

**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>	<b>4.822</b>	<b>5.179</b>	<b>6.962</b>										<b>16.963</b>
<b>West Marmara</b>	<b>967</b>	<b>852</b>	<b>1.141</b>										<b>2.960</b>
Balıkesir	328	280	273										881
Çanakkale	97	78	157										332
Edirne	157	136	180										473
Kirklareli	121	70	102										293
Tekirdağ	264	288	429										981
<b>Aegean</b>	<b>2.759</b>	<b>3.335</b>	<b>4.552</b>										<b>10.646</b>
Afyonkarahisar	80	86	207										373
Aydın	257	283	417										957
Denizli	278	428	392										1.098
İzmir	1.509	1.740	2.486										5.735
Kütahya	60	33	106										199
Manisa	243	388	473										1.104
Muğla	262	308	393										963
Uşak	70	69	78										217
<b>East Marmara</b>	<b>2.150</b>	<b>2.125</b>	<b>3.053</b>										<b>7.328</b>
Bilecik	27	30	39										96
Bolu	50	43	72										165
Bursa	933	979	1.272										3.184
Düzce	52	65	97										214
Eskişehir	140	124	253										517
Kocaeli	604	524	747										1.875
Sakarya	296	321	522										1.139
Yalova	48	39	51										138
<b>West Anatolia</b>	<b>1.849</b>	<b>2.085</b>	<b>2.950</b>										<b>6.884</b>
Ankara	1.309	1.491	2.061										4.861
Karaman	29	35	57										121
Konya	511	559	832										1.902
<b>Mediterranean</b>	<b>2.760</b>	<b>2.925</b>	<b>4.509</b>										<b>10.194</b>
Adana	740	886	1.248										2.874
Antalya	862	884	1.402										3.148
Burdur	27	39	45										111
Hatay	256	243	389										888
Isparta	50	37	92										179
Mersin	564	564	796										1.924
Kahramanmaraş	179	206	444										829
Osmaniye	82	66	93										241
<b>Mid Anatolia</b>	<b>887</b>	<b>951</b>	<b>1.432</b>										<b>3.270</b>
Aksaray	137	89	205										431
Kayseri	342	371	637										1.350
Kırıkkale	15	140	149										304
Kırşehir	23	32	40										95
Neşehir	73	63	80										216
Niğde	132	92	113										337
Sivas	123	105	148										376
Yozgat	42	59	60										161
<b>West Black Sea</b>	<b>928</b>	<b>907</b>	<b>1.274</b>										<b>3.109</b>
Amasya	102	125	100										327
Bartın	11	18	20										49
Çankırı	24	27	37										88
Çorum	100	116	129										345
Karabük	80	62	71										213
Kastamonu	20	24	32										76
Samsun	404	327	526										1.257
Sinop	40	25	37										102
Tokat	41	59	137										237
Zonguldak	106	124	185										415
<b>East Black Sea</b>	<b>678</b>	<b>673</b>	<b>1.074</b>										<b>2.425</b>
Artvin	60	31	41										132
Giresun	156	119	236										511
Gümüşhane	23	13	24										60
Ordu	83	115	206										404
Rize	62	172	131										365
Trabzon	294	223	436										953
<b>North East Anatolia</b>	<b>459</b>	<b>451</b>	<b>621</b>										<b>1.531</b>
Ağrı	86	39	89										214
Ardahan	4	5	12										21
Bayburt	10	14	16										40
Erzincan	32	35	46										113
Erzurum	233	288	346										867
İğdir	31	36	66										133
Kars	63	34	46										143
<b>Middle East Anatolia</b>	<b>767</b>	<b>650</b>	<b>1.468</b>										<b>2.885</b>
Bingöl	31	38	57										126
Bitlis	100	98	335										533
Elazığ	254	205	395										854
Hakkari	70	50	153										273
Malatya	122	96	180										398
Muş	40	31	90										161
Tunceli	14	7	6										27
Van	136	125	252										513
<b>South-East Anatolia</b>	<b>1.914</b>	<b>2.002</b>	<b>2.955</b>										<b>6.871</b>
Adıyaman	94	85	180										359
Batman	126	118	130										374
Diyarbakır	358	325	726										1.409
Gaziantep	670	767	875										2.312
Kilis	8	5	9										22
Mardin	124	165	228										517
Siirt	36	53	61										150
Şanlıurfa	378	383	583										1.344
Şırnak	120	101	163										384
<b>Others <sup>(3)</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>										<b>0</b>
<b>Total</b>	<b>20.940</b>	<b>22.135</b>	<b>31.991</b>										<b>75.066</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>5.440.512</b>	<b>6.381.297</b>	<b>8.737.141</b>										<b>20.558.950</b>
<b>West Marmara</b>	<b>1.038.363</b>	<b>842.575</b>	<b>1.396.892</b>										<b>3.277.831</b>
Balıkesir	385.708	333.362	602.372										1.321.442
Çanakkale	78.786	57.068	173.827										309.682
Edirne	166.765	120.192	146.245										433.202
Kirklareli	119.540	52.755	67.426										239.721
Tekirdağ	287.564	279.198	407.021										973.784
<b>Aegean</b>	<b>2.738.180</b>	<b>2.827.640</b>	<b>4.159.819</b>										<b>9.725.640</b>
Afyonkarahisar	44.048	60.344	267.612										372.004
Aydın	213.886	251.808	366.119										831.813
Denizli	192.445	215.641	210.955										619.041
İzmir	1.584.032	1.626.665	2.340.373										5.551.071
Kütahya	63.208	18.205	88.248										169.660
Manisa	393.981	408.860	517.111										1.319.952
Muğla	187.002	200.963	323.388										711.353
Uşak	59.578	45.154	46.013										150.746
<b>East Marmara</b>	<b>1.932.833</b>	<b>1.720.585</b>	<b>2.332.931</b>										<b>5.986.349</b>
Bilecik	21.561	29.757	16.489										67.806
Bolu	36.547	33.447	32.171										102.165
Bursa	832.445	688.000	981.417										2.501.862
Düzce	29.060	47.228	75.502										151.790
Eskişehir	156.360	174.958	168.175										499.493
Kocaeli	591.246	463.365	682.654										1.737.265
Sakarya	229.957	258.455	342.772										831.184
Yalova	35.659	25.375	33.750										94.784
<b>West Anatolia</b>	<b>2.141.399</b>	<b>2.525.474</b>	<b>3.656.353</b>										<b>8.323.226</b>
Ankara	1.429.436	1.731.579	2.702.051										5.863.066
Karaman	17.084	34.734	41.529										93.346
Konya	694.879	759.162	912.774										2.366.814
<b>Mediterranean</b>	<b>2.577.051</b>	<b>2.687.071</b>	<b>4.724.155</b>										<b>9.988.277</b>
Adana	675.950	854.005	1.465.841										2.995.797
Antalya	692.777	739.643	1.355.408										2.787.829
Burdur	26.852	35.504	41.191										103.547
Hatay	312.886	204.692	380.813										898.391
İsparta	57.831	26.439	49.995										134.265
Mersin	554.596	562.756	733.211										1.850.563
Kahramanmaraş	194.122	220.788	630.689										1.045.600
Osmaniye	62.036	43.244	67.005										172.285
<b>Mid Anatolia</b>	<b>787.295</b>	<b>689.276</b>	<b>1.060.560</b>										<b>2.537.132</b>
Aksaray	174.503	81.519	171.052										427.074
Kayseri	271.886	288.218	497.068										1.057.172
Kırıkkale	10.024	35.907	70.877										116.808
Kırşehir	19.299	28.103	37.171										84.574
Neşehir	64.914	64.029	62.051										190.994
Niğde	105.641	66.161	84.583										256.385
Sivas	105.596	64.324	89.815										259.734
Yozgat	35.433	61.015	47.943										144.391
<b>West Black Sea</b>	<b>814.719</b>	<b>591.922</b>	<b>1.254.314</b>										<b>2.660.955</b>
Amasya	92.975	49.583	72.656										215.214
Bartın	13.945	16.731	19.188										49.865
Çankırı	9.757	10.063	15.693										35.513
Çorum	144.962	93.465	112.254										350.681
Karabük	93.476	88.487	64.615										246.578
Kastamonu	9.538	18.579	17.062										45.180
Samsun	308.249	198.711	768.504										1.275.464
Sinop	19.184	13.024	21.789										53.997
Tokat	33.461	30.040	66.485										129.986
Zonguldak	89.172	73.239	96.068										258.478
<b>East Black Sea</b>	<b>471.968</b>	<b>603.371</b>	<b>842.630</b>										<b>1.917.970</b>
Artvin	23.914	9.947	10.179										44.040
Giresun	181.030	265.693	256.453										703.177
Gümüşhane	13.051	6.333	7.515										26.899
Ordu	47.444	90.104	162.527										300.076
Rize	35.944	59.203	56.425										151.572
Trabzon	170.585	172.090	349.531										692.206
<b>North East Anatolia</b>	<b>420.544</b>	<b>360.471</b>	<b>544.196</b>										<b>1.325.210</b>
Ağrı	66.568	22.954	59.924										149.447
Ardahan	4.806	1.938	4.314										11.057
Bayburt	4.544	5.021	5.053										14.617
Erzincan	20.029	21.646	32.325										74.000
Erzurum	229.952	269.394	372.100										871.446
İğdir	29.356	12.286	48.078										89.721
Kars	65.288	27.233	22.402										114.923
<b>Middle East Anatolia</b>	<b>709.316</b>	<b>680.369</b>	<b>1.320.756</b>										<b>2.710.441</b>
Bingöl	41.967	57.450	56.020										155.438
Bitlis	96.287	105.961	308.153										510.400
Elazığ	272.753	248.891	392.853										914.497
Hakkari	25.428	34.554	135.801										195.783
Malatya	102.965	75.594	132.072										310.631
Muş	19.962	37.381	59.681										117.024
Tunceli	16.571	4.508	2.796										23.875
Van	133.383	116.029	233.380										482.793
<b>South-East Anatolia</b>	<b>2.137.196</b>	<b>2.248.482</b>	<b>3.386.075</b>										<b>7.771.753</b>
Adıyaman	85.082	68.255	224.715										378.053
Batman	153.360	133.458	137.923										424.741
Diyarbakır	450.836	499.602	1.192.479										2.142.917
Gaziantep	765.852	746.197	851.716										2.363.765
Kilis	2.621	2.353	3.893										8.867
Mardin	102.201	142.394	222.932										467.527
Siirt	29.635	40.853	34.574										105.062
Şanlıurfa	419.090	523.799	580.009										1.522.898
Şırnak	128.519	91.570	137.834										357.923
<b>Others <sup>(3)</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>										<b>0</b>
<b>Total</b>	<b>21.209.378</b>	<b>22.158.533</b>	<b>33.415.823</b>										<b>76.783.733</b>

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(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>
Istanbul	1.372	1.458	1.878										2.927
West Marmara	309	281	344										596
Balikesir	113	97	108										210
Çanakkale	44	37	53										90
Edirne	26	29	35										52
Kirklareli	33	28	31										60
Tekirdağ	95	92	119										187
Aegean	909	1.016	1.235										1.945
Afyonkarahisar	53	53	55										102
Aydın	93	112	144										230
Denizli	74	100	122										186
İzmir	411	474	568										864
Kütahya	30	20	39										56
Manisa	110	120	142										232
Muğla	111	116	143										234
Uşak	34	31	35										60
East Marmara	710	727	954										1.505
Bilecik	12	19	16										29
Bolu	25	22	31										48
Bursa	295	326	403										630
Düzce	33	30	42										75
Eskişehir	45	40	57										98
Kocaeli	157	153	215										339
Sakarya	117	116	165										243
Yalova	27	22	30										50
West Anatolia	614	625	795										1.255
Ankara	395	418	524										824
Karaman	15	18	28										40
Konya	204	189	243										391
Mediterranean	1.001	970	1.232										2.015
Adana	247	242	282										463
Antalya	308	309	374										626
Burdur	18	18	19										41
Hatay	97	95	123										204
Isparta	28	15	38										58
Mersin	188	177	240										375
Kahramanmaraş	83	83	108										173
Osmaniye	35	34	52										85
Mid Anatolia	366	368	461										732
Aksaray	51	45	55										90
Kaysen	144	147	188										275
Kırıkkale	8	16	23										30
Kırşehir	11	17	23										33
Nevşehir	41	38	43										85
Niğde	56	56	62										109
Sivas	32	26	42										62
Yozgat	23	23	26										49
West Black Sea	304	314	412										671
Amasya	33	29	35										63
Bartın	7	11	7										19
Çankırı	12	12	15										21
Çorum	39	46	58										87
Karabük	13	13	23										35
Kastamonu	14	20	18										37
Samsun	107	102	151										235
Sinop	21	17	18										36
Tokat	23	25	33										52
Zonguldak	35	39	54										86
East Black Sea	224	221	322										486
Artvin	27	17	21										47
Giresun	46	49	73										103
Gümüşhane	7	7	13										21
Ordu	37	40	52										81
Rize	28	34	58										79
Trabzon	81	76	106										158
North East Anatolia	183	154	211										352
Ağrı	29	14	35										54
Ardahan	4	2	5										10
Bayburt	7	9	7										13
Erzincan	19	20	21										37
Erzurum	84	80	102										168
İğdir	11	10	18										28
Kars	29	19	24										43
Middle East Anatolia	285	280	411										654
Bingöl	18	18	25										36
Bitlis	33	39	58										87
Elazığ	51	50	77										123
Hakkari	37	30	43										69
Malatya	52	53	74										117
Muş	20	16	39										55
Tunceli	9	5	4										13
Van	68	70	100										165
South-East Anatolia	751	705	953										1.588
Adiyaman	42	42	64										101
Batman	53	53	55										105
Diyarbakır	150	115	183										297
Gaziantep	216	221	266										414
Kilis	6	4	6										11
Mardin	60	63	81										145
Siirt	12	21	23										40
Şanlıurfa	175	153	208										374
Şırnak	42	37	72										109
Others <sup>(3)</sup>	0	0	0										0
Total <sup>(4)</sup>	6.959	7.045	9.103										14.547

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 (3)	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	2.0	1.8	1.7										1.8
West Marmara	2.6	2.1	1.9										2.1
Balikesir	2.6	2.0	1.4										1.9
Çanakkale	1.7	1.3	1.7										1.6
Edirne	3.8	3.1	2.8										3.2
Kirklareli	4.2	2.3	2.1										2.7
Tekirdağ	2.3	2.2	2.1										2.2
Aegean	2.5	2.6	2.4										2.5
Afyonkarahisar	1.2	1.2	1.8										1.5
Aydın	2.5	2.4	2.3										2.4
Denizli	2.4	2.9	1.8										2.3
İzmir	3.0	2.9	2.9										3.0
Kütahya	1.8	0.8	1.6										1.4
Manisa	2.1	3.0	2.5										2.5
Muğla	2.2	2.3	1.9										2.1
Uşak	2.4	2.1	1.5										1.9
East Marmara	2.4	2.0	1.9										2.0
Bilecik	1.6	1.6	1.3										1.5
Bolu	1.5	1.2	1.3										1.3
Bursa	2.7	2.2	1.9										2.2
Düzce	1.4	1.5	1.4										1.5
Eskişehir	1.8	1.3	1.7										1.6
Kocaeli	2.3	1.9	1.8										2.0
Sakarya	2.7	2.5	2.6										2.6
Yalova	1.9	1.4	1.1										1.4
West Anatolia	1.7	1.6	1.5										1.6
Ankara	1.6	1.6	1.4										1.5
Karaman	1.4	1.7	1.7										1.6
Konya	2.1	1.9	1.7										1.9
Mediterranean	2.4	2.2	2.3										2.3
Adana	3.4	3.4	3.2										3.3
Antalya	2.1	1.7	1.9										1.9
Burdur	1.2	1.5	1.0										1.2
Hatay	2.4	2.1	2.3										2.3
Isparta	1.4	0.9	1.4										1.2
Mersin	2.6	2.3	2.2										2.3
Kahramanmaraş	2.4	2.5	3.3										2.9
Osmaniye	2.3	1.8	1.6										1.8
Mid Anatolia	2.5	2.4	2.1										2.3
Aksaray	3.5	2.0	2.6										2.6
Kayseri	2.4	2.1	2.2										2.2
Kırıkkale	1.1	7.8	4.9										5.0
Kırşehir	1.5	1.9	1.4										1.6
Nevşehir	2.1	1.9	1.5										1.8
Niğde	3.6	2.5	2.0										2.6
Sivas	2.7	2.0	1.8										2.0
Yozgat	2.1	2.6	1.5										2.0
West Black Sea	2.7	2.2	1.8										2.1
Amasya	3.5	3.5	1.8										2.7
Bartın	1.2	1.2	0.8										1.0
Çankırı	1.6	1.6	1.5										1.5
Çorum	2.4	2.4	1.6										2.0
Karabük	5.4	3.4	2.5										3.4
Kastamonu	0.8	0.8	0.6										0.7
Samsun	3.5	2.3	2.2										2.5
Sinop	2.6	1.4	1.1										1.6
Tokat	1.2	1.4	1.9										1.6
Zonguldak	2.8	2.5	2.2										2.4
East Black Sea	2.8	2.5	2.4										2.5
Artvin	4.7	2.5	1.6										2.6
Giresun	4.6	3.2	3.8										3.8
Gümüşhane	2.2	1.4	1.4										1.6
Ordu	1.6	2.0	2.1										2.0
Rize	1.8	4.4	2.0										2.6
Trabzon	3.0	2.0	2.4										2.4
North East Anatolia	2.8	2.8	2.1										2.5
Ağrı	2.6	1.4	1.5										1.8
Ardahan	0.6	1.0	1.2										1.0
Bayburt	1.7	2.7	1.5										1.8
Erzincan	2.0	1.8	1.4										1.7
Erzurum	3.5	3.9	2.7										3.3
İğdir	2.2	2.9	2.5										2.5
Kars	3.1	2.1	1.3										2.0
Middle East Anatolia	2.3	2.1	2.6										2.4
Bingöl	1.5	1.9	1.7										1.7
Bitlis	2.8	3.3	6.1										4.5
Elazığ	3.4	2.6	2.9										3.0
Hakkari	3.9	3.2	5.2										4.3
Malatya	2.1	1.5	1.7										1.7
Muş	1.3	1.2	1.7										1.5
Tunceli	2.4	1.5	1.0										1.6
Van	1.7	1.8	1.8										1.6
South-East Anatolia	2.7	2.8	2.5										2.6
Adıyaman	2.4	2.2	2.8										2.5
Batman	2.4	2.1	1.3										1.8
Diyarbakır	2.2	2.0	2.8										2.4
Gaziantep	3.2	3.2	2.5										2.9
Kilis	1.3	0.8	0.8										0.9
Mardin	2.5	3.5	2.9										2.9
Siirt	2.0	3.0	1.9										2.2
Şanlıurfa	2.8	3.2	3.0										3.0
Şırnak	3.0	2.9	2.6										2.8
Others (4)	-	-	-										-
Total	2.3	2.1	2.0										2.1

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
Istanbul	1,9	2,2	2,3										2,2
West Marmara	5,5	4,3	5,0										4,9
Balikesir	5,2	4,4	5,9										5,2
Çanakkale	3,1	2,4	4,6										3,5
Edirne	9,0	7,0	5,7										7,1
Kirklareli	9,8	4,9	4,1										6,0
Tekirdağ	5,0	4,2	4,1										4,4
Aegean	3,3	3,6	3,8										3,6
Afyonkarahisar	1,2	1,6	4,5										2,8
Aydın	4,2	4,5	4,7										4,5
Denizli	3,3	3,1	2,2										2,7
İzmir	2,9	3,5	3,7										3,4
Kütahya	3,9	1,0	3,1										2,7
Manisa	6,5	6,6	5,8										6,2
Muğla	4,0	3,9	4,4										4,1
Uşak	4,0	2,5	2,0										2,7
East Marmara	3,4	2,5	2,6										2,8
Bilecik	3,4	4,6	1,6										3,0
Bolu	2,9	2,5	1,6										2,2
Bursa	3,5	2,6	2,6										2,9
Düzce	1,8	2,6	2,9										2,5
Eskişehir	4,4	4,0	2,5										3,4
Kocaeli	3,1	1,7	2,5										2,4
Sakarya	4,4	4,4	3,8										4,1
Yalova	2,6	1,6	1,5										1,8
West Anatolia	2,1	2,3	2,3										2,2
Ankara	1,7	1,9	2,1										1,9
Karaman	1,6	3,2	2,6										2,5
Konya	4,3	4,3	3,5										3,9
Mediterranean	3,6	3,2	4,0										3,7
Adana	4,0	4,4	5,4										4,7
Antalya	2,9	2,4	3,3										2,9
Burdur	2,4	3,0	2,3										2,6
Hatay	4,1	2,6	3,5										3,4
Isparta	3,2	1,4	1,7										2,0
Mersin	3,9	3,8	3,4										3,7
Kahramanmaraş	4,0	4,0	7,5										5,6
Osmaniye	2,9	2,2	2,2										2,4
Mid Anatolia	4,0	3,3	3,3										3,5
Aksaray	7,2	3,6	4,5										5,0
Kayseri	2,9	2,7	3,1										2,9
Kırıkkale	1,2	3,4	4,6										3,4
Kırşehir	1,8	2,7	2,5										2,4
Nevşehir	4,4	4,3	2,9										3,7
Niğde	6,6	4,1	3,4										4,5
Sivas	4,9	2,9	2,5										3,2
Yozgat	4,6	7,0	3,6										4,9
West Black Sea	4,5	3,1	4,3										4,0
Amasya	6,3	2,9	3,3										4,0
Bartın	3,7	3,1	2,2										2,8
Çankırı	1,4	1,3	1,5										1,4
Çorum	7,2	4,4	3,6										4,8
Karabük	8,3	7,7	4,7										6,7
Kastamonu	0,8	1,6	1,0										1,1
Samsun	4,2	2,6	6,4										4,7
Sinop	3,2	2,3	2,0										2,4
Tokat	2,0	1,8	2,4										2,1
Zonguldak	5,5	4,1	3,6										4,2
East Black Sea	4,0	4,8	4,7										4,6
Artvin	6,3	2,6	1,5										3,1
Giresun	11,7	16,5	11,7										13,1
Gümüşhane	4,0	2,4	1,6										2,6
Ordu	2,1	3,6	4,5										3,6
Rize	2,4	3,9	2,5										2,9
Trabzon	3,0	2,8	4,0										3,4
North East Anatolia	5,8	5,3	4,7										5,1
Ağrı	5,2	2,3	3,0										3,5
Ardahan	2,7	1,2	1,5										1,8
Bayburt	1,3	3,6	0,9										1,4
Erzincan	3,2	2,9	2,7										2,9
Erzurum	6,5	7,3	6,4										6,7
İğdir	5,5	2,8	5,8										5,0
Kars	8,8	4,6	2,0										4,7
Middle East Anatolia	3,0	3,2	4,1										3,5
Bingöl	2,7	4,9	3,0										3,4
Bitlis	4,7	6,6	11,9										8,2
Elazığ	3,8	3,8	4,1										3,9
Hakkari	2,7	4,6	9,9										6,4
Malatya	2,4	1,7	2,1										2,1
Muş	1,0	2,0	2,2										1,8
Tunceli	4,3	1,6	0,9										2,4
Van	2,5	2,5	3,1										2,8
South-East Anatolia	3,6	4,1	4,2										4,0
Adiyaman	3,2	2,3	5,3										3,8
Batman	3,9	3,7	2,4										3,2
Diyarbakır	2,5	3,2	5,0										3,7
Gaziantep	4,3	4,2	3,3										3,8
Kilis	0,9	0,8	0,9										0,9
Mardin	3,3	4,7	5,3										4,5
Siirt	2,4	4,5	2,6										3,0
Şanlıurfa	4,2	6,2	4,9										5,0
Şırnak	5,8	5,1	4,9										5,3
Other <sup>(4)</sup>	-	-	-										-
Total	2,8	2,8	3,1										2,9

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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 (3)	January	February	March	April	May	June	July	August	September	October	November	December	Total
Istanbul	2.5	2.4	2.7										3.4
West Marmara	2.6	2.3	2.3										3.2
Balikesir	2.8	2.3	2.1										3.3
Çanakkale	2.3	1.9	2.2										2.9
Edirne	2.1	2.2	2.2										2.6
Kirklareli	3.2	2.6	2.4										3.6
Tekirdağ	2.7	2.5	2.6										3.3
Aegean	2.8	2.8	3.0										3.7
Afyonkarahisar	2.8	2.6	2.2										3.3
Aydın	2.8	3.1	3.4										4.2
Denizli	2.2	2.6	2.7										3.4
İzmir	2.9	3.0	3.2										3.9
Kütahya	2.5	1.5	2.3										2.7
Manisa	2.8	2.9	2.9										3.7
Muğla	2.9	2.8	2.9										3.7
Uşak	3.7	2.8	2.7										3.7
East Marmara	2.7	2.5	2.7										3.5
Bilecik	1.9	2.7	1.9										2.7
Bolu	2.3	1.9	2.2										2.7
Bursa	3.0	2.9	3.0										3.8
Düzce	2.6	2.3	2.6										3.7
Eskişehir	1.8	1.5	1.8										2.5
Kocaeli	2.2	2.1	2.5										3.2
Sakarya	3.2	2.9	3.4										4.0
Yalova	2.8	2.2	2.5										3.3
West Anatolia	2.4	2.2	2.4										3.1
Ankara	2.2	2.1	2.3										2.9
Karaman	2.5	2.9	3.5										3.9
Konya	3.0	2.5	2.6										3.5
Mediterranean	3.2	2.8	3.0										3.9
Adana	3.9	3.4	3.5										4.5
Antalya	2.9	2.7	2.7										3.6
Burdur	2.4	2.2	1.9										3.2
Hatay	3.0	2.8	3.1										4.1
Isparta	2.7	1.3	2.6										3.3
Mersin	2.9	2.6	3.0										3.7
Kahramanmaraş	3.7	3.5	3.7										4.8
Osmaniye	2.9	2.7	3.5										4.4
Mid Anatolia	3.2	3.0	3.1										3.8
Aksaray	3.8	3.2	3.0										4.1
Kayseri	3.5	3.1	3.3										3.9
Kırıkkale	1.6	2.9	3.2										3.4
Kırşehir	1.9	3.0	3.0										3.3
Nevşehir	3.1	2.9	2.8										3.9
Niğde	4.4	4.6	4.2										5.4
Sivas	2.3	1.7	2.2										2.6
Yozgat	2.8	2.7	2.4										3.5
West Black Sea	2.7	2.4	2.5										3.4
Amasya	3.3	2.7	2.6										3.7
Bartın	1.8	2.1	1.1										2.4
Çankırı	2.9	2.7	2.8										3.2
Çorum	3.0	3.4	3.3										4.1
Karabük	2.7	2.3	3.4										4.2
Kastamonu	1.4	1.9	1.4										2.3
Samsun	2.9	2.4	2.9										3.7
Sinop	3.4	2.6	2.1										3.5
Tokat	1.8	1.7	1.7										2.2
Zonguldak	2.6	2.4	2.7										3.5
East Black Sea	2.9	2.8	3.1										3.8
Artvin	5.0	3.2	2.9										5.1
Giresun	4.0	4.0	4.7										5.4
Gümüşhane	1.7	1.9	2.6										3.3
Ordu	2.0	2.1	2.1										2.6
Rize	2.5	2.8	3.8										4.0
Trabzon	3.1	2.7	3.0										3.7
North East Anatolia	3.3	2.9	3.0										4.0
Ağrı	2.4	1.3	2.4										2.9
Ardahan	1.6	0.9	1.6										2.5
Bayburt	4.0	4.8	3.0										4.2
Erzincan	3.4	3.4	2.7										3.9
Erzurum	4.3	3.9	3.9										5.3
İğdir	1.9	2.0	2.5										3.1
Kars	3.4	2.7	2.4										3.3
Middle East Anatolia	2.9	2.9	3.3										4.3
Bingöl	3.0	3.2	3.5										3.9
Bitlis	2.8	3.8	4.4										5.1
Elazığ	2.7	2.6	3.1										4.1
Hakkari	6.7	6.0	6.6										8.2
Malatya	2.9	2.7	3.0										3.9
Muş	2.0	1.8	3.2										3.5
Tunceli	4.2	3.0	1.9										4.5
Van	2.6	2.8	3.0										4.0
South-East Anatolia	3.3	3.1	3.5										4.5
Adıyaman	3.1	3.2	3.9										4.9
Batman	3.2	3.1	2.5										3.9
Diyarbakır	3.5	2.7	3.5										4.5
Gaziantep	3.7	3.4	3.5										4.4
Kilis	2.8	1.8	2.2										3.0
Mardin	2.8	3.2	3.3										4.2
Siirt	1.9	3.5	3.0										4.3
Şanlıurfa	3.2	3.2	3.6										4.5
Şırnak	3.3	3.2	4.6										5.6
Others (4)	-	-	-										-
Total	2.8	2.6	2.8										3.6

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.

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