

Information about Returned Checks Out of Presented Checks to Banks												
Years	Presented Checks to Banks ⁽¹⁾			Returned Checks ^{(2) (*)}			Returned Checks Paid ⁽³⁾			Return Checks / Presented Checks (%)		
	Number	Amount (Million TL) ^(**)	Unique Number of Drawers ⁽⁴⁾	Number	Amount (Million TL) ^(**)	Unique Number of Drawers ⁽⁴⁾	Number	Amount (Million TL)	Unique Number of Drawers ⁽⁴⁾	Number	Amount ^(**)	Unique Number of Drawers
2009	25.592.484	279.931	709.023	1.756.597	23.013	184.482	1.045.938	12.428	158.830	6,9	8,2	26,0
2010	20.676.074	257.931	620.470	859.971	13.297	120.341	511.961	8.759	100.959	4,2	5,2	19,4
2011	19.960.563	334.451	573.661	581.030	11.514	79.060	303.866	5.407	66.365	2,9	3,4	13,8
2012	20.450.117	387.693	519.645	943.273	20.912	90.992	414.532	8.918	76.175	4,6	5,4	17,5
2013 ^(***)	21.334.283	472.484	573.221	747.179	18.058	82.920	306.344	6.374	66.339	3,5	3,8	14,5
2014	23.233.074	594.441	573.934	673.728	19.916	69.960	245.054	6.216	54.996	2,9	3,4	12,2
2015	22.797.342	665.546	574.211	775.902	27.290	68.000	239.389	6.633	51.204	3,4	4,1	11,8
2016	21.176.575	700.077	561.093	778.561	27.445	67.819	253.056	7.816	49.679	3,7	3,9	12,1
2017	19.898.283	775.293	546.026	435.520	17.078	47.938	148.005	5.161	33.466	2,2	2,2	8,8
2018	20.936.909	934.054	535.741	589.419	29.465	52.465	196.003	9.027	38.765	2,8	3,2	9,8
2019	16.864.549	911.713	503.930	542.740	27.353	51.712	198.804	9.342	36.926	3	3	10
2020	13.927.664	970.514	455.932	195.067	13.144	25.998	82.688	5.410	18.632	1	1	6
2021	15.152.612	1.371.585	477.180	152.581	13.840	16.795	45.291	3.675	11.936	1	1	4

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2022	1	1.390.927	156.153	289.888	11.617	1.346	3.194	3.085	334	1.652	0,8	0,9	1,1
	2	1.366.690	158.182	287.957	11.169	1.430	2.929	2.796	304	1.423	0,8	0,9	1,0
	3	1.456.409	182.776	302.016	11.858	1.584	2.897	2.698	326	1.409	0,8	0,9	1,0
	4	887.165	153.261	211.888	7.611	1.014	2.141	1.574	190	976	0,9	0,7	1,0
	5	1.912.828	237.040	314.566	13.060	1.780	3.145	3.390	385	1.600	0,7	0,8	1,0
	6	1.416.544	220.980	303.595	9.059	1.477	2.487	2.027	329	1.207	0,6	0,7	0,8
	7	900.807	167.587	228.065	6.314	1.132	2.002	1.464	286	969	0,7	0,7	0,9
	8	1.986.396	296.523	326.354	12.686	2.183	3.010	3.646	612	1.642	0,6	0,7	0,9
	9	1.456.654	254.809	314.738	9.752	1.797	2.565	2.551	418	1.319	0,7	0,7	0,8
	10	1.471.219	264.424	307.630	10.469	2.366	2.616	2.773	660	1.366	0,7	0,9	0,9
	11	1.460.674	277.350	308.346	11.231	2.310	2.533	2.585	530	1.273	0,8	0,8	0,8
	12	1.174.097	274.128	284.074	8.789	2.231	2.364	1.934	441	1.125	0,7	0,8	0,8
	2022 Total	16.880.410	2.643.212	514.589	123.615	20.649	13.583	30.523	4.815	9.326	0,7	0,8	2,6
2023	1	1.795.848	350.040	318.228	11.708	2.991	2.665	2.723	673	1.339	0,7	0,9	0,8
	2	1.300.160	270.107	292.859	8.937	2.491	2.195	1.821	490	1.038	0,7	0,9	0,7
	3	1.412.456	305.167	315.425	9.509	3.035	2.335	2.021	781	1.139	0,7	1,0	0,7
	4	849.826	235.790	222.836	8.120	2.458	2.329	2.069	531	1.191	1,0	1,0	1,0
	5	1.915.380	413.747	331.668	14.353	4.847	3.217	3.491	1.089	1.716	0,7	1,2	1,0
	6	822.646	240.962	237.609	9.959	3.350	2.748	2.477	776	1.358	1,2	1,4	1,2
	7	2.011.167	487.898	345.434	18.458	6.764	4.293	5.612	1.900	2.450	0,9	1,4	1,2
	8	1.444.767	418.028	322.517	13.601	5.631	3.572	3.281	1.097	1.766	0,9	1,3	1,1
	9	963.346	345.217	253.605	9.343	4.056	2.839	1.917	770	1.271	1,0	1,2	1,1
	10	2.028.362	583.277	347.127	18.359	8.163	4.302	4.306	1.694	2.131	0,9	1,4	1,2
	11	1.439.296	491.715	320.673	13.638	6.953	3.725	2.938	1.320	1.663	0,9	1,4	1,2
	12	971.364	425.023	255.209	10.913	6.403	3.339	2.053	977	1.313	1,1	1,5	1,3
	2023 Total	16.954.618	4.566.971	558.650	146.898	57.142	16.078	34.709	12.099	11.228	0,9	1,3	2,9
2024	1	1.935.714	641.589	340.015	20.277	10.683	4.858	3.637	1.653	2.015	1,0	1,7	1,4
	2	1.280.542	497.654	301.732	15.756	9.053	4.001	1.898	946	1.252	1,2	1,8	1,3
	3	829.018	397.896	229.617	12.639	8.232	3.621	1.018	575	832	1,5	2,1	1,6
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	5												
	6												
	7												
	8												
	9												
	10												
	11												
	12												
	2024 Total	4.045.274	1.537.139	415.809	48.672	27.967	7.793	6.553	3.175	3.503	1,2	1,8	1,9

The Banks Association of Turkey Risk Center

(1) Displays the total number, amount and the unique number of drawers of presented checks by the date of submission.

(2) Displays the total number, amount and the unique number of drawers of returned checks by the date of submission.

(3) Displays the total number, amount and the unique number of drawers of "returned checks paid" after they are sent into the process of "returned checks" by the date of submission.

(4) The total of the months is not equal to the general totals at the bottom of the table. The difference is due to the fact that "a person" can be counted more than once in different months, but "only once" in the general total at the bottom of table.

(*) Returned checks over 1.000.000.000 TL are excluded.

(**) According to the related regulation, returned checks which have a value over 1.000.000.000 TL are decided to be excluded from the statistics starting February 2015. Therefore, "Amount" of presented checks to banks, "Amount" of returned checks" and related ratios are revised.

(***) Data until June 2013 has been prepared by Central Bank of Turkey, afterwards, by The Banks Association of Turkey Risk Center according to the 1st Article of the Law Number 5411.

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

The number and amount of presented and returned checks data of "Interbank Check Clearing Houses" (ICH) can be accessed from the link below.

http://evds.tcmb.gov.tr/cgi-bin/famecgi?cqi=Sozetweb&DIJ=TR&ARAVERIGRUP=bie_btocek.db