

Course of Consumption Expenditures by Sectors

Analysis of Debit and Credit Card Expenditures

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

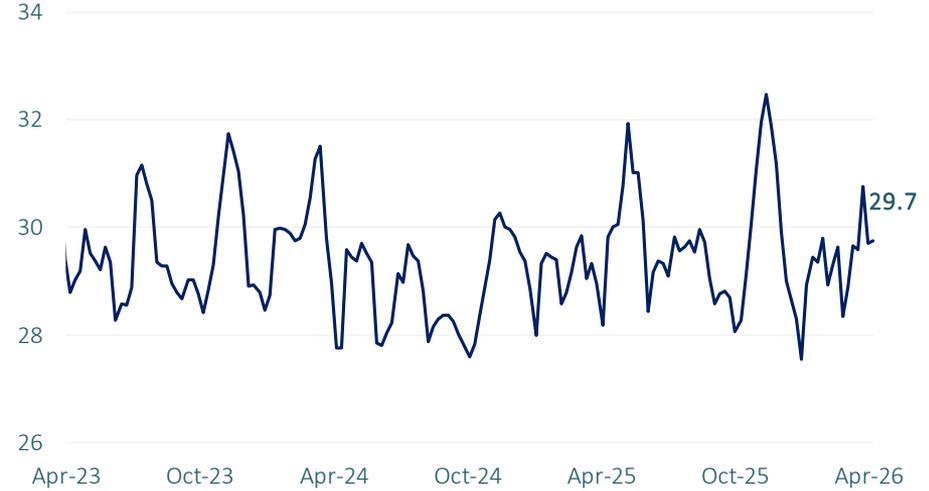
08 May 2026



Card Expenditure Index



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

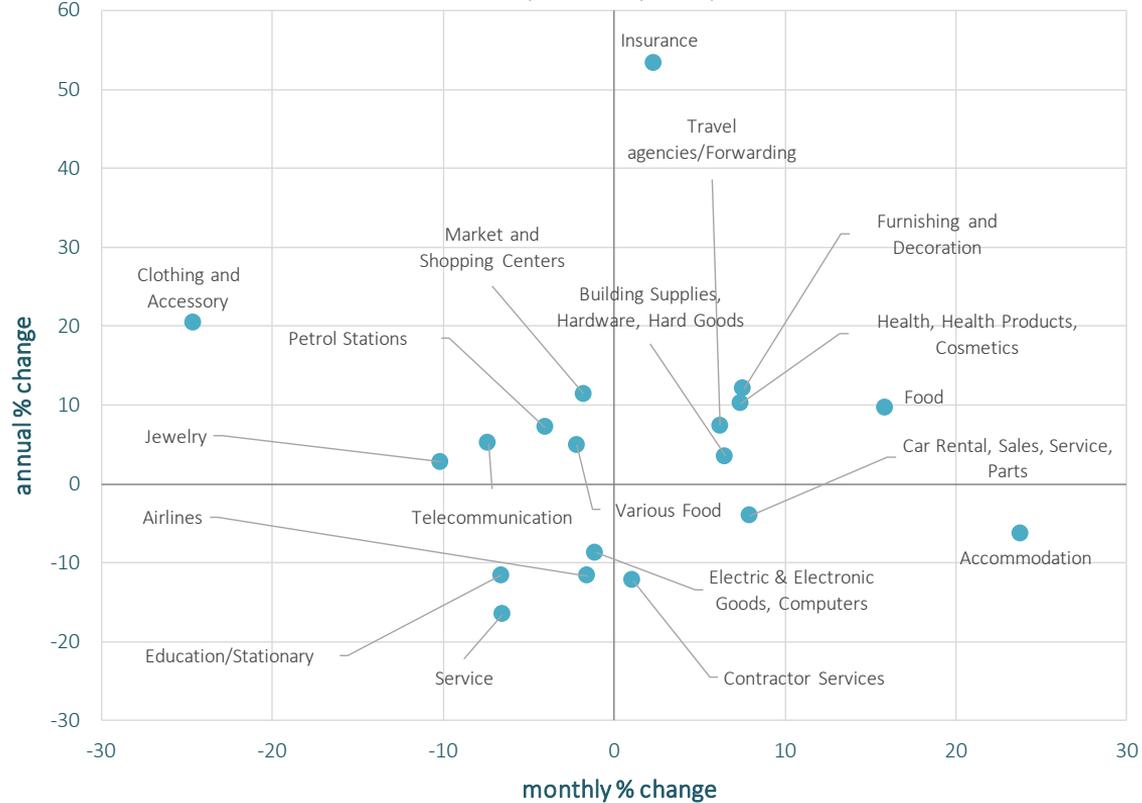


Last data: 1 May 2026
(*) CPI adjusted monthly average expenditures, 2025=100

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

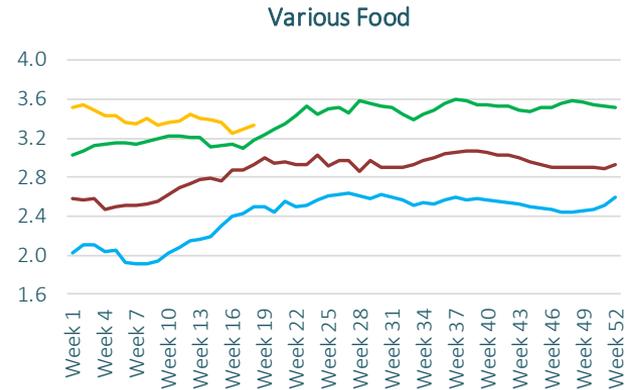
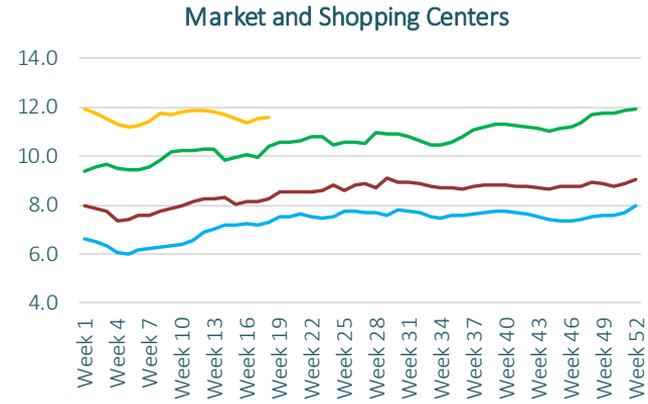
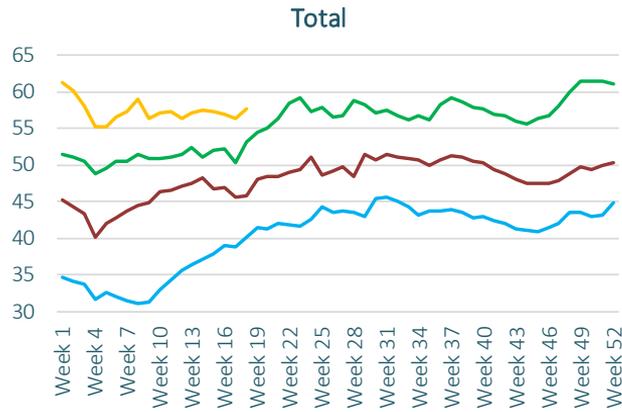


Debit and Credit Card Expenditures by Sectors

(nominal, 1 May 2026)

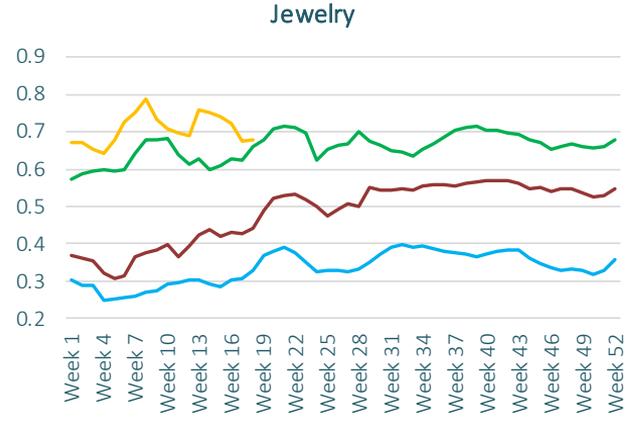
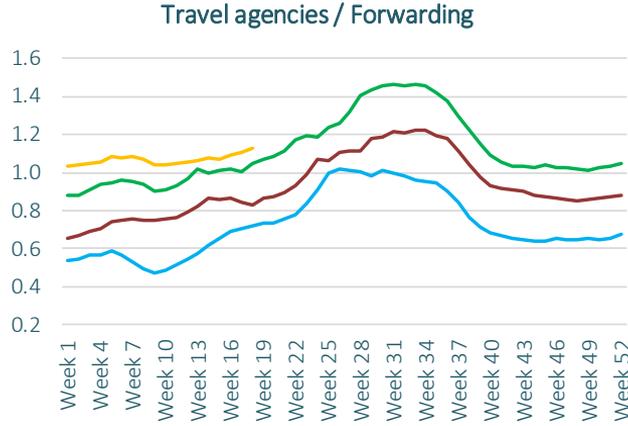
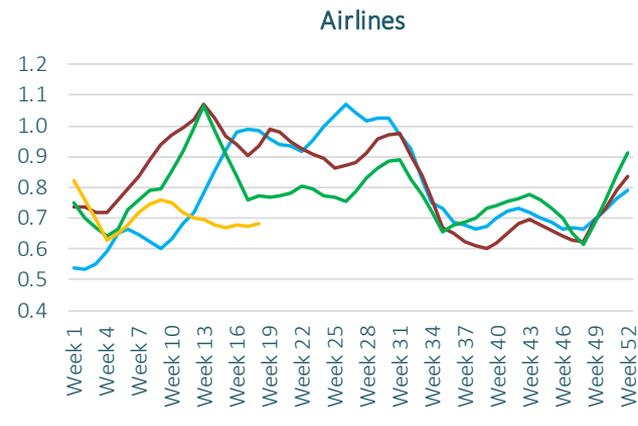
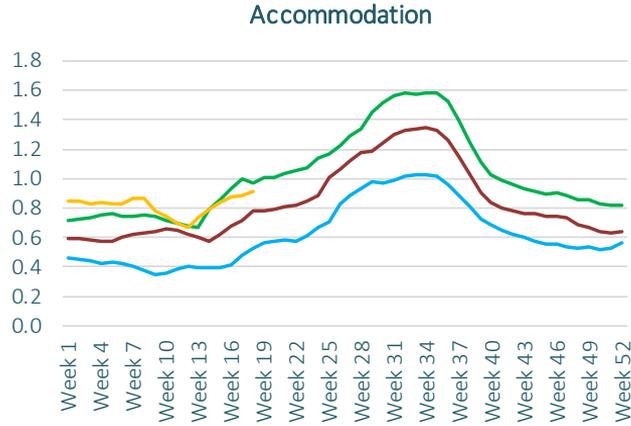
	Expenditure Amount (million TRY)	Annual % Change	% Share
Market and Shopping Centers	117,474	%47.5	%20.1
Various Food	40,783	%41.2	%7.0
Food	36,879	%46.4	%6.3
Petrol Stations	35,506	%57.7	%6.1
Clothing and Accessory	32,144	%32.0	%5.5
Service	31,106	%10.4	%5.3
Insurance	26,222	%79.4	%4.5
Building Supplies, 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.

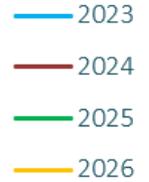
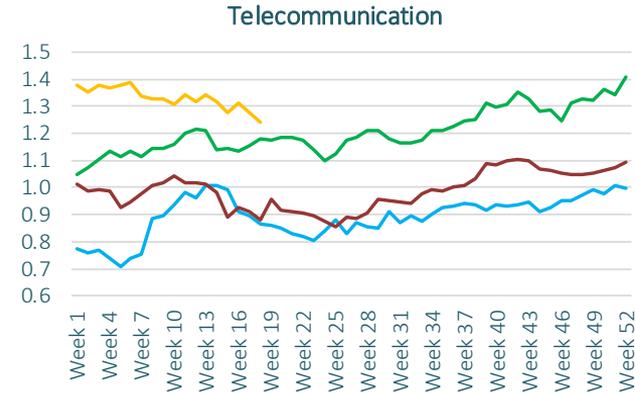
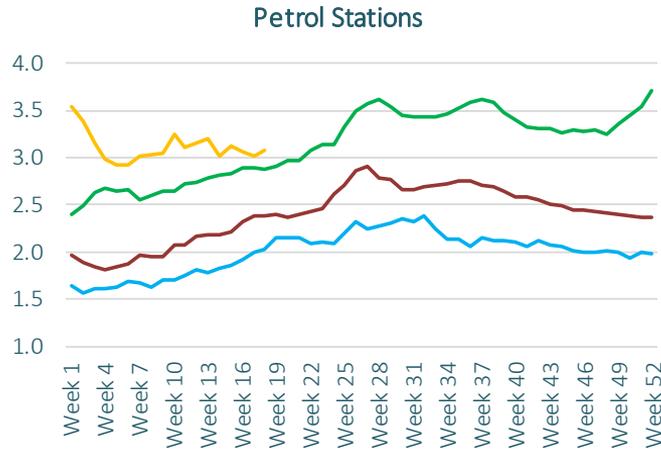
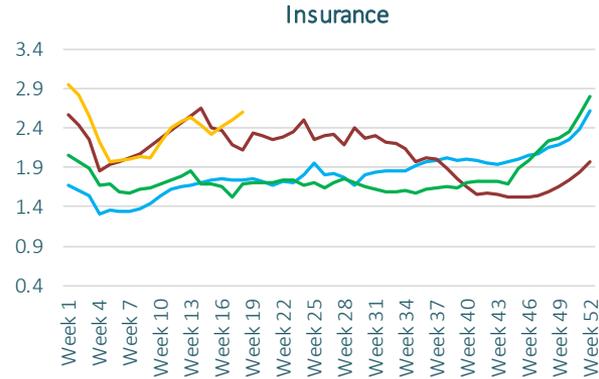
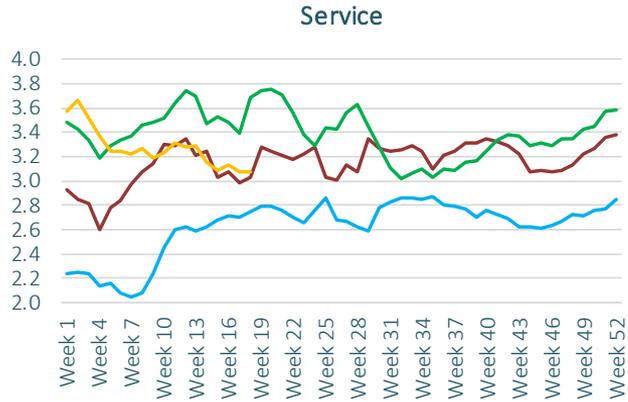
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



- 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)

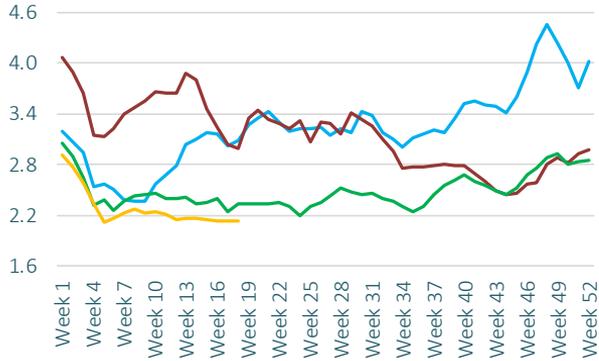


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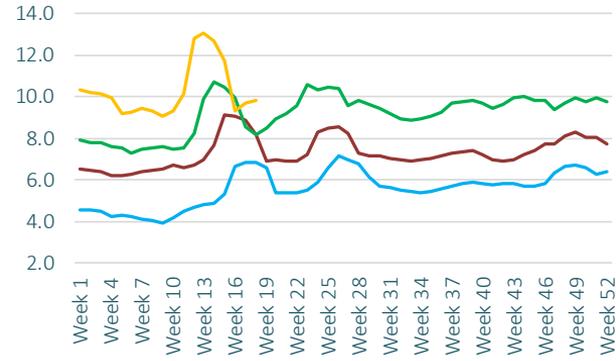
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



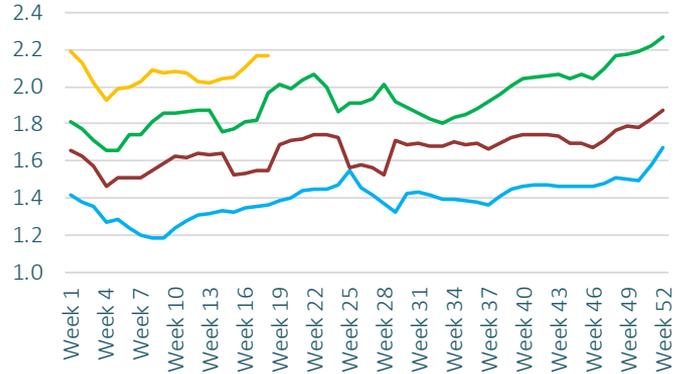
Electric & Electronic Goods, Computers



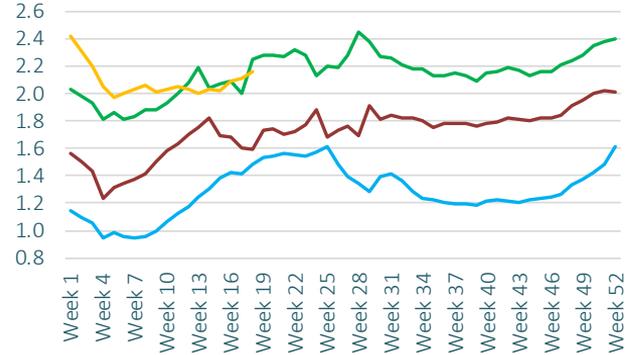
Clothing and Accessory



Health / Health Products / Cosmetics

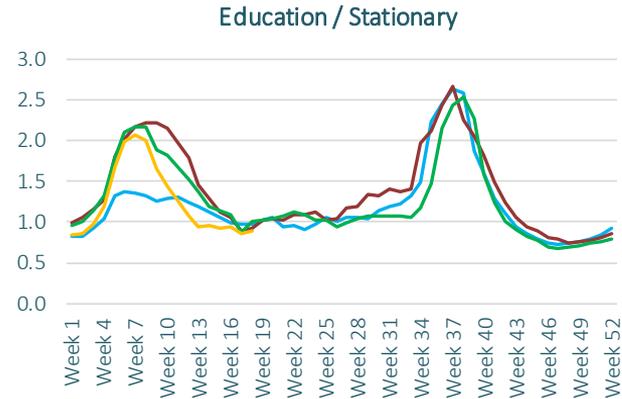
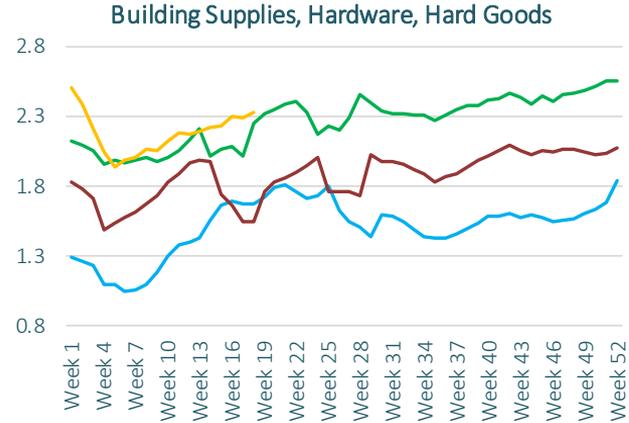
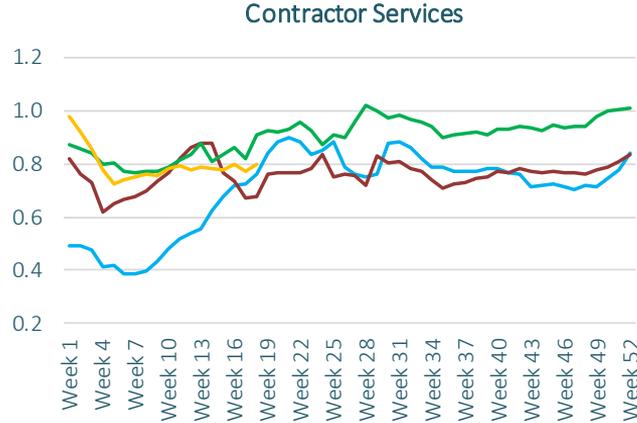


Car Rental / Sales / Service / Parts



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

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