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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

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An Overview of Card Usage Patterns within and Outside Bangladesh (February, 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 (105%) of cards (debit, credit and prepaid cards) and the total transaction volume (100%) through these cards over the last five-year period.

From February, 2025 to February, 2026, domestic credit card usage in Bangladesh significantly increased by 15.30%. On the other hand, cross-border transactions using credit card decreased by 1.75% in February, 2026 compared to that of February, 2025. Spending by foreign nationals in Bangladesh showed a slight decrease of 0.55% from February, 2025 to February, 2026. In February, 2026, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In February, 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 3,771 million across 5,97,311 transactions, with department stores (29.66%) and retail outlet services (17.32%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 2,798 million from 6,05,461 transactions, of which business services (18.66%), department stores (18.25%) and cash withdrawal (13.96%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 400 million across 99,948 transactions, with business services (20.83%), government services (20.39%) and cash withdrawal (16.72%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 6.97 billion (USD 58 million) in February, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 2.67 billion (USD 21.88 million). This data indicates that in February, 2026, Bangladeshi cardholders conducted approximately 2.61 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to February, 2026 total credit limit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards is BDT 418.29 billion whereas the total outstanding (claims on credit card users) is BDT 144.29 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 February, 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 March, 2021 stood at 2,24,49,847, 16,98,741 and 8,11,757 respectively. By February, 2026, these numbers had increased to 4,04,54,466, 27,01,192 and 81,20,519 respectively, reflecting a total growth of 105% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,39,643 million in March, 2021 to Tk 4,79,046 million by February, 2026, marking a 100% growth over five years (Annex table-03). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

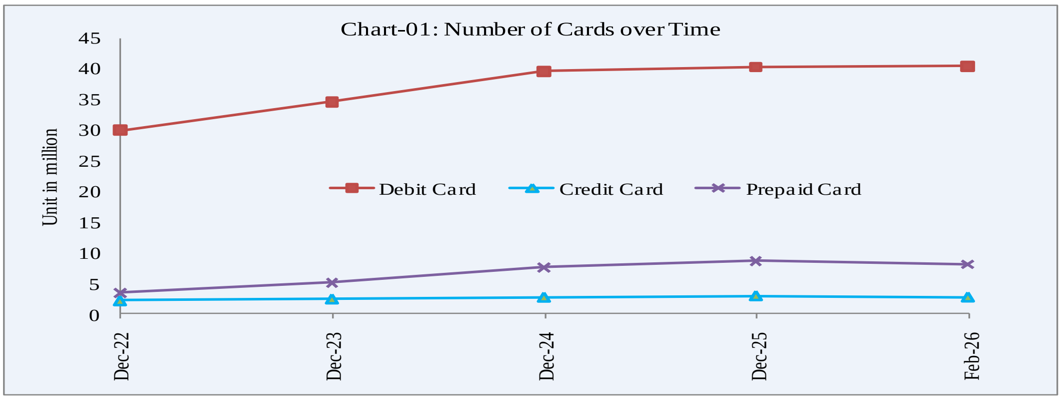


Chart-1 depicts the overall trend of number of cards from December, 2022 to February, 2026.

From December, 2022 to February, 2026, debit and credit cards in Bangladesh grew steadily by 36% and 28% respectively, while prepaid cards surged by 140%, 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, 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 February, 2026 reveals a decline by 8.00% in domestic transactions, decreasing to Taka 34,223 million from Taka 37,200 million in January, 2026 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 3,771 million in February, 2026 (Annex-table-07), reflecting a decrease of 18.56% compared to Taka 4,630 million in January, 2026. Similarly, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a notable decrease of 22.60% to Taka 2,666 million in February, 2026 from Taka 3,444 million in January, 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 418.29 billion whereas total outstanding (claims on credit card users) stood at BDT 144.28 billion at the end of February, 2026.

3. Domestic credit card usage

In February, 2026, overall domestic credit card transactions stood at Taka 34,223 million whereas in January, 2026 it was Taka 37,200 million. Transactions at department stores decreased to Taka 15,524 million in February from Taka 17,798 million in January, 2026. Similarly, transactions in retail outlet services, paying utility bills, cash withdrawal, drug and pharmacies, transportation, business services, fund transfer, and professional services also decreased compared to that of the previous month. Only, clothing stores, and government services increased compared to that of the previous month (Annex-table-05). The analysis indicates a downward trend in consumer spending across various transaction categories from January, 2026 to February, 2026.

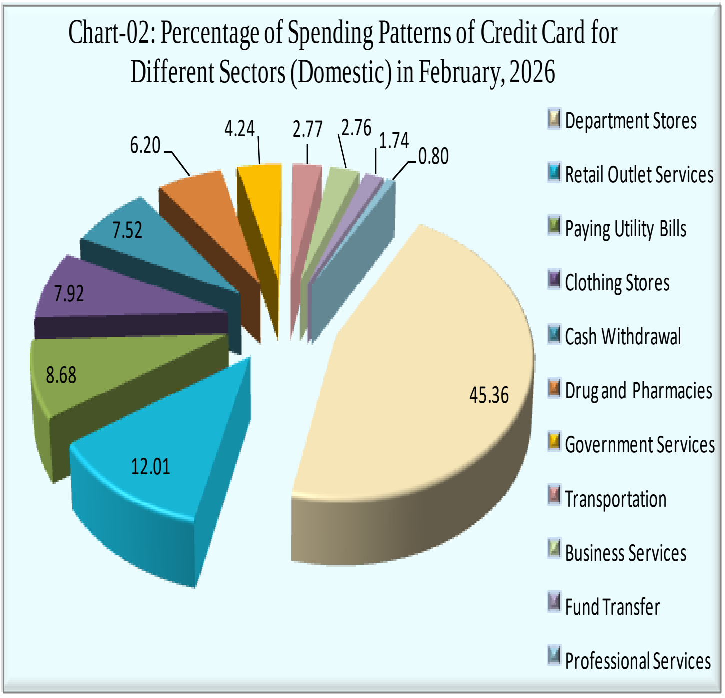
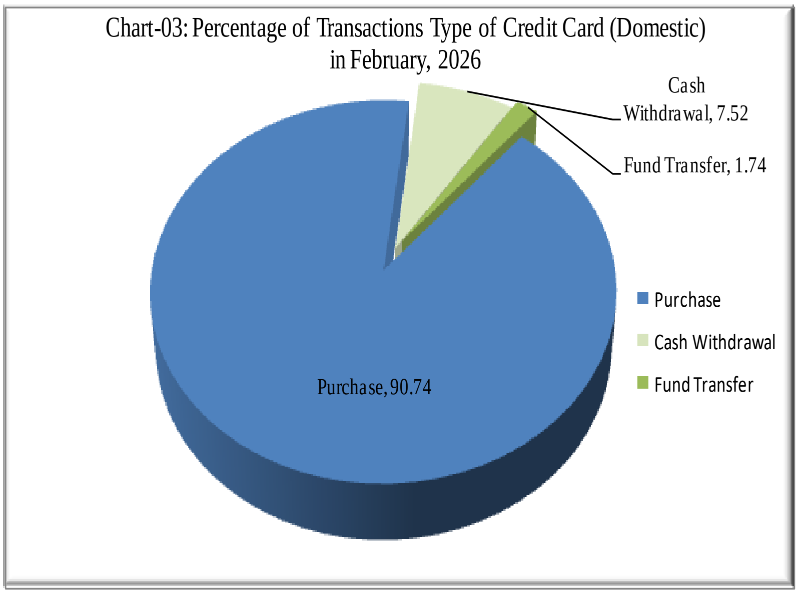


Chart-2 highlights the spending patterns across different sectors in February, 2026, showing that nearly half of domestic credit card transactions occurred at department stores (Annex-table-05). The reasons behind this may be inflation driving essential purchase, promotional bank offers, and the convenience 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, Clothing Stores, Cash Withdrawal, and Drug and Pharmacies during this period.

Chart-3 shows that domestic credit card transactions amounted to Tk. 34,223 million in total, of which Tk. 31,055 million (90.74%) were used for purchases, Tk. 2,572 million (7.52%) for cash withdrawals, and Tk. 596 million (1.74%) for fund transfers.



4. Outward credit card usage

In February, 2026, overall outward credit card transactions stood at Taka 3,771 million whereas in January, 2026 it was Taka 4,630 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 29.66% of transactions. Other significant categories were retail outlet services (17.32%), drug and pharmacies (11.87%), transportation (11.05%), business services (8.23%), clothing (6.50%), and various other sectors (15.37%) (Annex-table-07).

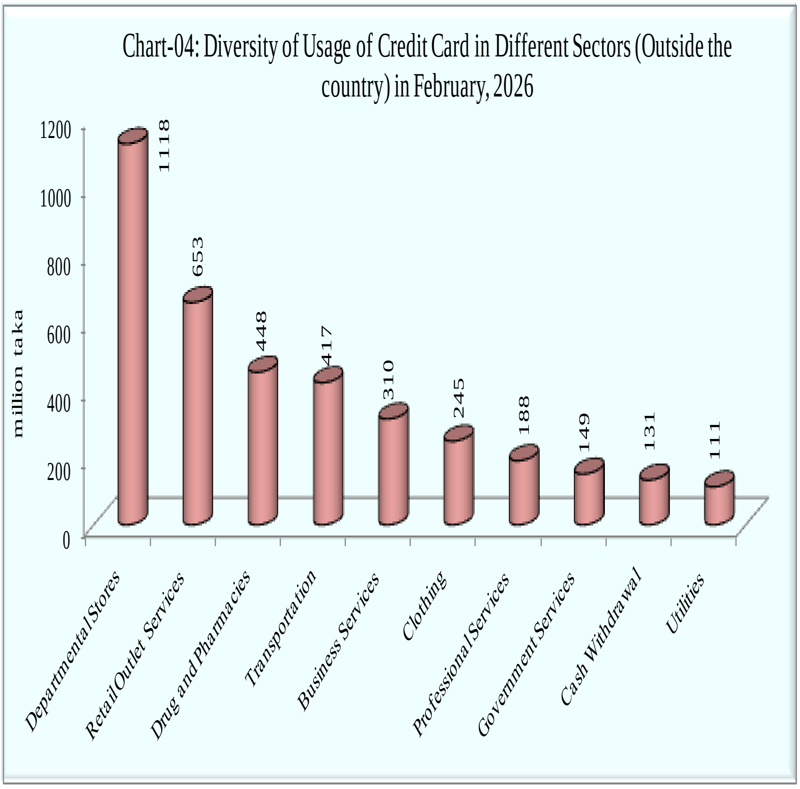
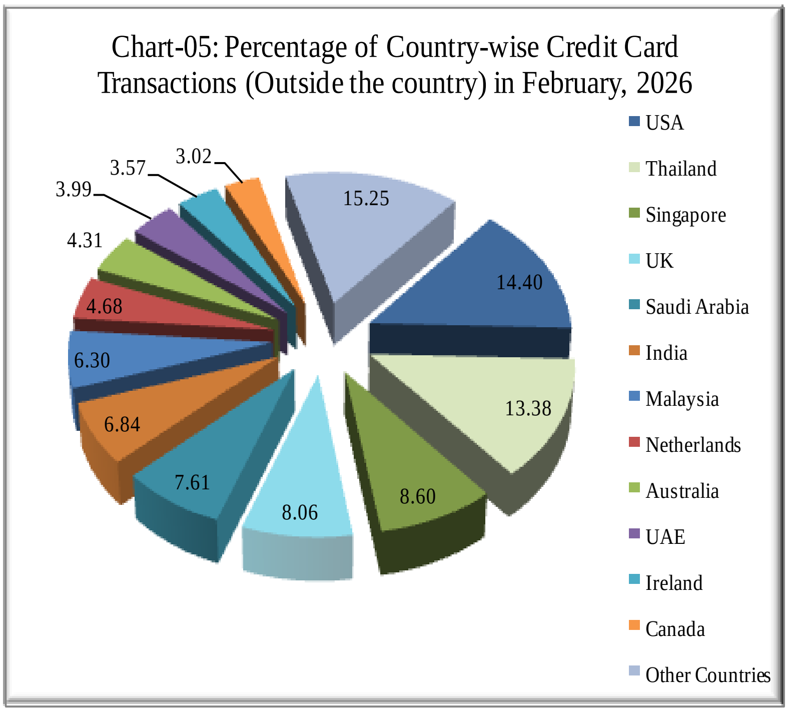


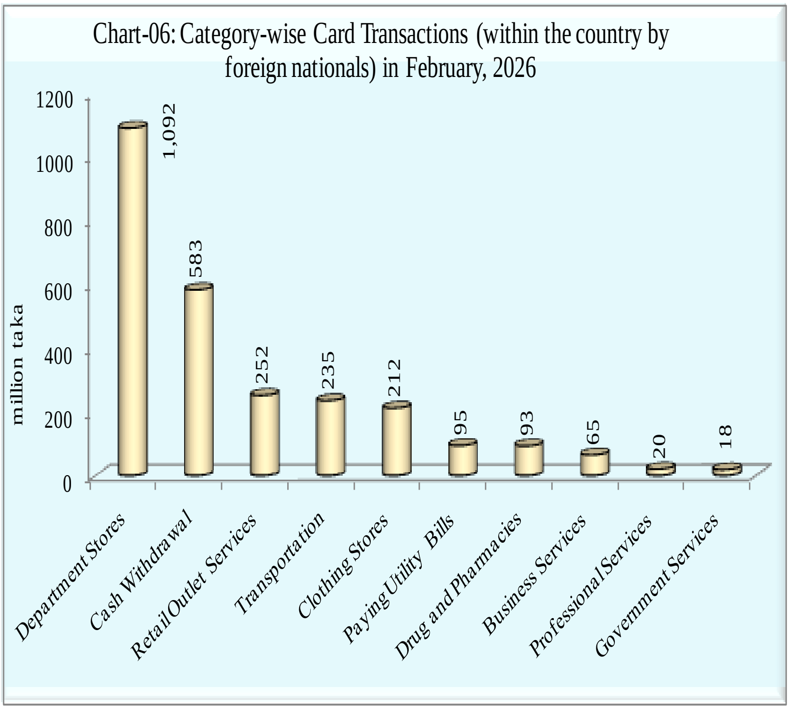
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in February, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 14.40%. The remaining transactions were spread across other countries: Thailand (13.38%), Singapore (8.60%), UK (8.06%), Saudi Arabia (7.61%), India (6.84%), Malaysia (6.30%), Netherlands (4.68%), Australia (4.31%), UAE (3.99%), Ireland (3.57%), Canada (3.02%), and other countries (15.25%) (Annex-table-09).

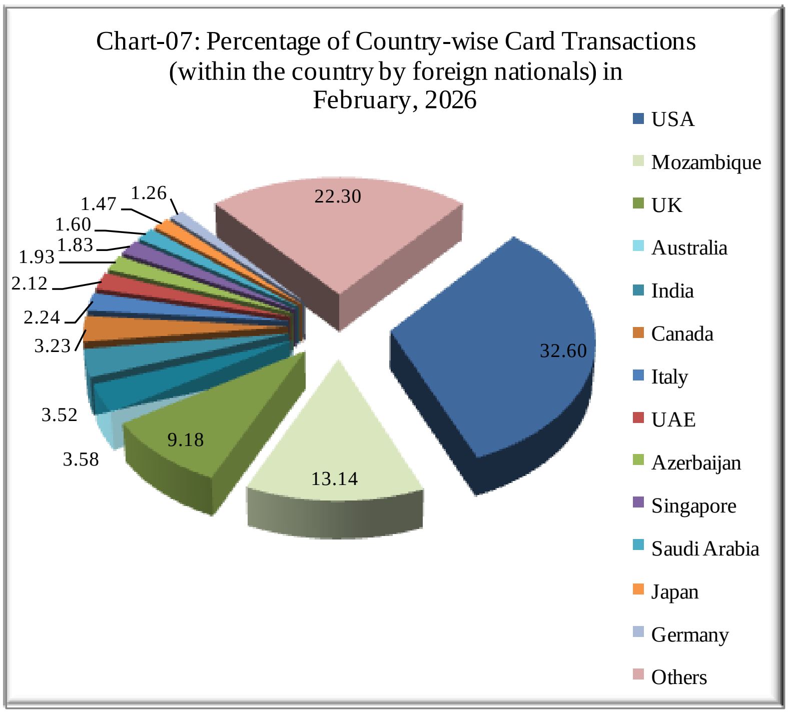


5. Inward card usage

In February, 2026, overall inward card transactions stood at Taka 2,666 million whereas in January, 2026 it was Taka 3,444 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 40.97% of all transactions during this period. Cash withdrawals made up 21.88%, retail outlet services 9.46% and transportation 8.83%. The remaining sectors collectively contributed 18.86% of the total transaction volume (Annex-table-10).

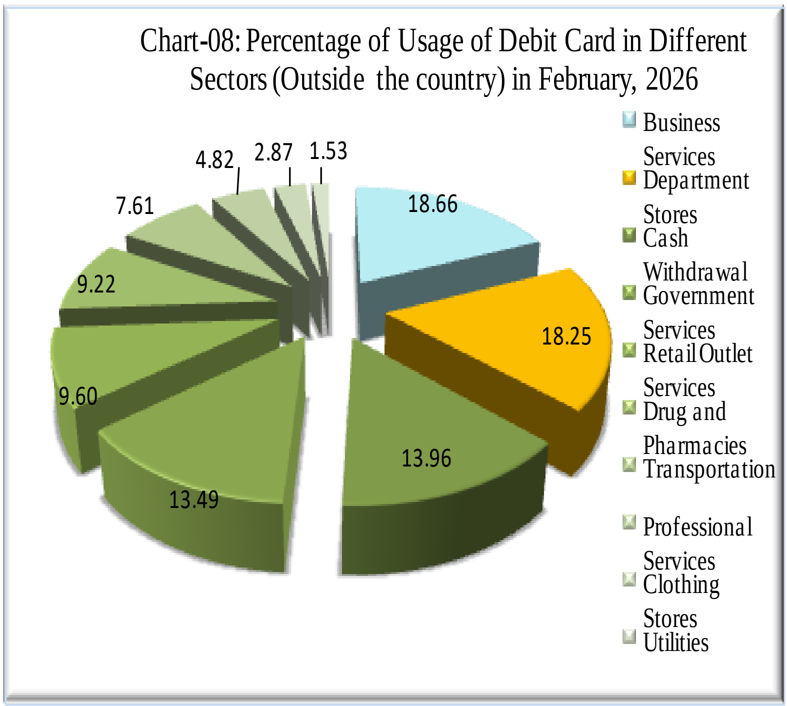


During February, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 32.60% of the total. Other significant contributions came from Mozambique (13.14%), UK (9.18%), Australia (3.58%), India (3.52%), Canada (3.23%), Italy (2.24%), UAE (2.12%), Azerbaijan (1.93%), Singapore (1.83%), Saudi Arabia (1.60%), Japan (1.47%), Germany (1.26%), and various other countries (22.30%) (Annex-table-12).

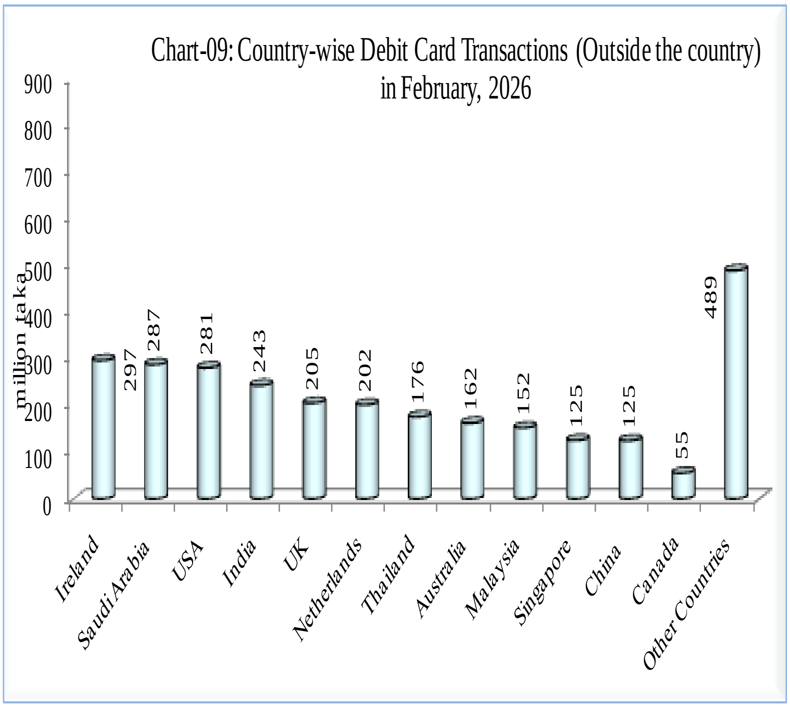


6. Outward debit card usage

In February, 2026, overall outward debit card transactions stood at Taka 2,798 million whereas in January, 2026 it was Taka 3,569 million. Debit cardholders involved in cross-border transactions primarily used their cards for business services, making up 18.66% of transactions. Other significant categories were department stores (18.25%), cash withdrawals (13.96%), government services (13.49%), retail outlet services (9.60%), drug and pharmacies (9.22%), transportation (7.61%), professional services (4.82%), clothing (2.87%), and utilities **(**1.53%) (Annex-table-13).

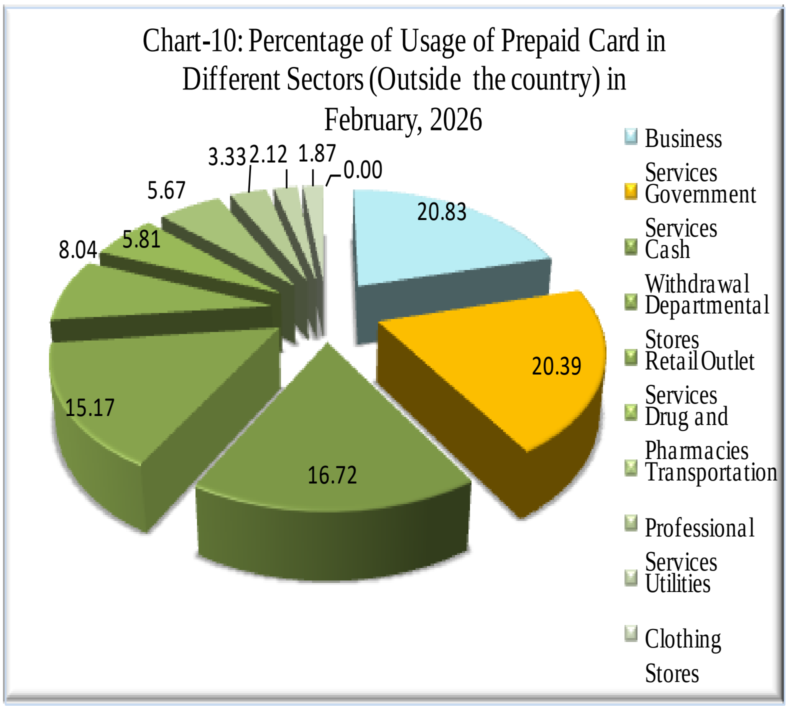


A country-wise breakdown of cross-border transactions in February, 2026 reveals that the majority of debit card transactions took place in Ireland, accounting for 10.60%. The remaining transactions were spread across other countries: Saudi Arabia (10.27%), USA (10.04%), India (8.68%), UK (7.34%), Netherlands (7.21%), Thailand (6.28%), Australia (5.80%), Malaysia (5.43%), Singapore (4.48%), China (4.45%), Canada (1.95%), and other countries (17.49%) (Annex-table-15).

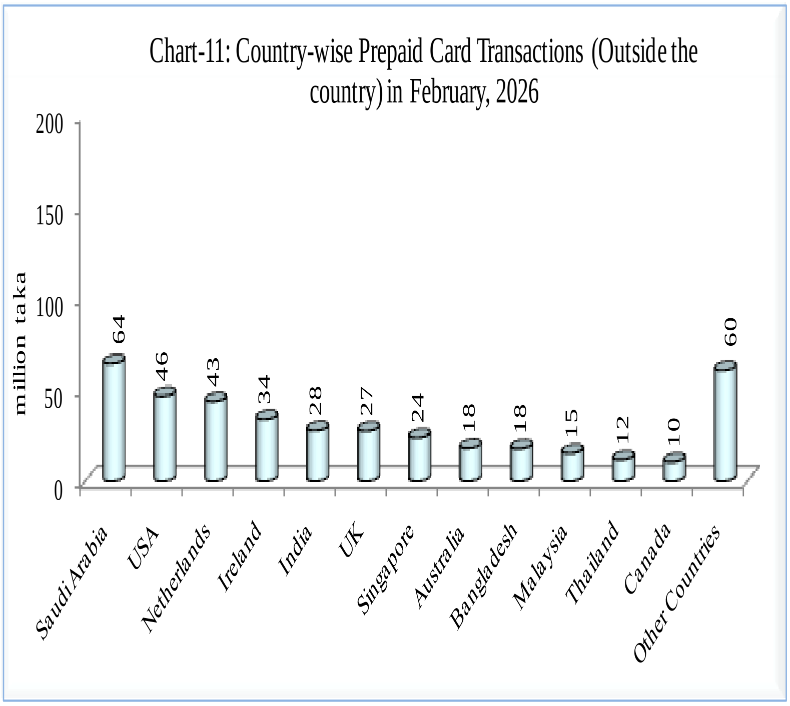


7. Outward prepaid card usage

In February, 2026, overall outward prepaid card transactions stood at Taka 400 million whereas in January, 2026 it was Taka 539 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in business services, making up 20.83% of transactions. Other significant categories were government services (20.39%), cash withdrawals (16.72%), departmental stores (15.17%), retail outlet services (8.40%), drug and pharmacies (5.81%), transportation (5.67%), professional services (3.33%), utilities (2.12%) and clothing (1.87%). (Annex-table-16).

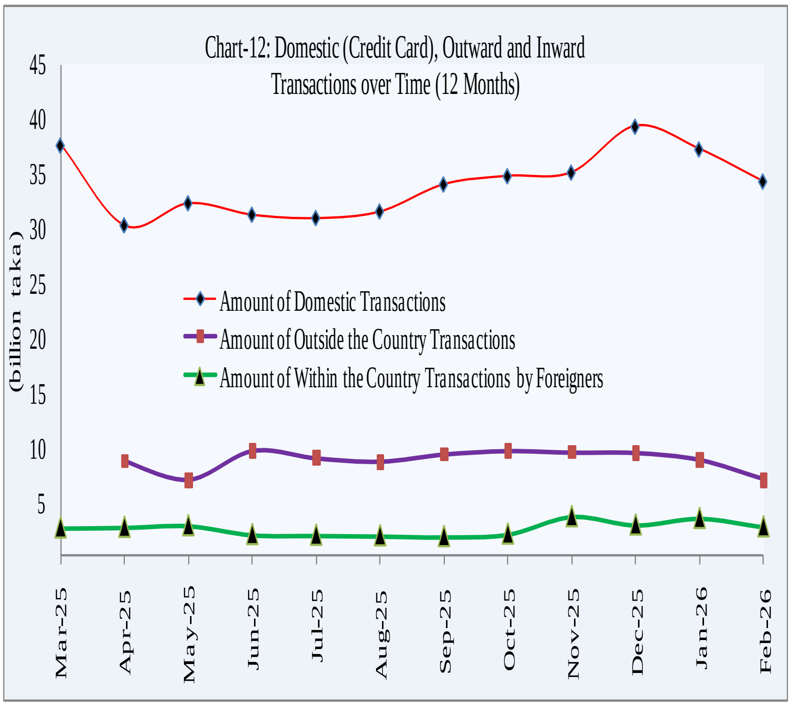


A country-wise breakdown of cross-border transactions reveals that in February, 2026 the majority of prepaid card transactions took place in Saudi Arabia accounting for 16.04%. The remaining transactions were spread across other countries: USA (11.60%), Netherlands (10.85%), Ireland (8.44%), India (6.90%), UK (6.85%), Singapore (5.94%), Australia (4.52%), Bangladesh (4.44%), Malaysia (3.81%), Thailand (2.91%), Canada (2.61%), and other countries (15.11%) (Annex-table-18).

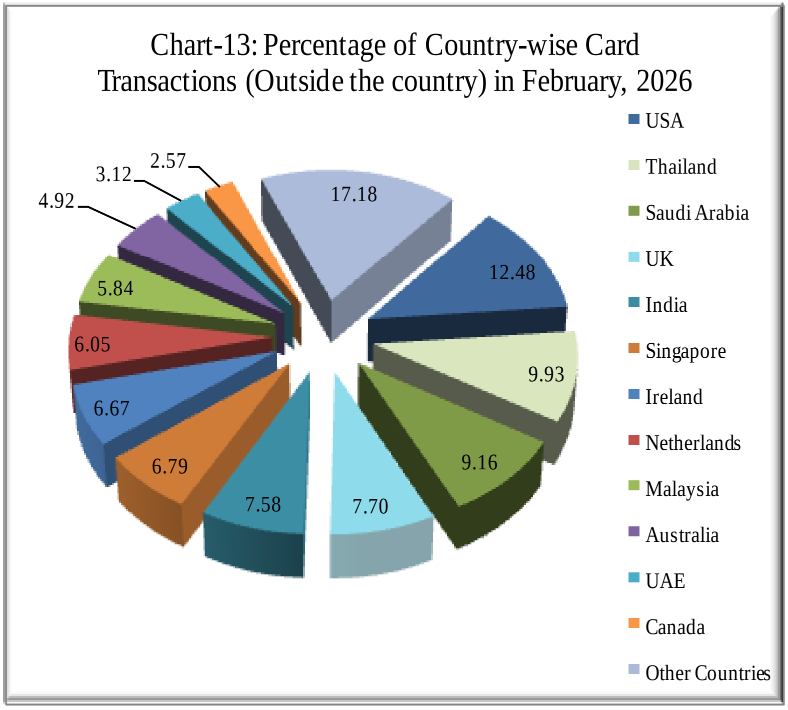


8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transaction showed overall downward trend during March, 2025 to February, 2026, from March 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 and then declined up to February, 2026. Cross-border transaction experienced overall downward 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 March, 2025 to May, 2025 afterward 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 whereas it increased in January, 2026 then decreased again in February, 2026.



9. Trend of overall outflow of cards transaction



Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in February, 2026 shows that credit card leads in total spending, with Taka 3,771 million spent across approximately 5,97,311 transactions. Debit card follows, with 2,798 million taka spent over nearly 6,05,461 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 400 million taka spent through about 99,948 transactions. The combined outflow amount across all three card types reaches nearly 6.97 billion taka in February, 2026 (Annex-table-21). The overall outflow of cards in February, 2026 decreased compared to the figures recorded in January, 2026 (8.74 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 12.48%. The remaining transactions were spread across other countries: Thailand (9.93%), Saudi Arabia (9.16%), UK (7.70%), India (7.58%), Singapore (6.79%), Ireland (6.67%), Netherlands (6.05%), Malaysia (5.84%), Australia (4.92%), UAE (3.12%), and Canada (2.57%), other countries (17.18%) (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 February, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 2.61 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 105% and the total transaction volume through these three types of cards increased by 100% 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 February, 2026

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	**56**	**47**	**38**

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 February, 2026

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	350402	-	-	350402
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-	-
	3	BASIC BANK LTD.	19632	3450	-	23082
	4	JANATA BANK LIMITED	146083	1756	1064	148903
	5	RUPALI BANK LIMITED	437573	-	-	437573
	6	SONALI BANK LIMITED	1390783	8091	-	1398874
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	50377	402	-	50779
	8	PROBASI KALLAN BANK	-	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	313265	50663	-	363928
	11	AL-ARAFAH ISLAMI BANK LTD.	576499	19723	4894	601116
	12	BANGLADESH COMMERCE BANK LTD.	10310	2161	-	12471
	13	BANK ASIA LTD.	876468	99569	9683	985720
	14	BENGAL COMMERCIAL BANK LTD	28078	1397	395	29870
	15	BRAC BANK LTD.	1394587	306748	9606	1710941
	16	CITIZENS BANK PLC.	18825	10296	1110	30231
	17	COMMUNITY BANK BANGLADESH LTD	245736	32531	580	278847
	18	DHAKA BANK LTD.	337036	47985	32161	417182
	19	DUTCH-BANGLA BANK LTD.	15009065	198826	187514	15395405
	20	EASTERN BANK LTD.	581549	227139	282555	1091243
	21	EXIM BANK LTD.	491680	30089	9045	530814
	22	FIRST SECURITY ISLAMI BANK LTD.	297482	616	-	298098
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	572973	5270	4	-
	25	ISLAMI BANK BANGLADESH LTD.	7795023	37282	7067035	14899340
	26	JAMUNA BANK LTD.	242634	17780	6412	266826
	27	MEGHNA BANK LTD.	48565	45331	1423	95319
	28	MERCANTILE BANK LTD.	274870	34824	8630	318324
	29	MIDLAND BANK LTD.	167126	16666	64169	247961
	30	MODHUMOTI BANK LTD.	64336	10617	883	75836
	31	MUTUAL TRUST BANK LTD.	1007097	167543	87969	1262609
	32	NATIONAL BANK LTD.	136609	17044	376	154029
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	194424	11592	5147	211163
	34	NRB BANK LTD.	152840	78469	859	232168
	35	NRB COMMERCIAL BANK LTD.	217461	9587	3959	231007
	36	GLOBAL ISLAMI BANK	65571	1110	-	66681
	37	ONE BANK LTD.	175255	36551	4194	216000
	38	PREMIER BANK LTD.	376593	35574	13450	425617
	39	PRIME BANK LTD.	494903	54853	12257	562013
	40	PUBALI BANK LTD	1408362	25551	-	1433913
	41	SHAHJALAL ISLAMI BANK LTD.	217993	14392	1645	234030
	42	SHIMANTO BANK LIMITED	73853	17831	1386	93070
	43	SOCIAL ISLAMI BANK LTD.	238538	18893	1206	258637
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	105577	8867	-	114444
	45	SOUTHEAST BANK LTD.	344780	165453	79873	590106
	46	STANDARD BANK LTD.	110507	14526	990	126023
	47	THE CITY BANK LTD.	1030055	356510	5063	1391628
	48	PADMA BANK	45721	-	338	46059
	49	TRUST BANK LTD.	616367	51807	3769	671943
	50	UNION BANK LTD.	66092	-	-	66092
	51	UNITED COMMERCIAL BANK LTD.	1020880	138755	115470	1275105
	52	UTTARA BANK LTD.	151752	8849	1806	162407
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	17647	-	-	17647
	54	CITI BANK NA	-	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	43218	2652	-	45870
	56	HABIB BANK LTD.	2923	-	-	2923
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	4395	-	-	4395
	58	NATIONAL BANK OF PAKISTAN	-	-	-	-
	59	STANDARD CHARTERED BANK	333999	162214	195	496408
	60	STATE BANK OF INDIA	7021	-	93404	100425
	61	WOORI BANK	4618	-	-	4618
		Total	40454466	2607835	8120519	50604573
NBFC	62	*LANKABANGLA FINANCE PLC	-	93357	-	-

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
March, 2021	22449847	1698741	811757	24960345	220003	17832	1808	239643
February, 2026	40454466	2701192	8120519	51276177	436242	37917	4887	479046
Growth (%)	80	59	900	105	98	113	170	100

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
Feb-26	40454466	2701192	8120519	51276177
Growth Percentages in February 2026 over December 2022	36	28	140	45

Table-05: Category-wise Breakdowns of Credit Card Transactions (Domestic) in January, 2026 and February, 2026

(Amount in million taka)

Merchant Categories	Jan-26			Feb-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2226585	17798	47.84	1954466	15524	45.36
Retail Outlet Services	1261917	4308	11.58	1228051	4111	12.01
Paying Utility Bills	278617	3226	8.67	261925	2969	8.68
Clothing Stores	436188	2166	5.82	473095	2711	7.92
Cash Withdrawal	260951	2826	7.60	239552	2572	7.52
Drug and Pharmacies	429182	2223	5.98	424399	2122	6.20
Government Services	56981	1376	3.70	55141	1451	4.24
Transportation	98674	1140	3.07	86686	949	2.77
Business Services	141128	1001	2.69	118418	944	2.76
Fund Transfer	35782	776	2.09	29223	596	1.74
Professional Services	39569	360	0.97	36581	275	0.80
Grand Total	5265574	37200	100.00	4907537	34223	100.00

Table-06: Card Type Breakdowns of Credit Card Transactions (Domestic) in January, 2026 and February, 2026

(Amount in million taka)

Card Type	Jan-26			Feb-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3698090	27106	72.86	3476112	25177	73.57
Mastercard	1000539	6231	16.75	927058	5738	16.77
AMEX	528927	3724	10.01	467714	3170	9.26
Diners	27466	59	0.16	26977	68	0.20
QcashProprietar	3970	38	0.10	3594	34	0.10
Unionpay	6342	37	0.10	5908	32	0.09
JCB	240	5	0.01	174	4	0.01
Grand Total	5265574	37200	100.00	4907537	34223	100.00

Table-07: Category-wise Breakdowns of Credit Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Merchant Categories	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	267755	1410	30.46	227255	1118	29.66
Retail Outlet Services	135497	793	17.12	113182	653	17.32
Drug and Pharmacies	24623	496	10.71	21414	448	11.87
Transportation	65174	516	11.15	53139	417	11.05
Business Services	86053	357	7.71	77093	310	8.23
Clothing	28999	322	6.95	21076	245	6.50
Professional Services	17781	238	5.14	13934	188	4.99
Government Services	28613	201	4.34	23445	149	3.95
Cash Withdrawal	6795	157	3.40	5411	131	3.48
Utilities	44856	140	3.02	41362	111	2.95
Grand Total	706146	4630	100.00	597311	3771	100.00

Table-08: Card Type Breakdowns of Credit Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Card Type	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	520567	3457	74.66	439693	2820	74.78
MASTER	108744	679	14.67	91083	544	14.43
AMEX CARD	76135	490	10.59	66005	404	10.72
UnionPay	666	3.43	0.07	503	2.66	0.07
Diners	34	0.18	0.00	27	0.11	0.00
JCB	0	0.00	0.00	0	0.00	0.00
Grand Total	706146	4630	100.00	597311	3771	100.00

Table-09: Country-wise Breakdowns of Credit Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Countries	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	162311	675	14.58	147962	543	14.40
Thailand	58977	694	14.98	41828	504	13.38
Singapore	61242	383	8.26	52244	324	8.60
UK	42023	384	8.29	36534	304	8.06
Saudi Arabia	41392	316	6.82	35211	287	7.61
India	28722	285	6.16	25794	258	6.84
Malaysia	63809	353	7.63	42882	238	6.30
Netherlands	30613	204	4.41	28148	177	4.68
Australia	23298	186	4.02	23863	163	4.31
UAE	12855	168	3.62	11719	150	3.99
Ireland	33625	140	3.02	33536	135	3.57
Canada	24967	133	2.86	22464	114	3.02
Other Countries	122312	710	15.33	95126	575	15.25
Grand Total	706146	4630	100.00	597311	3771	100.00

Table-10: Category-wise Breakdowns of Card Transactions (within the country by foreign nationals) in January, 2026 and February, 2026

(Amount in million taka)

Merchant Categories	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	148367	1290	37.46	113316	1092	40.97
Cash Withdrawal	43376	689	20.01	35821	583	21.88
Retail Outlet Services	56410	302	8.75	40099	252	9.46
Transportation	13541	353	10.26	9268	235	8.83
Clothing Stores	43278	409	11.87	23122	212	7.94
Paying Utility Bills	35880	147	4.26	38446	95	3.55
Drug and Pharmacies	11522	153	4.45	8572	93	3.50
Business Services	5395	61	1.76	3872	65	2.43
Professional Services	3583	17	0.49	4568	20	0.75
Government Services	3275	23	0.68	3816	18	0.68
Grand Total	364627	3444	100.00	280900	2666	100.00

Table-11: Card Type Breakdowns of Card Transactions (within the country by foreign nationals) in January, 2026 and February, 2026

(Amount in million taka)

Card Type	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	220171	2169	62.98	177516	1840	69.02
Mastercard	125315	1062	30.82	91466	702	26.35
AMEX	16231	185.7	5.39	8875	95	3.57
Unionpay	2210	17.1	0.50	2649	21	0.80
Diners	642	9.2	0.27	369	6	0.24
JCB	58	1.56	0.05	25	.5	0.02
Grand Total	364627	3444	100.00	280900	2666	100.00

Table-12: Country-wise Breakdowns of Card Transactions (within the country by foreign nationals) in February, 2026

(Amount in million taka)

Country	No of Transactions	Amount	Percentage
USA	63534	869	32.60
Mozambique	4636	350	13.14
UK	27454	245	9.18
Australia	19542	96	3.58
India	17687	94	3.52
Canada	11598	86	3.23
Italy	6076	60	2.24
UAE	8484	57	2.12
Azerbaijan	9400	51	1.93
Singapore	5436	49	1.83
Saudi Arabia	13547	43	1.60
Japan	4941	39	1.47
Germany	4312	34	1.26
Others	84253	594	22.30
Total	280900	2666	100.00

Table-13: Category-wise Breakdowns of Debit Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Merchant Categories	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Business Services	196528	553	15.50	181022	522	18.66
Department Stores	229033	657	18.41	182299	511	18.25
Cash Withdrawal	21901	505	14.14	17795	391	13.96
Government Services	89713	599	16.78	68009	377	13.49
Retail Outlet Services	106179	378	10.60	76123	269	9.60
Drug and Pharmacies	15428	291	8.14	13216	258	9.22
Transportation	34374	268	7.52	28749	213	7.61
Professional Services	14761	172	4.82	10913	135	4.82
Clothing Stores	10229	94	2.64	7984	80	2.87
Utilities	21325	52	1.47	19351	43	1.53
Grand Total	739471	3569	100.00	605461	2798	100.00

Table-14: Card Type Breakdowns of Debit Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Card Type	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	618474	3022	84.67	509518	2355	84.16
Mastercard	82622	384	10.76	63286	320	11.43
AMEX	37581	158	4.42	31940	120	4.28
Unionpay	653	05	0.13	717	04	0.13
QcashProprietar	141	.92	0.03	0	.00	0.00
Grand Total	739471	3569	100.00	605461	2798	100.00

Table-15: Country-wise Breakdowns of Debit Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Countries	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Ireland	109301	309	8.66	105157	297	10.60
Saudi Arabia	81329	316	8.85	63312	287	10.27
USA	131691	344	9.64	114815	281	10.04
India	27132	279	7.83	23946	243	8.68
UK	29943	350	9.80	25787	205	7.34
Netherlands	56514	215	6.01	51420	202	7.21
Thailand	18033	242	6.78	12920	176	6.28
Australia	7600	224	6.29	11459	162	5.80
Malaysia	35786	193	5.40	27399	152	5.43
Singapore	28677	143	3.99	25292	125	4.48
China	122357	335	9.38	61381	125	4.45
Canada	7221	67	1.88	6570	55	1.95
Other Countries	83887	553	15.50	76003	489	17.49
Grand Total	739471	3569	100.00	605461	2798	100.00

Table-16: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Merchant Categories	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Business Services	37363	95	17.69	32965	83	20.83
Government Services	36918	114	21.20	26057	82	20.39
Cash Withdrawal	2773	107	19.76	2447	67	16.72
Department Stores	25707	83	15.31	20590	61	15.17
Retail Outlet Services	10249	41	7.58	8271	32	8.04
Drug and Pharmacies	1872	34	6.33	1642	23	5.81
Transportation	3510	24	4.48	2938	23	5.67
Professional Services	2117	23	4.19	1367	13	3.33
Utilities	3239	08	1.47	2810	08	2.12
Clothing Stores	1194	11	1.99	814	07	1.87
Fund Transfer	0	0	0.00	47	0.00	0.00
Grand Total	124942	539	100.00	99948	400	100.00

Table-17: Card Type Breakdowns of Prepaid Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Card Type	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	94947	439	81.30	75864	321	80.37
Mastercard	29874	99	18.42	23958	78	19.51
AMEX	55	01	0.22	23	.34	0.08
Unionpay	63	.24	0.04	99	.16	0.04
Diners	3	.01	0.00	4	.01	0.00
Grand Total	124942	539	100.00	99948	400	100.00

Table-18: Country-wise Breakdowns of Prepaid Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Countries	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Saudi Arabia	31307	113	20.95	21918	64	16.04
USA	19028	55	10.23	15869	46	11.60
Netherlands	17961	53	9.87	15664	43	10.85
Ireland	15064	37	6.90	13361	34	8.44
India	3710	34	6.38	3039	28	6.90
UK	4952	32	5.99	4639	27	6.85
Singapore	7803	31	5.74	6229	24	5.94
Australia	1249	29	5.40	1303	18	4.52
Bangladesh	1751	26	4.89	4033	18	4.44
Malaysia	5236	23	4.32	1008	15	3.81
Thailand	1406	17	3.14	972	12	2.91
Canada	1917	11	1.96	1531	10	2.61
Other Countries	13558	77	14.23	10382	60	15.11
Total	124942	539	100.00	99948	400	100.00

Table-19: Country-wise Breakdown of Card Transactions (Outside the country) in January, 2026 and February, 2026

(Amount in million taka)

Countries	Jan-26			Feb-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	313030	1074	12.30	278646	870	12.48
Thailand	78416	953	10.90	55720	692	9.93
Saudi Arabia	154028	745	8.52	120441	638	9.16
UK	76918	766	8.76	66960	537	7.70
India	59564	599	6.86	52779	528	7.58
Singapore	97722	556	6.36	83765	473	6.79
Ireland	157990	486	5.56	152054	465	6.67
Netherlands	105088	472	5.40	95232	422	6.05
Malaysia	104831	569	6.51	74314	407	5.84
Australia	32147	439	5.03	36625	343	4.92
UAE	19984	235	2.69	18380	217	3.12
Canada	34105	210	2.40	30565	179	2.57
Other Countries	336736	1634	18.70	237239	1197	17.18
Grand Total	1570559	8738	100.00	1302720	6969	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
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
Jan-26	37200	8738	3444
Feb-26	34223	6969	2666

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

Table-21: Outflow Summary through Cards in January 2026 and February 2026

(Amount in million)

Card Type	Jan-26			Feb-26			Growth Percentages in February over January
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	706146	4630	38	597311	3771	31	-18.55
Debit Card	739471	3569	29	605461	2798	23	-21.59
Prepaid Card	124942	539	04	99948	400	03	-25.87
Grand Total	**1570559**	**8738**	**72**	**1302720**	**6969**	**58**	**-20.25**

*1 USD = 121 BDT