

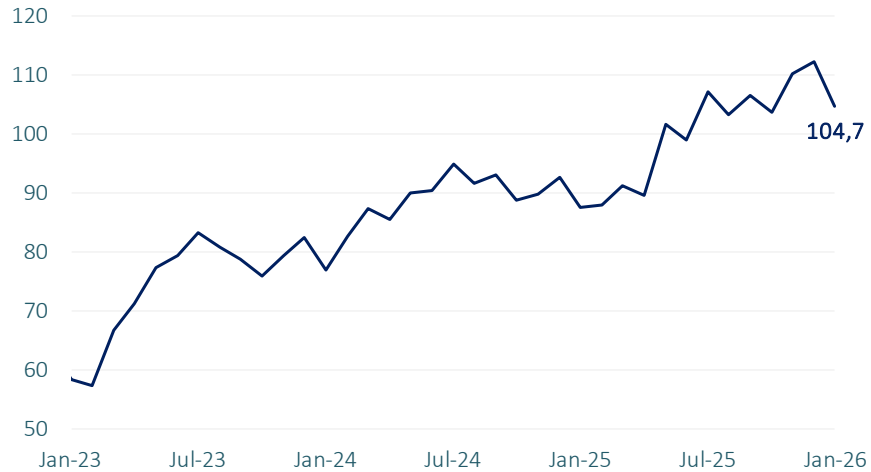
Course of Consumption Expenditures by Sectors

Analysis of Debit and Credit Card Expenditures

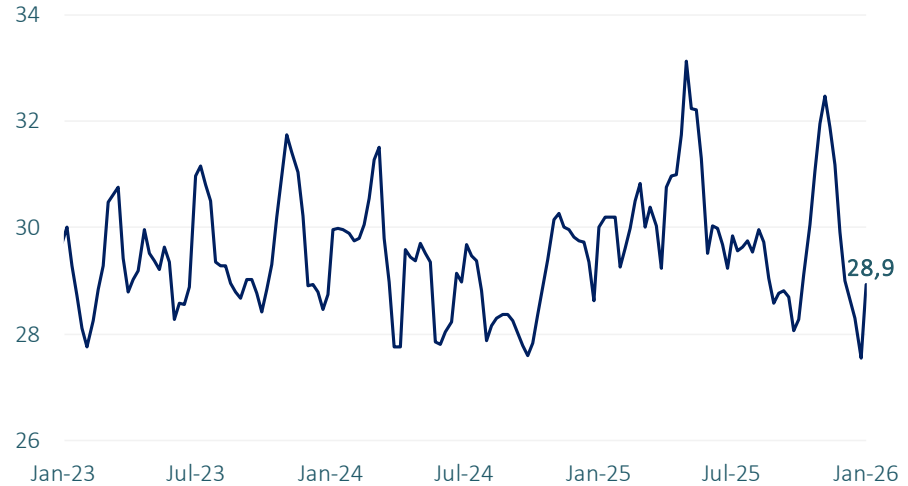
**Türkiye İş Bankası A.Ş.
Economic Research Division**

06 February 2026

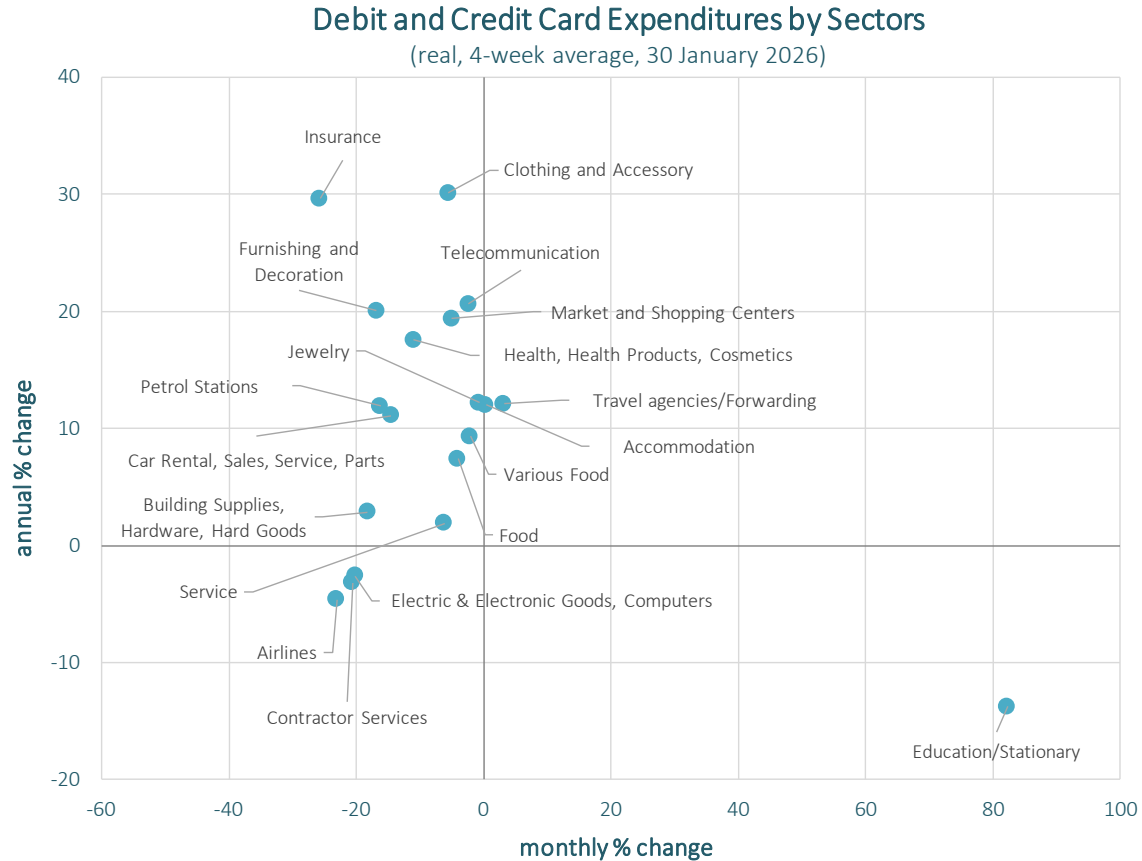
Card Expenditure Index



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



Debit and Credit Card Expenditures by Sectors

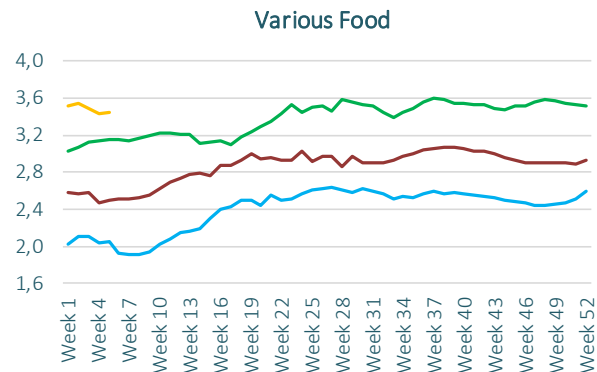
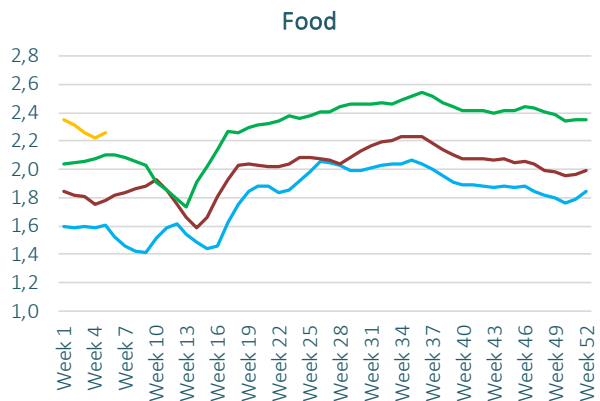
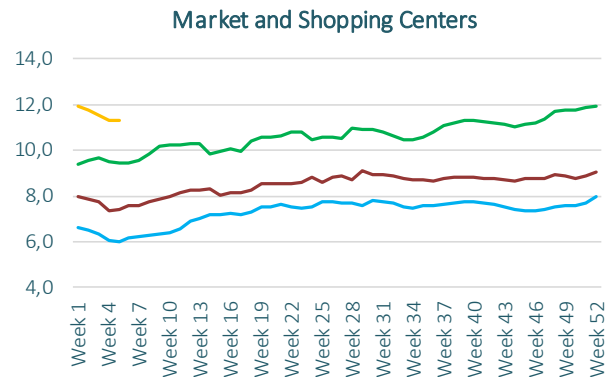
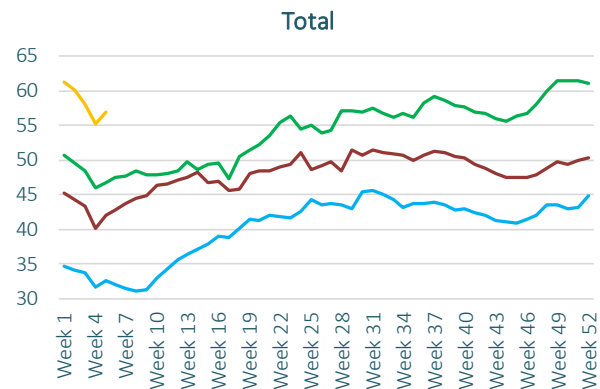


Debit and Credit Card Expenditures by Sectors

(nominal, 4-week average, 30 January 2026)

	Expenditure Amount (million TRY)	Annual % Change	% Share
Market and Shopping Centers	104.554	%58,1	%19,8
Various Food	37.383	%45,1	%7,1
Petrol Stations	27.378	%29,4	%5,2
Clothing and Accessory	31.675	%46,6	%6,0
Service	30.996	%39,4	%5,9
Food	30.913	%44,9	%5,9
Insurance	20.769	%60,5	%3,9
Electric & Electronic Goods, Computers	21.497	%37,1	%4,1
Car Rental, Sales, Service, Parts	20.119	%47,9	%3,8
Building Supplies, Hardware, Hard Goods	18.585	%39,9	%3,5
Health, Health Products, Cosmetics	19.951	%39,1	%3,8
Furnishing and Decoration	13.606	%54,0	%2,6
Jewelry	13.829	%107,1	%2,6
Contractor Services	8.268	%47,8	%1,6
Travel agencies/Forwarding	10.336	%43,0	%2,0
Education/Stationary	18.678	%30,4	%3,5
Airlines	6.366	%10,7	%1,2
Accommodation	6.803	%54,3	%1,3
Telecommunication	5.239	%40,0	%1,0
Other Sectors	79.998	%70,9	%15,2
Total	526.941	%59,1	%100,0

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

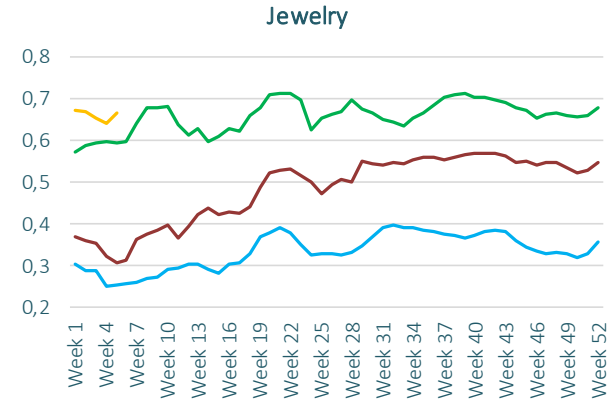
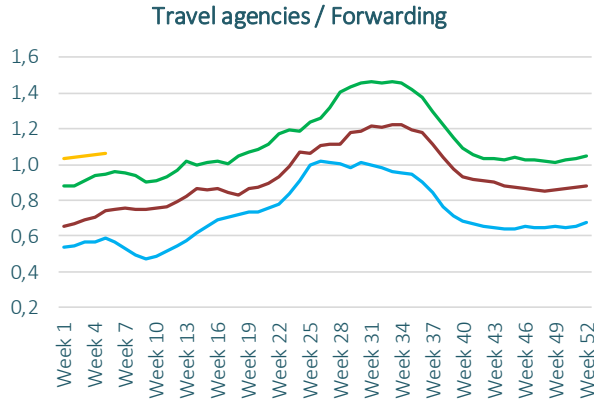
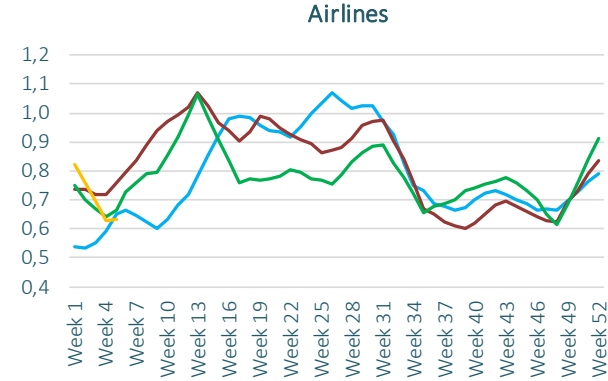
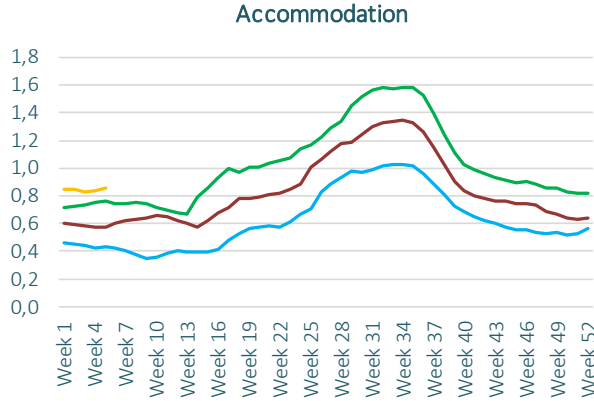


— 2023
— 2024
— 2025
— 2026

Last data: 30 January 2026

(*) CPI adjusted monthly average expenditures.

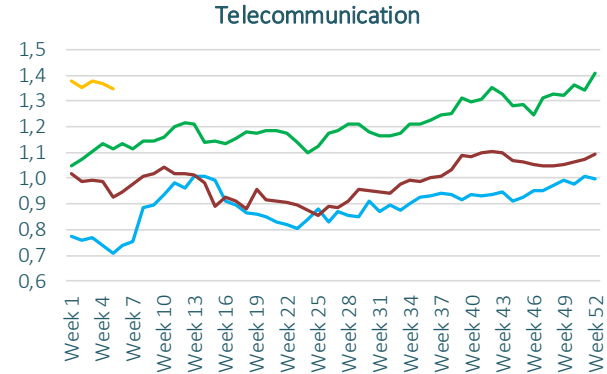
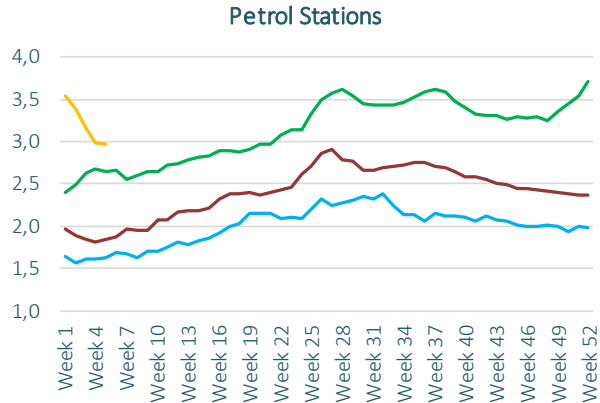
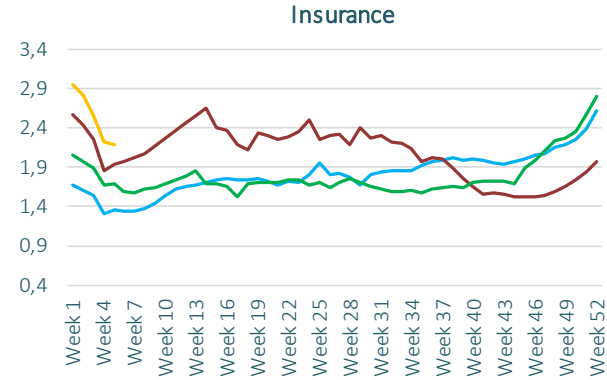
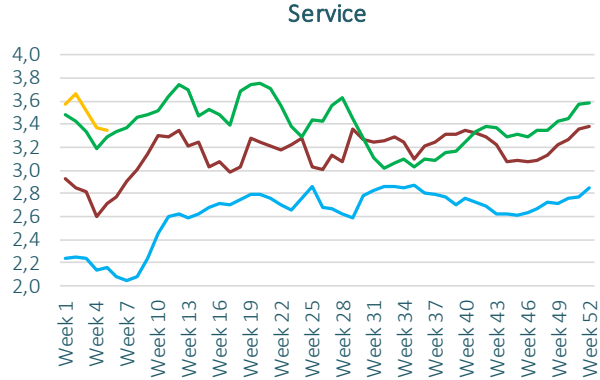
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



Last data: 30 January 2026

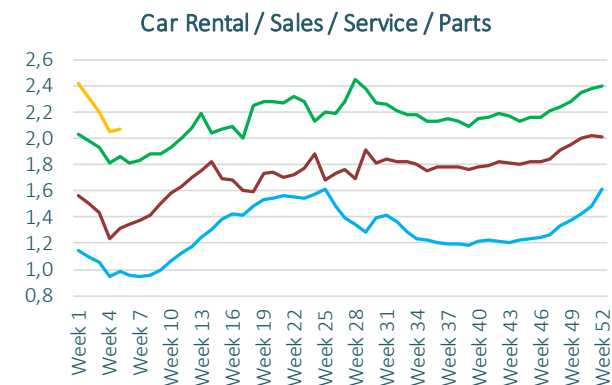
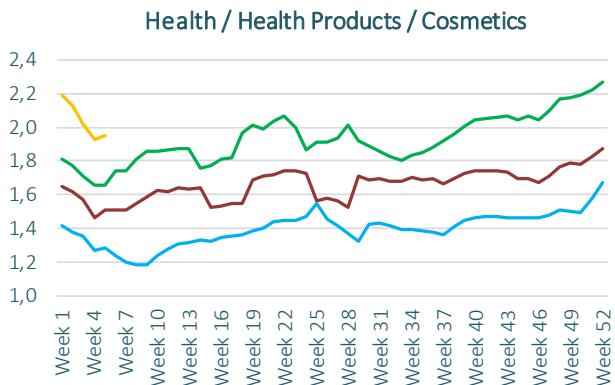
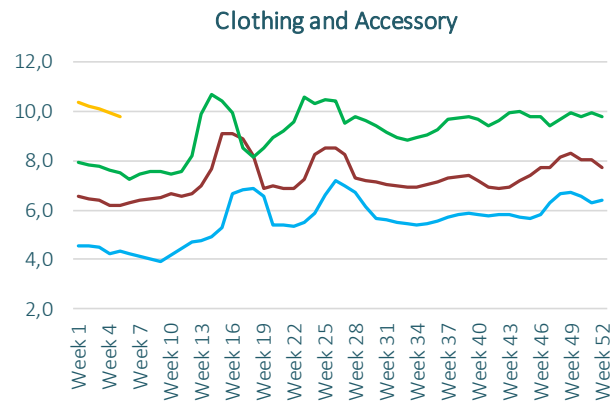
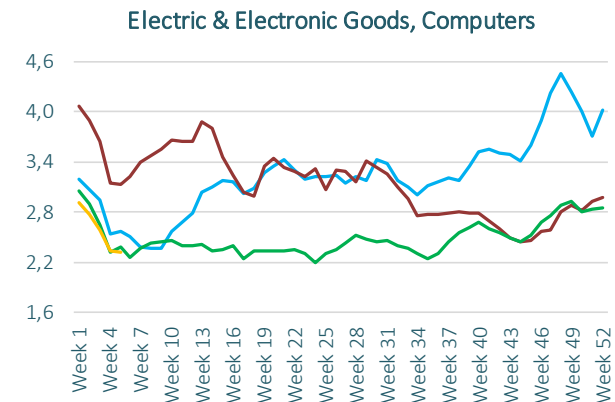
(*) CPI adjusted monthly average expenditures.

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

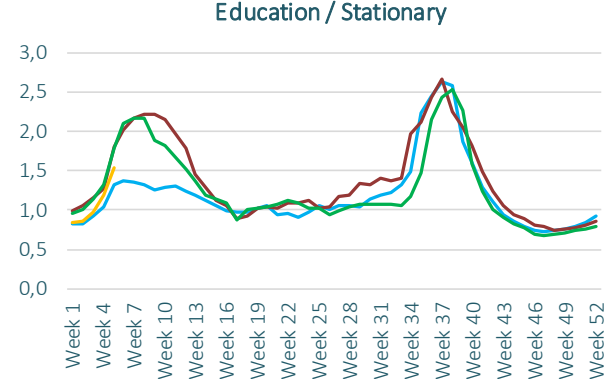
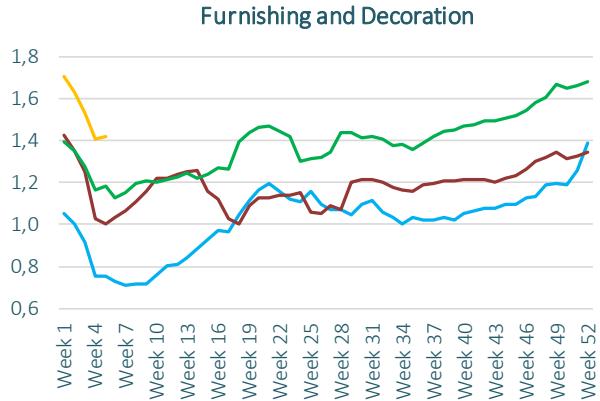
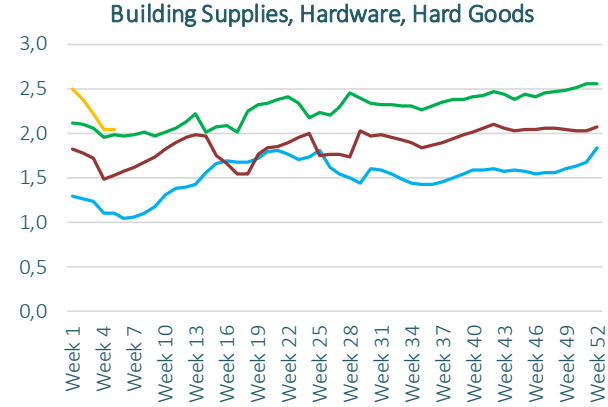
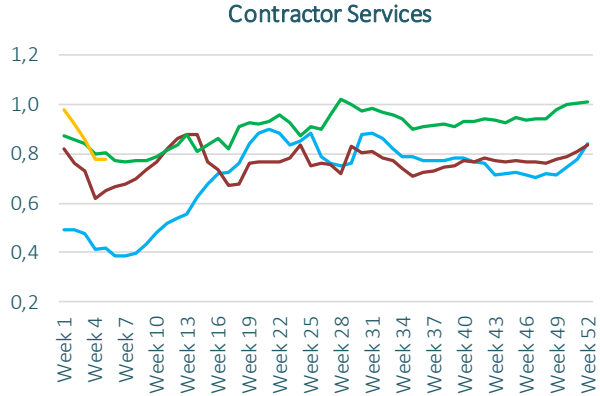


Last data: 30 January 2026
(*) CPI adjusted monthly average expenditures.

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



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



Türkiye İş Bankası A.Ş.

Economic Research Division

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