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An Overview of Card Usage Patterns Within and Outside Bangladesh



**Big Data Analytics and Data Science Unit
Statistics Department
Bangladesh Bank**

An Overview of Card Usage Patterns Within and Outside Bangladesh



Advisor

Md. Anis Ur Rahman
Deputy Governor

Shabnam Shirin
Executive Director (Statistics)

Chief Editor

Md. Zahedul Islam
Director (Statistics)

Editor

Masuma Binte Malek
Additional Director (Statistics)

Associate Editor

Md. Firoz Hossain
Joint Director (Statistics)

Contributors

Tanjima Mehjabin
Deputy Director

Samorita Dass
Assistant Director

Indronath Sarker
Assistant Director

**Big Data Analytics and Data Science Unit
Statistics Department
Bangladesh Bank**

Any suggestions/comments for improvement in the contents of this report would be highly appreciated. Users may kindly contact with the following mailing address for their suggestions/comments and queries (if any):

Md. Zahedul Islam, Director (Statistics) (zahedul.islam@bb.org.bd)

Masuma Binte Malek, Additional Director (masuma.malek@bb.org.bd)

Md. Firoz Hossain, Joint Director (firoz.hossain@bb.org.bd)

Tanjima Mehjabin, Deputy Director (tanjima.mehjabin@bb.org.bd)

Samorita Dass, Assistant Director (samorita.dass@bb.org.bd)

Indronath Sarker, Assistant Director (indronath.sarker@bb.org.bd)

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An Overview of Card Usage Patterns within and Outside Bangladesh (August, 2026)

Executive Summary

This report summarizes transactional trends across credit, debit, and prepaid cards for domestic and outward usage, categorized by spending purposes (e.g., retail, transportation, transfer, cash withdrawals). Key findings aim to inform strategic decisions for card issuers, merchants, or policymakers.

The analysis of card usage patterns reveals distinct trends in both domestic and international transactions. Significant growth found both in issuance (96%) of cards (debit, credit and prepaid cards) and the total transaction volume (103%) through these cards over the last five-year period.

From August, 2025 to August, 2026, domestic credit card usage in Bangladesh significantly increased by 30.03%. On the other hand, cross-border transactions using credit card increased by 13.83% in August, 2026 compared to that of August, 2025. Spending by foreign nationals in Bangladesh showed a significant increase of 34.66% from August, 2025 to August, 2026. In August, 2026, almost half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In August, 2026, credit, debit, and prepaid card transactions abroad displayed distinct spending patterns in terms of both value and category distribution. Credit card transactions totaled BDT 5,046 million across 8,23,150 transactions, with department stores (30.29%) and retail outlet services (17.89%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 4,221 million from 8,57,320 transactions, of which department stores (20.24%), government services (17.12%), and business services (13.99%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 601 million across 1,35,883 transactions, with government services (20.60%), cash withdrawal (17.53%) and department stores (16.36%), and contributing more than half of the total spending.

The combined outflow amount across all three card types reaches BDT 9.87 billion (USD 80.15 million) in August, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 2.49 billion (USD 20.22 million). This data indicates that in August, 2026, Bangladeshi cardholders conducted approximately 3.96 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to August, 2026 total credit sanctioned by 47 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards is BDT 431.08 billion whereas the total outstanding (claims on credit card users) is BDT 144.82 billion.

1. Introduction

Nowadays, cards are one of the most popular means of transaction worldwide. Most countries use cards as plastic money. A considerable segment of Bangladesh's population enjoys the facilities and advantages offered by cards, though many people express reluctance to use the card despite having qualifications due to fear and lack of knowledge about it.

In this context, Bangladesh Bank launched an initiative to introduce plastic money (various types of cards) with the goal of establishing a cashless banking system powered by information technology on a global scale in 2012. Furthermore, to provide a legal foundation for the payment and settlement system and to protect the consumers' interest, the enactment of the payment and settlement system Act, 2024 has come into effect on 4 November, 2024. To support this effort, the Payment Systems Department has developed essential guidelines, including a legal framework. As a result, the number of card users, as well as the volume and variety of card-based transactions, has been steadily rising across the country.

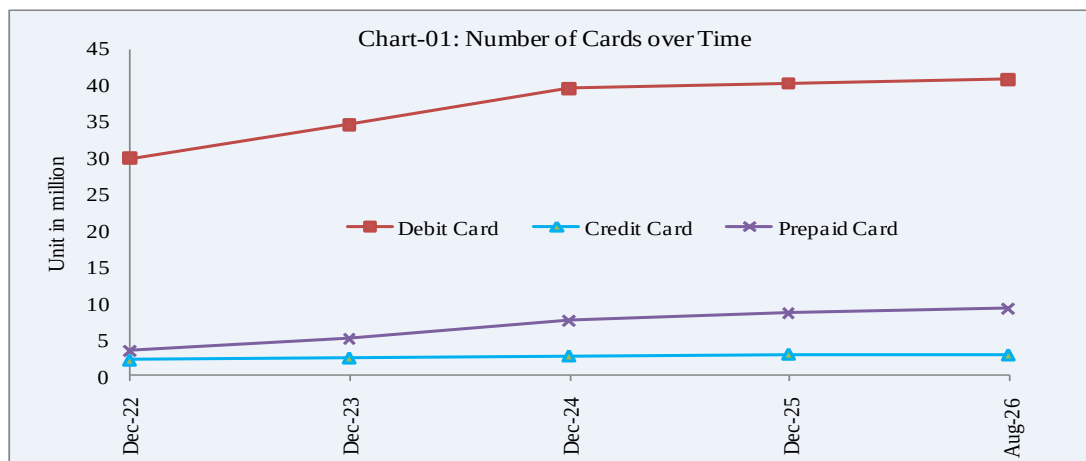
This analytical review holds substantial value for key stakeholders of cards, including banks and non-banking financial companies (NBFCs), for the following strategic purposes:

- **Data-Driven Decision-Making:** By leveraging monthly insights into domestic and international card transaction volumes, financial institutions can formulate informed, evidence-based business strategies.
- **Market Trend Analysis:** The findings enable stakeholders to discern critical market trends and identify growth opportunities within Bangladesh's rapidly evolving card industry.
- **Competitive Benchmarking:** Institutions can evaluate competitive dynamics within the sector, allowing them to refine market positioning and operational strategies.
- **Marketing Strategy Evaluation:** The review provides insights into prevailing marketing tactics for different card categories, aiding stakeholders in optimizing promotional campaigns and customer engagement efforts.

Beyond financial institutions, the analysis serves as a vital resource for policymakers crafting regulatory frameworks, researchers investigating financial behavior patterns, and industry observers tracking economic shifts. By consolidating transactional and behavioral data, this review supports informed decision-making, fosters innovation in financial services, and contributes to the sustainable growth of Bangladesh's digital economy.

This review encompasses several key areas: the growth in the number of issued cards and transaction volumes from 2021 to 2026; a detailed analysis of spending patterns, sector and country-wise usage of cards within Bangladesh in August, 2026, covering domestic, outward, and inward transactions; and an overview of overall transaction trends in card usage over the past year. Additionally, the review discusses the broader implications of increased card usage on financial inclusion, digital economic development, transaction security, and consumer awareness. It concludes by summarizing the progress of Bangladesh's transition toward a cashless society and the positive prospects for sustained growth in card usage.

2. Issued cards and transaction statistics



According to a five-year statistical review conducted by the E-Banking and E-Commerce Statistics Unit of the Statistics Department, the number of debit, credit, and prepaid cards issued up to September, 2021 stood at 2,42,25,164, 17,62,978 and 10,26,580 respectively. By August, 2026, these numbers had increased to 4,08,78,045, 28,05,449 and 92,70,988 respectively, reflecting a total growth of 96% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,45,609 million in September, 2021 to Tk 4,97,697 million by August, 2026, marking a 103% growth over five years (Annex table-03). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

Chart-1 depicts the overall trend of number of cards from December, 2022 to August, 2026.

From December, 2022 to August, 2026, debit and credit cards in Bangladesh grew steadily by 37% and 33% respectively, while prepaid cards surged by 174%, emerging as the fastest-growing segment and reflecting rising demand for flexible digital payment solutions (Annex-table-04).

In response to this growing demand, it has been decided to collect, compile and analyze data related to various card transactions, including inward and outward transfers, withdrawals as well as other activities and present this information in comprehensive reports. In this context, the Big Data Analytics and Data Science (BDADS) Unit of this department started publishing reports on credit card usage patterns, both within and outside Bangladesh from the year 2023. Presently, from April, 2025 this unit is publishing a wide report on usage of cards in domestic (Only credit card) and international transactions which are available in the Bangladesh Bank website. These reports provide valuable insights into the evolving trends and behaviors associated with card usage.

Presently, 61 scheduled banks and 35 non-bank financial companies (NBFCs) are operating in Bangladesh, out of which 56 scheduled banks and 01(one) NBFC are providing card services. Among these 57 banks/NBFCs, 48 (47 banks, 1 NBFC) offer card services including credit cards, dual currency debit cards as well as foreign currency prepaid cards services (Annex-table-01 and 02). To comprehensively capture all credit card transactions along with foreign exchange transactions involving dual currency debit and prepaid cards, the BDADS unit is collecting extensive data from these 47 scheduled banks and 01 (one) NBFC. This initiative aims to establish a robust and comprehensive database that records the

substantial volume of transactions, characterized as Big Data due to their diversity, high velocity, and variability.

Analysis of credit card transaction data for August, 2026 reveals a 5.44% decrease in domestic transactions, decreasing to Taka 40,893 million from Taka 43,248 million in July, 2026 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 9,867 million in August, 2026 (Annex-table-21), reflecting a slight increase of 0.20% compared to Taka 9,847 million in July, 2026. Similarly, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced an increase of 6.27% to Taka 2,489 million in August, 2026 from Taka 2,343 million in July, 2026 (Annex-table-10). It is noteworthy to mention that total limit sanctioned of disbursable loan through credit cards in the Bangladesh economy stood at BDT 431.08 billion whereas total outstanding (claims on credit card users) stood at BDT 144.82 billion at the end of August, 2026.

3. Domestic credit card usage

In August, 2026, overall domestic credit card transactions stood at Taka 40,893 million whereas in July, 2026 it was Taka 43,248 million. Transactions at retail outlet services increased to Taka 5,183 million in August, 2026 from Taka 4,879 million in July, 2026. Similarly, transactions in paying utility bills, drug and pharmacies, clothing stores and transportation also increased compared to that of the previous month. In other hand, department stores, cash withdrawal, government services, business services, professional services and fund transfer decreased compared to that of the previous month (Annex-table-05). The analysis indicates a downward trend in consumer spending across various transaction categories from July, 2026 to August, 2026.

Chart-2 highlights the spending patterns across different sectors in August, 2026, showing that almost half of domestic credit card transactions occurred at department stores (Annex-table-05). The reasons behind this may be inflation driving essential purchase, promotional bank offers, and the convenience of department stores for daily needs and possibly better acceptance of cards in these establishments. Credit cards were also used in other sectors, including retail outlet services, paying utility bills, drug and pharmacies, cash withdrawal and clothing stores during this period.

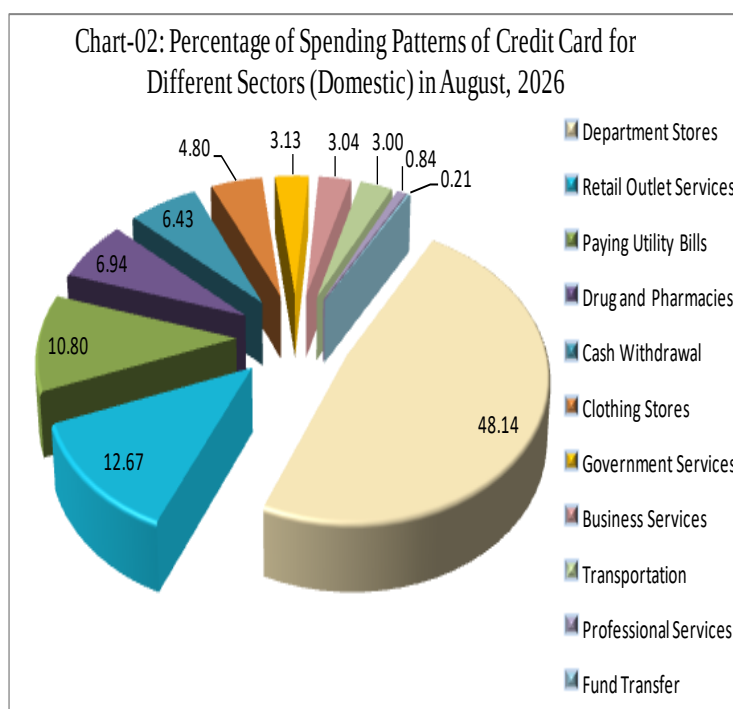
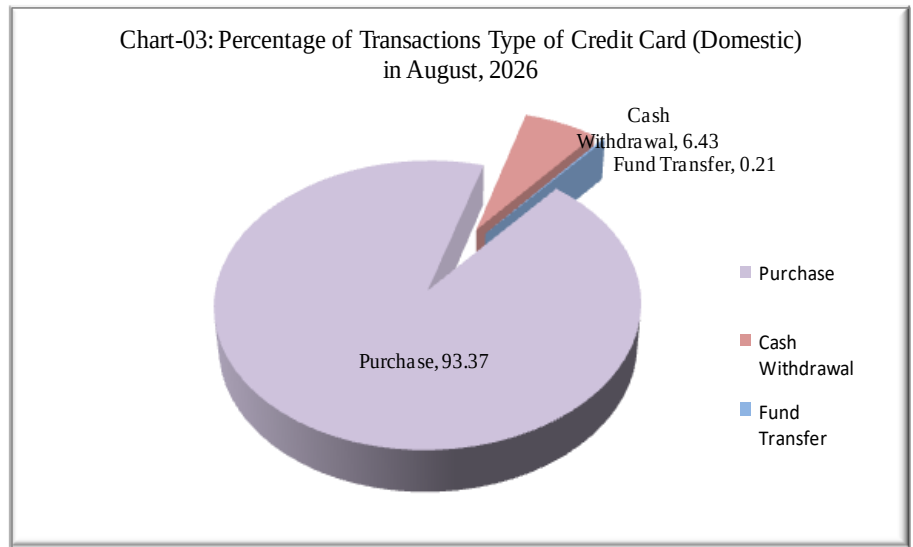


Chart-3 shows that domestic credit card transactions amounted to Tk. 40,893 million in total, of which Tk. 38,180 million (93.37%) were used for purchases, Tk. 2,629 million (6.43%) for cash withdrawals, and Tk. 84 million (0.21%) for fund transfers.



4. Outward credit card usage

In August, 2026, overall outward credit card transactions stood at Taka 5,046 million whereas in July, 2026 it was Taka 5,259 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 30.29% of transactions. Other significant categories were retail outlet services (17.89%), transportation (12.09%), drug and pharmacies (11.86%), business services (7.54%), clothing stores (7.10%) and various other sectors (13.23%) (Annex-table-07).

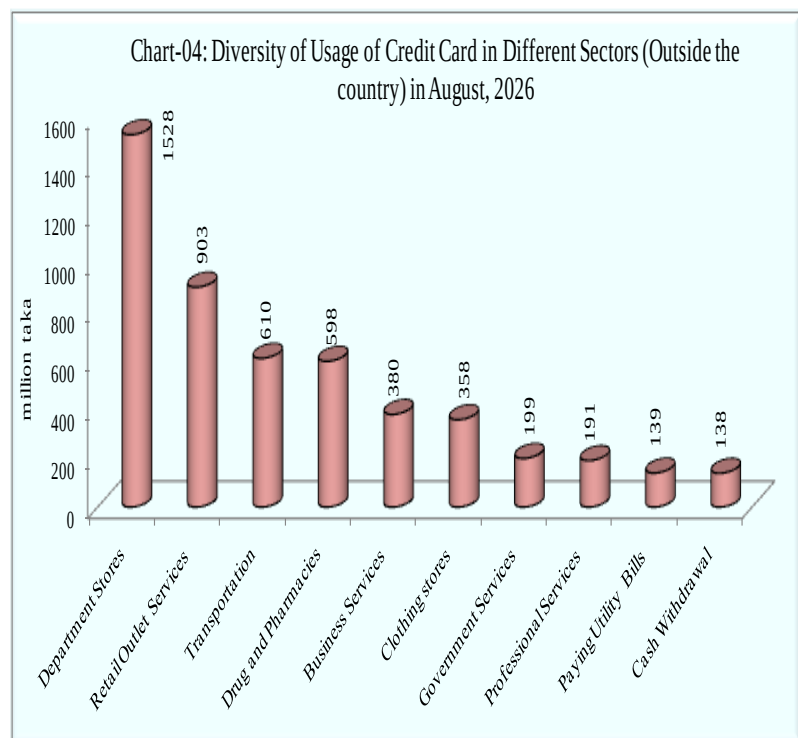
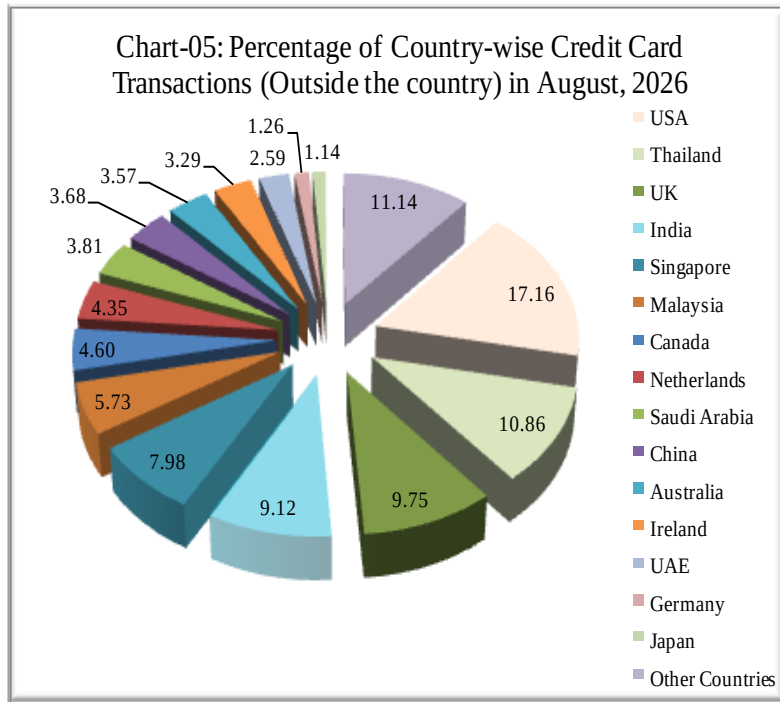


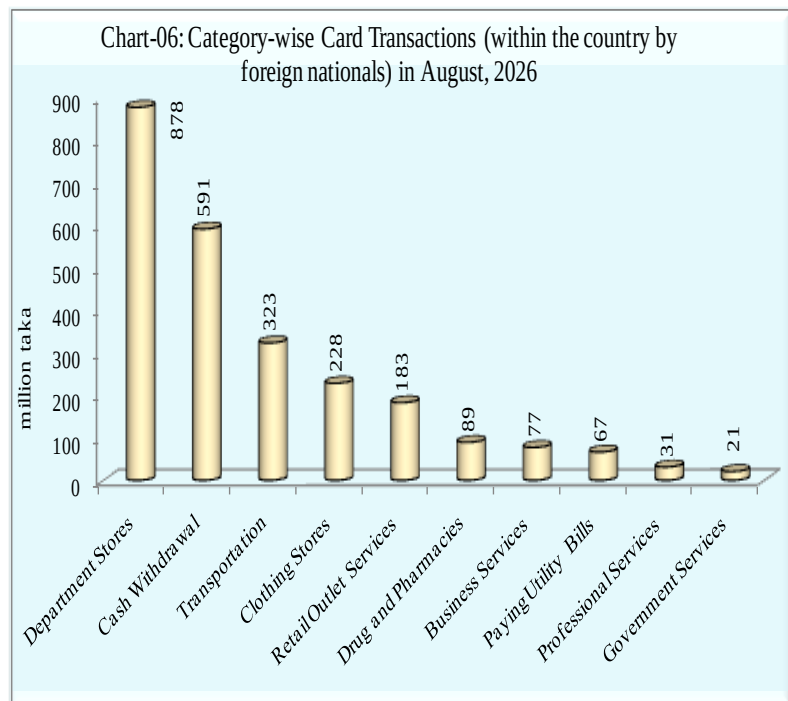
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in August, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 17.16%. The remaining transactions were spread across other countries: Thailand (10.86%), UK (9.75%), India (9.12%), Singapore (7.98%), Malaysia (5.73%), Canada (4.60%), Netherlands (4.35%), Saudi Arabia (3.81%), China (3.68%), Australia (3.57%), Ireland (3.29%), and other countries (16.12%) (Annex-table-09).

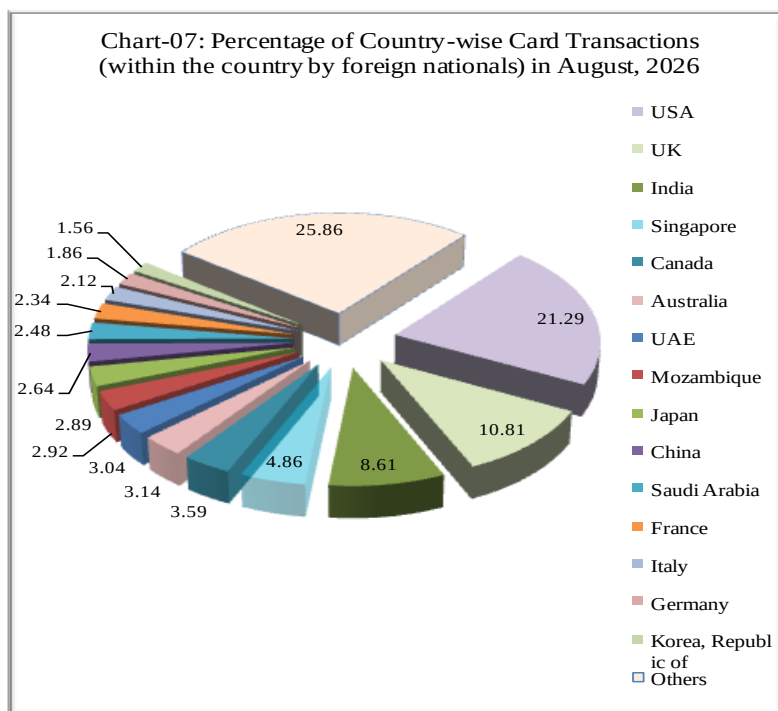


5. Inward card usage

In August, 2026, overall inward card transactions stood at Taka 2,489 million whereas in July, 2026 it was Taka 2,343 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 35.25% of all transactions during this period. Cash withdrawals made up 23.76%, transportation 12.99% and clothing stores 9.17%. The remaining sectors collectively contributed 18.83% of the total transaction volume (Annex-table-10).

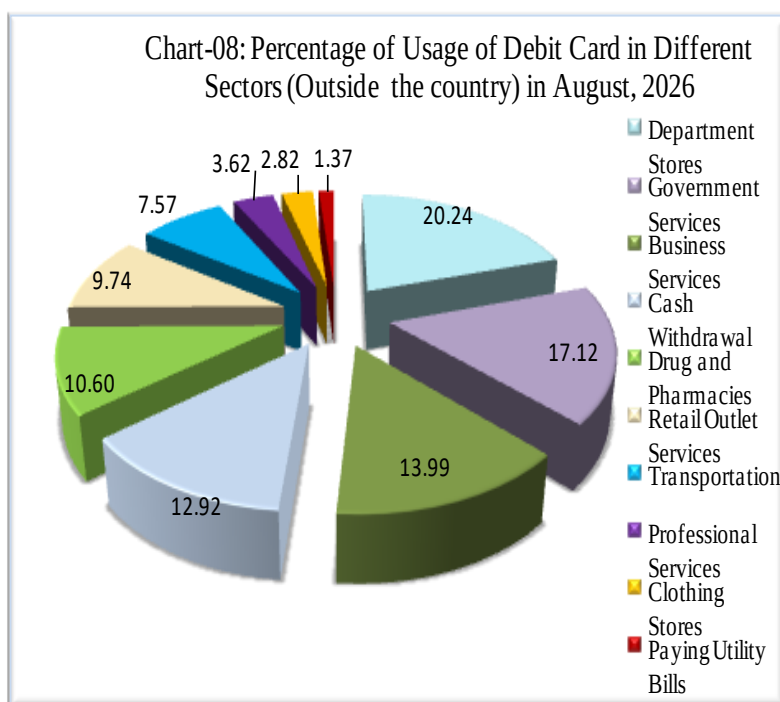


During August, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 21.29% of the total. Other significant contributions came from UK (10.81%), India (8.61%), Singapore (4.86%), Canada (3.59%), Australia (3.14%), UAE (3.04%), Mozambique (2.92%), Japan (2.89%), China (2.64%), Saudi Arabia (2.48%), France (2.34%) and various other countries (31.40%) (Annex-table-12).

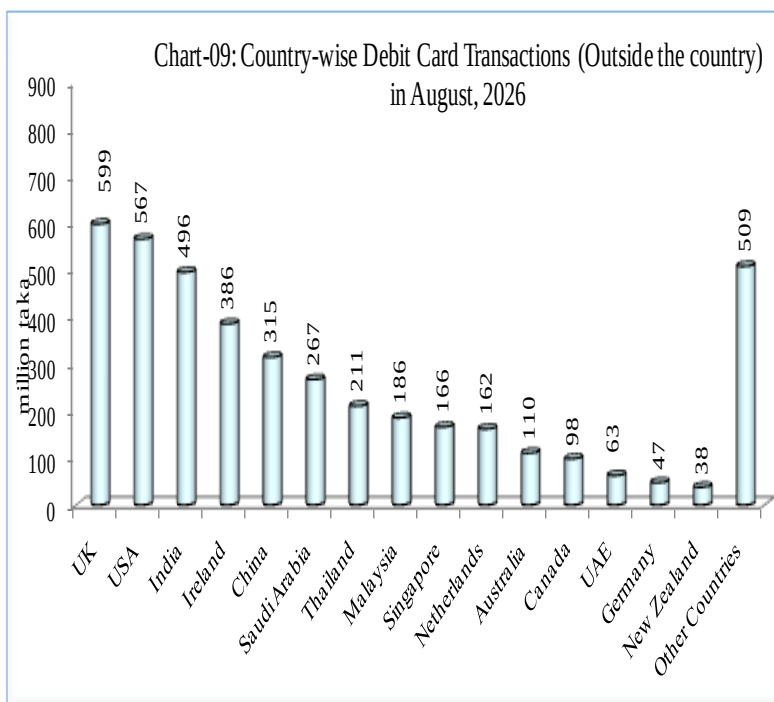


6. Outward debit card usage

In August, 2026, overall outward debit card transactions stood at Taka 4,221 million whereas in July, 2026 it was Taka 4,011 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 20.24% of transactions. Other significant categories were government services (17.12%), business services (13.99%), cash withdrawals (12.92%), drug and pharmacies (10.60%), retail outlet services (9.74%), transportation (7.57%), professional services (3.62%), clothing stores (2.82%), and utilities (1.37%) (Annex-table-13).

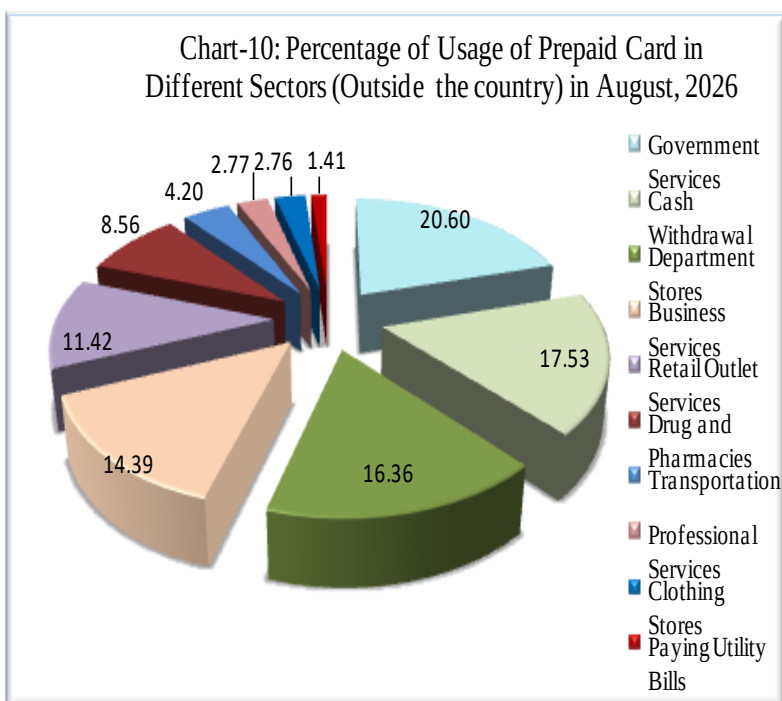


A country-wise breakdown of cross-border transactions in August, 2026 reveals that the majority of debit card transactions took place in UK, accounting for 14.19%. The remaining transactions were spread across other countries: USA (13.43%), India (11.76%), Ireland (9.15%), China (7.46%), Saudi Arabia (6.34%), Thailand (4.99%), Malaysia (4.40%), Singapore (3.94%), Netherlands (3.84%), Australia (2.61%), Canada (2.33%) and other countries (15.56%) (Annex-table-15).

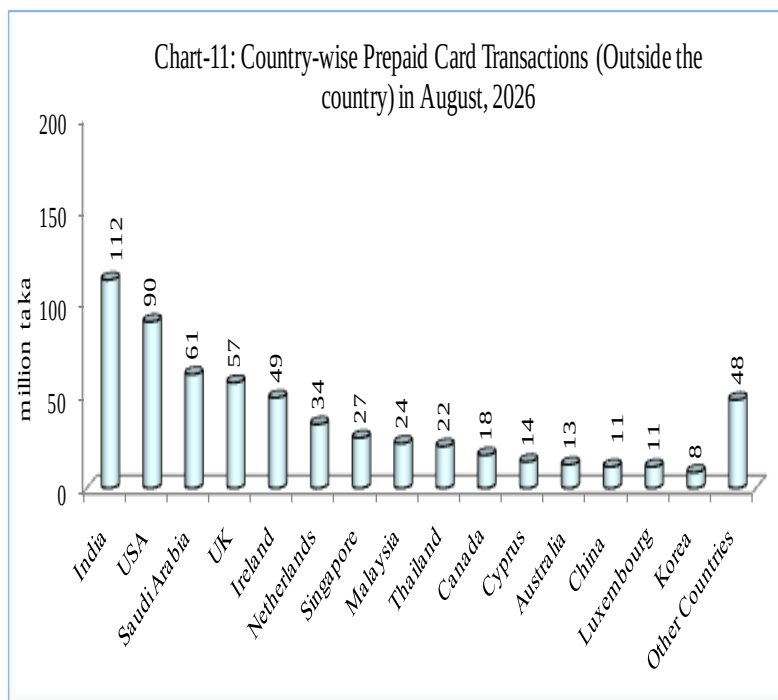


7. Outward prepaid card usage

In August, 2026, overall outward prepaid card transactions stood at Taka 601 million whereas in July, 2026 it was Taka 578 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 20.60% of transactions. Other significant categories were cash withdrawal (17.53%), departmental stores (16.36%), business services (14.39%), retail outlet services (11.42%), drug and pharmacies (8.56%), transportation (4.20%), professional services (2.77%), clothing stores (2.76%), and utilities (1.41%). (Annex-table-16).

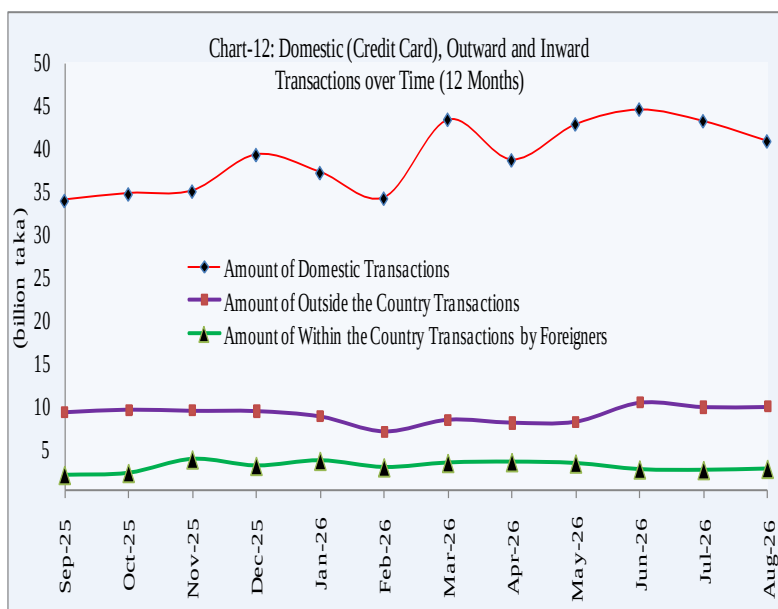


A country-wise breakdown of cross-border transactions reveals that in August, 2026 the majority of prepaid card transactions took place in India accounting for 18.71%. The remaining transactions were spread across other countries: USA (14.94%), Saudi Arabia (10.21%), UK (9.47%), Ireland (8.11%), Netherlands (5.74%), Singapore (4.50%), Malaysia (4.01%), Thailand (3.74%), Canada (2.96%), Cyprus (2.37%), Australia (2.11%), and other countries (13.14%) (Annex-table-18).



8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transactions showed an overall upward trend during September, 2025 to August, 2026. From September to December, 2025, it increased and then declined up to February, 2026, before rising sharply in March, 2026, but decreased again in April, 2026. Thereafter, it increased in May and June, 2026, before declining in July and August, 2026. Cross-border

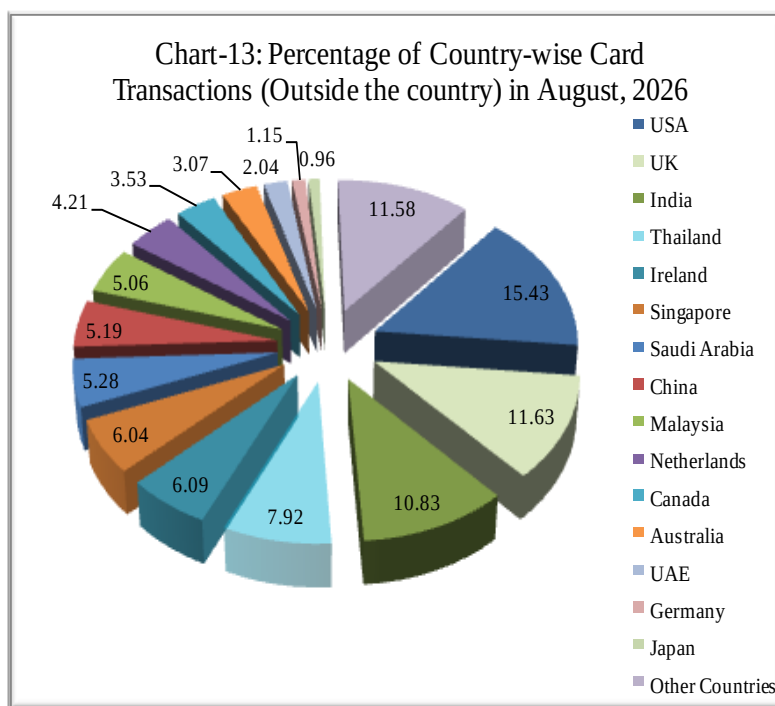


transactions experienced an overall upward trend during this period, despite some fluctuations. Transactions increased from September to October, 2025, before declining until February, 2026. Subsequently, transactions increased in March, declined slightly in April, and rose from May to June, 2026, before declining in July and increasing slightly in August, 2026. Card spending by foreign nationals in Bangladesh increased from September to November, 2025. Thereafter, spending

declined in December, 2025, before rising in January, 2026, decreasing in February, 2026, and increasing again in March and April, 2026, but further decreasing from May to July, 2026, before increasing slightly in August, 2026.

9. Trend of overall outflow of cards transaction

Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in August, 2026 shows that credit card leads in total spending, with Taka 5,046 million spent across approximately 8,23,150 transactions. Debit card follows, with 4,221 million taka spent over nearly 8,57,320 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 601 million taka spent through about 1,35,883 transactions. The combined outflow



amount across all three card types reaches nearly 9.87 billion taka in August, 2026 (Annex-table-21). The overall outflow of cards in August, 2026 significantly increased compared to the figures recorded in July, 2026 (9.85 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 15.43%. The remaining transactions were spread across other countries: UK (11.63%), India (10.83%), Thailand (7.92%), Ireland (6.09%), Singapore (6.04%), Saudi Arabia (5.28%), China (5.19%), Malaysia (5.06%), Netherlands (4.21%), Canada (3.53%), Australia (3.07%) and other countries (15.73%) (Annex-table-19).

10. Challenges of shifting to cashless transactions

Bangladesh faces several challenges in shifting to a cashless economy. Limited digital infrastructure, especially in rural areas, and low financial literacy hinder cashless adoption. Cyber security concerns and a general lack of trust in digital platforms also discourage users. The country's strong cash-based culture and informal economy resist digital payments, while high transaction costs and limited Smartphone access further complicate the transition.

11. Implications

- **Increased Financial Inclusion:** The growth in card usage in Bangladesh suggests that more people are gaining access to formal financial services, which is a positive step towards financial inclusion.
- **Digital Economic Growth:** The rise in cashless transactions supports the growth of a digital economy, reducing reliance on physical cash and enhancing the efficiency of financial transactions.
- **Security and Fraud Prevention:** As the volume of card transactions is increasing day by day in Bangladesh, it will be crucial to continue enhancing security measures to prevent fraud and ensure the safety of digital transactions to protect the customers.
- **Consumer Education and Training:** With the increasing adoption of plastic money, there is a need for ongoing consumer education and training to ensure that users are aware of the benefits and risks associated with card usage.

12. Conclusion

The shift from cash to digital payments is accelerating, driven by rising adoption of plastic money (credit, debit, and prepaid cards). This report analyzes transactional growth, card brand dominance, and spending categories to identify opportunities for stakeholders in a rapidly evolving cashless ecosystem.

Cash transactions have been dominating Bangladesh's consumer payment ecosystem for many years but it's prevalence has shown a consistent decline in recent years. To accelerate the adoption of electronic payment methods, the government and Bangladesh Bank have implemented a series of targeted policy measures and regulatory reforms. This strategic focus on digitalization has yielded significant results, with card-based transactions experiencing exponential growth as businesses and consumers increasingly shift toward digital financial instruments.

Based on the August, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 4.20 times transactions outside the country compared to that of the foreign nationals did within Bangladesh. VISA credit cards were the most popular choice for both domestic and international transactions. Notably, Bangladeshi nationals predominantly used their cards in the USA, while among foreign nationals; USA cardholders spent the most within Bangladesh. The issuance of debit, credit and prepaid cards grew by 96% and the total transaction volume through these three types of cards increased by 103% over the last five-year period. Overall, the initiative taken by Bangladesh Bank has been successful in promoting a cashless banking system, and the continued growth in card usage indicates a positive trend towards a more digitally inclusive financial ecosystem in Bangladesh. Nonetheless, it is expected that the cards usage will experience sustained growth further day by day if the development of Bangladesh continues coupled with rising living standard of the people and an increase in international transactions.

Annexure (Tables)

**Table-01: List of Banks and NBFC in Bangladesh Providing Card Services
(Credit, Debit, and Prepaid) – Up to End Aug, 2026**

Bank Category	SL No.	Bank/NBFC Name	Issued Debit Cards	Issued Credit Cards	Issued Prepaid Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	✓	-	-
	2	BANGLADESH DEVELOPMENT BANK LTD.	✓	-	-
	3	BASIC BANK LTD.	✓	✓	-
	4	JANATA BANK LIMITED	✓	✓	✓
	5	RUPALI BANK LIMITED	✓	-	-
	6	SONALI BANK LIMITED	✓	✓	-
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	✓	✓	-
	8	PROBASI KALLAN BANK	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	✓	✓	-
	11	AL-ARAFAH ISLAMI BANK LTD.	✓	✓	✓
	12	BANGLADESH COMMERCE BANK LTD.	✓	✓	-
	13	BANK ASIA LTD.	✓	✓	✓
	14	BENGAL COMMERCIAL BANK LTD	✓	✓	✓
	15	BRAC BANK LTD.	✓	✓	✓
	16	CITIZENS BANK PLC.	✓	✓	✓
	17	COMMUNITY BANK BANGLADESH LTD	✓	✓	✓
	18	DHAKA BANK LTD.	✓	✓	✓
	19	DUTCH-BANGLA BANK LTD.	✓	✓	✓
	20	EASTERN BANK LTD.	✓	✓	✓
	21	EXIM BANK LTD.	✓	✓	✓
	22	FIRST SECURITY ISLAMI BANK LTD.	✓	✓	-
	23	ICB ISLAMIC BANK	✓	-	-
	24	IFIC BANK	✓	✓	✓
	25	ISLAMI BANK BANGLADESH LTD.	✓	✓	✓
	26	JAMUNA BANK LTD.	✓	✓	✓
	27	MEGHNA BANK LTD.	✓	✓	✓
	28	MERCANTILE BANK LTD.	✓	✓	✓
	29	MIDLAND BANK LTD.	✓	✓	✓
	30	MODHUMOTI BANK LTD.	✓	✓	✓
	31	MUTUAL TRUST BANK LTD.	✓	✓	✓
	32	NATIONAL BANK LTD.	✓	✓	✓
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	✓	✓	✓
	34	NRB BANK LTD.	✓	✓	✓
	35	NRB COMMERCIAL BANK LTD.	✓	✓	✓
	36	GLOBAL ISLAMI BANK	✓	✓	-
	37	ONE BANK LTD.	✓	✓	✓
	38	PREMIER BANK LTD.	✓	✓	✓
	39	PRIME BANK LTD.	✓	✓	✓
	40	PUBALI BANK LTD	✓	✓	-
	41	SHAHJALAL ISLAMI BANK LTD.	✓	✓	✓
	42	SHIMANTO BANK LIMITED	✓	✓	✓
	43	SOCIAL ISLAMI BANK LTD.	✓	✓	✓
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	✓	✓	-
	45	SOUTHEAST BANK LTD.	✓	✓	✓
	46	STANDARD BANK LTD.	✓	-	-
	47	THE CITY BANK LTD.	✓	✓	✓
	48	PADMA BANK	✓	-	✓
	49	TRUST BANK LTD.	✓	✓	✓
	50	UNION BANK LTD.	✓	-	-
	51	UNITED COMMERCIAL BANK LTD.	✓	✓	✓
	52	UTTARA BANK LTD.	✓	✓	✓
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	✓	-	-
	54	CITI BANK NA	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	✓	✓	-
	56	HABIB BANK LTD.	✓	-	-
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	-	-	-
	58	NATIONAL BANK OF PAKISTAN	-	-	-
	59	STANDARD CHARTERED BANK	✓	✓	✓
	60	STATE BANK OF INDIA	✓	-	✓
NBFC	61	WOORI BANK	✓	-	-
	62	*LANKABANGLA FINANCE PLC	-	✓	-
Total			56	46	37

Source: e-Banking and e-Commerce Statistics Unit, Statistics Department.

Note: *Data of LankaBangla Finance is taken from Big Data Analytics and Data Science Unit and

"-" means not issuing those type of card.

"✓" indicates that the corresponding bank provides the respective card service(s).

Table-02: Bank and NBFC-wise Card Portfolios (Credit, Debit, and Prepaid) in Bangladesh – Up to End Aug, 2026

Bank Category	SL No.	Bank Name	No. of Issued Debit Cards	No. of Issued Credit Cards	No. of Issued Prepaid Cards	Total No. of Issued Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	369262	-	-	369262
	2	BANGLADESH DEVELOPMENT BANK LTD.	9559	-	-	9559
	3	BASIC BANK LTD.	18612	3390	-	22002
	4	JANATA BANK LIMITED	148915	1726	1064	151705
	5	RUPALI BANK LIMITED	457365	-	-	457365
	6	SONALI BANK LIMITED	1546181	8634	-	1554815
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	58166	546	-	58712
	8	PROBASI KALLAN BANK	-	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	311379	51437	-	362816
	11	AL-ARAFAH ISLAMI BANK LTD.	614426	20728	4931	640085
	12	BANGLADESH COMMERCE BANK LTD.	10721	2303	-	13024
	13	BANK ASIA LTD.	888960	103586	9865	1002411
	14	BENGAL COMMERCIAL BANK LTD	34299	2112	517	36928
	15	BRAC BANK LTD.	1613613	314291	10352	1938256
	16	CITIZENS BANK PLC.	22220	21009	1776	45005
	17	COMMUNITY BANK BANGLADESH LTD	249242	36599	800	286641
	18	DHAKA BANK LTD.	370781	48998	32684	452463
	19	DUTCH-BANGLA BANK LTD.	14876108	200400	209806	15286314
	20	EASTERN BANK LTD.	634805	235571	292330	1162706
	21	EXIM BANK LTD.	498853	30228	9070	538151
	22	FIRST SECURITY ISLAMI BANK LTD.	298342	714	-	299056
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	559780	7199	4	566983
	25	ISLAMI BANK BANGLADESH LTD.	6780155	28081	8076106	14884342
	26	JAMUNA BANK LTD.	264173	18299	7501	289973
	27	MEGHNA BANK LTD.	55512	49377	1476	106365
	28	MERCANTILE BANK LTD.	284250	37143	8718	330111
	29	MIDLAND BANK LTD.	178049	17569	68599	264217
	30	MODHUMOTI BANK LTD.	68469	11318	993	80780
	31	MUTUAL TRUST BANK LTD.	1109453	181035	106596	1397084
	32	NATIONAL BANK LTD.	154501	18265	385	173151
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	228302	14452	5228	247982
	34	NRB BANK LTD.	162517	90605	1446	254568
	35	NRB COMMERCIAL BANK LTD.	221893	9472	3823	235188
	36	GLOBAL ISLAMI BANK	64705	1060	-	65765
	37	ONE BANK LTD.	190837	36031	4262	231130
	38	PREMIER BANK LTD.	458443	33521	13720	505684
	39	PRIME BANK LTD.	496893	59077	24056	580026
	40	PUBALI BANK LTD	1750020	38994	-	1789014
	41	SHAHJALAL ISLAMI BANK LTD.	227514	14681	1683	243878
	42	SHIMANTO BANK LIMITED	67761	17848	108	85717
	43	SOCIAL ISLAMI BANK LTD.	222946	17660	1202	241808
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	112215	9553	-	121768
	45	SOUTHEAST BANK LTD.	381355	174768	109975	666098
	46	STANDARD BANK LTD.	111666	-	-	111666
	47	THE CITY BANK LTD.	1194306	365068	6782	1566156
	48	PADMA BANK	37960	-	340	38300
	49	TRUST BANK LTD.	683432	59620	3837	746889
	50	UNION BANK LTD.	65103	-	-	65103
	51	UNITED COMMERCIAL BANK LTD.	1078210	148135	120512	1346857
	52	UTTARA BANK LTD.	161410	9009	2092	172511
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	18596	-	-	18596
	54	CITI BANK NA	-	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	45004	3055	-	48059
	56	HABIB BANK LTD.	2823	-	-	2823
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	-	-	-	-
	58	NATIONAL BANK OF PAKISTAN	-	-	-	-
	59	STANDARD CHARTERED BANK	347246	161077	198	508521
	60	STATE BANK OF INDIA	7337	-	128151	135488
	61	WOORI BANK	4942	-	-	4942
Total			40878045	2714244	9270988	52863277
NBFC	62	*LANKABANGLA FINANCE PLC	-	91205	-	91205

Source: e-Banking and e-Commerce Statistics Unit, Statistics Department.

Note: *Data of LankaBangla Finance is taken from Big Data Analytics and Data Science Unit and

"- " means not issuing those type of card.

Table-03: Issued Cards and Transaction Statistics

Period	Number of Issued Cards (Net)				Card Transactions Amount (in million Taka)			
	Debit	Credit	Prepaid	Total	Debit	Credit	Prepaid	Total
	a	b	c	d = a+b+c	e	f	g	h = e+f+g
September, 2021	24225164	1762978	1026580	27014722	225222	18397	1990	245609
August, 2026	40878045	2805449	9270988	52954482	446821	45026	5850	497697
Growth (%)	69	59	803	96	98	145	194	103

Source: e-Banking and e-Commerce Statistics Unit, Statistics Department.

*Data of LankaBangla Finance is taken from Big Data Analytics and Data Science Unit

Table-04: Number of Cards over Time

Year	Debit Card	Credit Card	Prepaid Card	Total
Dec-22	29849136	2115861	3383951	35348948
Dec-23	34569683	2398577	5120934	42089194
Dec-24	39574049	2674512	7544985	49793546
Dec-25	40289810	2901490	8679473	51870773
Aug-26	40878045	2805449	9270988	52954482
Growth Percentages in August 2026 over December 2022	37	33	174	50

Source: e-Banking and e-Commerce Statistics Unit, Statistics Department.

Table-05: Category-wise Breakdowns of Credit Card Transactions (Domestic)

(Amount in million taka)

Merchant Categories	Jul-26			Aug-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2580909	21760	50.31	2671258	19688	48.14
Retail Outlet Services	1430672	4879	11.28	1563477	5183	12.67
Paying Utility Bills	341123	3771	8.72	385935	4416	10.80
Drug and Pharmacies	517522	2668	6.17	568648	2836	6.94
Cash Withdrawal	291744	3341	7.73	262339	2629	6.43
Clothing Stores	348261	1777	4.11	401960	1964	4.80
Government Services	65545	1544	3.57	70772	1278	3.13
Business Services	169091	1249	2.89	199527	1244	3.04
Transportation	104827	1128	2.61	116811	1228	3.00
Professional Services	47935	445	1.03	49595	344	0.84
Fund Transfer	30505	685	1.58	758	84	0.21
Grand Total	5928134	43248	100.00	6291080	40893	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-06: Card Type Breakdowns of Credit Card Transactions (Domestic)

(Amount in million taka)

Card Type	Jul-26			Aug-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	4250752	32977	75.54	4491445	30540	74.68
MasterCard	1106287	6659	15.53	1187866	6642	16.24
AMEX	530999	3459	8.60	569145	3556	8.70
Diners	28636	58	0.14	29867	57	0.14
Qcash Proprietary	4376	42	0.09	5043	49	0.12
UnionPay	6930	50	0.09	7543	46	0.11
JCB	154	3	0.01	171	3	0.01
Grand Total	5928134	43248	100.00	6291080	40893	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-07: Category-wise Breakdowns of Credit Card Transactions (Outside the country)

(Amount in million taka)

Merchant Categories	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	334719	1647	31.46	329191	1528	30.29
Retail Outlet Services	164937	903	17.25	160697	903	17.89
Transportation	78192	657	12.55	75870	610	12.09
Drug and Pharmacies	30359	602	11.49	32661	598	11.86
Business Services	94378	384	7.32	99408	380	7.54
Clothing stores	34877	419	7.58	32440	358	7.10
Government Services	25044	203	3.88	23358	199	3.95
Professional Services	13901	186	3.54	14468	191	3.78
Paying Utility Bills	48353	134	2.56	48830	139	2.76
Cash Withdrawal	5326	123	2.36	6227	138	2.74
Grand Total	830086	5259	100.00	823150	5046	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-08: Card Type Breakdowns of Credit Card Transactions (Outside the country)

(Amount in million taka)

Card Type	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	614564	3916	75.50	607163	3781	74.92
Mastercard	129967	802	15.01	127719	737	14.60
AMEX	84487	536	9.37	87230	525	10.40
UnionPay	985	4.5	0.10	964	3.7	0.07
Diners	83	.21	0.01	74	.18	0.00
Grand Total	830086	5259	100.00	823150	5046	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-09: Country-wise Breakdowns of Credit Card Transactions (Outside the country)

(Amount in million taka)

Countries	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	207567	931	17.71	215534	866	17.16
Thailand	56836	614	11.68	51714	548	10.86
UK	53219	544	10.35	50351	492	9.75
India	37043	352	6.69	48498	460	9.12
Singapore	62064	396	7.54	64080	403	7.98
Malaysia	63007	345	6.55	54130	289	5.73
Canada	43166	249	4.74	40582	232	4.60
Netherlands	33541	219	4.17	33726	219	4.35
Saudi Arabia	26706	168	3.19	27151	192	3.81
China	49441	211	4.01	40243	186	3.68
Australia	28834	183	3.49	29523	180	3.57
Ireland	36681	162	3.08	42917	166	3.29
UAE	10889	135	2.56	10643	131	2.59
Germany	6151	65	1.24	6066	63	1.26
Japan	11099	68	1.30	9205	57	1.14
Other Countries	103842	616	11.71	98787	562	11.14
Grand Total	830086	5259	100.00	823150	5046	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-10: Category-wise Breakdowns of Card Transactions (within the country by foreign nationals)

(Amount in million taka)

Merchant Categories	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	124987	823	35.15	133984	878	35.25
Cash Withdrawal	36075	563	24.04	37849	591	23.76
Transportation	10442	323	13.77	10548	323	12.99
Clothing Stores	26254	209	8.92	28974	228	9.17
Retail Outlet Services	47308	174	7.42	52037	183	7.34
Drug and Pharmacies	10508	83	3.54	12477	89	3.59
Business Services	4986	61	2.62	6391	77	3.11
Paying Utility Bills	50760	68	2.88	56488	67	2.68
Professional Services	6910	19	0.82	6936	31	1.26
Government Services	2944	20	0.84	2913	21	0.84
Grand Total	321174	2343	100.00	348597	2489	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-11: Card Type Breakdowns of Card Transactions (within the country by foreign nationals)

(Amount in million taka)

Card Type	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	189775	1324	56.51	207837	1425	57.23
Mastercard	118481	853	36.42	126811	889	35.71
AMEX	11397	151	6.43	12118	155	6.22
Unionpay	750	6.5	0.28	939	11.3	0.45
Diners	730	7.3	0.31	848	8.1	0.33
JCB	41	1.15	0.05	44	1.52	0.06
Grand Total	321174	2343	100.00	348597	2489	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-12: Country-wise Breakdowns of Card Transactions (within the country by foreign nationals)

(Amount in million taka)

Country	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	59287	516	22.01	62715	530	21.29
UK	28290	210	8.96	34522	269	10.81
India	31585	214	9.12	32350	214	8.61
Singapore	10693	98	4.19	16159	121	4.86
Canada	15300	113	4.81	13769	89	3.59
Australia	15768	74	3.15	15388	78	3.14
UAE	12192	77	3.28	11775	76	3.04
Mozambique	1613	80	3.42	1412	73	2.92
Japan	6370	68	2.90	8013	72	2.89
China	6693	59	2.51	7751	66	2.64
Saudi Arabia	17940	54	2.33	19826	62	2.48
France	9985	48	2.05	11574	58	2.34
Italy	5308	48	2.07	6778	53	2.12
Germany	4680	38	1.61	5150	46	1.86
Korea, Republic of	3991	43	1.84	4776	39	1.56
Others	91479	604	25.77	96639	644	25.86
Total	321174	2343	100.00	348597	2489	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-13: Category-wise Breakdowns of Debit Card Transactions (Outside the country)

(Amount in million taka)

Merchant Categories	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	276097	838	20.89	299564	854	20.24
Government Services	76078	734	18.30	74777	722	17.12
Business Services	196873	549	13.69	227085	591	13.99
Cash Withdrawal	22276	499	12.45	25293	545	12.92
Drug and Pharmacies	20204	392	9.78	24253	447	10.60
Retail Outlet Services	113161	392	9.79	112461	411	9.74
Transportation	36943	296	7.38	41150	320	7.57
Professional Services	13123	142	3.53	13450	153	3.62
Clothing Stores	11902	117	2.92	13366	119	2.82
Paying Utility Bills	23466	51	1.26	25921	58	1.37
Grand Total	790123	4011	100.00	857320	4221	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-14: Card Type Breakdowns of Debit Card Transactions (Outside the country)

(Amount in million taka)

Card Type	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	659766	3352	83.57	717781	3555	84.22
Mastercard	93119	500	12.47	95764	482	11.41
AMEX	36151	154	3.84	42103	177	4.20
Unionpay	1087	5	0.12	1672	7	0.16
Grand Total	790123	4011	100.00	857320	4221	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-15: Country-wise Breakdowns of Debit Card Transactions (Outside the country)

(Amount in million taka)

Countries	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	31160	516	12.87	34359	599	14.19
USA	154617	531	13.25	192696	567	13.43
India	35619	375	9.35	49076	496	11.76
Ireland	128116	351	8.75	149300	386	9.15
China	122510	359	8.96	100553	315	7.46
Saudi Arabia	64952	262	6.52	67155	267	6.34
Thailand	14209	183	4.57	15344	211	4.99
Malaysia	37192	198	4.94	36635	186	4.40
Singapore	30853	170	4.23	33550	166	3.94
Netherlands	40290	172	4.28	41187	162	3.84
Australia	12375	127	3.16	12682	110	2.61
Canada	11011	94	2.34	11648	98	2.33
UAE	7088	59	1.48	8171	63	1.49
Germany	4873	42	1.04	4847	47	1.12
New Zealand	5230	41	1.02	5188	38	0.90
Other Countries	90028	531	13.25	94929	509	12.05
Grand Total	790123	4011	100.00	857320	4221	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-16: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country)

(Amount in million taka)

Merchant Categories	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	35606	139	24.09	36073	124	20.60
Cash Withdrawal	7272	86	14.85	9284	105	17.53
Department Stores	25839	88	15.31	29022	98	16.36
Business Services	31138	82	14.22	35369	86	14.39
Retail Outlet Services	10787	60	10.41	11963	69	11.42
Drug and Pharmacies	3672	52	8.93	4314	51	8.56
Transportation	3516	29	5.00	3564	25	4.20
Professional Services	1400	17	2.99	1515	17	2.77
Clothing Stores	1489	16	2.76	1595	17	2.76
Paying Utility Bills	3102	8	1.44	3184	8	1.41
Grand Total	123821	578	100.00	135883	601	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-17: Card Type Breakdowns of Prepaid Card Transactions (Outside the country)

(Amount in million taka)

Card Type	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	95948	479	82.86	107801	508	84.52
Mastercard	27718	98	16.99	27923	92	15.27
Unionpay	138	.54	0.09	143	.72	0.12
AMEX	12	.28	0.05	9	.48	0.08
Diners	5	.01	0.00	7	.02	0.00
Grand Total	123821	578	100.00	135883	601	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-18: Country-wise Breakdowns of Prepaid Card Transactions (Outside the country)

(Amount in million taka)

Countries	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
India	11424	86	14.88	15328	112	18.71
USA	18842	95	16.37	22187	90	14.94
Saudi Arabia	29303	63	10.88	30790	61	10.21
UK	5329	58	10.00	5899	57	9.47
Ireland	14777	42	7.22	19112	49	8.11
Netherlands	12067	37	6.47	10916	34	5.74
Singapore	7046	35	6.01	6985	27	4.50
Malaysia	4811	20	3.48	4500	24	4.01
Thailand	1318	19	3.25	1539	22	3.74
Canada	2052	15	2.59	2117	18	2.96
Cyprus	1316	9	1.59	2121	14	2.37
Australia	1026	14	2.44	1298	13	2.11
China	4134	16	2.85	3875	11	1.91
Luxembourg	728	7	1.13	780	11	1.90
South Korea	228	3	0.50	321	8	1.41
Other Countries	9420	60	10.34	8115	48	7.92
Total	123821	578	100.00	135883	601	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-19: Country-wise Breakdown of Card Transactions (Outside the country)

(Amount in million taka)

Countries	Jul-26			Aug-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	381026	1557	15.81	430417	1522	15.43
UK	89708	1118	11.36	90609	1148	11.63
India	84086	813	8.26	112902	1069	10.83
Thailand	72363	816	8.29	68597	781	7.92
Ireland	179574	554	5.63	211329	601	6.09
Singapore	99963	601	6.10	104615	596	6.04
Saudi Arabia	120961	492	5.00	125096	521	5.28
China	176085	587	5.96	144671	512	5.19
Malaysia	105010	563	5.72	95265	499	5.06
Netherlands	85898	428	4.35	85829	416	4.21
Canada	56229	358	3.64	54347	348	3.53
Australia	42235	324	3.29	43503	303	3.07
UAE	18706	202	2.05	19449	201	2.04
Germany	11642	112	1.14	11353	114	1.15
Japan	20490	110	1.12	17973	95	0.96
Other Countries	200054	1210	12.29	200398	1142	11.58
Grand Total	1744030	9847	100.00	1816353	9867	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-20: Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

(Amount in million taka)

Month	Amount of Domestic Transactions	Amount of Outside the Country Transactions	Amount of Within the Country Transactions by Foreigners
Sep-25	33950	9240	1759
Oct-25	34714	9552	1997
Nov-25	35047	9408	3608
Dec-25	39304	9375	2843
Jan-26	37200	8738	3444
Feb-26	34223	6969	2666
Mar-26	43420	8355	3190
Apr-26	38683	8004	3287
May-26	42879	8129	3124
Jun-26	44610	10370	2415
Jul-26	43248	9847	2343
Aug-26	40893	9867	2489

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-21: Outflow Summary through Cards

(Amount in million)

Card Type	Jul-26			Aug-26			Growth Percentages in August over July
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	830086	5259	43	823150	5046	41	-4.04
Debit Card	790123	4011	33	857320	4221	34	5.24
Prepaid Card	123821	578	5	135883	601	5	3.95
Grand Total	1744030	9847	80	1816353	9867	80	0.20

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Note: *1 USD= 123.1 BDT