

Course of Consumption Expenditures by Sectors

Analysis of Debit and Credit Card Expenditures

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

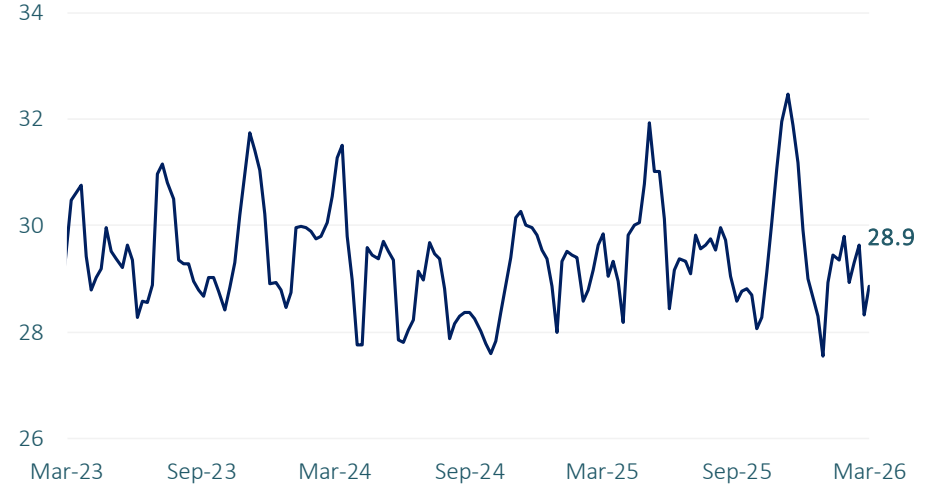
09 April 2026



Card Expenditure Index



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



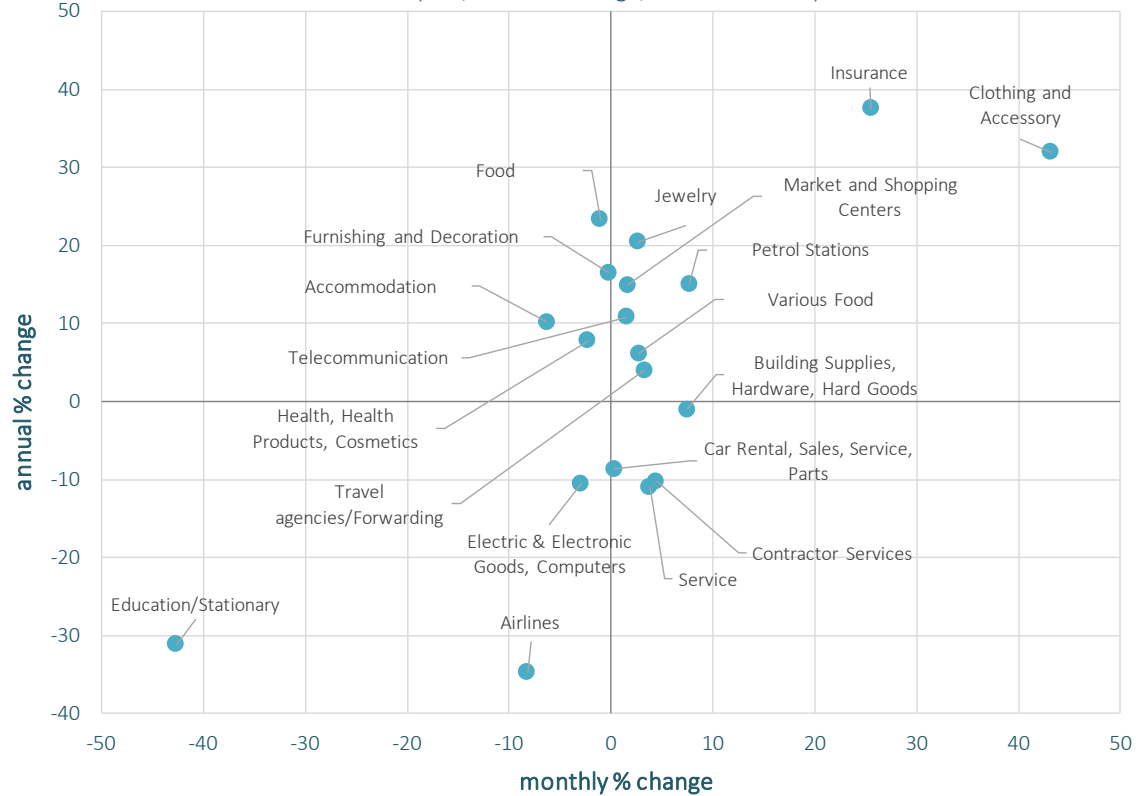
Last data: 27 March 2026
(*) CPI adjusted monthly average expenditures, 2025=100

Debit and Credit Card Expenditures by Sectors



Debit and Credit Card Expenditures by Sectors

(real, 4-week average, 27 March 2026)

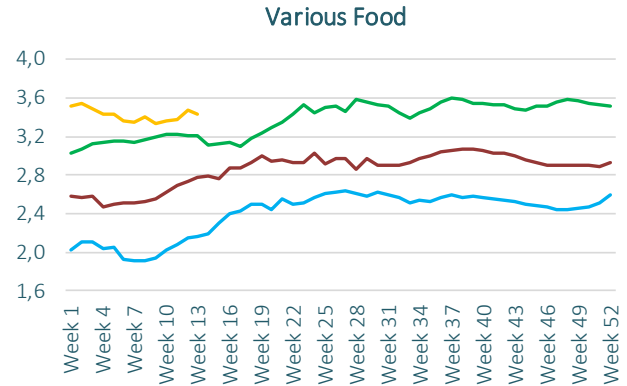
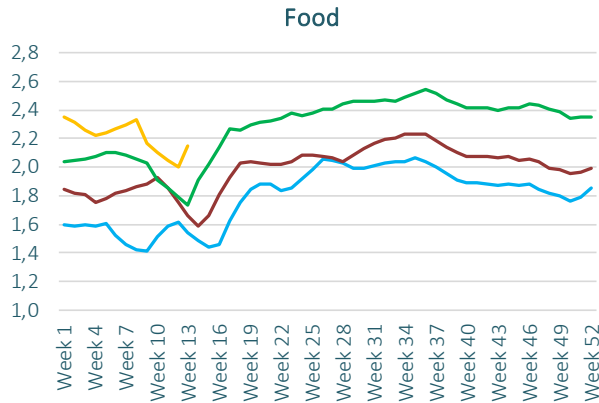
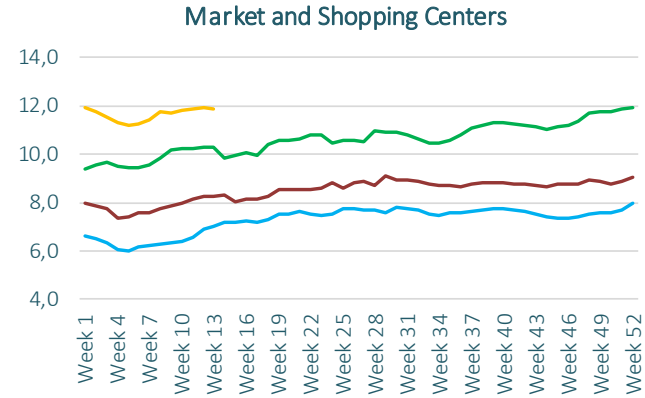
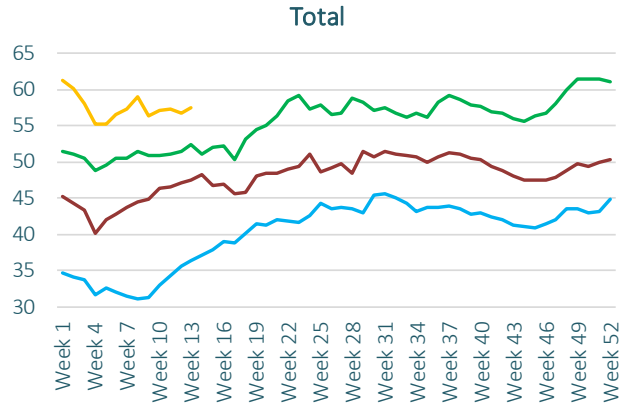


Debit and Credit Card Expenditures by Sectors

(nominal, 4-week average, 27 February 2026)

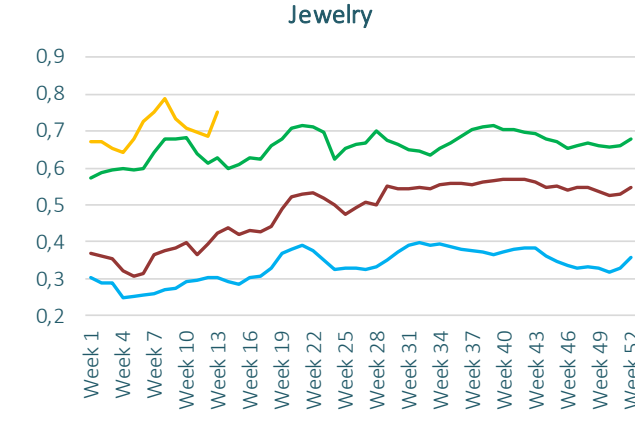
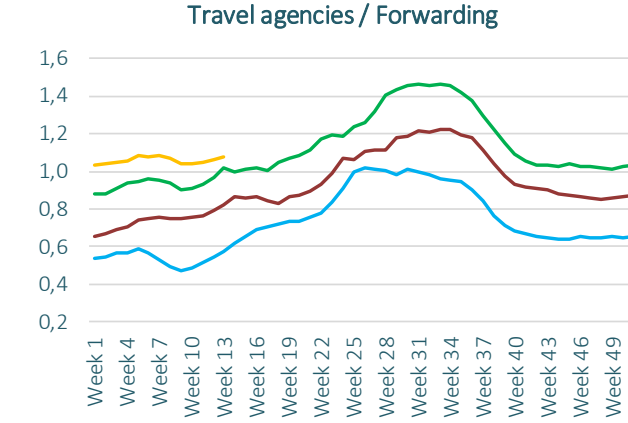
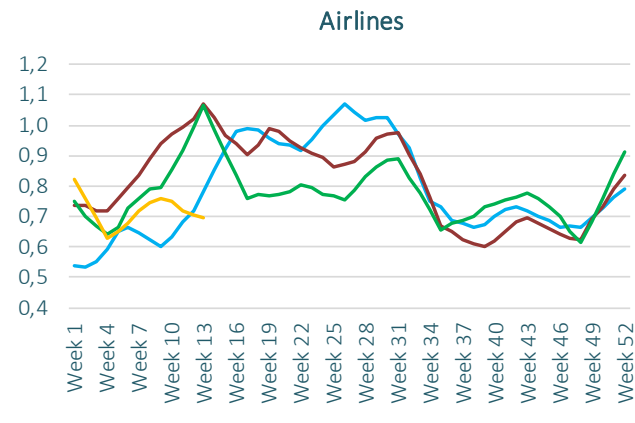
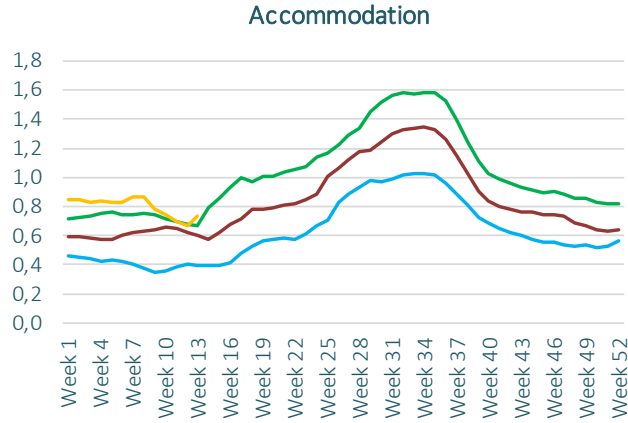
	Expenditure Amount (million TRY)	Annual % Change	% Share
Market and Shopping Centers	111.552	%68,7	%20,8
Various Food	38.704	%50,2	%7,2
Petrol Stations	29.414	%39,1	%5,5
Clothing and Accessory	27.724	%28,3	%5,2
Service	30.349	%36,5	%5,6
Food	30.741	%44,0	%5,7
Insurance	19.754	%52,7	%3,7
Electric & Electronic Goods, Computers	21.303	%35,9	%4,0
Car Rental, Sales, Service, Parts	20.101	%47,8	%3,7
Building Supplies, Hardware, Hard Goods	19.643	%47,9	%3,7
Health, Health Products, Cosmetics	21.596	%50,6	%4,0
Furnishing and Decoration	14.050	%59,0	%2,6
Jewelry	15.672	%134,7	%2,9
Contractor Services	8.258	%47,6	%1,5
Travel agencies/Forwarding	10.353	%43,2	%1,9
Education/Stationary	21.001	%46,6	%3,9
Airlines	6.534	%13,6	%1,2
Accommodation	6.333	%43,7	%1,2
Telecommunication	5.363	%43,4	%1,0
Other Sectors	79.100	%69,0	%14,7
Total	537.544	%45,8	%100,0

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



Last data: 27 March 2026
 (*) CPI adjusted monthly average expenditures.

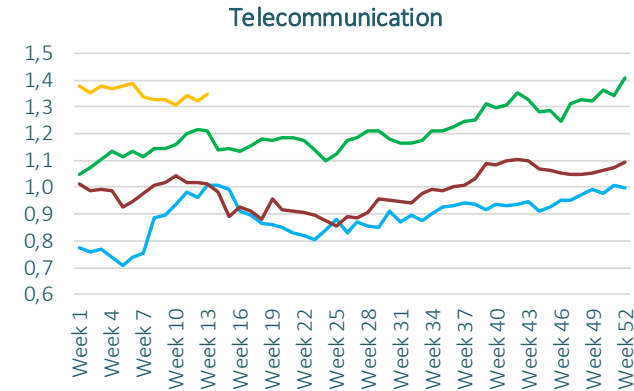
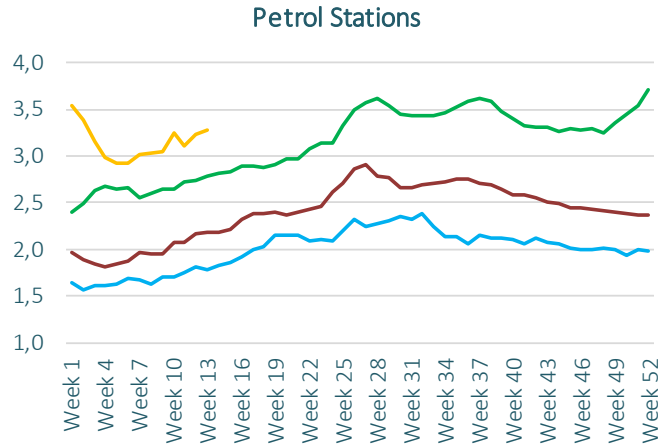
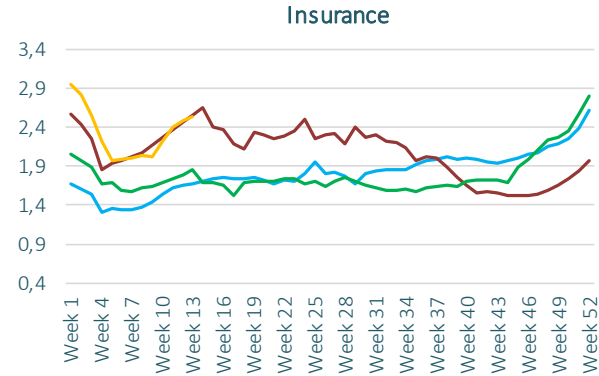
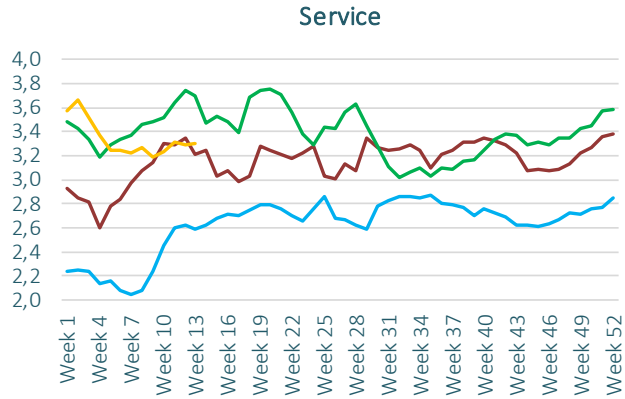
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



- 2023
- 2024
- 2025
- 2026

Last data: 27 March 2026
 (*) CPI adjusted monthly average expenditures.

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



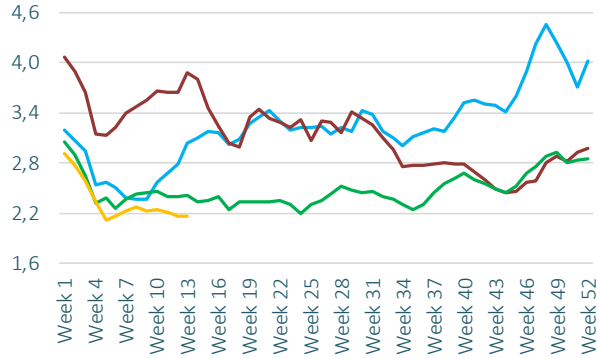
Last data: 27 March 2026

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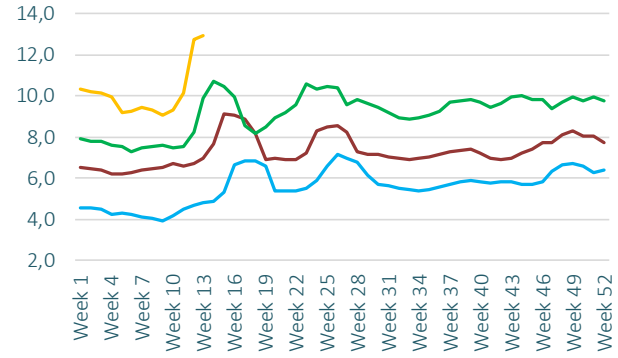
Debit and Credit Card Expenditures (real*, 4-week average, billion TRY)



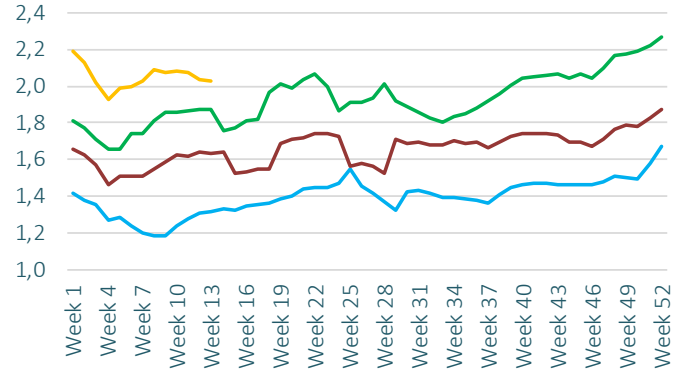
Electric & Electronic Goods, Computers



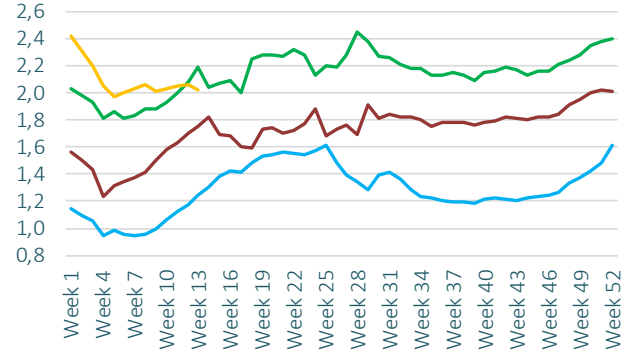
Clothing and Accessory



Health / Health Products / Cosmetics



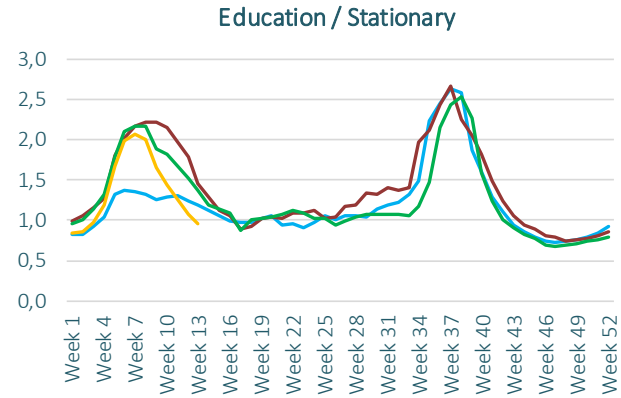
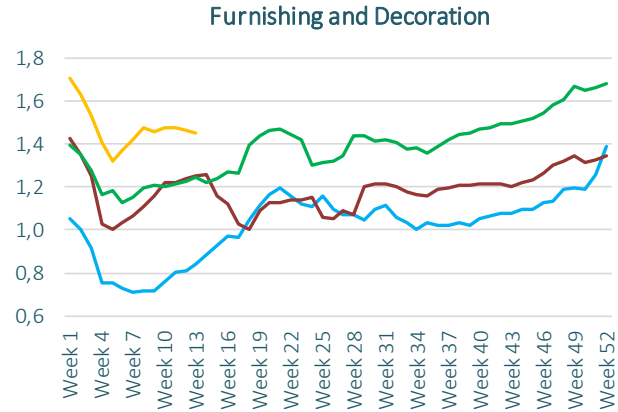
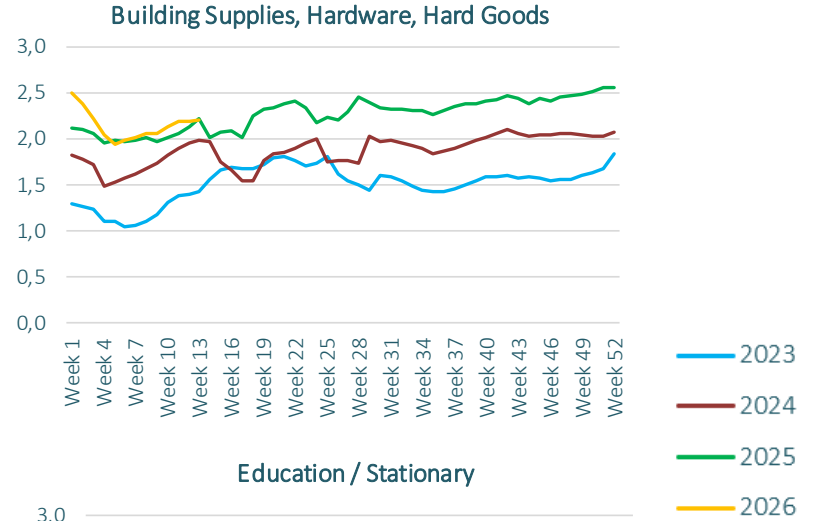
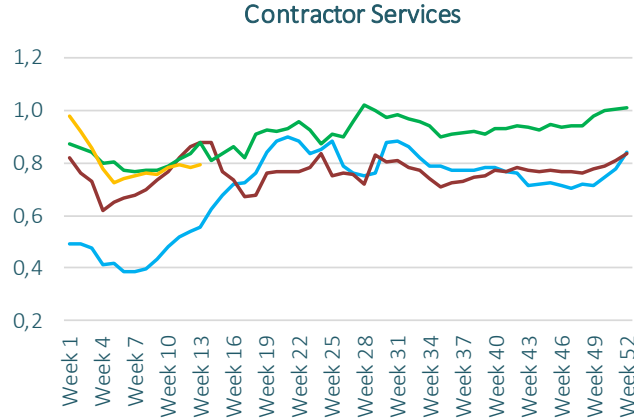
Car Rental / Sales / Service / Parts



- 2023
- 2024
- 2025
- 2026

Last data: 27 March 2026
 (*) CPI adjusted monthly average expenditures.

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



Last data: 27 March 2026
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Türkiye İş Bankası A.Ş.

Economic Research Division

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