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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 (January, 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 (111%) of cards (debit, credit and prepaid cards) and the total transaction volume (159%) through these cards over the last five-year period.

From January, 2025 to January, 2026, domestic credit card usage in Bangladesh significantly increased by 19.03%. Similarly, Cross-border transactions using credit card increased by 3.90% in January, 2026 compared to that of January, 2025. Spending by foreign nationals in Bangladesh showed an increase by 36.34% from January, 2025 to January, 2026. In January, 2026, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In January, 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 4,630 million across 7,06,146 transactions, with department stores (30.46%) and retail outlet services (17.12%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,569 million from 7,39,471 transactions, of which department stores (18.41%), government services (16.78%) and business services (15.50%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 539 million across 1,24,942 transactions, with government services (21.20%), cash withdrawal (19.76%) business services (17.69%), contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 8.74 billion (USD 72 million) in January, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 3.44 billion (USD 28.46 million). This data indicates that in January, 2026, Bangladeshi cardholders conducted approximately 2.54 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to January, 2026 total limit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards in the Bangladesh economy is BDT 405.72 billion whereas total outstanding (claims on credit card users) is BDT 142.18 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 January, 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 February, 2021 stood at 2,20,55,754, 16,76,006 and 7,60,693 respectively. By January, 2026, these numbers had increased to 4,06,55,731, 26,79,195 and 83,42,330 respectively, reflecting a total growth of 111% across all three card types. Additionally, the transaction volume through these cards rose from Tk 1,97,383 million in February, 2021 to Tk 5,11,190 million by January, 2026, marking a 159% growth over five years (Annex table-03). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

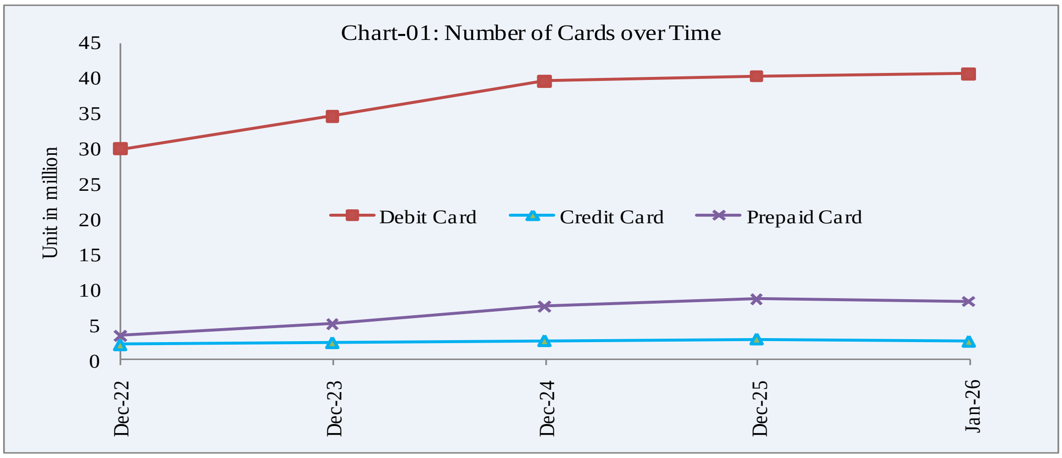


Chart-1 depicts the overall trend of number of cards from December, 2022 to January, 2026.

From December, 2022 to January, 2026, debit and credit cards in Bangladesh grew steadily by 36% and 27% respectively, while prepaid cards surged by 147%, 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 January, 2026 reveals a decline by 5.35% in domestic transactions, decreasing to Taka 37,200 million from Taka 39,304 million in December, 2025 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 4,630 million in January, 2026 (Annex-table-07), reflecting a decrease of 5.74% compared to Taka 4,912 million in December, 2025. In contrast, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a notable increase of 21.14% to Taka 3,444 million in January, 2026 from Taka 2,843 million in December, 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 405.72 billion whereas total outstanding (claims on credit card users) stood at BDT 142.18 billion at the end of January, 2026.

3. Domestic credit card usage

In January, 2026, overall domestic credit card transactions stood at Taka 37,200 million whereas in December, 2025 it was Taka 39,304 million. Transactions at department stores increased to Taka 17,798 million in January from Taka 17,402 million in December, 2025. Similarly, transactions in retail outlet services, government services, business services and professional services also increased compared to that of the previous month. Only, paying utility bills, cash withdrawal, drug and pharmacies, clothing stores, transportation 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 December, 2025 to January, 2026.

Chart-2 highlights the spending patterns across different sectors in January, 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, Cash Withdrawal, and Drug and Pharmacies during this period.

Chart-02: Percentage of Spending Patterns of Credit Card for Different Sectors (Domestic) in January 2026

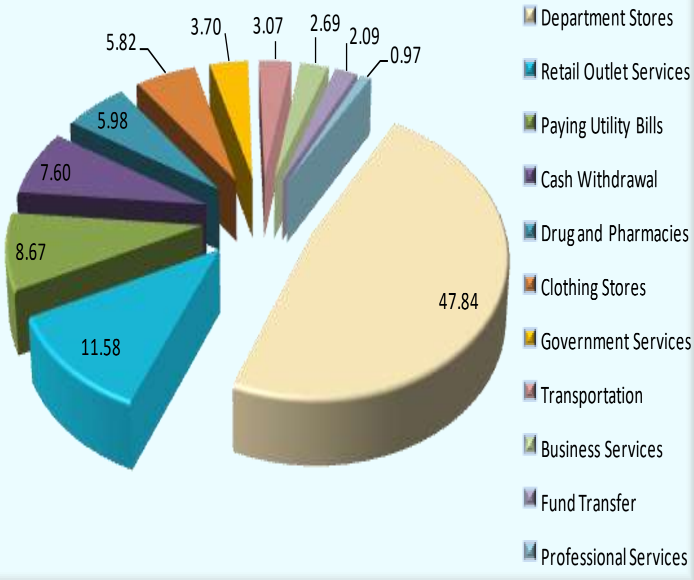
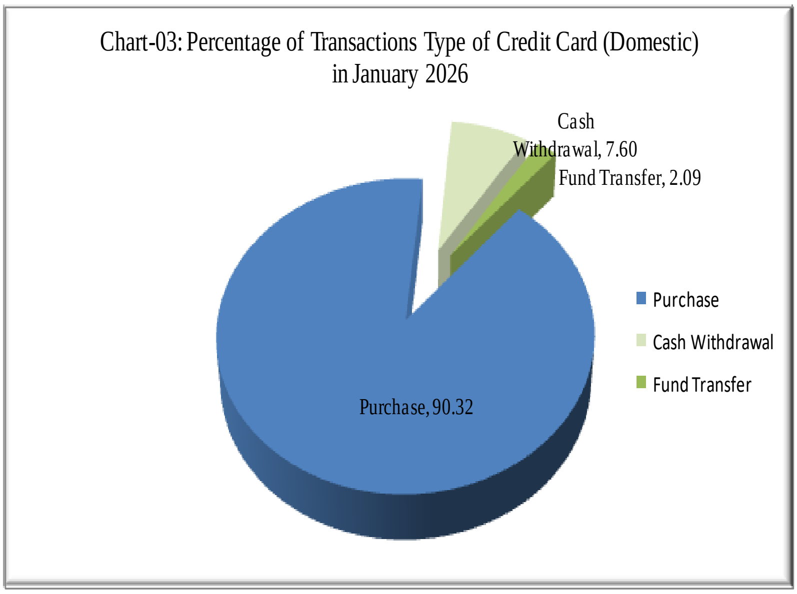


Chart-3 shows that domestic credit card transactions amounted to Tk. 37,200 million in total, of which Tk. 33,598 million (90.32%) were used for purchases, Tk. 2,826 million (7.60%) for cash withdrawals, and Tk. 776 million (2.09%) for fund transfers.



4. Outward credit card usage

In January, 2026, overall outward credit card transactions stood at Taka 4,630 million whereas in December, 2025 it was Taka 4,912 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 30.46% of transactions. Other significant categories were retail outlet services (17.12%), transportation (11.15%), drug and pharmacies (10.71%), business services (7.71%), clothing (6.95%), and various other sectors (15.90%) (Annex-table-07).

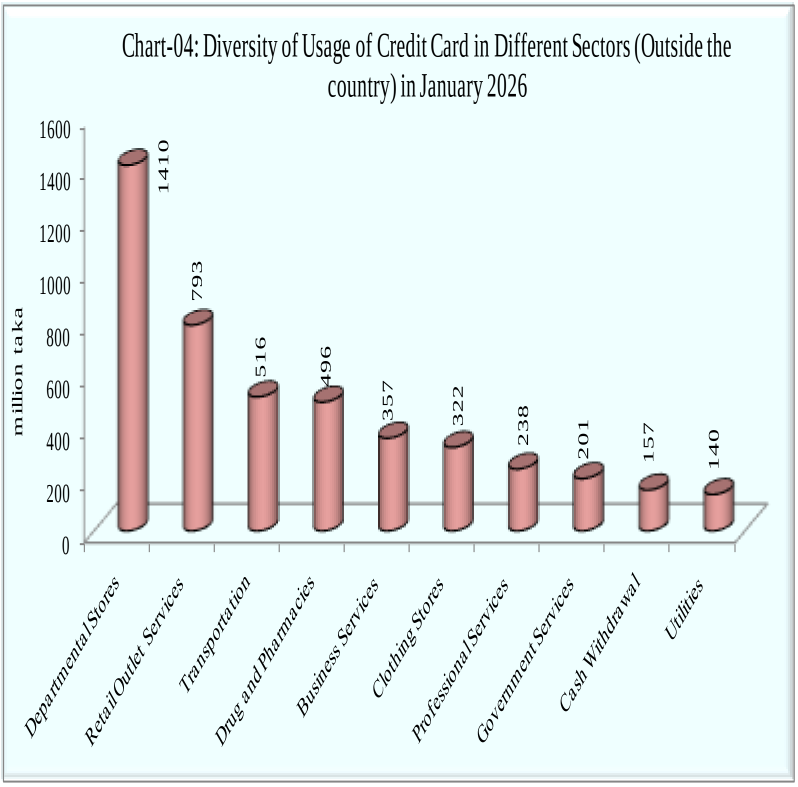
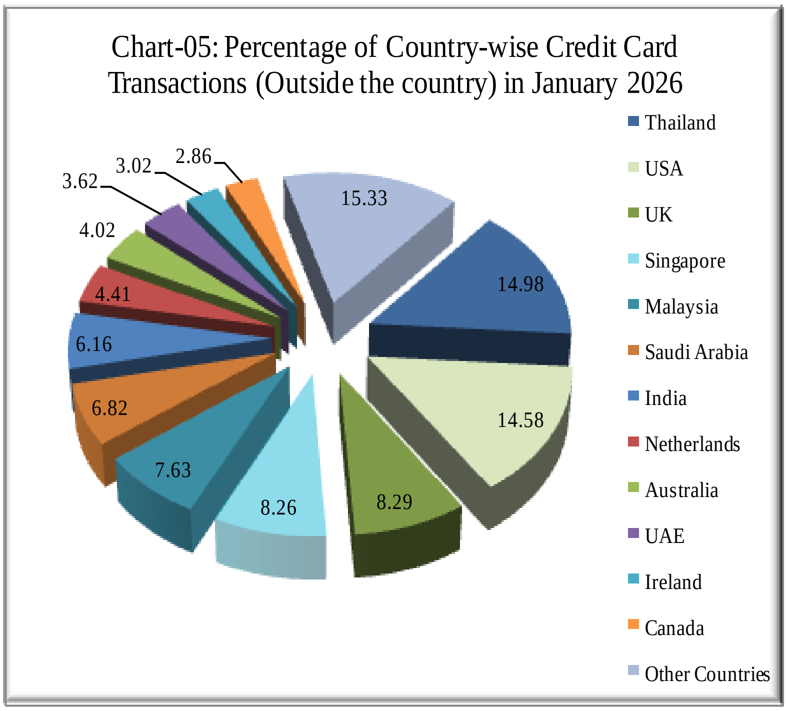


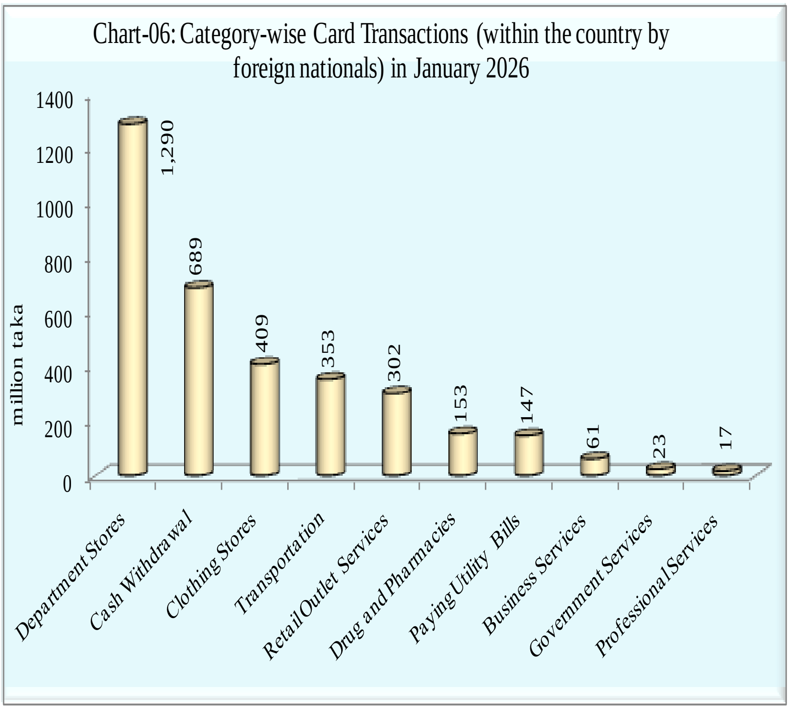
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in January, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the Thailand, accounting for 14.98%. The remaining transactions were spread across other countries: USA (14.58%), UK (8.29%), Singapore (8.26%), Malaysia (7.63%), Saudi Arabia (6.82%), India (6.16%), Netherlands (4.41%), Australia (4.02%), UAE (3.62%), Ireland (3.02%), Canada (2.86%), and other countries (15.33%) (Annex-table-09).

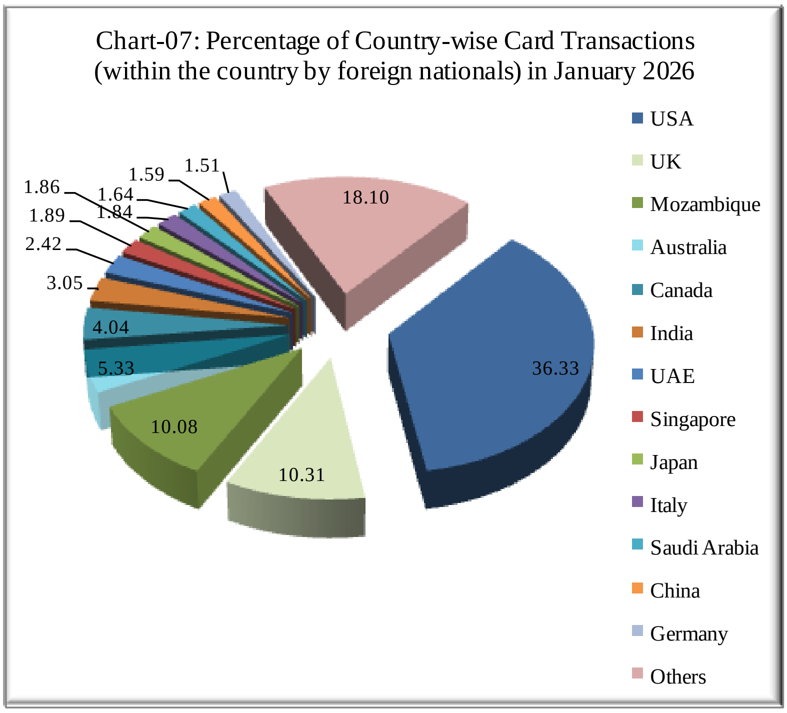


5. Inward card usage

In January, 2026, overall inward card transactions stood at Taka 3,444 million whereas in December, 2025 it was Taka 2,843 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 37.46% of all transactions during this period. Cash withdrawals made up 20.01%, Clothing Stores 11.87% and Transportation 10.26%. The remaining sectors collectively contributed 20.40% of the total transaction volume (Annex-table-10).

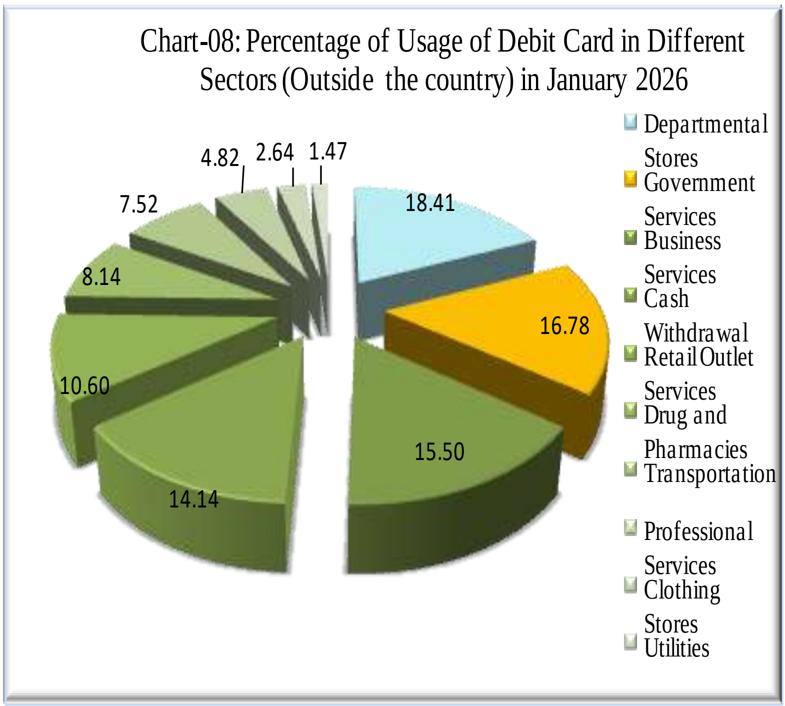


During January, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 36.33% of the total. Other significant contributions came from UK (10.31%), Mozambique (10.08%), Australia (5.33%), Canada (4.04%), India (3.05%), UAE (2.42%), Singapore (1.89%), Japan (1.86%), Italy (1.84%), Saudi Arabia (1.64%), China (1.59%), Germany (1.51%), and various other countries (18.10%) (Annex-table-12).

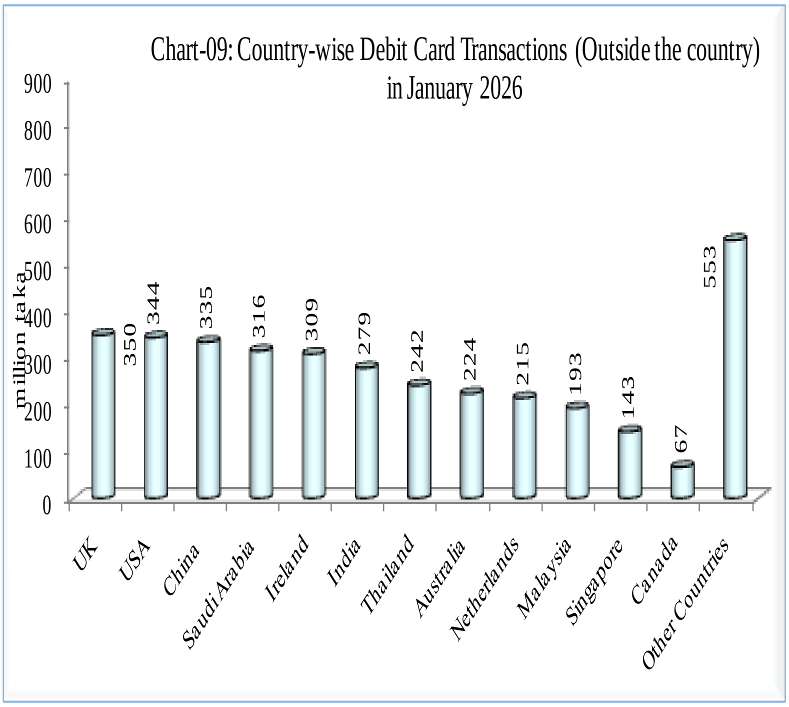


6. Outward debit card usage

In January, 2026, overall outward debit card transactions stood at Taka 3,569 million whereas in December, 2025 it was Taka 3,920 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 18.41% of transactions. Other significant categories were government services (16.78%), business services (15.50%), cash withdrawals (14.14%), retail outlet services (10.60%), drug and pharmacies (8.14%), transportation (7.52%), professional services (4.82%), clothing (2.64%), and utilities **(**1.47%) (Annex-table-13).

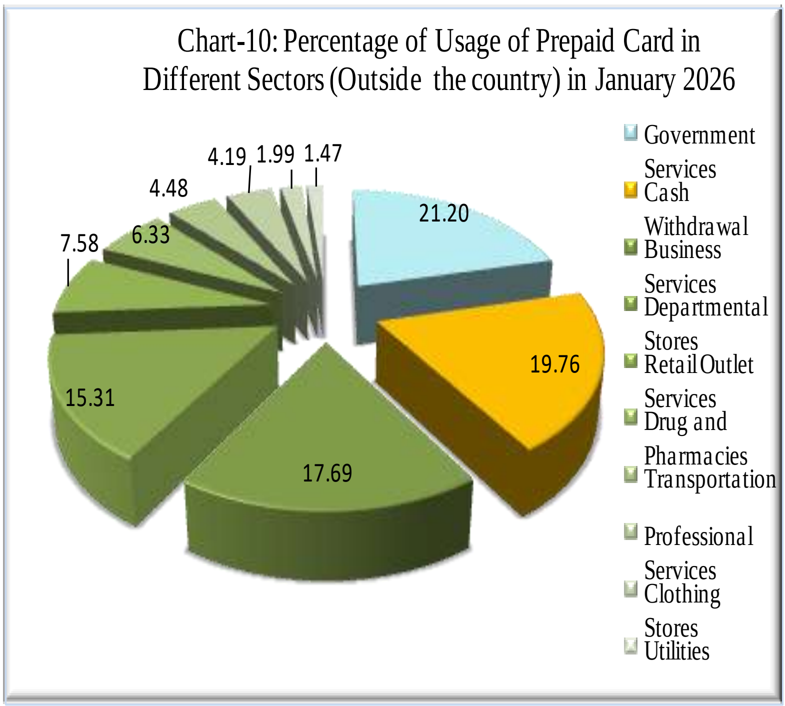


A country-wise breakdown of cross-border transactions in January, 2026 reveals that the majority of debit card transactions took place in UK, accounting for 9.80%. The remaining transactions were spread across other countries: USA (9.64%), China (9.38%), Saudi Arabia (8.85%), Ireland (8.66%), India (7.83%), Thailand (6.78%), Australia (6.29%), Netherlands (6.01%), Malaysia (5.40%), Singapore (3.99%), Canada (1.88%), and other countries (15.50%) (Annex-table-15).

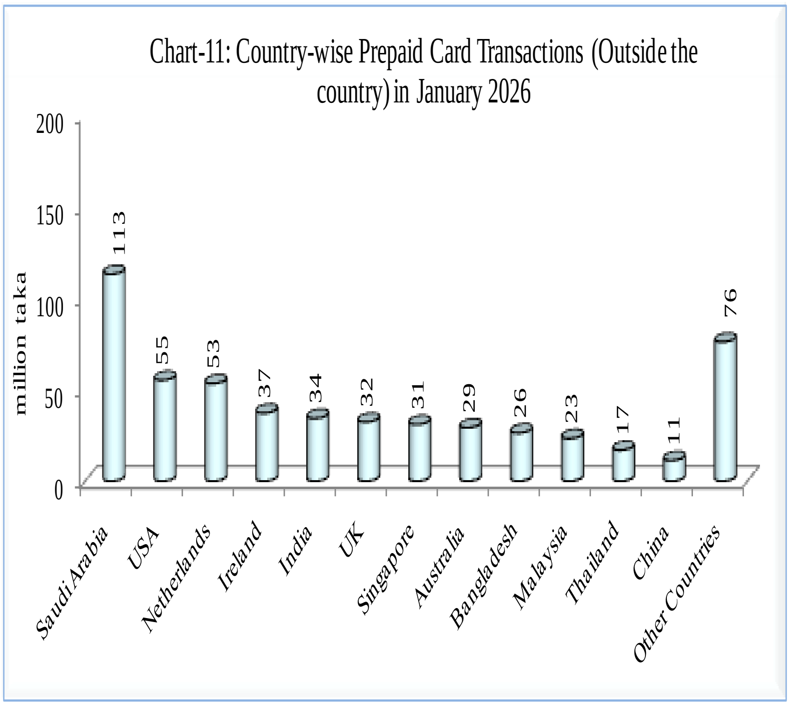


7. Outward prepaid card usage

In January, 2026, overall outward prepaid card transactions stood at Taka 539 million whereas in December, 2025 it was Taka 543 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 21.20% of transactions. Other significant categories were cash withdrawals (19.76%), business services (17.69%), departmental stores (15.31%), retail outlet services (7.58%), drug and pharmacies (6.33%), transportation (4.48%), professional services (4.19%), clothing (1.99%), and utilities (1.47%). (Annex-table-16).

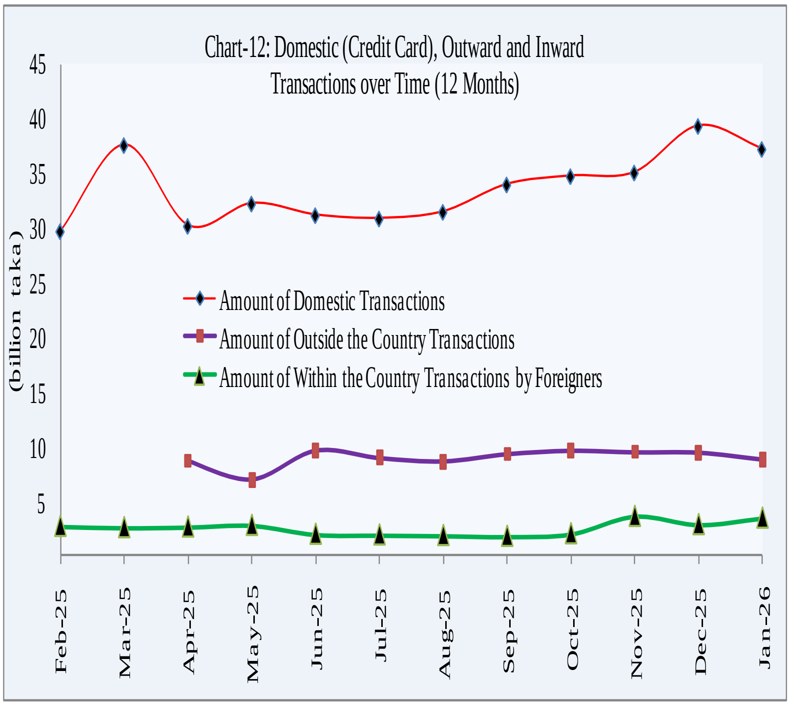


A country-wise breakdown of cross-border transactions reveals that in January, 2026 the majority of prepaid card transactions took place in Saudi Arabia accounting for 20.95%. The remaining transactions were spread across other countries: USA (10.23%), Netherlands (9.87%), Ireland (6.90%), India (6.38%), UK (5.99%), Singapore (5.74%), Australia (5.40%), Bangladesh (4.89%), Malaysia (4.32%), Thailand (3.14%), China (2.09%), and other countries (14.10%) (Annex-table-18).

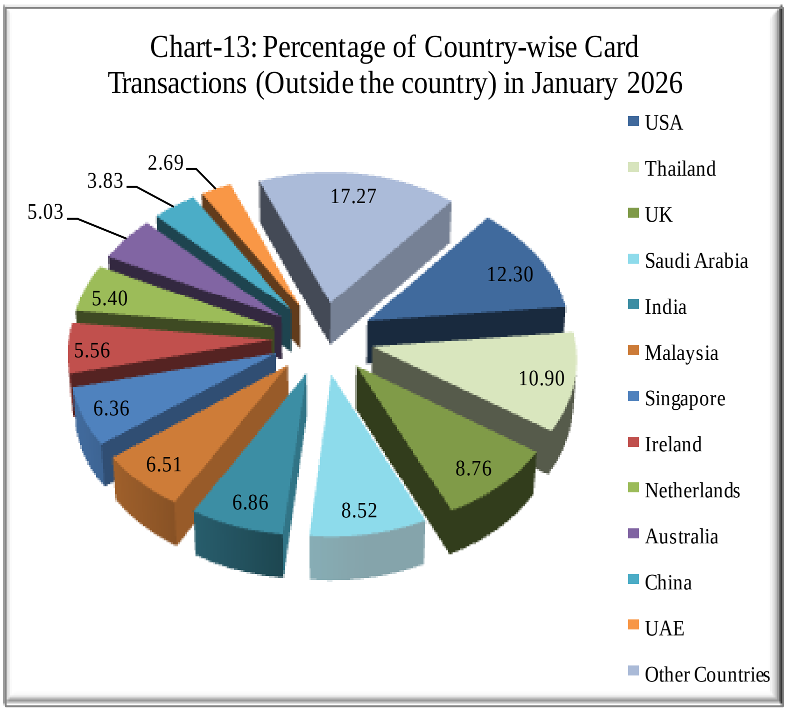


8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transaction showed overall upward trend during February, 2025 to January, 2026, 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 and then declined in January, 2026. 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 decreased from February, 2025 to 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 whereas it increased in January, 2026.



9. Trend of overall outflow of cards transaction



Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in January, 2026 shows that credit card leads in total spending, with Taka 4,630 million spent across approximately 7,06,146 transactions. Debit card follows, with 3,569 million taka spent over nearly 7,39,471 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 539 million taka spent through about 1,24,942 transactions. The combined outflow amount across all three card types reaches nearly 8.74 billion taka in January, 2026 (Annex-table-21). The overall outflow of cards in January, 2026 decreased compared to the figures recorded in December, 2025 (9.38 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 12.30%. The remaining transactions were spread across other countries: Thailand (10.90%), UK (8.76%), Saudi Arabia (8.52%), India (6.86%), Malaysia (6.51%), Singapore (6.36%), Ireland (5.56%), Netherlands (5.40%), Australia (5.03%), China (3.83%), UAE (2.69%), and other countries (17.27%) (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 January, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 2.54 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 111% and the total transaction volume through these three types of cards increased by 159% 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 January 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-2: Bank and NBFC-wise Card Portfolios (Credit, Debit, and Prepaid) in Bangladesh – Up to End January 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	347080	-	-	347080
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-	-
	3	BASIC BANK LTD.	19733	3495	-	23228
	4	JANATA BANK LIMITED	144978	1754	1064	147796
	5	RUPALI BANK LIMITED	437259	-	-	437259
	6	SONALI BANK LIMITED	1383864	8029	-	1391893
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	49505	372	-	49877
	8	PROBASI KALLAN BANK	-	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	310753	49097	-	359850
	11	AL-ARAFAH ISLAMI BANK LTD.	572020	19529	4864	596413
	12	BANGLADESH COMMERCE BANK LTD.	10219	2154	-	12373
	13	BANK ASIA LTD.	877631	99104	9694	986429
	14	BENGAL COMMERCIAL BANK LTD	27234	1204	393	28831
	15	BRAC BANK LTD.	1382679	304929	9579	1697187
	16	CITIZENS BANK PLC.	17814	9660	1077	28551
	17	COMMUNITY BANK BANGLADESH LTD	245219	31906	493	277618
	18	DHAKA BANK LTD.	337036	47985	32161	417182
	19	DUTCH-BANGLA BANK LTD.	14808179	195997	183858	15188034
	20	EASTERN BANK LTD.	557145	222495	276388	1056028
	21	EXIM BANK LTD.	491341	30076	9042	530459
	22	FIRST SECURITY ISLAMI BANK LTD.	300505	599	-	301104
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	5,67,182.00	4,144.00	4.00	-
	25	ISLAMI BANK BANGLADESH LTD.	8359050	40257	7307891	15707198
	26	JAMUNA BANK LTD.	239553	17728	6287	263568
	27	MEGHNA BANK LTD.	47443	44617	1414	93474
	28	MERCANTILE BANK LTD.	273496	34424	8612	316532
	29	MIDLAND BANK LTD.	165205	16531	63845	245581
	30	MODHUMOTI BANK LTD.	63739	10541	874	75154
	31	MUTUAL TRUST BANK LTD.	998044	162040	83285	1243369
	32	NATIONAL BANK LTD.	142561	17142	375	160078
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	191381	11297	5125	207803
	34	NRB BANK LTD.	151122	78577	835	230534
	35	NRB COMMERCIAL BANK LTD.	219176	9644	3981	232801
	36	GLOBAL ISLAMI BANK	65623	1116	-	66739
	37	ONE BANK LTD.	173181	36595	4189	213965
	38	PREMIER BANK LTD.	372792	35955	13441	422188
	39	PRIME BANK LTD.	483444	54073	11712	549229
	40	PUBALI BANK LTD	1371881	24816	-	1396697
	41	SHAHJALAL ISLAMI BANK LTD.	218711	14692	1610	235013
	42	SHIMANTO BANK LIMITED	82098	17295	1946	101339
	43	SOCIAL ISLAMI BANK LTD.	241708	19068	1463	262239
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	104616	8828	-	113444
	45	SOUTHEAST BANK LTD.	339570	164481	79062	583113
	46	STANDARD BANK LTD.	110814	14482	977	126273
	47	THE CITY BANK LTD.	1011940	357200	4987	1374127
	48	PADMA BANK	46128	-	338	46466
	49	TRUST BANK LTD.	605183	51025	3728	659936
	50	UNION BANK LTD.	66224	-	-	66224
	51	UNITED COMMERCIAL BANK LTD.	1009875	137576	114402	1261853
	52	UTTARA BANK LTD.	151066	8906	1803	161775
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	17647	-	-	17647
	54	CITI BANK NA	-	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	42958	2681	-	45639
	56	HABIB BANK LTD.	2749	-	-	2749
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	6183	-	-	6183
	58	NATIONAL BANK OF PAKISTAN	-	-	-	-
	59	STANDARD CHARTERED BANK	333118	161523	183	494824
	60	STATE BANK OF INDIA	7054	-	91348	98402
	61	WOORI BANK	4564	-	-	4564
		Total	40655731	2585639	8342330	51012370
NBFC	62	*LANKABANGLA FINANCE PLC	-	93556	-	-

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
February, 2021	22055754	1676006	760693	24492453	180635	15093	1655	197383
January, 2026	40655731	2679195	8342330	51677256	460909	44998	5284	511190
Growth (%)	84	60	997	111	155	198	219	159

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
Jan-26	40655731	2679195	8342330	51677256
Growth Percentages in January 2026 over December 2022	36	27	147	46

Table-05: Category-wise Breakdowns of Credit Card Transactions (Domestic) in December 2025 and January 2026

(Amount in million taka)

Merchant Categories	Dec-25			Jan-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2285693	17402	44.28	2226585	17798	47.84
Retail Outlet Services	1260037	4226	10.75	1261917	4308	11.58
Paying Utility Bills	302787	3614	9.19	278617	3226	8.67
Cash Withdrawal	332888	3601	9.16	260951	2826	7.60
Drug and Pharmacies	432825	2250	5.72	429182	2223	5.98
Clothing Stores	473068	2360	6.01	436188	2166	5.82
Government Services	58875	1353	3.44	56981	1376	3.70
Transportation	116346	1205	3.07	98674	1140	3.07
Business Services	147374	962	2.45	141128	1001	2.69
Fund Transfer	37073	2067	5.26	35782	776	2.09
Professional Services	38438	264	0.67	39569	359.58	0.97
Grand Total	5485404	39304	100.00	5265574	37200	100.00

Table-06: Card Type Breakdowns of Credit Card Transactions (Domestic) in December 2025 and January 2026

(Amount in million taka)

Card Type	Dec-25			Jan-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3869160	27583	70.18	3698090	27106	72.86
Mastercard	1040281	6514	16.57	1000539	6231	16.75
AMEX	540248	5077	12.92	528927	3724	10.01
Diners	25092	51	0.13	27466	59	0.16
QcashProprietar	3946	36	0.09	3970	38	0.10
Unionpay	6430	39	0.10	6342	37	0.10
JCB	247	5	0.01	240	5	0.01
Grand Total	5485404	39304	100.00	5265574	37200	100.00

Table-07: Category-wise Breakdowns of Credit Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Merchant Categories	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	287270	1515	30.85	267755	1410	30.46
Retail Outlet Services	149299	815	16.59	135497	793	17.12
Transportation	72663	603	12.27	65174	516	11.15
Drug and Pharmacies	28180	509	10.36	24623	496	10.71
Business Services	94814	363	7.39	86053	357	7.71
Clothing Stores	33436	343	6.98	28999	322	6.95
Professional Services	18898	239	4.86	17781	238	5.14
Government Services	29821	213	4.34	28613	201	4.34
Cash Withdrawal	7269	166	3.39	6795	157	3.40
Utilities	49185	145	2.95	44856	140	3.02
Grand Total	770835	4912	100.00	706146	4630	100.00

Table-08: Card Type Breakdowns of Credit Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Card Type	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	570932	3675	74.82	520567	3457	74.66
MASTER	122896	742	15.11	108744	679	14.67
AMEX CARD	76199	490	9.97	76135	490	10.59
UnionPay	761	4.51	0.09	666	3.43	0.07
Diners	47	0.19	0.00	34	0.18	0.00
JCB	0	0.00	0.00	0	0.00	0.00
Grand Total	770835	4912	0.00	706146	4630	100.00

Table-09: Country-wise Breakdowns of Credit Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Countries	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Thailand	58540	649	13.21	58977	694	14.98
USA	169063	682	13.88	162311	675	14.58
UK	48267	444	9.04	42023	384	8.29
Singapore	62898	378	7.69	61242	383	8.26
Malaysia	65686	340	6.91	63809	353	7.63
Saudi Arabia	46819	349	7.10	41392	316	6.82
India	37010	351	7.14	28722	285	6.16
Netherlands	32145	239	4.86	30613	204	4.41
Australia	24730	188	3.84	23298	186	4.02
UAE	11749	159	3.24	12855	168	3.62
Ireland	38196	149	3.02	33625	140	3.02
Canada	28275	158	3.22	24967	133	2.86
Other Countries	147457	827	16.85	122312	710	15.33
Grand Total	770835	4912	100.00	706146	4630	100.00

Table-10: Category-wise Breakdowns of Card Transactions (within the country by foreign nationals) in December 2025 and January 2026

(Amount in million taka)

Merchant Categories	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	127719	934	32.84	148367	1290	37.46
Cash Withdrawal	47940	714	25.13	43376	689	20.01
Clothing Stores	40804	374	13.15	43278	409	11.87
Transportation	12873	329	11.58	13541	353	10.26
Retail Outlet Services	48804	231	8.12	56410	302	8.75
Drug and Pharmacies	11426	98	3.45	11522	153	4.45
Paying Utility Bills	31660	69	2.41	35880	147	4.26
Business Services	4583	54	1.90	5395	61	1.76
Government Services	3312	26	0.90	3275	23	0.68
Professional Services	2721	15	0.54	3583	17	0.49
Grand Total	331842	2843	100.00	364627	3444	100.00

Table-11: Card Type Breakdowns of Card Transactions (within the country by foreign nationals) in December 2025 and January 2026

(Amount in million taka)

Card Type	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	206295	1804	63.43	220171	2169	62.98
Mastercard	118730	984	34.61	125315	1062	30.82
AMEX	1631	5.4	0.19	16231	185.7	5.39
Unionpay	4649	43.4	1.53	2210	17.1	0.50
Diners	496	5.8	0.20	642	9.2	0.27
JCB	41	1.25	0.04	58	1.6	0.05
Grand Total	331842	2843	100.00	364627	3444	100.00

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

(Amount in million taka)

Country	No of Transactions	Amount	Percentage
USA	102679	1251	36.33
UK	40413	355	10.31
Mozambique	4611	347	10.08
Australia	28710	184	5.33
Canada	18225	139	4.04
India	20731	105	3.05
UAE	10422	83	2.42
Singapore	6559	65	1.89
Japan	7371	64	1.86
Italy	6525	63	1.84
Saudi Arabia	15112	56	1.64
China	6321	55	1.59
Germany	5896	52	1.51
Others	91052	623	18.10
Total	364627	3444	100.00

Table-13: Category-wise Breakdowns of Debit Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Merchant Categories	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	232421	678	17.28	229033	657	18.41
Government Services	95567	831	21.21	89713	599	16.78
Business Services	207268	552	14.08	196528	553	15.50
Cash Withdrawal	24597	552	14.08	21901	505	14.14
Retail Outlet Services	109669	373	9.52	106179	378	10.60
Drug and Pharmacies	17527	315	8.04	15428	291	8.14
Transportation	36766	290	7.39	34374	268	7.52
Professional Services	17656	175	4.46	14761	172	4.82
Clothing Stores	11927	102	2.60	10229	94	2.64
Utilities	22942	53	1.34	21325	52	1.47
Grand Total	776340	3920	100.00	739471	3569	100.00

Table-14: Card Type Breakdowns of Debit Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Card Type	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	649797	3328	84.89	618474	3022	84.67
Mastercard	85600	418	10.66	82622	384	10.76
AMEX	39923	171	4.36	37581	158	4.42
Unionpay	706	1.76	0.04	653	4.57	0.13
QcashProprietar	314	1.71	0.04	141	.92	0.03
Grand Total	776340	3920	100	739471	3569	100

Table-15: Country-wise Breakdowns of Debit Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Countries	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	31428	626	15.97	29943	350	9.80
USA	173459	496	12.65	131691	344	9.64
China	102913	265	6.75	122357	335	9.38
Saudi Arabia	86496	353	9.00	81329	316	8.85
Ireland	117679	307	7.84	109301	309	8.66
India	33590	364	9.29	27132	279	7.83
Thailand	15773	204	5.19	18033	242	6.78
Australia	9810	182	4.65	7600	224	6.29
Netherlands	39165	154	3.93	56514	215	6.01
Malaysia	36206	191	4.86	35786	193	5.40
Singapore	27376	131	3.34	28677	143	3.99
Canada	8582	84	2.14	7221	67	1.88
Other Countries	93863	564	14.40	83887	553	15.50
Grand Total	776340	3920	100.00	739471	3569	100.00

Table-16: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Merchant Categories	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	46175	133	24.39	36918	114	21.20
Cash Withdrawal	3203	67	12.27	2773	107	19.76
Business Services	40359	103	18.89	37363	95	17.69
Departmental Stores	26438	78	14.44	25707	83	15.31
Retail Outlet Services	11483	48	8.92	10249	41	7.58
Drug and Pharmacies	2202	34	6.22	1872	34	6.33
Transportation	4016	35	6.44	3510	24	4.48
Professional Services	2334	26	4.85	2117	23	4.19
Clothing Stores	1359	12	2.15	1194	11	1.99
Utilities	3569	08	1.43	3239	08	1.47
Grand Total	141138	543	100	124942	539	100

Table-17: Card Type Breakdowns of Prepaid Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Card Type	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	104660	429	79.03	94947	439	81.30
Mastercard	36235	113	20.79	29874	99	18.42
AMEX	88	.55	0.10	55	1.21	0.22
Unionpay	152	.43	0.08	63	.24	0.04
Diners	3	.00	0.00	3	.01	0.00
Grand Total	141138	543	100	124942	539	100

Table-18: Country-wise Breakdowns of Prepaid Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Countries	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Saudi Arabia	40175	80	14.73	31307	113	20.95
USA	20835	58	10.67	19028	55	10.23
Netherlands	19540	56	10.28	17961	53	9.87
Ireland	16215	42	7.65	15064	37	6.90
India	4387	41	7.58	3710	34	6.38
UK	5455	48	8.74	4952	32	5.99
Singapore	7864	32	5.87	7803	31	5.74
Australia	1358	22	4.10	1249	29	5.40
Bangladesh	1552	27	5.03	1751	26	4.89
Malaysia	5459	26	4.83	5236	23	4.32
Thailand	1544	17	3.05	1406	17	3.14
China	3453	11	1.97	3314	11	2.09
Other Countries	13301	84	15.49	12161	76	14.10
Grand Total	141138	543	100.00	124942	539	100.00

Table-19: Country-wise Breakdown of Card Transactions (Outside the country) in December 2025 and January 2026

(Amount in million taka)

Countries	Dec-25			Jan-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	363357	1236	13.18	313030	1074	12.30
Thailand	75857	869	9.27	78416	953	10.90
UK	85150	1117	11.92	76918	766	8.76
Saudi Arabia	173490	781	8.33	154028	745	8.52
India	74987	756	8.07	59564	599	6.86
Malaysia	107351	556	5.93	104831	569	6.51
Singapore	98138	541	5.77	97722	556	6.36
Ireland	172090	497	5.30	157990	486	5.56
Netherlands	90850	449	4.79	105088	472	5.40
Australia	35898	393	4.19	32147	439	5.03
China	106366	275	2.94	122357	335	3.83
UAE	19712	243	3.15	19984	235	2.69
Other Countries	285067	1662	17.17	248484	1509	17.27
Grand Total	1688313	9375	100.00	1570559	8738	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
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
Jan-26	37200	8738	3444

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

Table-21: Outflow Summary through Cards in December 2025 and January 2026

(Amount in million)

Card Type	Dec-25			Jan-26			Growth Percentages in January over December
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	770835	4912	41	706146	4630	38	-5.74
Debit Card	776340	3920	32	739471	3569	29	-8.97
Prepaid Card	141138	543	04	124942	539	04	-0.75
Grand Total	**1688313**	**9375**	**77**	**1570559**	**8738**	**72**	**-6.80**

*1 USD = 121 BDT