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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 (July, 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 (97%) of cards (debit, credit and prepaid cards) and the total transaction volume (108%) through these cards over the last five-year period.

From July, 2025 to July, 2026, domestic credit card usage in Bangladesh significantly increased by 40.24%. On the other hand, cross-border transactions using credit card increased by 9.71% in July, 2026 compared to that of July, 2025. Spending by foreign nationals in Bangladesh showed a significant increase of 24.14% from July, 2025 to July, 2026. In July, 2026, half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In July, 2026, credit, debit, and prepaid card transactions abroad displayed distinct spending patterns in terms of both value and category distribution. Credit card transactions totaled BDT 5,259 million across 8,30,086 transactions, with department stores (31.33%) and retail outlet services (17.18%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 4,011 million from 7,90,123 transactions, of which department stores (20.89%), government services (18.30%), and business services (13.69%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 578 million across 1,23,821 transactions, with government services (24.09%), department stores (15.31%), and cash withdrawal (14.85%), and contributing more than half of the total spending.

The combined outflow amount across all three card types reaches BDT 9.85 billion (USD 79.87 million) in July, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 2.34 billion (USD 19.00 million). This data indicates that in July, 2026, Bangladeshi cardholders conducted approximately 4.20 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to July, 2026 total credit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards is BDT 433.29 billion whereas the total outstanding (claims on credit card users) is BDT 145.88 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.

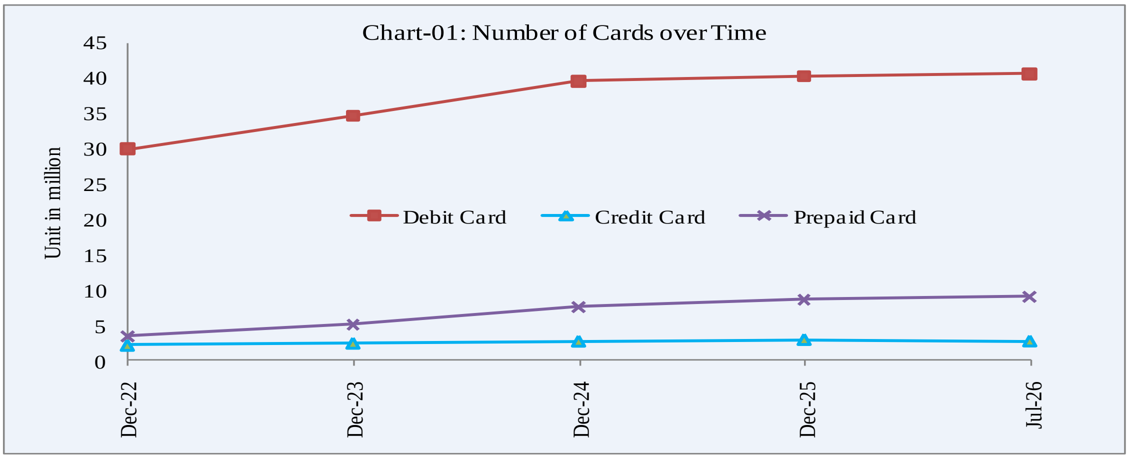
This analytical review holds substantial value for key stakeholders of cards, including banks and non-banking financial companies (NBFCs), for the following strategic purposes:

- **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 July, 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 August, 2021 stood at 2,38,65,558, 17,46,763 and 9,81,158 respectively. By July, 2026, these numbers had increased to 4,06,30,475, 27,02,693 and 90,81,329 respectively, reflecting a total growth of 97% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,27,887 million in August, 2021 to Tk 4,74,804 million by July, 2026, marking a 108% 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 July, 2026.

From December, 2022 to July, 2026, debit and credit cards in Bangladesh grew steadily by 36% and 28% respectively, while prepaid cards surged by 168%, 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 July, 2026 reveals a 3.05% decrease in domestic transactions, decreasing to Taka 43,248 million from Taka 44,610 million in June, 2026 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 9,847 million in July, 2026 (Annex-table-21), reflecting a decrease of 5.05% compared to Taka 10,370 million in June, 2026. Similarly, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a decrease of 3.00% to Taka 2,343 million in July, 2026 from Taka 2,415 million in June, 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 433.29 billion whereas total outstanding (claims on credit card users) stood at BDT 145.88 billion at the end of July, 2026.

3. Domestic credit card usage

In July, 2026, overall domestic credit card transactions stood at Taka 43,248 million whereas in June, 2026 it was Taka 44,610 million. Transactions at retail outlet services increased to Taka 4,879 million in July, 2026 from Taka 4,710 million in June, 2026. Similarly, transactions in paying utility bills, cash withdrawal, drug and pharmacies, clothing stores, transportation and professional services also increased compared to that of the previous month. In other hand, department stores, government services, business services and fund transfer decreased compared to that of the previous month (Annex-table-05). The analysis indicates a downward trend in consumer spending across various transaction categories from June, 2026 to July, 2026.

Chart-2 highlights the spending patterns across different sectors in July, 2026, showing that more than 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, drug and pharmacies and clothing stores during this period.

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

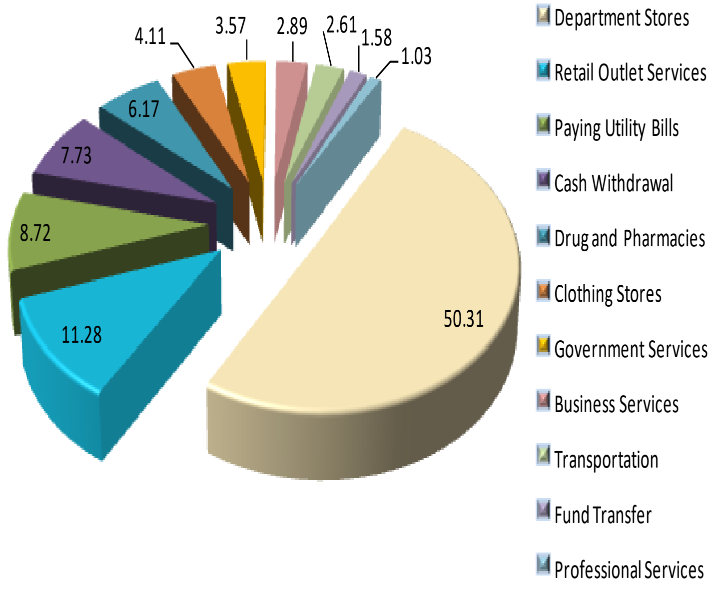
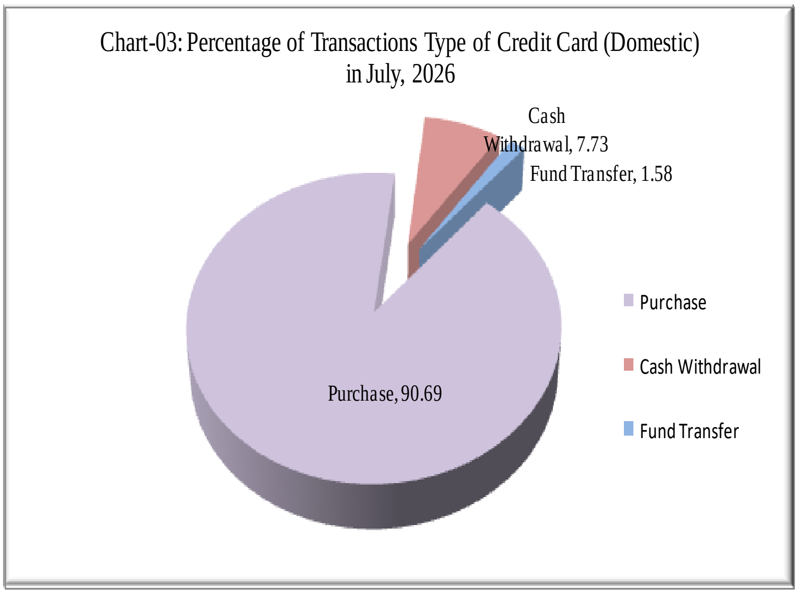


Chart-3 shows that domestic credit card transactions amounted to Tk. 43,248 million in total, of which Tk. 39,221 million (90.69%) were used for purchases, Tk. 3,341 million (7.73%) for cash withdrawals, and Tk. 685 million (1.58%) for fund transfers.



4. Outward credit card usage

In July, 2026, overall outward credit card transactions stood at Taka 5,259 million whereas in June, 2026 it was Taka 5,527 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 31.33% of transactions. Other significant categories were retail outlet services (17.18%), transportation (12.50%), drug and pharmacies (11.44%), clothing stores (7.96%), business services (7.29%), and various other sectors (12.29%) (Annex-table-07).

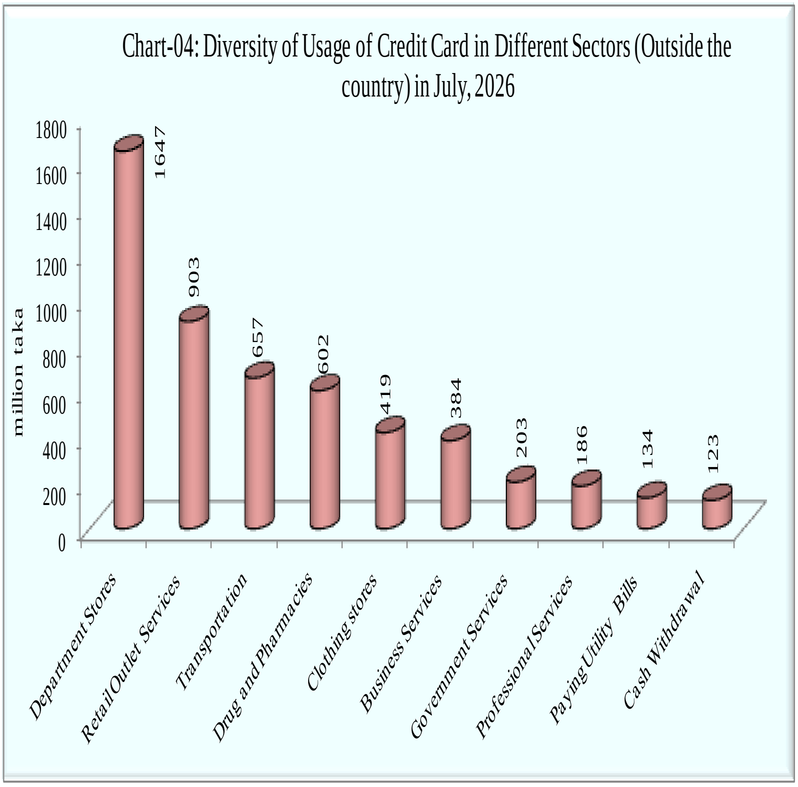
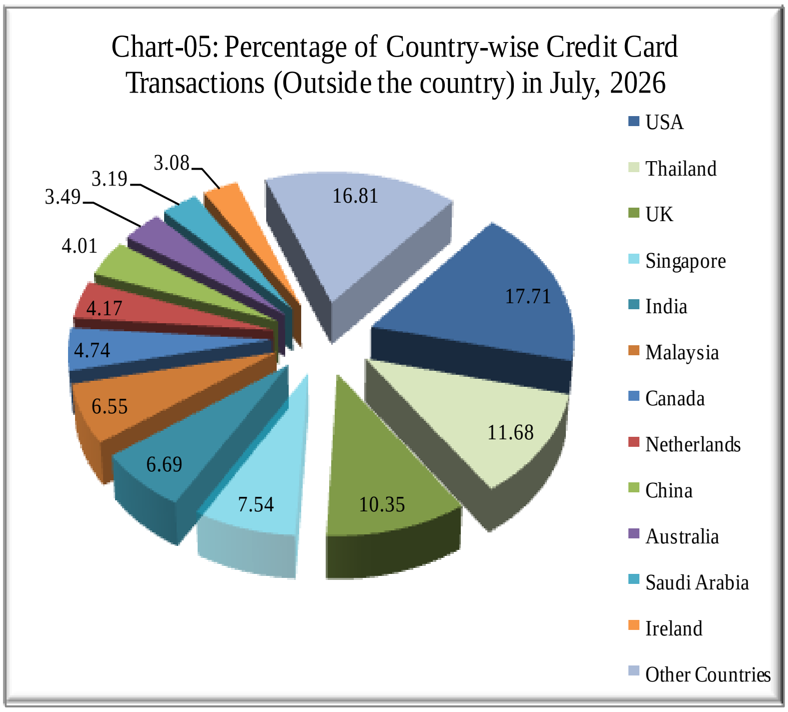


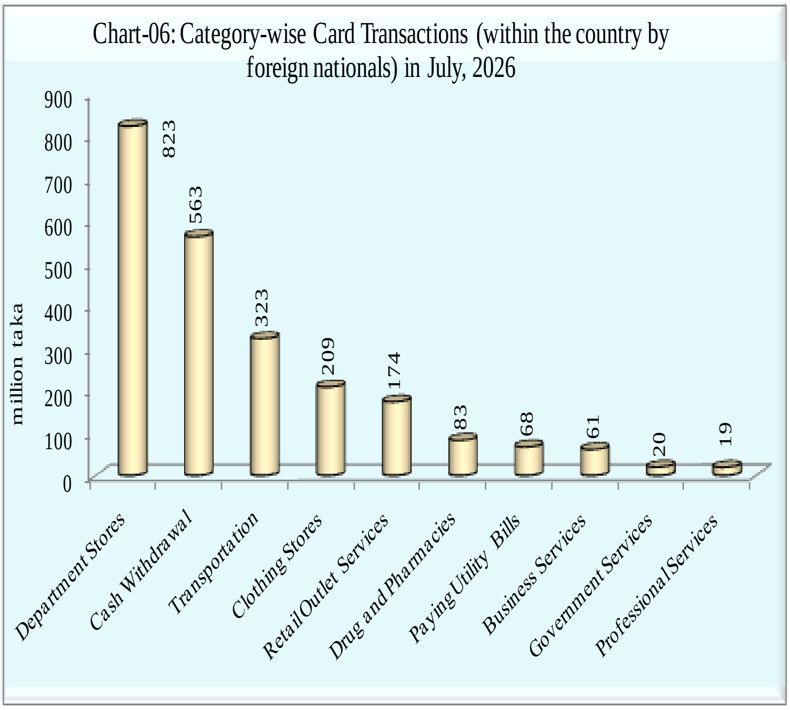
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in July, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 17.71%. The remaining transactions were spread across other countries: Thailand (11.68%), UK (10.35%), Singapore (7.54%), India (6.69%), Malaysia (6.55%), Canada (4.74%), Netherlands (4.17%), China (4.01%), Australia (3.49%), Saudi Arabia (3.19%), Ireland (3.08%), and other countries (16.81%) (Annex-table-09).

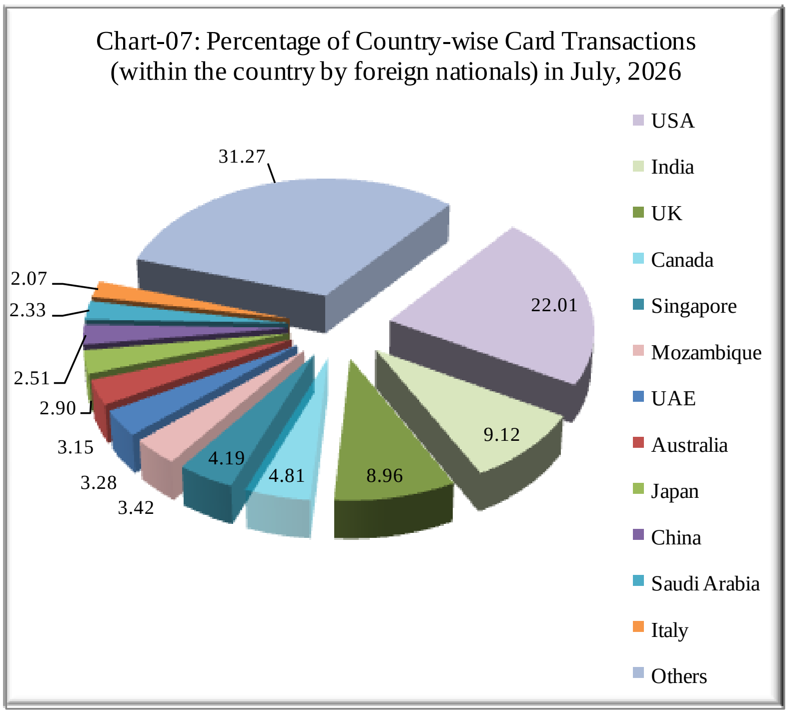


5. Inward card usage

In July, 2026, overall inward card transactions stood at Taka 2,343 million whereas in June, 2026 it was Taka 2,415 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 35.15% of all transactions during this period. Cash withdrawals made up 24.04%, transportation 13.77% and clothing stores 8.92%. The remaining sectors collectively contributed 18.12% of the total transaction volume (Annex-table-10).

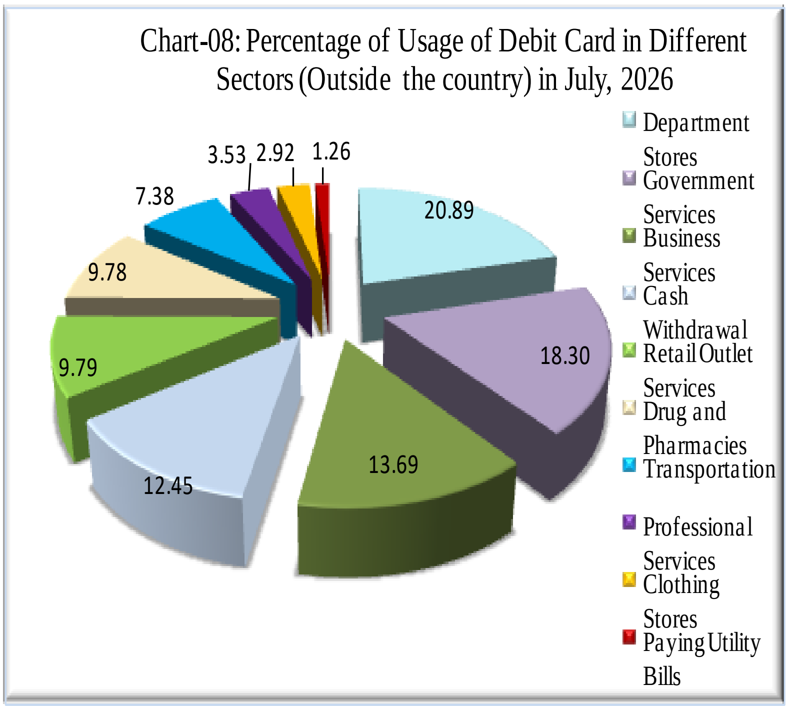


During July, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 22.01% of the total. Other significant contributions came from India (9.12%), UK (8.96%), Canada (4.81%), Singapore (4.19%), Mozambique (3.42%), UAE (3.28%), Australia (3.15%), Japan (2.90%), China (2.51%), Saudi Arabia (2.33%), Italy (2.07%) and various other countries (31.27%) (Annex-table-12).

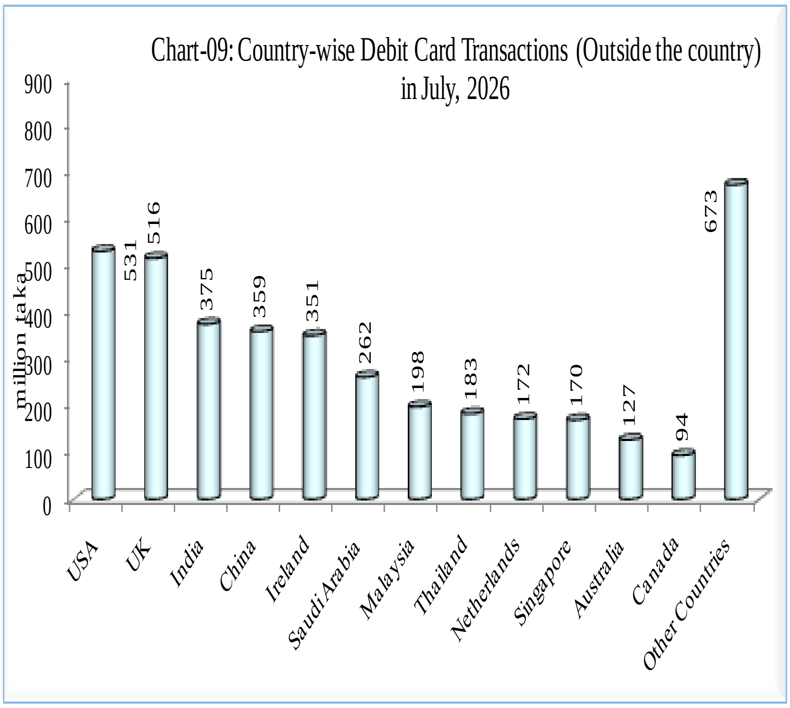


6. Outward debit card usage

In July, 2026, overall outward debit card transactions stood at Taka 4,011 million whereas in June, 2026 it was Taka 4,232 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 20.89% of transactions. Other significant categories were government services (18.30%), business services (13.69%), cash withdrawals (12.45%), retail outlet services (9.79%), drug and pharmacies (9.78%), transportation (7.38%), professional services (3.53%), clothing (2.92%), and utilities **(**1.26%) (Annex-table-13).

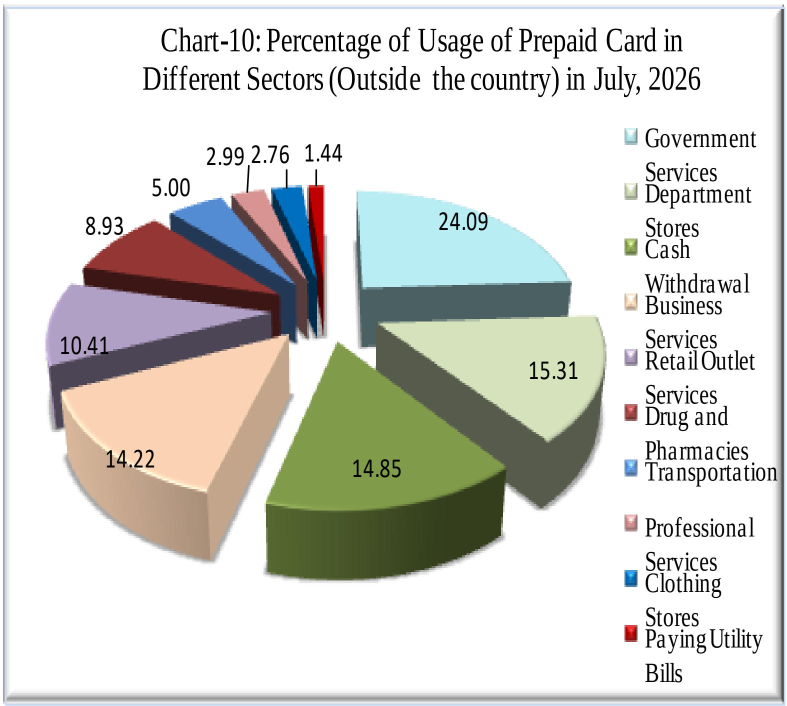


A country-wise breakdown of cross-border transactions in July, 2026 reveals that the majority of debit card transactions took place in USA, accounting for 13.25%. The remaining transactions were spread across other countries: UK (12.87%), India (9.35%), China (8.96%), Ireland (8.75%), Saudi Arabia (6.52%), Malaysia (4.94%), Thailand (4.57%), Netherlands (4.28%), Singapore (4.23%), Australia (3.16%), Canada (2.34%) and other countries (16.78%) (Annex-table-15).

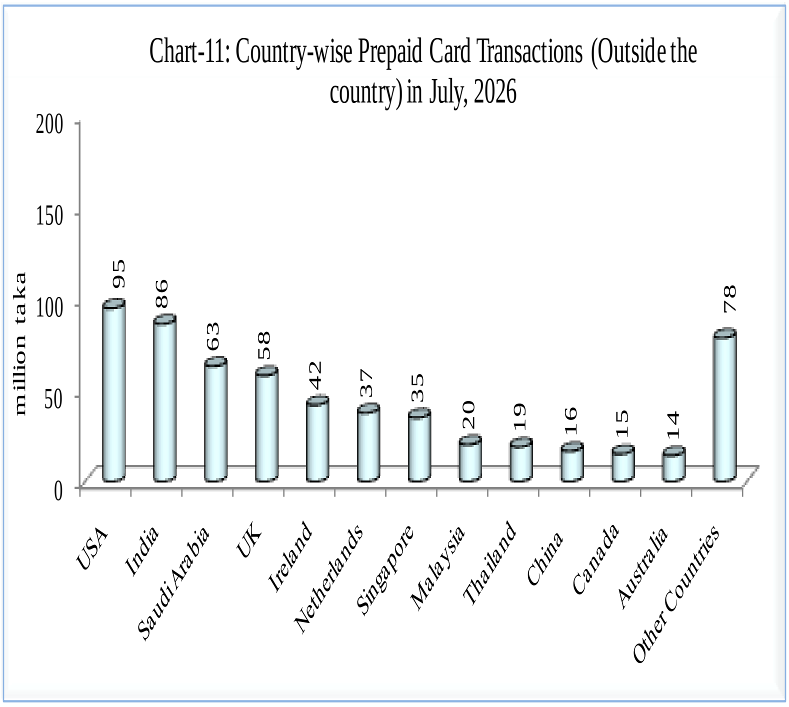


7. Outward prepaid card usage

In July, 2026, overall outward prepaid card transactions stood at Taka 578 million whereas in June, 2026 it was Taka 611 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 24.09% of transactions. Other significant categories were departmental stores (15.31%), cash withdrawals (14.85%), business services (14.22%), retail outlet services (10.41%), drug and pharmacies (8.93%), transportation (5.00%), professional services (2.99%), clothing stores (2.76%), and utilities (1.44%). (Annex-table-16).

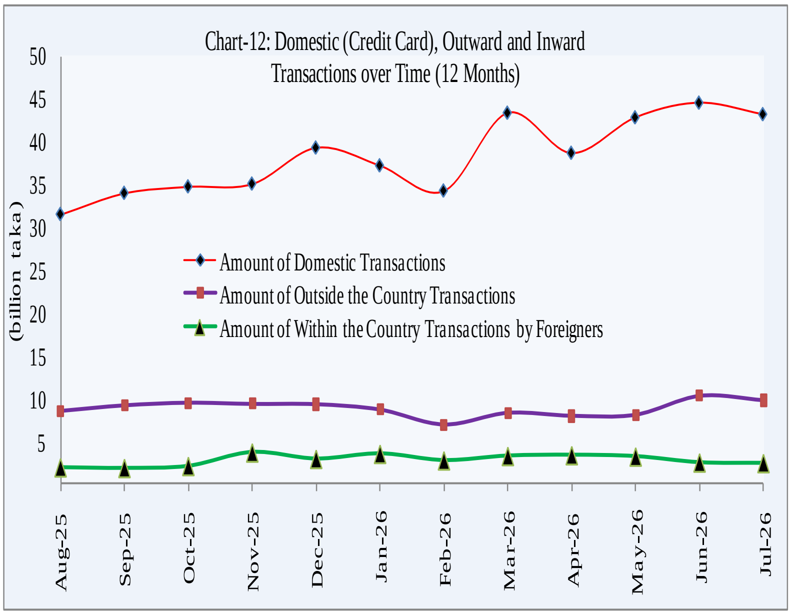


A country-wise breakdown of cross-border transactions reveals that in July, 2026 the majority of prepaid card transactions took place in USA accounting for 16.37%. The remaining transactions were spread across other countries: India (14.88%), Saudi Arabia (10.88%), UK (10.00%), Ireland (7.22%), Netherlands (6.47%), Singapore (6.01%), Malaysia (3.48%), Thailand (3.25%), China (2.85%), Canada (2.59%), Australia (2.44%), and other countries (13.56%) (Annex-table-18).



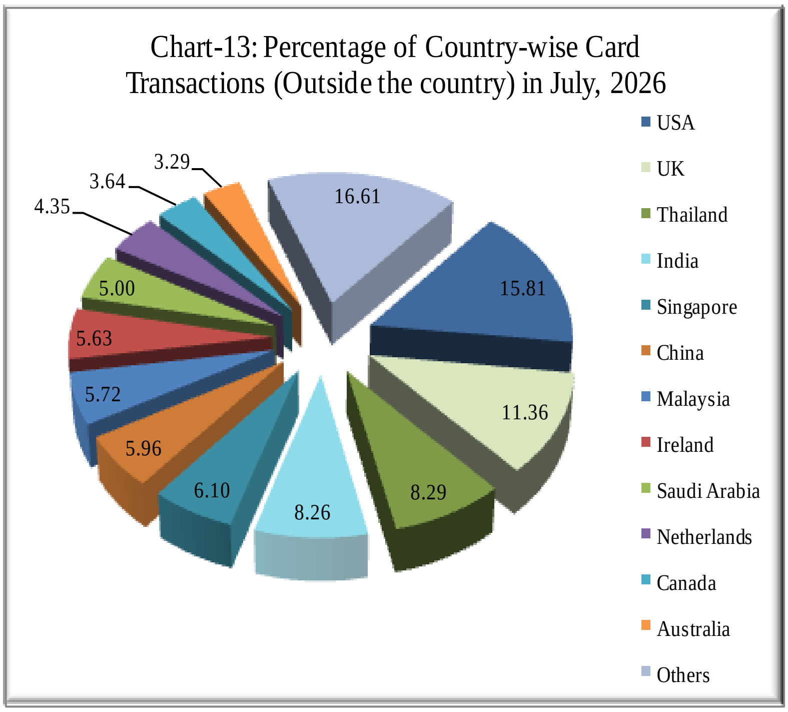
8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transactions showed an overall upward trend during August, 2025 to July, 2026. From August to December, 2025 it increased and then declined up to February, 2026, before rising sharply in March, 2026 but decreased again in April, 2026. Thereafter, it increased from May to June, 2026, before declining slightly in July, 2026. Cross-border transactions experienced an overall upward trend during this period, despite some fluctuations. Transactions increased from August to October, 2025, before declining slightly until February, 2026. Subsequently, transactions increased from March to June, 2026, reaching the highest level in June, before declining in July, 2026. Card spending by foreign nationals in Bangladesh decreased from August to September, 2025. Thereafter, spending increased until November, 2025, before declining in December, 2025. Subsequently,



spending rose in January, 2026, decreased in February, 2026, and increased again in March and April, 2026, but further decreased from May to July, 2026.

9. Trend of overall outflow of cards transaction



Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in July, 2026 shows that credit card leads in total spending, with Taka 5,259 million spent across approximately 8,30,086 transactions. Debit card follows, with 4,011 million taka spent over nearly 7,90,123 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 578 million taka spent through about 1,23,821 transactions. The combined outflow amount across all three card types reaches nearly 9.85 billion taka in July, 2026 (Annex-table-21). The overall outflow of cards in July, 2026 significantly increased compared to the figures recorded in June, 2026 (10.37 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 15.81%. The remaining transactions were spread across other countries: UK (11.36%), Thailand (8.29%), India (8.26%), Singapore (6.10%), China (5.96%), Malaysia (5.72%), Ireland (5.63%), Saudi Arabia (5.00%), Netherlands (4.35%), Canada (3.64%), Australia (3.29%) and other countries (16.61%) (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 July, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 4.20 times transactions outside the country compared to that of the foreign nationals did within Bangladesh. VISA credit cards were the most popular choice for both domestic and international transactions. Notably, Bangladeshi nationals predominantly used their cards in the USA, while among foreign nationals; USA cardholders spent the most within Bangladesh. The issuance of debit, credit and prepaid cards grew by 97% and the total transaction volume through these three types of cards increased by 108% 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 Jul, 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**	**46**	**37**

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

Note: *Data of LankaBangla Finance is taken from Big Data Analytics and Data Science Unit and "-" means not issuing those type of card.

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

Table-02: Bank and NBFC-wise Card Portfolios (Credit, Debit, and Prepaid) in Bangladesh – Up to End Jul, 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	366150	-	-	366150
	2	BANGLADESH DEVELOPMENT BANK LTD.	9,489.00	-	-	9489
	3	BASIC BANK LTD.	18721	3453	-	22174
	4	JANATA BANK LIMITED	148928	1754	1064	151746
	5	RUPALI BANK LIMITED	457022	-	-	457022
	6	SONALI BANK LIMITED	1506458	8545	-	1515003
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	56424	522	-	56946
	8	PROBASI KALLAN BANK	-	-	-	0
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	0
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	307427	50181	-	357608
	11	AL-ARAFAH ISLAMI BANK LTD.	608268	20474	4927	633669
	12	BANGLADESH COMMERCE BANK LTD.	10664	2304	-	12968
	13	BANK ASIA LTD.	876372	103304	9873	989549
	14	BENGAL COMMERCIAL BANK LTD	32586	2011	510	35107
	15	BRAC BANK LTD.	1573052	312391	10148	1895591
	16	CITIZENS BANK PLC.	22133	18849	1710	42692
	17	COMMUNITY BANK BANGLADESH LTD	248627	36048	796	285471
	18	DHAKA BANK LTD.	367027	48672	32667	448366
	19	DUTCH-BANGLA BANK LTD.	14750154	199127	205076	15154357
	20	EASTERN BANK LTD.	620935	234514	289345	1144794
	21	EXIM BANK LTD.	497967	30194	9067	537228
	22	FIRST SECURITY ISLAMI BANK LTD.	298950	703	-	299653
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	575291	6578	4	581873
	25	ISLAMI BANK BANGLADESH LTD.	6836404	28431	7912904	14777739
	26	JAMUNA BANK LTD.	259640	18124	7256	285020
	27	MEGHNA BANK LTD.	54414	48626	1466	104506
	28	MERCANTILE BANK LTD.	281354	36805	8716	326875
	29	MIDLAND BANK LTD.	176313	17310	68022	261645
	30	MODHUMOTI BANK LTD.	67823	11199	944	79966
	31	MUTUAL TRUST BANK LTD.	1109328	178910	106255	1394493
	32	NATIONAL BANK LTD.	140517	17919	382	158818
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	223508	13660	5208	242376
	34	NRB BANK LTD.	214168	9326	3880	227374
	35	NRB COMMERCIAL BANK LTD.	214168	9326	3880	227374
	36	GLOBAL ISLAMI BANK	64836	1063	-	65899
	37	ONE BANK LTD.	187764	36061	4235	228060
	38	PREMIER BANK LTD.	455241	33480	13716	502437
	39	PRIME BANK LTD.	547893	58411	22351	628655
	40	PUBALI BANK LTD	1687805	36471	-	1724276
	41	SHAHJALAL ISLAMI BANK LTD.	228904	14725	1669	245298
	42	SHIMANTO BANK LIMITED	77547	20237	108	97892
	43	SOCIAL ISLAMI BANK LTD.	225207	17855	1204	244266
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	111150	9315	-	120465
	45	SOUTHEAST BANK LTD.	374639	173159	102070	649868
	46	STANDARD BANK LTD.	113254	0	0	113254
	47	THE CITY BANK LTD.	1162467	362822	6771	1532060
	48	PADMA BANK	39324	-	340	39664
	49	TRUST BANK LTD.	658838	58579	3839	721256
	50	UNION BANK LTD.	65260	-	-	65260
	51	UNITED COMMERCIAL BANK LTD.	1068255	146576	119097	1333928
	52	UTTARA BANK LTD.	158880	8919	2035	169834
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	18560	-	-	18560
	54	CITI BANK NA	-	-	-	0
	55	COMMERCIAL BANK OF CEYLON LTD	44599	2925	-	47524
	56	HABIB BANK LTD.	2803	-	-	2803
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	0	-	-	0
	58	NATIONAL BANK OF PAKISTAN	-	-	-	0
	59	STANDARD CHARTERED BANK	346777	161365	195	508337
	60	STATE BANK OF INDIA	6820	-	119599	126419
	61	WOORI BANK	4912	-	-	4912
		Total	40630475	2611223	9081329	52323027
NBFC	62	*LANKABANGLA FINANCE PLC	-	91470	-	-

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
August, 2021	23865558	1746763	981158	26593479	209348	16744	1795	227887
July, 2026	40630475	2702693	9081329	52414497	423252	45662	5891	474804
Growth (%)	70	55	826	97	102	173	228	108

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
Jul-26	40630475	2702693	9081329	52414497
Growth Percentages in Jul 2026 over December 2022	36	28	168	48

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

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

(Amount in million taka)

Merchant Categories	Jun-26			Jul-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2541731	22729	50.95	2580909	21760	50.31
Retail Outlet Services	1358766	4710	10.56	1430672	4879	11.28
Paying Utility Bills	342871	3688	8.27	341123	3771	8.72
Cash Withdrawal	272536	3171	7.11	291744	3341	7.73
Drug and Pharmacies	486159	2519	5.65	517522	2668	6.17
Clothing Stores	309444	1570	3.52	348261	1777	4.11
Government Services	62640	2708	6.07	65545	1544	3.57
Business Services	170367	1303	2.92	169091	1249	2.89
Transportation	94720	1103	2.47	104827	1128	2.61
Fund Transfer	30652	795	1.78	30505	685	1.58
Professional Services	47602	313	0.70	47935	445	1.03
Grand Total	5717488	44610	100.00	5928134	43248	100.00

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

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

(Amount in million taka)

Card Type	Jun-26			Jul-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	4117881	34313	75.54	4250752	32977	76.25
MasterCard	1058992	6625	15.53	1106287	6659	15.40
AMEX	503430	3524	8.60	530999	3459	8.00
Diners	25228	53	0.14	28636	58	0.13
UnionPay	7382	42	0.09	6930	50	0.12
Qcash Proprietory	4390	49	0.09	4376	42	0.10
JCB	185	3	0.01	154	3	0.01
Grand Total	5633420	42879	100.00	5717488	44610	100.00

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

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

(Amount in million taka)

Merchant Categories	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	345290	1830	33.10	334719	1647	31.33
Retail Outlet Services	178759	979	17.71	164937	903	17.18
Transportation	82151	639	11.57	78192	657	12.50
Drug and Pharmacies	31704	590	10.68	30359	602	11.44
Clothing stores	34926	397	7.18	34877	419	7.96
Business Services	92457	391	7.08	94378	384	7.29
Government Services	26464	211	3.81	25044	203	3.86
Professional Services	14876	186	3.36	13901	186	3.53
Paying Utility Bills	50123	141	2.55	48353	134	2.55
Cash Withdrawal	6662	164	2.96	5326	123	2.35
Grand Total	863412	5527	100.00	830086	5259	100.00

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

(Amount in million taka)

Card Type	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	642286	4173	75.50	614564	3916	74.47
Mastercard	138383	830	15.01	129967	802	15.25
AMEX	81535	518	9.37	84487	536	10.19
UnionPay	1042	5.7	0.10	985	4.5	0.09
Diners	166	.43	0.01	83	.21	0.00
Grand Total	863412	5527	100.00	830086	5259	100.00

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

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

(Amount in million taka)

Countries	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	207526	851	15.40	207567	931	17.71
Thailand	53671	585	10.59	56836	614	11.68
UK	51212	462	8.36	53219	544	10.35
Singapore	60513	404	7.32	62064	396	7.54
India	40654	375	6.79	37043	352	6.69
Malaysia	63231	336	6.08	63007	345	6.55
Canada	41540	249	4.51	43166	249	4.74
Netherlands	33319	228	4.13	33541	219	4.17
China	54786	230	4.16	49441	211	4.01
Australia	28812	187	3.39	28834	183	3.49
Saudi Arabia	42799	496	8.97	26706	168	3.19
Ireland	36194	169	3.05	36681	162	3.08
Other Countries	149155	954	17.27	131981	884	16.81
Grand Total	863412	5527	100.00	830086	5259	100.00

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

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

(Amount in million taka)

Merchant Categories	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	128674	846	35.05	124987	823	35.15
Cash Withdrawal	35668	563	23.32	36075	563	24.04
Transportation	11564	346	14.35	10442	323	13.77
Clothing Stores	26093	202	8.38	26254	209	8.92
Retail Outlet Services	49099	176	7.31	47308	174	7.42
Drug and Pharmacies	10914	85	3.50	10508	83	3.54
Paying Utility Bills	54758	76	3.15	50760	68	2.88
Business Services	5562	79	3.26	4986	61	2.62
Government Services	3048	22	0.91	2944	20	0.84
Professional Services	7341	19	0.78	6910	19	0.82
Grand Total	332721	2415	100.00	321174	2343	100.00

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

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

(Amount in million taka)

Card Type	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	200114	1395	57.75	189775	1324	56.51
Mastercard	119653	864	35.77	118481	853	36.42
AMEX	11753	143	5.93	11397	151	6.43
Diners	660	6.5	0.27	730	7.3	0.31
Unionpay	508	6.2	0.26	750	6.5	0.28
JCB	33	.50	0.02	41	1.15	0.05
Grand Total	332721	2415	100.00	321174	2343	100.00

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

Table-12: Country-wise Breakdowns of Card Transactions (within the country by foreign nationals)(Jul-26)

(Amount in million taka)

Country	No of Transactions	Amount	Percentage
USA	59287	516	22.01
India	31585	214	9.12
UK	28290	210	8.96
Canada	15300	113	4.81
Singapore	10693	98	4.19
Mozambique	1613	80	3.42
UAE	12192	77	3.28
Australia	15768	74	3.15
Japan	6370	68	2.90
China	6693	59	2.51
Saudi Arabia	17940	54	2.33
Italy	5308	48	2.07
Others	110135	732	31.27
Total	321174	2343	100.00

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

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

(Amount in million taka)

Merchant Categories	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	283760	864	20.40	276097	838	20.89
Government Services	84641	939	22.19	76078	734	18.30
Business Services	193608	536	12.67	196873	549	13.69
Cash Withdrawal	23765	530	12.51	22276	499	12.45
Retail Outlet Services	119818	405	9.57	113161	392	9.79
Drug and Pharmacies	20538	367	8.68	20204	392	9.78
Transportation	37020	289	6.83	36943	296	7.38
Professional Services	16053	142	3.35	13123	142	3.53
Clothing Stores	12312	113	2.67	11902	117	2.92
Paying Utility Bills	24204	48	1.13	23466	51	1.26
Grand Total	815719	4232	100.00	790123	4011	100.00

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

(Amount in million taka)

Card Type	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	691239	3601	85.09	659766	3352	83.57
Mastercard	88710	493	11.66	93119	500	12.47
AMEX	34532	134	3.16	36151	154	3.84
Unionpay	1238	4	0.10	1087	5	0.12
Grand Total	815719	4232	100.00	790123	4011	100.00

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

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

(Amount in million taka)

Countries	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	156282	674	15.94	154617	531	13.25
UK	29763	449	10.60	31160	516	12.87
India	37685	387	9.15	35619	375	9.35
China	126623	330	7.79	122510	359	8.96
Ireland	126405	335	7.92	128116	351	8.75
Saudi Arabia	74627	377	8.91	64952	262	6.52
Malaysia	38821	191	4.51	37192	198	4.94
Thailand	14977	180	4.25	14209	183	4.57
Netherlands	42099	177	4.18	40290	172	4.28
Singapore	31098	151	3.58	30853	170	4.23
Australia	11691	176	4.15	12375	127	3.16
Canada	11367	93	2.20	11011	94	2.34
Other Countries	114281	712	16.83	107219	673	16.78
Grand Total	815719	4232	100.00	790123	4011	100.00

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

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

(Amount in million taka)

Merchant Categories	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	34097	157	25.66	35606	139	24.09
Department Stores	26825	98	16.03	25839	88	15.31
Cash Withdrawal	7793	119	19.39	7272	86	14.85
Business Services	29143	79	12.89	31138	82	14.22
Retail Outlet Services	11513	62	10.16	10787	60	10.41
Drug and Pharmacies	3333	38	6.24	3672	52	8.93
Transportation	3218	23	3.68	3516	29	5.00
Professional Services	1503	11	1.85	1400	17	2.99
Clothing Stores	1484	17	2.76	1489	16	2.76
Paying Utility Bills	3116	8	1.35	3102	8	1.44
Grand Total	122025	611	100.00	123821	578	100.00

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

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

(Amount in million taka)

Card Type	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	92761	487	79.72	95948	479	82.86
Mastercard	29139	123	20.17	27718	98	16.99
Unionpay	111	.57	0.09	138	.54	0.09
AMEX	11	.07	0.01	12	.28	0.05
Diners	3	.03	0.00	5	.01	0.00
Grand Total	122025	611	100.00	123821	578	100.00

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

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

(Amount in million taka)

Countries	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	19396	125	20.52	18842	95	16.37
India	10839	76	12.36	11424	86	14.88
Saudi Arabia	30740	104	16.96	29303	63	10.88
UK	4914	44	7.26	5329	58	10.00
Ireland	13256	40	6.58	14777	42	7.22
Netherlands	12509	37	6.01	12067	37	6.47
Singapore	6463	34	5.52	7046	35	6.01
Malaysia	4612	19	3.15	4811	20	3.48
Thailand	1323	18	2.93	1318	19	3.25
China	3842	14	2.26	4134	16	2.85
Canada	1769	13	2.06	2052	15	2.59
Australia	1189	14	2.29	1026	14	2.44
Other Countries	11173	74	12.12	11692	78	13.56
Total	122025	611	100.00	123821	578	100.00

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

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

(Amount in million taka)

Countries	Jun-26			Jul-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	383204	1651	15.92	381026	1557	15.81
UK	85889	955	9.21	89708	1118	11.36
Thailand	69971	783	7.55	72363	816	8.29
India	89178	838	8.08	84086	813	8.26
Singapore	98074	589	5.68	99963	601	6.10
China	185251	573	5.53	176085	587	5.96
Malaysia	106664	546	5.27	105010	563	5.72
Ireland	175855	544	5.24	179574	554	5.63
Saudi Arabia	148166	976	9.41	120961	492	5.00
Netherlands	87927	442	4.26	85898	428	4.35
Canada	54676	355	3.42	56229	358	3.64
Australia	41692	377	3.63	42235	324	3.29
Others	274609	1740	16.78	250892	1635	16.61
Grand Total	1801156	10370	100.00	1744030	9847	100.00

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

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

(Amount in million taka)

Month	Amount of Domestic Transactions	Amount of Outside the Country Transactions	Amount of Within the Country Transactions by Foreigners
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
Mar-26	43420	8355	3190
Apr-26	38683	8004	3287
May-26	42879	8129	3124
Jun-26	44610	10370	2415
Jul-26	43248	9847	2343

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

Table-21: Outflow Summary through Cards

(Amount in million)

Card Type	Jun-26			Jul-26			Growth Percentages in July over June
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	863412	5527	45	830086	5259	43	-4.86
Debit Card	815719	4232	34	790123	4011	33	-5.24
Prepaid Card	122025	611	5	123821	578	5	-5.47
Grand Total	**1801156**	**10370**	**84**	**1744030**	**9847**	**80**	**-5.05**

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

Note: *1 USD = 123.29 BDT