</b>												<b>2,5</b>
Afyonkarahisar	1,2												1,2
Aydın	2,4												2,4
Denizli	2,3												2,3
İzmir	3,0												3,0
Kütahya	1,7												1,7
Manisa	2,1												2,1
Muğla	2,2												2,2
Uşak	2,5												2,5
<b>East Marmara</b>	<b>2,4</b>												<b>2,4</b>
Bilecik	1,6												1,6
Bolu	1,5												1,5
Bursa	2,7												2,7
Düzce	1,4												1,4
Eskişehir	1,7												1,7
Kocaeli	2,3												2,3
Sakarya	2,7												2,7
Yalova	1,8												1,8
<b>West Anatolia</b>	<b>1,7</b>												<b>1,7</b>
Ankara	1,6												1,6
Karaman	1,4												1,4
Konya	2,0												2,0
<b>Mediterranean</b>	<b>2,4</b>												<b>2,4</b>
Adana	3,3												3,3
Antalya	2,1												2,1
Burdur	1,2												1,2
Hatay	2,5												2,5
Isparta	1,4												1,4
Mersin	2,5												2,5
Kahramanmaraş	2,3												2,3
Osmaniye	2,3												2,3
<b>Mid Anatolia</b>	<b>2,5</b>												<b>2,5</b>
Aksaray	3,4												3,4
Kayseri	2,3												2,3
Kırıkkale	1,1												1,1
Kırşehir	1,4												1,4
Nevşehir	2,2												2,2
Niğde	3,5												3,5
Sivas	2,7												2,7
Yozgat	2,1												2,1
<b>West Black Sea</b>	<b>2,7</b>												<b>2,7</b>
Amasya	3,2												3,2
Bartın	1,2												1,2
Çankırı	1,5												1,5
Çorum	2,4												2,4
Karabük	5,4												5,4
Kastamonu	0,7												0,7
Samsun	3,5												3,5
Sinop	2,7												2,7
Tokat	1,2												1,2
Zonguldak	2,8												2,8
<b>East Black Sea</b>	<b>2,8</b>												<b>2,8</b>
Artvin	4,7												4,7
Giresun	4,4												4,4
Gümüşhane	2,2												2,2
Ordu	1,6												1,6
Rize	1,8												1,8
Trabzon	3,0												3,0
<b>North East Anatolia</b>	<b>2,8</b>												<b>2,8</b>
Ağrı	2,6												2,6
Ardahan	0,6												0,6
Bayburt	1,4												1,4
Erzincan	2,0												2,0
Erzurum	3,5												3,5
İğdir	2,2												2,2
Kars	2,9												2,9
<b>Middle East Anatolia</b>	<b>2,3</b>												<b>2,3</b>
Bingöl	1,5												1,5
Bitlis	2,8												2,8
Elazığ	3,4												3,4
Hakkari	3,8												3,8
Malatya	2,0												2,0
Muş	1,3												1,3
Tunceli	2,4												2,4
Van	1,6												1,6
<b>South-East Anatolia</b>	<b>2,7</b>												<b>2,7</b>
Adıyaman	2,5												2,5
Batman	2,2												2,2
Diyarbakır	2,2												2,2
Gaziantep	3,2												3,2
Kilis	1,3												1,3
Mardin	2,4												2,4
Siirt	1,9												1,9
Şanlıurfa	2,8												2,8
Şırnak	3,0												3,0
<b>Others <sup>(4)</sup></b>	<b>-</b>												<b>-</b>
<b>Total</b>	<b>2,3</b>												<b>2,3</b>

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)**  
( 2026 )

Provinces and Regions <sup>(3)</sup>	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>İstanbul</b>	1,9												1,9
<b>West Marmara</b>	5,5												5,5
Balkesir	5,2												5,2
Çanakkale	3,0												3,0
Edirne	8,8												8,8
Kırklareli	9,8												9,8
Tekirdağ	4,9												4,9
<b>Aegean</b>	3,3												3,3
Afyonkarahisar	1,1												1,1
Aydın	4,1												4,1
Denizli	3,2												3,2
İzmir	2,9												2,9
Kütahya	3,8												3,8
Manisa	6,5												6,5
Muğla	3,9												3,9
Uşak	4,1												4,1
<b>East Marmara</b>	3,4												3,4
Bilecik	3,5												3,5
Bolu	2,7												2,7
Bursa	3,5												3,5
Düzce	1,8												1,8
Eskişehir	4,3												4,3
Kocaeli	3,1												3,1
Sakarya	4,4												4,4
Yalova	2,6												2,6
<b>West Anatolia</b>	2,1												2,1
Ankara	1,7												1,7
Karaman	1,6												1,6
Konya	4,3												4,3
<b>Mediterranean</b>	3,6												3,6
Adana	4,0												4,0
Antalya	2,9												2,9
Burdur	2,5												2,5
Hatay	4,1												4,1
Isparta	3,2												3,2
Mersin	3,9												3,9
Kahramanmaraş	3,9												3,9
Osmaniye	2,9												2,9
<b>Mid Anatolia</b>	3,9												3,9
Aksaray	7,2												7,2
Kayseri	2,8												2,8
Kırıkkale	1,2												1,2
Kırşehir	1,6												1,6
Nevşehir	4,4												4,4
Niğde	6,6												6,6
Sivas	4,7												4,7
Yozgat	4,5												4,5
<b>West Black Sea</b>	4,4												4,4
Amasya	5,7												5,7
Bartın	3,7												3,7
Çankırı	1,3												1,3
Çorum	7,2												7,2
Karabük	8,3												8,3
Kastamonu	0,8												0,8
Samsun	4,2												4,2
Sinop	3,3												3,3
Tokat	2,0												2,0
Zonguldak	5,4												5,4
<b>East Black Sea</b>	3,9												3,9
Artvin	6,4												6,4
Giresun	11,5												11,5
Gümüşhane	4,0												4,0
Ordu	2,0												2,0
Rize	2,0												2,0
Trabzon	3,0												3,0
<b>North East Anatolia</b>	5,8												5,8
Ağrı	5,3												5,3
Ardahan	2,8												2,8
Bayburt	1,0												1,0
Erzincan	3,3												3,3
Erzurum	6,6												6,6
İğdır	5,5												5,5
Kars	8,6												8,6
<b>Middle East Anatolia</b>	3,0												3,0
Bingöl	2,7												2,7
Bitlis	4,6												4,6
Elazığ	3,7												3,7
Hakkari	2,7												2,7
Malatya	2,4												2,4
Muş	1,0												1,0
Tunceli	4,3												4,3
Van	2,5												2,5
<b>South-East Anatolia</b>	3,5												3,5
Adıyaman	3,2												3,2
Batman	3,7												3,7
Diyarbakır	2,4												2,4
Gaziantep	4,2												4,2
Kilis	0,9												0,9
Mardin	3,3												3,3
Siirt	2,3												2,3
Şanlıurfa	4,3												4,3
Şırnak	5,8												5,8
<b>Other <sup>(4)</sup></b>	-												-
<b>Total</b>	<b>2,8</b>												<b>2,8</b>

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(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)**  
( 2026 )

Provinces and Regions <sup>(3)</sup>	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>İstanbul</b>	2,5												2,5
<b>West Marmara</b>	2,5												2,5
Balkesir	2,7												2,7
Çanakkale	2,1												2,1
Edirne	2,0												2,0
Kırklareli	3,1												3,1
Tekirdağ	2,6												2,6
<b>Aegean</b>	2,8												2,8
Afyonkarahisar	2,7												2,7
Aydın	2,7												2,7
Denizli	2,2												2,2
İzmir	2,9												2,9
Kütahya	2,5												2,5
Manisa	2,8												2,8
Muğla	2,9												2,9
Uşak	3,7												3,7
<b>East Marmara</b>	2,6												2,6
Bilecik	1,9												1,9
Bolu	2,3												2,3
Bursa	3,0												3,0
Düzce	2,6												2,6
Eskişehir	1,8												1,8
Kocaeli	2,2												2,2
Sakarya	3,2												3,2
Yalova	2,9												2,9
<b>West Anatolia</b>	2,4												2,4
Ankara	2,2												2,2
Karaman	2,5												2,5
Konya	3,0												3,0
<b>Mediterranean</b>	3,1												3,1
Adana	3,8												3,8
Antalya	2,9												2,9
Burdur	2,4												2,4
Hatay	3,1												3,1
Isparta	2,5												2,5
Mersin	3,0												3,0
Kahramanmaraş	3,6												3,6
Osmaniye	2,9												2,9
<b>Mid Anatolia</b>	3,2												3,2
Aksaray	3,7												3,7
Kayseri	3,4												3,4
Kırıkkale	1,6												1,6
Kırşehir	1,9												1,9
Nevşehir	3,1												3,1
Niğde	4,4												4,4
Sivas	2,4												2,4
Yozgat	2,8												2,8
<b>West Black Sea</b>	2,6												2,6
Amasya	3,2												3,2
Bartın	1,8												1,8
Çankırı	2,7												2,7
Çorum	3,0												3,0
Karabük	2,7												2,7
Kastamonu	1,4												1,4
Samsun	2,9												2,9
Sinop	3,5												3,5
Tokat	1,8												1,8
Zonguldak	2,5												2,5
<b>East Black Sea</b>	2,8												2,8
Artvin	4,8												4,8
Giresun	3,6												3,6
Gümüşhane	1,7												1,7
Ordu	1,9												1,9
Rize	2,4												2,4
Trabzon	3,1												3,1
<b>North East Anatolia</b>	3,3												3,3
Ağrı	2,4												2,4
Ardahan	1,6												1,6
Bayburt	3,5												3,5
Erzincan	3,5												3,5
Erzurum	4,3												4,3
İğdir	1,9												1,9
Kars	3,4												3,4
<b>Middle East Anatolia</b>	2,9												2,9
Bingöl	3,0												3,0
Bitlis	2,9												2,9
Elazığ	2,7												2,7
Hakkari	6,7												6,7
Malatya	2,9												2,9
Muş	2,0												2,0
Tunceli	4,2												4,2
Van	2,6												2,6
<b>South-East Anatolia</b>	3,2												3,2
Adıyaman	3,1												3,1
Batman	3,2												3,2
Diyarbakır	3,3												3,3
Gaziantep	3,6												3,6
Kilis	2,8												2,8
Mardin	2,7												2,7
Siirt	2,0												2,0
Şanlıurfa	3,2												3,2
Şırnak	3,3												3,3
<b>Others <sup>(4)</sup></b>	-												-
<b>Total</b>	2,8												2,8

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(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.