

Course of Consumption Expenditures by Sectors

Analysis of Debit and Credit Card Expenditures

**Türkiye İş Bankası A.Ş.
Economic Research Division**

08 May 2026



Card Expenditure Index



Share of E-Commerce Transactions in Total (4-week average, %)

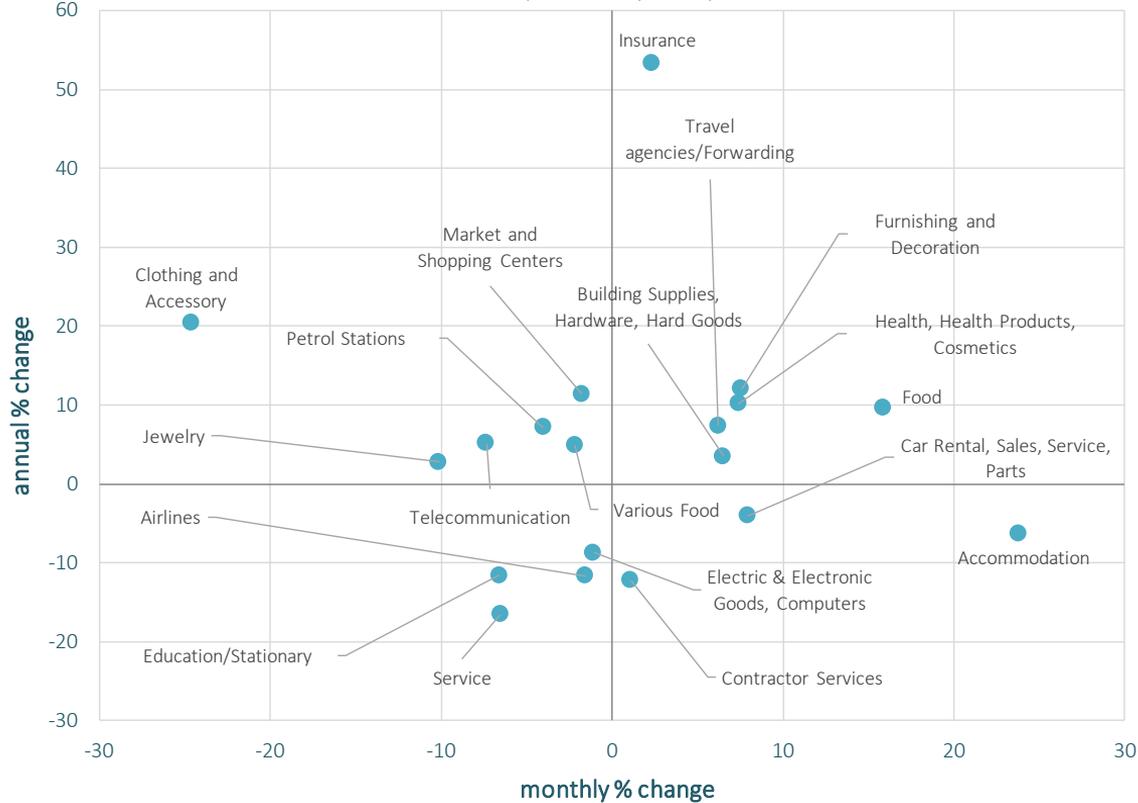


Last data: 1 May 2026
(*) CPI adjusted monthly average expenditures, 2025=100

Debit and Credit Card Expenditures by Sectors



Debit and Credit Card Expenditures by Sectors
(real, 1 May 2026)



Debit and Credit Card Expenditures by Sectors

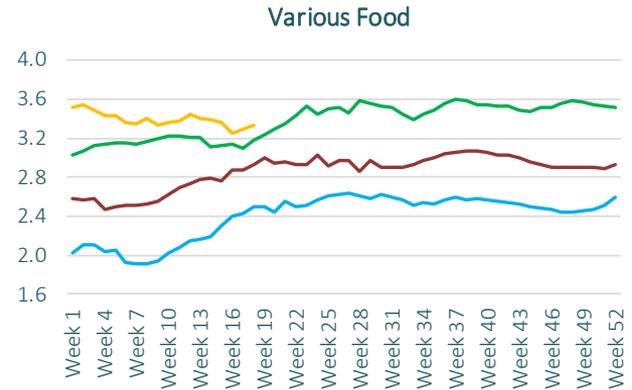
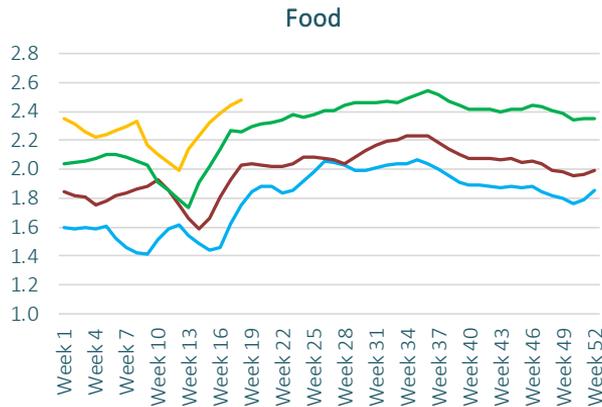
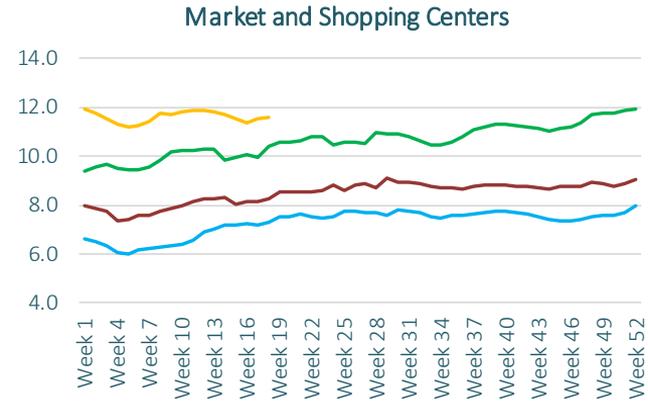
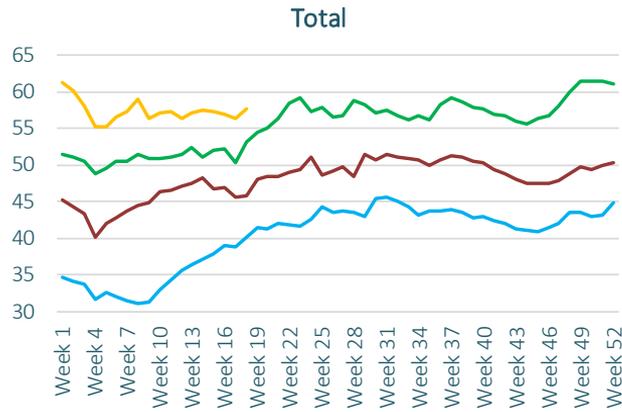


Debit and Credit Card Expenditures by Sectors

(nominal, 1 May 2026)

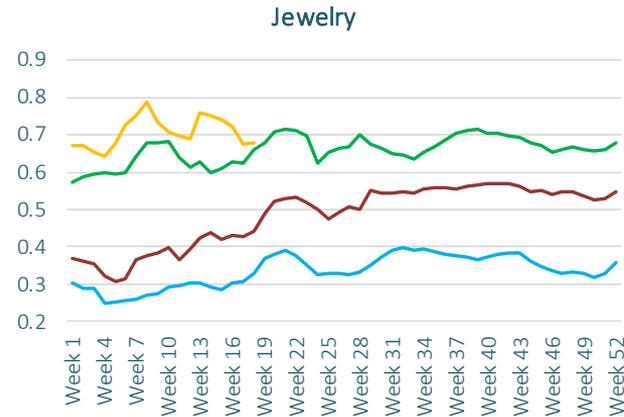
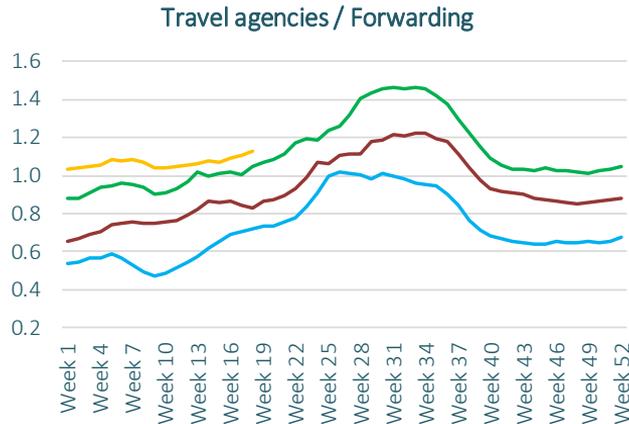
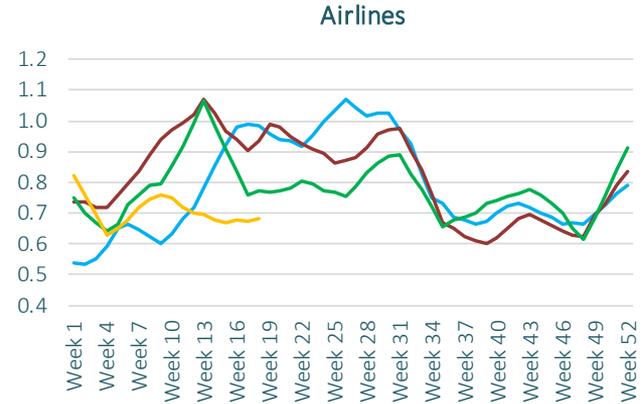
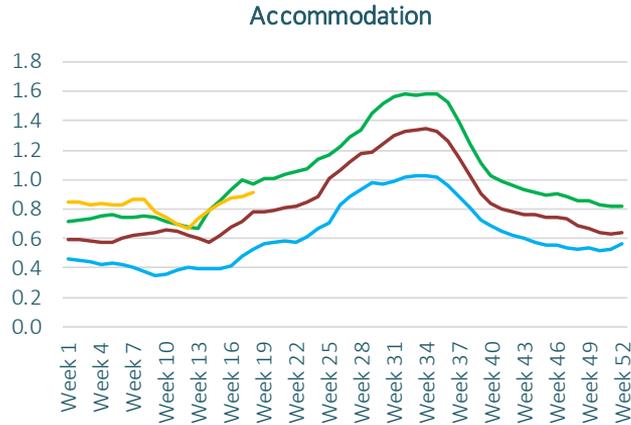
	Expenditure Amount (million TRY)	Annual % Change	% Share
Market and Shopping Centers	117,474	%47.5	%20.1
Various Food	40,783	%41.2	%7.0
Food	36,879	%46.4	%6.3
Petrol Stations	35,506	%57.7	%6.1
Clothing and Accessory	32,144	%32.0	%5.5
Service	31,106	%10.4	%5.3
Insurance	26,222	%79.4	%4.5
Building Supplies, Hardware, Hard Goods	24,406	%44.6	%4.2
Health, Health Products, Cosmetics	23,632	%46.5	%4.0
Car Rental, Sales, Service, Parts	23,473	%29.6	%4.0
Electric & Electronic Goods, Computers	21,610	%20.8	%3.7
Furnishing and Decoration	15,873	%31.1	%2.7
Jewelry	14,208	%57.9	%2.4
Travel agencies/Forwarding	12,246	%45.0	%2.1
Education/Stationary	11,592	%33.1	%2.0
Contractor Services	9,556	%28.6	%1.6
Accommodation	7,551	%20.9	%1.3
Airlines	7,101	%4.9	%1.2
Telecommunication	5,152	%30.8	%0.9
Other Sectors	87,268	%68.4	%14.9
Total	583,780	%43.5	%100.0

Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



Last data: 1 May 2026
 (*) CPI adjusted monthly average expenditures.

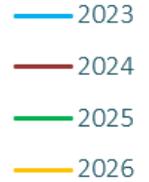
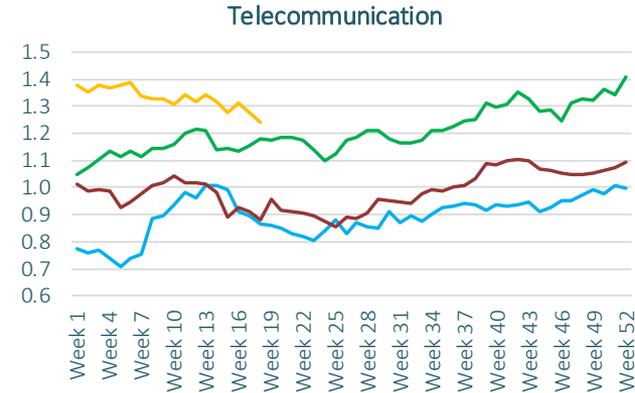
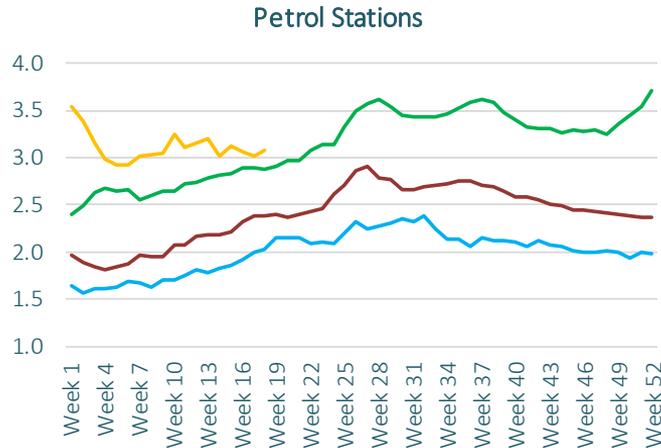
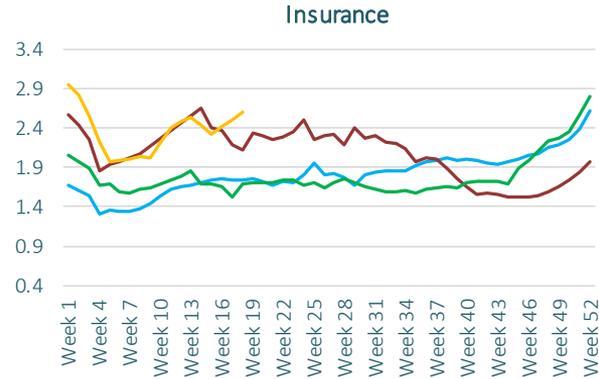
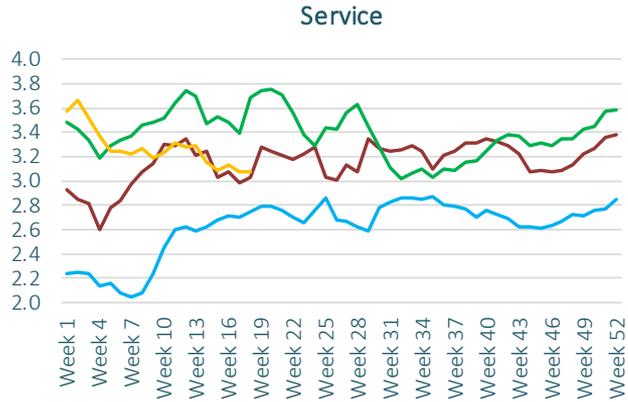
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



- 2023
- 2024
- 2025
- 2026

Last data: 1 May 2026
 (*) CPI adjusted monthly average expenditures.

Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)

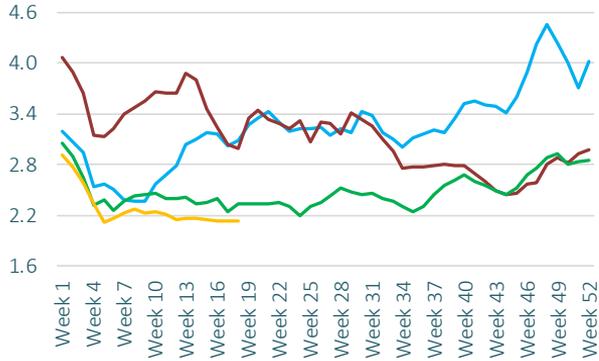


Last data: 1 May 2026
 (*) CPI adjusted monthly average expenditures.

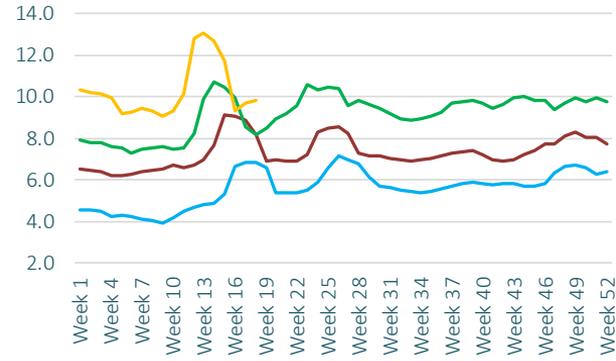
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



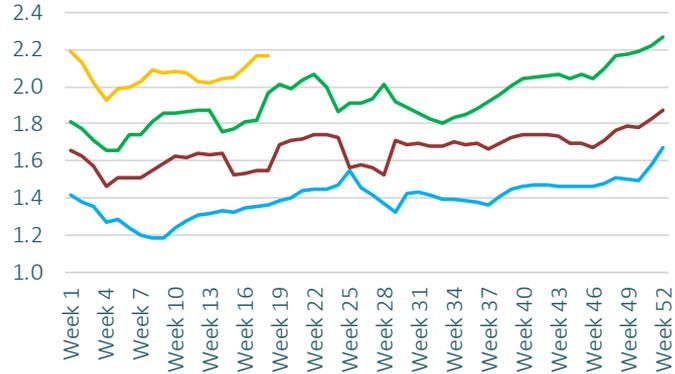
Electric & Electronic Goods, Computers



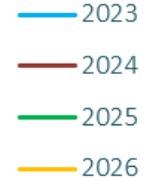
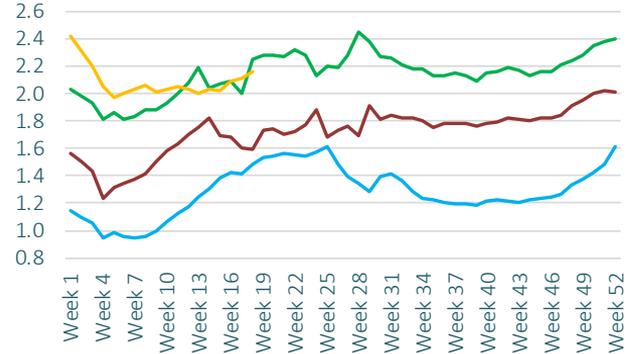
Clothing and Accessory



Health / Health Products / Cosmetics

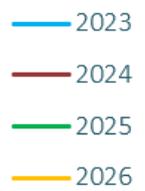
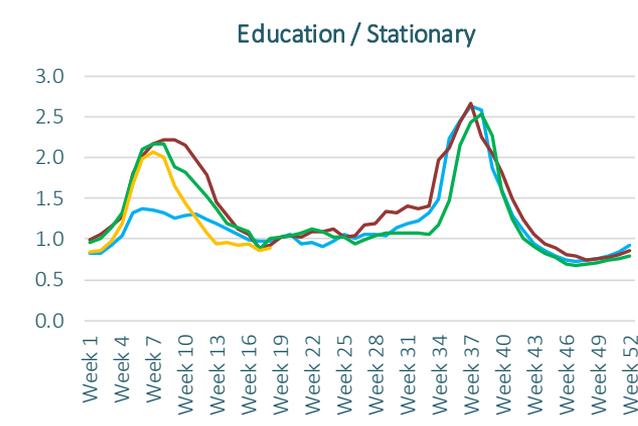
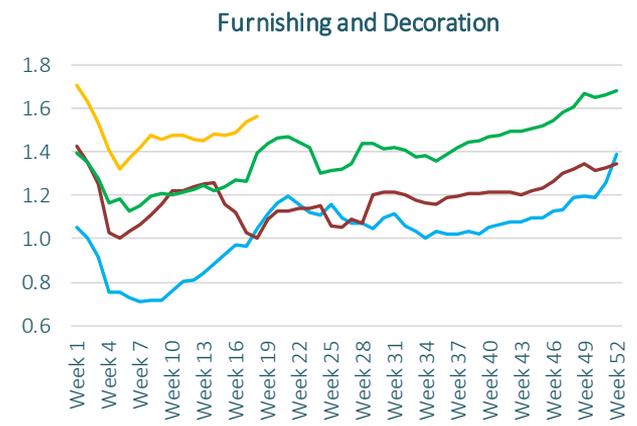
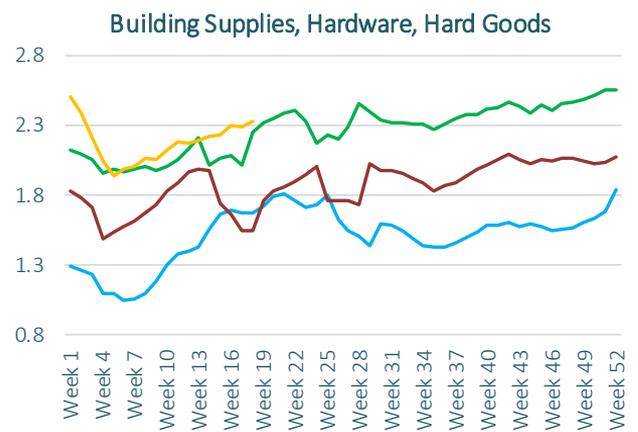
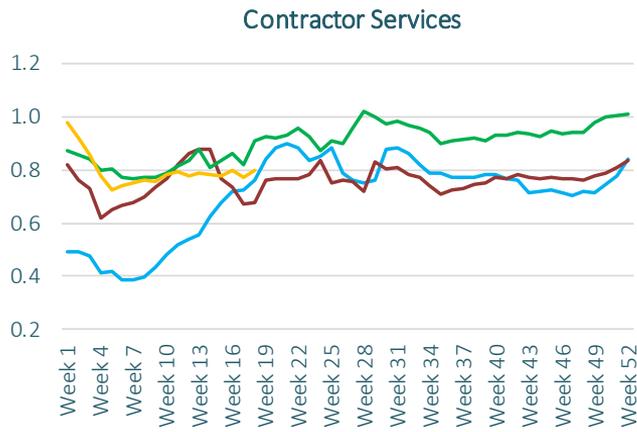


Car Rental / Sales / Service / Parts



Last data: 1 May 2026
 (*) CPI adjusted monthly average expenditures.

Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



Last data: 1 May 2026
 (*) CPI adjusted monthly average expenditures.

Türkiye İş Bankası A.Ş.

Economic Research Division

This report has been prepared by Türkiye İş Bankası A.Ş. economists and analysts by using the information from publicly available sources believed to be reliable, solely for information purposes; and they are not intended to be construed as an offer or solicitation for the purchase or sale of any financial instrument or the provision of an offer to provide investment services. The views, opinions and analyses expressed do not represent the official standing of Türkiye İş Bankası A.Ş. and are personal views and opinions of the analysts and economists who prepare the report. No representation or warranty, express or implied, is made as to the accuracy or completeness of the information contained in this report. All information contained in this report is subject to change without notice, Türkiye İş Bankası A.Ş, accepts no liability whatsoever for any direct or consequential loss arising from any use of this report or its contents.

This report is copyright-protected. Reproducing, publishing and/or distributing this report in whole or in part is therefore prohibited. All rights reserved.