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An Overview of Card Usage Patterns Within and Outside Bangladesh






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An Overview of Card Usage Patterns Within and Outside Bangladesh

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An Overview of Card Usage Patterns within and Outside Bangladesh (December, 2025)

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 (115%) of cards (debit, credit and prepaid cards) and the total transaction volume (143%) through these cards over the last five-year period.

From December, 2024 to December, 2025, domestic credit card usage in Bangladesh significantly increased by 22.24%. Cross-border transactions using credit card showed minor fluctuations and decreased by 0.06% in December, 2025 compared to that of December, 2024. Spending by foreign nationals in Bangladesh showed an increase by 18.02% from December, 2024 to December, 2025. In December, 2025, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In December, 2025, credit, debit, and prepaid card transactions abroad displayed distinct spending patterns in terms of both value and category distribution. Credit card transactions totaled BDT 4,912 million across 7,70,835 transactions, with department stores (30.85%) and retail outlet services (16.59%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,920 million from 7,76,340 transactions, of which government services (21.21%), department stores (17.28%), and business services (14.08%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 543 million across 1,41,138 transactions, with government services (24.39%), business services (18.89%), department stores (14.44%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 9.38 billion (USD 78 million) in December, 2025 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 2.84 billion (USD 23.49 million). This data indicates that in December, 2025, Bangladeshi cardholders conducted approximately 3.30 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to December, 2025 total limit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards in the Bangladesh economy is BDT 407.31 billion whereas total outstanding (claims on credit card users) is BDT 141.13 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 2020 to 2025; a detailed analysis of spending patterns, sector and country-wise usage of cards within Bangladesh in December, 2025, 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 January, 2021 stood at 2,16,70,524, 16,55,921 and 7,55,644 respectively. By December, 2025, these numbers had increased to 4,02,89,810, 29,01,490 and 86,79,473 respectively, reflecting a total growth of 115% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,06,251 million in January, 2021 to Tk 5,00,443 million by December, 2025, marking a 143% growth over five years (Annex table-03). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

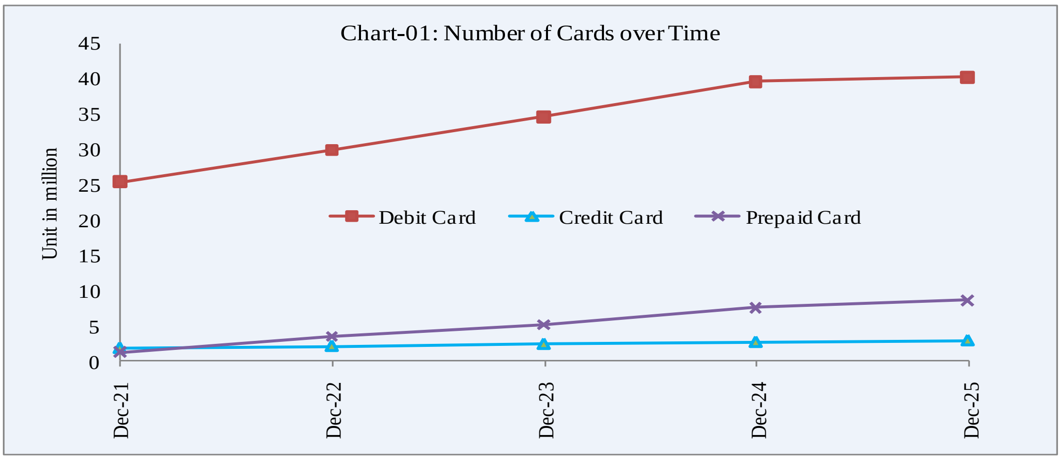


Chart-1 depicts the overall trend of number of cards from December, 2021 to December, 2025.

From December, 2021 to December, 2025, debit and credit cards in Bangladesh grew steadily by 59% and 58% respectively, while prepaid cards surged by 652%, 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.

Among the 62 scheduled banks and 35 non-banking financial companies (NBFCs) operating in Bangladesh, 56 scheduled banks and 01(one) NBFC provide card services. Out of these 57 banks/NBFCs, 49 (48 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 48 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 December, 2025 reveals a significant increase by 12.15% in domestic transactions, increasing to Taka 39,304 million from Taka 35,047 million in November, 2025 (Annex-table-05). On the other hand, international transactions conducted outside the country amounted to Taka 4,912 million in December, 2025 (Annex-table-07), reflecting a decrease of 3.91% compared to Taka 5,112 million in November, 2025. In contrast, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a notable decrease of 21.18% to Taka 2,843 million in December, 2025 from Taka 3,608 million in November, 2025 (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 407.31 billion whereas total outstanding (claims on credit card users) stood at BDT 141.13 billion at the end of December, 2025.

3. Domestic credit card usage

In December, 2025, overall domestic credit card transactions stood at Taka 39,304 million whereas in November, 2025 it was Taka 35,047 million. Transactions at department stores increased to Taka 17,402 million in December from Taka 15,893 million in November, 2025. Similarly, transactions in paying utility bills, cash withdrawal, clothing stores, drug and pharmacies, fund transfer, government services and transportation also increased compared to that of the previous month. Only retail outlet services, business services and professional services decreased compared to that of the previous month (Annex-table-05). The analysis indicates an upward trend in consumer spending across various transaction categories from November, 2025 to December, 2025.

Chart-2 highlights the spending patterns across different sectors in December, 2025, showing that nearly 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, Cash Withdrawal, and Clothing Stores during this period.

Chart-02: Percentage of Spending Patterns of Credit Card for Different Sectors (Domestic) in December 2025

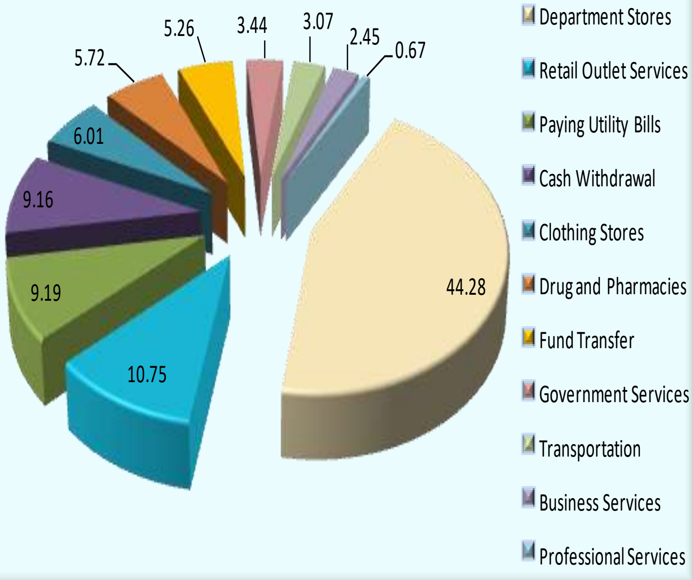
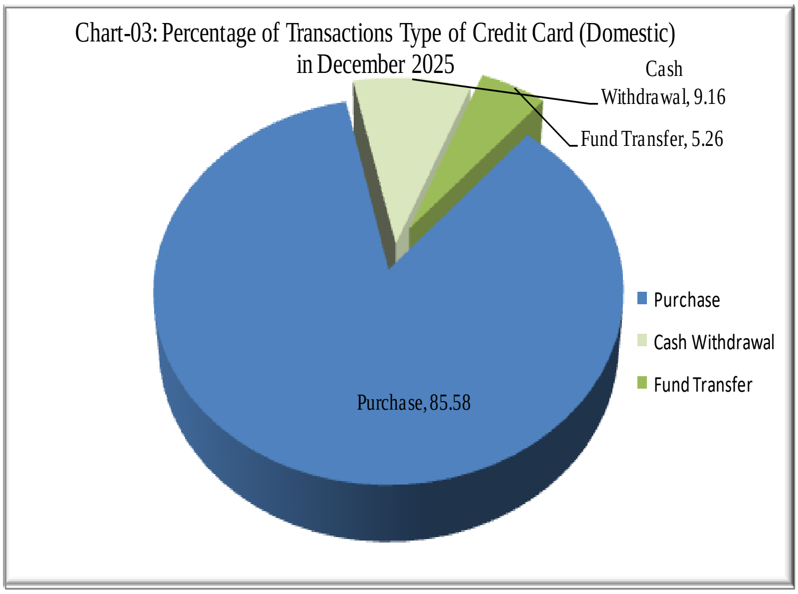


Chart-3 shows that domestic credit card transactions amounted to Tk. 39,304 million in total, of which Tk. 33,636 million (85.58%) were used for purchases, Tk. 3,601 million (9.16%) for cash withdrawals, and Tk. 2,067 million (5.26%) for fund transfers.



4. Outward credit card usage

In December, 2025, overall outward credit card transactions stood at Taka 4,912 million whereas in November, 2025 it was Taka 5,112 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 30.85% of transactions. Other significant categories were retail outlet services (16.59%), transportation (12.27%), drug and pharmacies (10.36%), business services (7.39%), clothing (6.98%), and various other sectors (15.54%) (Annex-table-07).

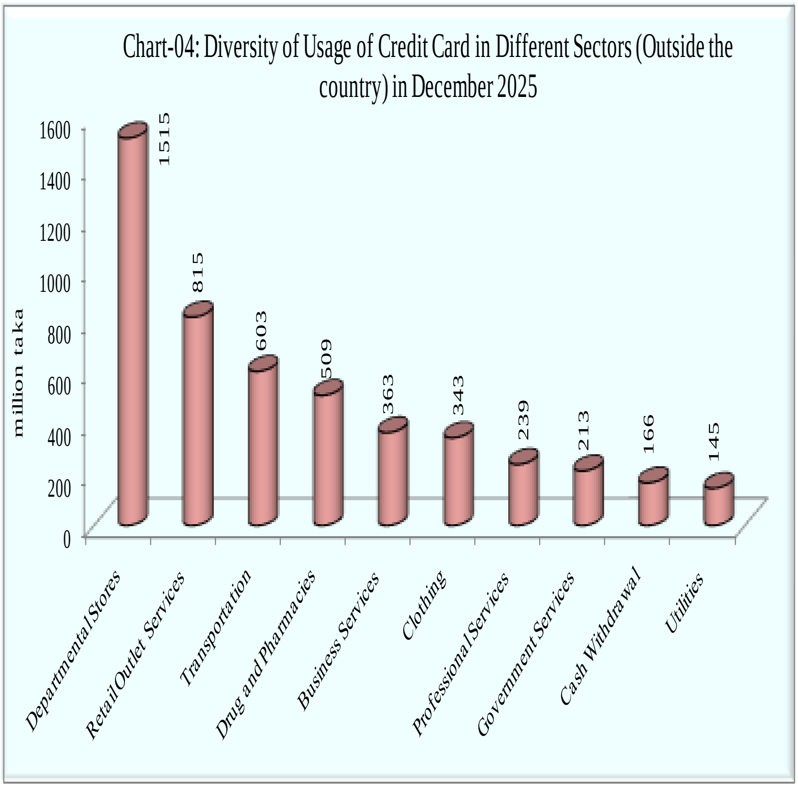
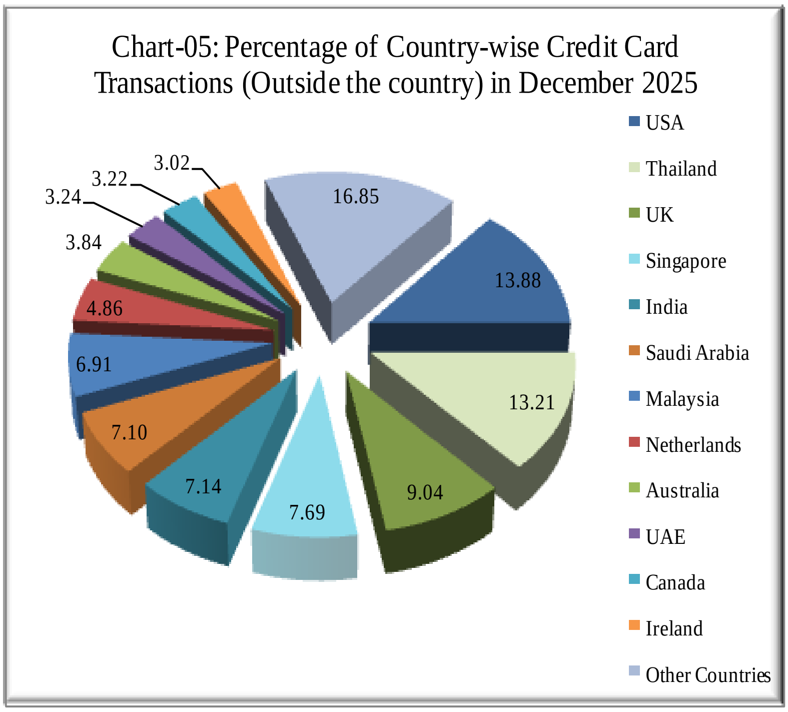


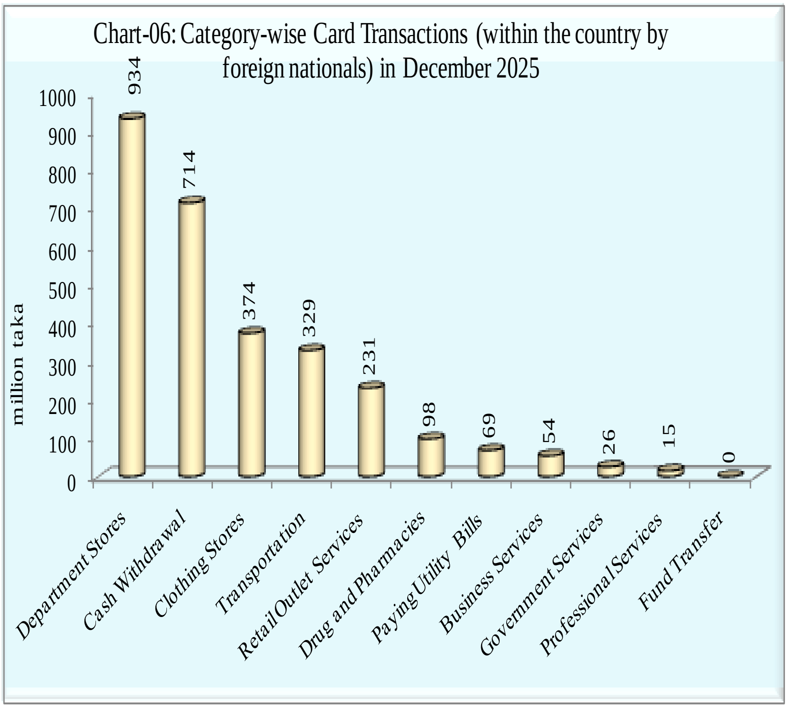
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in December, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 13.88%. The remaining transactions were spread across other countries: Thailand (13.21%), UK (9.04%), Singapore (7.69%), India (7.14%), Saudi Arabia (7.10%), Malaysia (6.91%), Netherlands (4.86%), Australia (3.84%), UAE (3.24%), Canada (3.22%), Ireland (3.02%), and other countries (16.85%) (Annex-table-09).

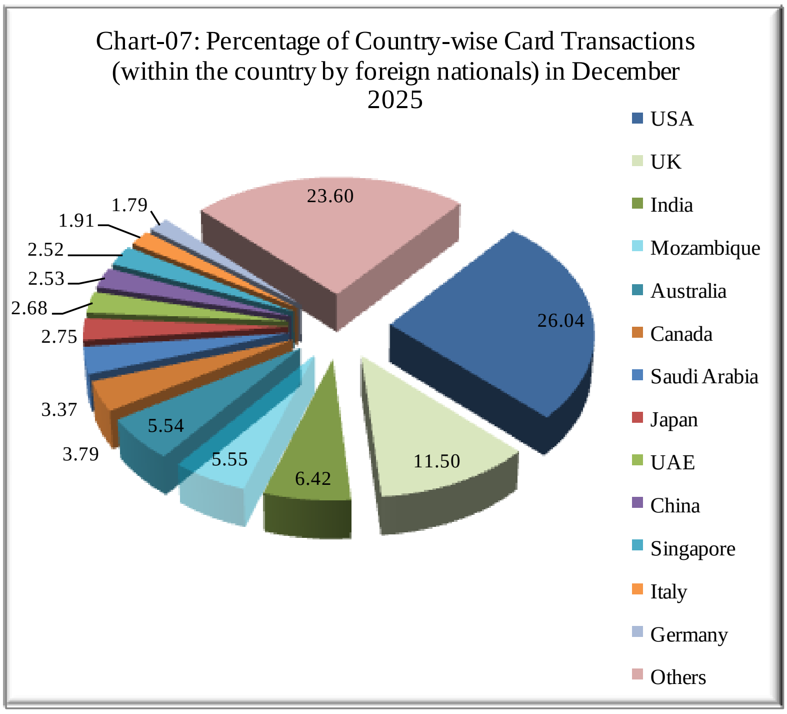


5. Inward card usage

In December, 2025, overall inward card transactions stood at Taka 2,843 million whereas in November, 2025 it was Taka 3,608 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 32.84% of all transactions during this period. Cash withdrawals made up 25.13%, Clothing Stores 13.15%. The remaining sectors collectively contributed 17.31% of the total transaction volume (Annex-table-10).

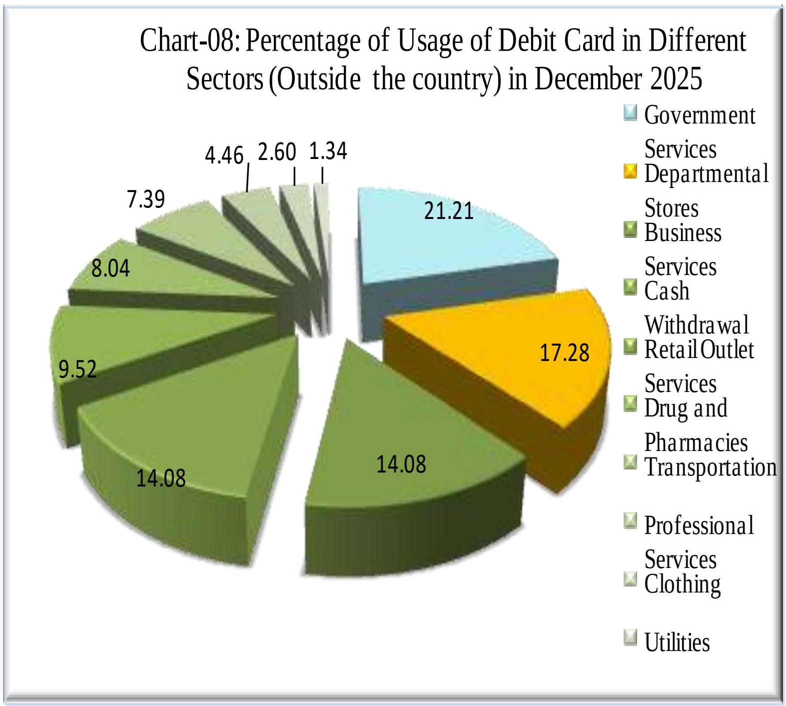


During December, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 26.04% of the total. Other significant contributions came from UK (11.50%), India (6.42%), Mozambique (5.55%), Australia (5.54%), Canada (3.79%), Saudi Arabia (3.37%), Japan (2.75%), UAE (2.68%), China (2.53%), Singapore (2.52%), Italy (1.91%), Germany (1.79%), and various other countries (23.60%) (Annex-table-12).

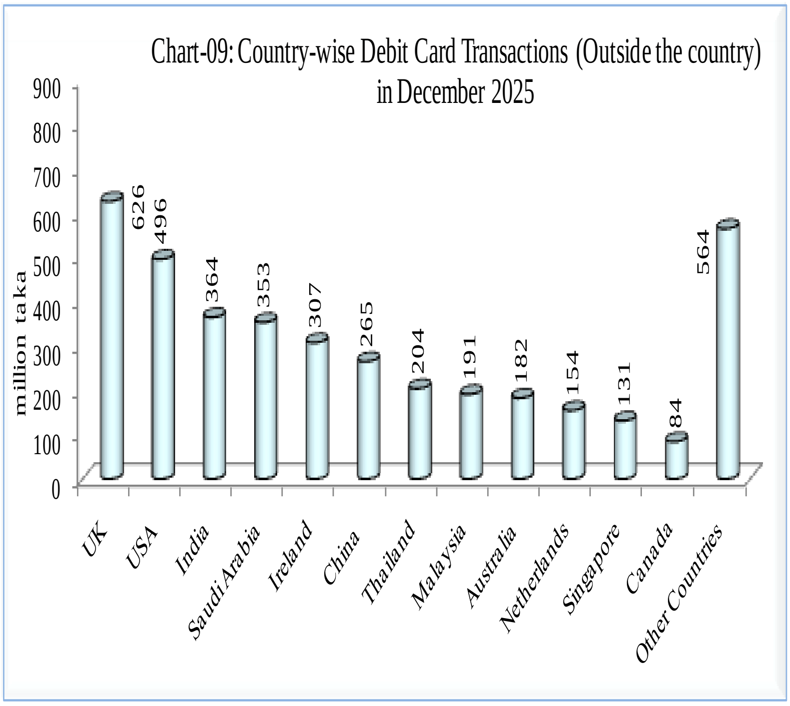


6. Outward debit card usage

In December, 2025, overall outward debit card transactions stood at Taka 3,920 million whereas in November, 2025 it was Taka 3,732 million. Debit cardholders involved in cross-border transactions primarily used their cards for government services, making up 21.21% of transactions. Other significant categories were department stores (17.28%), business services (14.08%), cash withdrawals (14.08%), retail outlet services (9.52%), drug and pharmacies (8.04%), transportation (7.39%), professional services (4.46%), clothing (2.60%), and utilities **(**1.34%) (Annex-table-13).

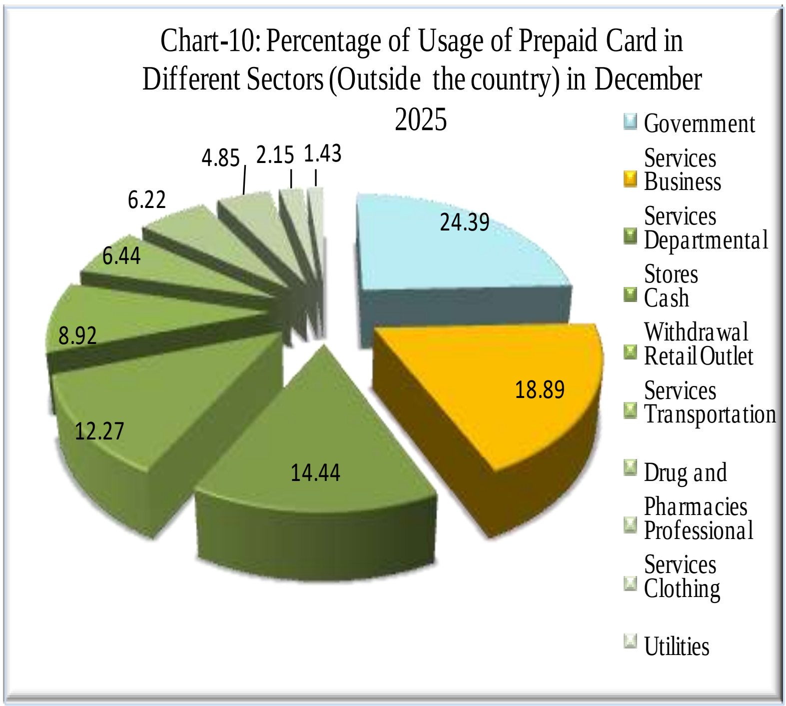


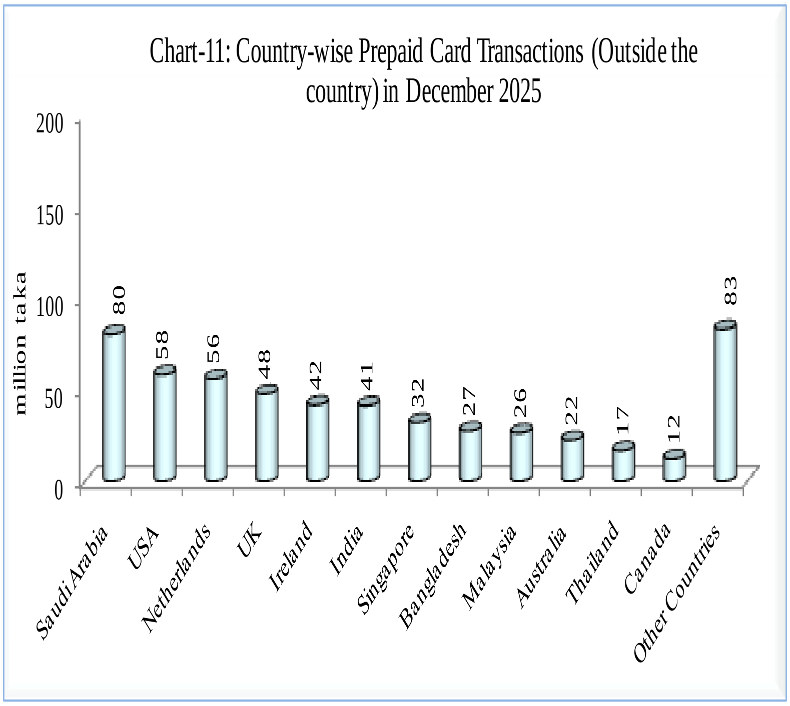
A country-wise breakdown of cross-border transactions in December, 2025 reveals that the majority of debit card transactions took place in UK, accounting for 15.97%. The remaining transactions were spread across other countries: USA (12.65%), India (9.29%), Saudi Arabia (9.00%), Ireland (7.84%), China (6.75%), Thailand (5.19%), Malaysia (4.86%), Australia (4.65%), Netherlands (3.93%), Singapore (3.34%), Canada (2.14%), and other countries (14.40%) (Annex-table-15).



7. Outward prepaid card usage

In December, 2025, overall outward prepaid card transactions stood at Taka 543 million whereas in November, 2025 it was Taka 565 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 24.39% of transactions. Other significant categories were business services (18.89%), departmental stores (14.44%), cash withdrawals (12.27%), retail outlet services (8.92%), transportation (6.44%), drug and pharmacies (6.22%), professional services (4.85%), clothing (2.15%), and utilities (1.43%). (Annex-table-16).





A country-wise breakdown of cross-border transactions reveals that in December, 2025 the majority of prepaid card transactions took place in Saudi Arabia accounting for 14.73%. The remaining transactions were spread across other countries: USA (10.67%), Netherlands (10.28%), UK (8.74%), Ireland (7.65%), India (7.58%), Singapore (7.87%), Bangladesh (5.03%), Malaysia (4.83%), Australia (4.10%), Thailand (3.05%), Canada (2.23%), and other countries (15.23%) (Annex-table-18).

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

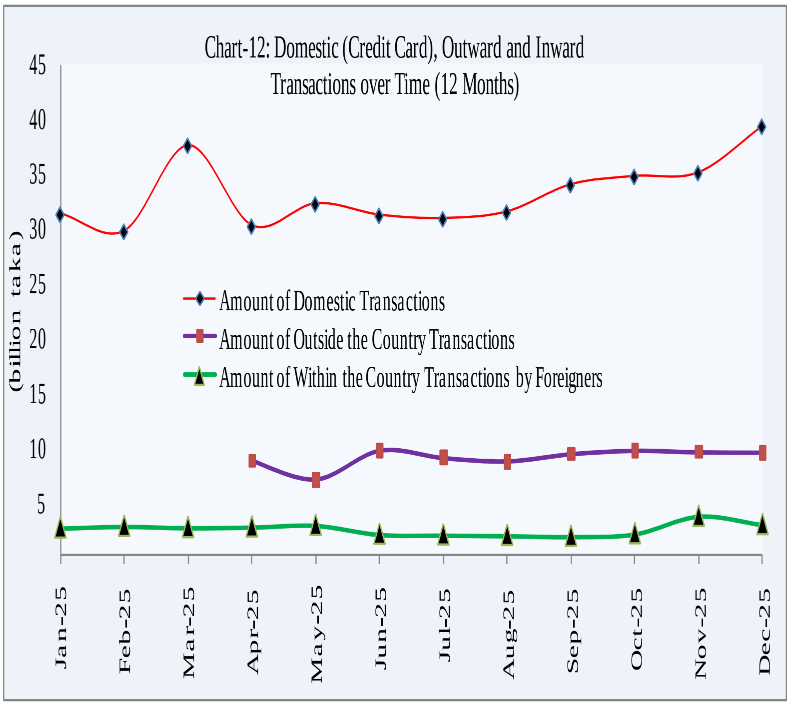
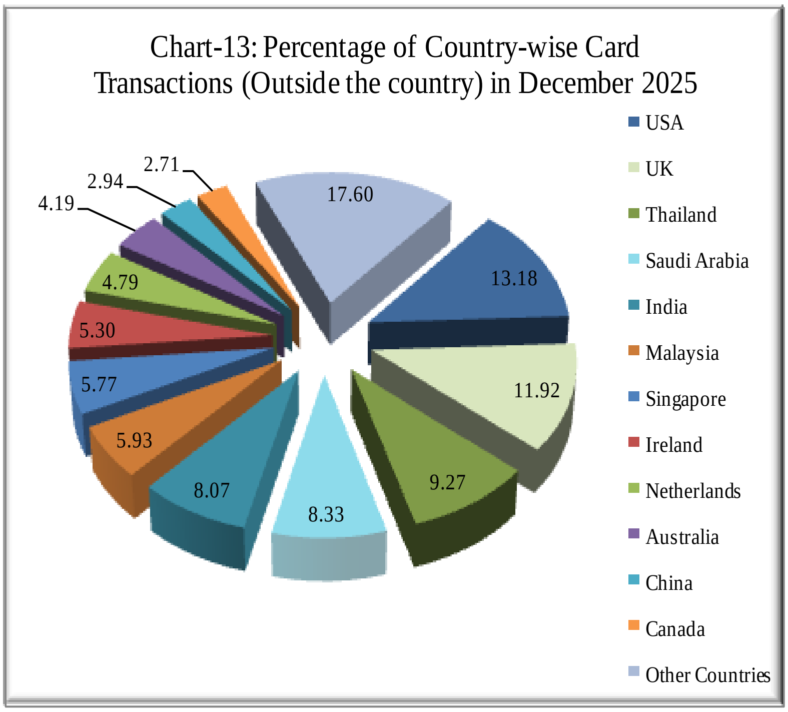


Chart-12 illustrates that domestic credit card transaction showed overall upward trend during January, 2025 to December, 2025, it reached its peak in March, 2025, declined in April, rose again in May, and then experienced a slight decrease from May to July but from July to December, 2025 it increased. Cross-border transaction experienced overall upward trend during this period (Outside the country transactions data are available from April, 2025). Meanwhile, card spending by foreign nationals in Bangladesh gradually increased from January, 2025 to February, 2025, followed by a slight decrease in March, 2025. Spending rose again in April, 2025 and May, 2025 before recording a significant drop in June, 2025 and then a gradual decline till September, 2025. After that, it increased up to November, 2025 but further decreased in December, 2025.

9. Overall outflow of cards transaction trend



Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in December, 2025 shows that credit card leads in total spending, with Taka 4,912 million spent across approximately 7,70,835 transactions. Debit card follows, with 3,920 million taka spent over nearly 7,76,340 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 543 million taka spent through about 1,41,138 transactions. The combined outflow amount across all three card types reaches nearly 9.38 billion taka in December, 2025 (Annex-table-21). The overall outflow of cards in December, 2025 decreased compared to the figures recorded in November, 2025 (9.41 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 13.18%. The remaining transactions were spread across other countries: UK (11.92%), Thailand (9.27%), Saudi Arabia (8.33%), India (8.07%), Malaysia (5.93%), Singapore (5.77%), Ireland (5.30%), Netherlands (4.79%), Australia (4.19%), China (2.94%), Canada (2.71%), and other countries (17.60%) (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 December, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 3.30 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 115% and the total transaction volume through these three types of cards increased by 143% 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-1: List of Banks and NBFC in Bangladesh Providing Card Services
(Credit, Debit, and Prepaid) – Up to End December 2025

Bank Category	SL No.	Bank/NBFC Name	Issued Debit Cards	Issued Crebit 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	✔	-	✔
	61	WOORI BANK	✔	-	-
NBFC	62	*LANKABANGLA FINANCE PLC	-	✔	-
		Total	**55**	**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-2: Bank and NBFC-wise Card Portfolios (Credit, Debit, and Prepaid) in Bangladesh – Up to End December 2025

Bank Category	SL No.	Bank Name	No. of Issued Debit Cards	No. of Issued Crebit Cards	No. of Issued Prepaid Cards	Total No. of Issued Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	343879	-	-	343879
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-	-
	3	BASIC BANK LTD.	19758	3540	-	23298
	4	JANATA BANK LIMITED	143600	1737	1064	146401
	5	RUPALI BANK LIMITED	437259	-	-	437259
	6	SONALI BANK LIMITED	1389009	7907	-	1396916
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	47858	356	-	48214
	8	PROBASI KALLAN BANK	-	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	309986	49173	-	359159
	11	AL-ARAFAH ISLAMI BANK LTD.	563368	19263	4852	587483
	12	BANGLADESH COMMERCE BANK LTD.	10130	2154	-	12284
	13	BANK ASIA LTD.	879029	98787	9636	987452
	14	BENGAL COMMERCIAL BANK LTD	26328	1027	358	27713
	15	BRAC BANK LTD.	1348054	303492	9252	1660798
	16	CITIZENS BANK PLC.	16513	9027	852	26392
	17	COMMUNITY BANK BANGLADESH LTD	247050	31424	525	278999
	18	DHAKA BANK LTD.	328604	41547	32831	402982
	19	DUTCH-BANGLA BANK LTD.	14601177	193046	180239	14974462
	20	EASTERN BANK LTD.	564234	227033	279816	1071083
	21	EXIM BANK LTD.	491314	30049	9037	530400
	22	FIRST SECURITY ISLAMI BANK LTD.	300775	603	-	301378
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	-	-	-	-
	25	ISLAMI BANK BANGLADESH LTD.	8905374	42450	7558164	16505988
	26	JAMUNA BANK LTD.	236544	17600	6079	260223
	27	MEGHNA BANK LTD.	46151	43848	1403	91402
	28	MERCANTILE BANK LTD.	272735	34168	8588	315491
	29	MIDLAND BANK LTD.	163065	16449	63355	242869
	30	MODHUMOTI BANK LTD.	62952	10459	866	74277
	31	MUTUAL TRUST BANK LTD.	1015835	324739	170363	1510937
	32	NATIONAL BANK LTD.	142474	17108	375	159957
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	187708	11016	5099	203823
	34	NRB BANK LTD.	149095	78344	209	227648
	35	NRB COMMERCIAL BANK LTD.	220969	9711	3994	234674
	36	GLOBAL ISLAMI BANK	65811	1130	-	66941
	37	ONE BANK LTD.	169541	36623	4133	210297
	38	PREMIER BANK LTD.	369437	36409	13330	419176
	39	PRIME BANK LTD.	471529	55478	10834	537841
	40	PUBALI BANK LTD	1326189	23462	-	1349651
	41	SHAHJALAL ISLAMI BANK LTD.	218711	14350	1589	234650
	42	SHIMANTO BANK LIMITED	82036	16267	2326	100629
	43	SOCIAL ISLAMI BANK LTD.	245256	24543	1758	271557
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	103679	8763	-	112442
	45	SOUTHEAST BANK LTD.	334062	163239	78329	575630
	46	STANDARD BANK LTD.	110814	14450	809	126073
	47	THE CITY BANK LTD.	985900	356269	10790	1352959
	48	PADMA BANK	46427	-	338	46765
	49	TRUST BANK LTD.	594611	49799	2515	646925
	50	UNION BANK LTD.	66224	-	-	66224
	51	UNITED COMMERCIAL BANK LTD.	1010966	208577	114548	1334091
	52	UTTARA BANK LTD.	148719	8961	1758	159438
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	17547	-	-	17547
	54	CITI BANK NA	-	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	42689	2709	-	45398
	56	HABIB BANK LTD.	2749	-	-	2749
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	13218	-	-	13218
	58	NATIONAL BANK OF PAKISTAN	-	-	-	-
	59	STANDARD CHARTERED BANK	332373	160734	181	493288
	60	STATE BANK OF INDIA	7515	-	89278	96793
	61	WOORI BANK	4522	-	-	4522
		Total	40289810	2807820	8679473	51777103
NBFC	62	*LANKABANGLA FINANCE PLC	-	93670	-	-

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
January, 2021	21670524	1655921	755644	24082089	188702	15794	1755	206251
December, 2025	40289810	2901490	8679473	51870773	443833	51655	4954	500443
Growth (%)	86	75	1049	115	135	227	182	143

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-21	25285859	1833242	1154901	28274002
Dec-22	29849136	2115861	3383951	35348948
Dec-23	34569683	2398577	5120934	42089194
Dec-24	39574049	2674512	7544985	49793546
Dec-25	40289810	2901490	8679473	51870773
Growth Percentages in December 2025 over December 2021	59	58	652	83

Table-05: Category-wise Breakdowns of Credit Card Transactions (Domestic) in November 2025 and December 2025

(Amount in million taka)

Merchant Categories	Nov-25			Dec-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2104747	15893	45.35	2285693	17402	44.28
Retail Outlet Services	1352440	4311	12.30	1260037	4226	10.75
Paying Utility Bills	299301	3532	10.08	302787	3614	9.19
Cash Withdrawal	244580	2476	7.07	332888	3601	9.16
Clothing Stores	353213	1805	5.15	473068	2360	6.01
Drug and Pharmacies	448338	2248	6.41	432825	2250	5.72
Fund Transfer	34343	1202	3.43	37073	2067	5.26
Government Services	54724	1171	3.34	58875	1353	3.44
Transportation	93815	1073	3.06	116346	1205	3.07
Business Services	137363	1041	2.97	147374	962	2.45
Professional Services	46231	294	0.84	38438	264	0.67
Grand Total	5169095	35047	100.00	5485404	39304	100.00

Table-06: Card Type Breakdowns of Credit Card Transactions (Domestic) in November 2025 and December 2025

(Amount in million taka)

Card Type	Nov-25			Dec-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3619375	24745	70.61	3869160	27583	70.18
Mastercard	973800	5973	17.04	1040281	6514	16.57
AMEX	542280	4194	11.97	540248	5077	12.92
Diners	23048	47	0.13	25092	51	0.13
Unionpay	5445	33	0.09	6430	39	0.10
QcashProprietar	4909	50	0.14	3946	36	0.09
JCB	238	5	0.01	247	5	0.01
Grand Total	5169095	35047	100.00	5485404	39304	100.00

Table-07: Category-wise Breakdowns of Credit Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Merchant Categories	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	287031	1575	30.80	287270	1515	30.85
Retail Outlet Services	160580	886	17.33	149299	815	16.59
Transportation	80992	641	12.54	72663	603	12.27
Drug and Pharmacies	28926	523	10.23	28180	509	10.36
Business Services	91996	351	6.86	94814	363	7.39
Clothing	32215	346	6.77	33436	343	6.98
Professional Services	18598	254	4.97	18898	239	4.86
Government Services	35794	209	4.09	29821	213	4.34
Cash Withdrawal	8446	172	3.37	7269	166	3.39
Utilities	47942	155	3.04	49185	145	2.95
Grand Total	792520	5112	100.00	770835	4912	100.00

Table-08: Card Type Breakdowns of Credit Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Card Type	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	585887	3830	74.92	570932	3675	74.82
MASTER	124536	758	14.82	122896	742	15.11
AMEX CARD	81319	519	10.16	76199	490	9.97
UnionPay	729	4.81	0.09	761	4.51	0.09
Diners	49	0.17	0.00	47	0.19	0.00
JCB	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	792520	5112	100.00	770835	4912	100.00

Table-09: Country-wise Breakdowns of Credit Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Countries	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	171352	698	13.65	169063	682	13.88
Thailand	47675	528	10.33	58540	649	13.21
UK	54064	471	9.21	48267	444	9.04
Singapore	70124	538	10.53	62898	378	7.69
India	34130	341	6.67	37010	351	7.14
Saudi Arabia	43776	288	5.63	46819	349	7.10
Malaysia	63236	350	6.85	65686	340	6.91
Netherlands	33679	226	4.42	32145	239	4.86
Australia	25151	174	3.41	24730	188	3.84
UAE	13017	195	3.81	11749	159	3.24
Canada	32600	176	3.43	28275	158	3.22
Ireland	38319	158	3.10	38196	149	3.02
Other Countries	165397	969	18.96	147457	827	16.85
Grand Total	792520	5112	100.00	770835	4912	100.00

Table-10: Category-wise Breakdowns of Card Transactions (within the country by foreign nationals) in November 2025 and December 2025

(Amount in million taka)

Merchant Categories	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	138953	2106	58.38	127719	934	32.84
Cash Withdrawal	31488	499	13.82	47940	714	25.13
Clothing Stores	19343	169	4.69	40804	374	13.15
Transportation	46129	195	5.40	12873	329	11.58
Retail Outlet Services	3949	19	0.52	48804	231	8.12
Drug and Pharmacies	6203	58	1.60	11426	98	3.45
Paying Utility Bills	3091	23	0.63	31660	69	2.41
Business Services	4243	101	2.79	4583	54	1.90
Government Services	1631	10	0.27	3312	26	0.90
Professional Services	28980	67	1.87	2721	15	0.54
Fund Transfer	1631	10	0.27	0	0.00	0.00
Grand Total	296522	3608	100.00	331842	2843	100.00

Table-11: Card Type Breakdowns of Card Transactions (within the country by foreign nationals) in November 2025 and December 2025

(Amount in million taka)

Card Type	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	203355	2816	78.06	206295	1804	63.43
Mastercard	89866	765	21.21	118730	984	34.61
Unionpay	1408	13.5	0.37	4649	43.4	1.53
Diners	310	4.8	0.13	496	5.8	0.20
AMEX	1536	6.3	0.17	1631	5.4	0.19
JCB	47	1.59	0.04	41	1.3	0.04
Grand Total	296522	3608	100.00	331842	2843	100.00

Table-12: Country-wise Breakdowns of Card Transactions (within the country by foreign nationals) in December 2025

(Amount in million taka)

Country	No of Transactions	Amount	Percentage
USA	75810	741	26.04
UK	33816	327	11.50
India	30094	183	6.42
Mozambique	2317	158	5.55
Australia	23140	157	5.54
Canada	14577	108	3.79
Saudi Arabia	20252	96	3.37
Japan	6950	78	2.75
UAE	10253	76	2.68
China	7844	72	2.53
Singapore	7675	72	2.52
Italy	5498	54	1.91
Germany	5442	51	1.79
Others	88174	671	23.60
Total	331842	2843	100.00

Table-13: Category-wise Breakdowns of Debit Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Merchant Categories	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	107584	651	17.45	95567	831	21.21
Departmental Stores	235207	675	18.10	232421	678	17.28
Business Services	214419	539	14.45	207268	552	14.08
Cash Withdrawal	25104	538	14.43	24597	552	14.08
Retail Outlet Services	119949	392	10.50	109669	373	9.52
Drug and Pharmacies	17735	306	8.21	17527	315	8.04
Transportation	44606	290	7.77	36766	290	7.39
Professional Services	17270	179	4.80	17656	175	4.46
Clothing	12432	107	2.86	11927	102	2.60
Utilities	22904	54	1.45	22942	53	1.34
Grand Total	817210	3732	100.00	776340	3920	100.00

Table-14: Card Type Breakdowns of Debit Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Card Type	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	686855	3178	85.16	649797	3328	84.89
Mastercard	87333	394	10.57	85600	418	10.66
AMEX	42195	156	4.17	39923	171	4.36
Unionpay	495	2.18	0.06	706	1.76	0.04
QcashProprietar	332	1.76	0.05	314	1.71	0.04
Grand Total	817210	3732	100	776340	3920	100

Table-15: Country-wise Breakdowns of Debit Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Countries	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	41254	490	13.12	31428	626	15.97
USA	148140	374	10.02	173459	496	12.65
India	33135	351	9.41	33590	364	9.29
Saudi Arabia	97406	363	9.73	86496	353	9.00
Ireland	126364	319	8.53	117679	307	7.84
China	102465	262	7.01	102913	265	6.75
Thailand	13466	162	4.35	15773	204	5.19
Malaysia	40072	193	5.18	36206	191	4.86
Australia	11831	152	4.07	9810	182	4.65
Netherlands	56457	211	5.65	39165	154	3.93
Singapore	31112	175	4.70	27376	131	3.34
Canada	9818	85	2.28	8582	84	2.14
Other Countries	105690	595	15.94	93863	564	14.40
Grand Total	817210	3732	100.00	776340	3920	100.00

Table-16: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Merchant Categories	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	64416	153	27.03	46175	133	24.39
Business Services	41766	108	19.13	40359	103	18.89
Departmental Stores	27726	80	14.22	26438	78	14.44
Cash Withdrawal	3609	75	13.32	3203	67	12.27
Retail Outlet Services	13758	46	8.07	11483	48	8.92
Transportation	4259	26	4.61	4016	35	6.44
Drug and Pharmacies	2377	35	6.26	2202	34	6.22
Professional Services	2274	24	4.29	2334	26	4.85
Clothing	1245	09	1.66	1359	12	2.15
Utilities	3437	08	1.41	3569	08	1.43
Grand Total	164867	565	100	141138	543	100

Table-17: Card Type Breakdowns of Prepaid Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Card Type	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	121072	434	76.78	104660	429	79.03
Mastercard	43519	130	23.10	36235	113	20.79
AMEX	134	.24	0.04	88	.55	0.10
Unionpay	134	.40	0.07	152	.43	0.08
Diners	8	.05	0.01	3	.00	0.00
Grand Total	164867	565	100	141138	543	100

Table-18: Country-wise Breakdowns of Prepaid Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Countries	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Saudi Arabia	56309	101	17.91	40175	80	14.73
USA	21367	64	11.41	20835	58	10.67
Netherlands	20233	60	10.71	19540	56	10.28
UK	6772	43	7.64	5455	48	8.74
Ireland	16621	47	8.41	16215	42	7.65
India	4421	40	7.10	4387	41	7.58
Singapore	9551	40	7.02	7864	32	5.87
Bangladesh	597	1	0.17	1552	27	5.03
Malaysia	6372	28	5.04	5459	26	4.83
Australia	1749	17	2.95	1358	22	4.10
Thailand	1245	14	2.56	1544	17	3.05
Canada	2090	15	2.74	1993	12	2.23
Other Countries	17540	92	16.34	14761	83	15.23
Grand Total	164867	565	100.00	141138	543	100.00

Table-19: Country-wise Breakdown of Card Transactions (Outside the country) in November 2025 and December 2025

(Amount in million taka)

Countries	Nov-25			Dec-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	340859	1136	12.07	363357	1236	13.18
UK	102090	1004	10.67	85150	1117	11.92
Thailand	62386	705	7.49	75857	869	9.27
Saudi Arabia	197491	752	7.99	173490	781	8.33
India	71686	732	7.78	74987	756	8.07
Malaysia	109680	572	6.08	107351	556	5.93
Singapore	110787	753	8.01	98138	541	5.77
Ireland	181304	524	5.57	172090	497	5.30
Netherlands	110369	497	5.29	90850	449	4.79
Australia	38731	343	3.64	35898	393	4.19
China	106991	275	2.93	106366	275	2.94
Canada	44508	276	2.94	38850	254	2.71
Other Countries	297715	1838	19.54	265929	1650	17.60
Grand Total	1774597	9408	100.00	1688313	9375	100.00

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
Jan-25	31252		2526
Feb-25	29683		2680
Mar-25	37557		2562
Apr-25	30164	8630	2621
May-25	32205	6903	2773
Jun-25	31143	9566	1951
Jul-25	30838	8877	1887
Aug-25	31448	8576	1835
Sep-25	33950	9240	1759
Oct-25	34714	9552	1997
Nov-25	35047	9408	3608
Dec-25	39304	9375	2843

* Outside the Country Transactions Data are Available from April, 2025

Table-21: Outflow Summary through Cards in November 2025 and December 2025

(Amount in million)

Card Type	Nov-25			Dec-25			Growth Percentages in December over November
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	792520	5112	42	770835	4912	41	-3.91
Debit Card	817210	3732	31	776340	3920	32	5.05
Prepaid Card	164867	565	05	141138	543	04	-3.79
Grand Total	**1774597**	**9408**	**78**	**1688313**	**9375**	**77**	**-0.35**

*1 USD = 121 BDT