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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 (March, 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 (101%) of cards (debit, credit and prepaid cards) and the total transaction volume (175%) through these cards over the last five-year period.

From March, 2025 to March, 2026, domestic credit card usage in Bangladesh significantly increased by 15.61%. On the other hand, cross-border transactions using credit card increased by 30.15% in March, 2026 compared to that of March, 2025. Spending by foreign nationals in Bangladesh showed a significant increase of 24.51% from March, 2025 to March, 2026. In March, 2026, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In March, 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 4,701 million across 7,72,559 transactions, with department stores (32.14%) and retail outlet services (16.24%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,222 million from 6,97,565 transactions, of which department stores (19.62%), business services (17.70%), and cash withdrawal (15.46%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 432 million across 1,05,688 transactions, with business services (20.43%), department stores (18.91%), and government services (16.09%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 8.36 billion (USD 69.05 million) in March, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 3.19 billion (USD 26.19 million). This data indicates that in March, 2026, Bangladeshi cardholders conducted approximately 2.62 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to March, 2026 total credit sanctioned by 46 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards is BDT 413.25 billion whereas the total outstanding (claims on credit card users) is BDT 145.20 billion.

91. 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 March, 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 April, 2021 stood at 2,27,92,079, 17,08,072 and 8,62,762 respectively. By March, 2026, these numbers had increased to 3,99,75,200, 27,08,285 and 82,03,668 respectively, reflecting a total growth of 101% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,19,567 million in April, 2021 to Tk 6,04,035 million by March, 2026, marking a 175% growth over five years (Annex table-03). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

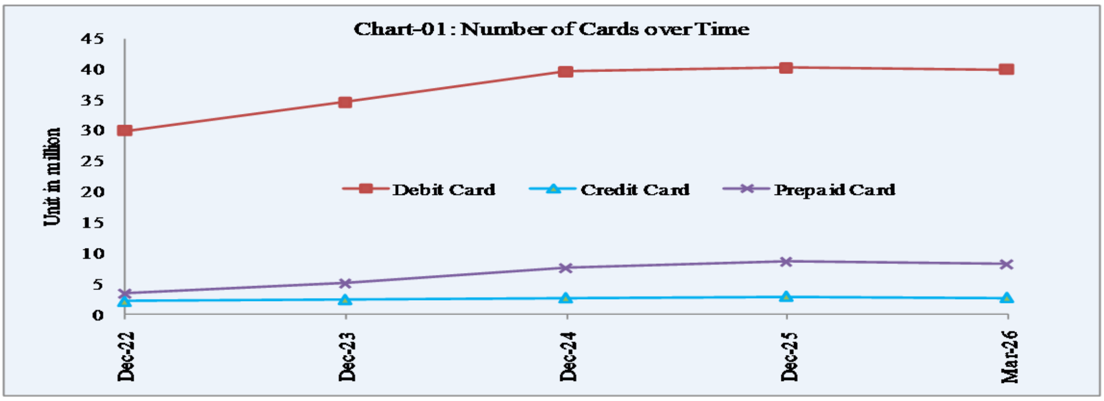


Chart-1 depicts the overall trend of number of cards from December, 2022 to March, 2026.

From December, 2022 to March, 2026, debit and credit cards in Bangladesh grew steadily by 34% and 28% respectively, while prepaid cards surged by 142%, 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 March, 2026 reveals a 26.87% increase in domestic transactions, increasing to Taka 43,420 million from Taka 34,223 million in February, 2026 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 4,701 million in March, 2026 (Annex-table-07), reflecting a increase of 24.67% compared to Taka 3,771 million in February, 2026. Similarly, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a notable increase of 19.67% to Taka 3,190 million in March, 2026 from Taka 2,666 million in February, 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 413.25 billion whereas total outstanding (claims on credit card users) stood at BDT 145.20 billion at the end of March, 2026.

3. Domestic credit card usage

In March, 2026, overall domestic credit card transactions stood at Taka 43,420 million whereas in February, 2026 it was Taka 34,223 million. Transactions at department stores increased to Taka 19,476 million in March, 2026 from Taka 15,524 million in February, 2026. Similarly, transactions in clothing stores, retail outlet services, paying utility bills, cash withdrawal, government services, transportation, business services, fund transfer, and professional services also increased compared to that of the previous month. Only, drug and pharmacies decreased compared to that of the previous month (Annex-table-05). The analysis indicates an upward trend in consumer spending across various transaction categories from February, 2026 to March, 2026.

Chart-2 highlights the spending patterns across different sectors in March, 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 clothing stores, retail outlet services, paying utility bills, cash withdrawal and drug and pharmacies during this period.

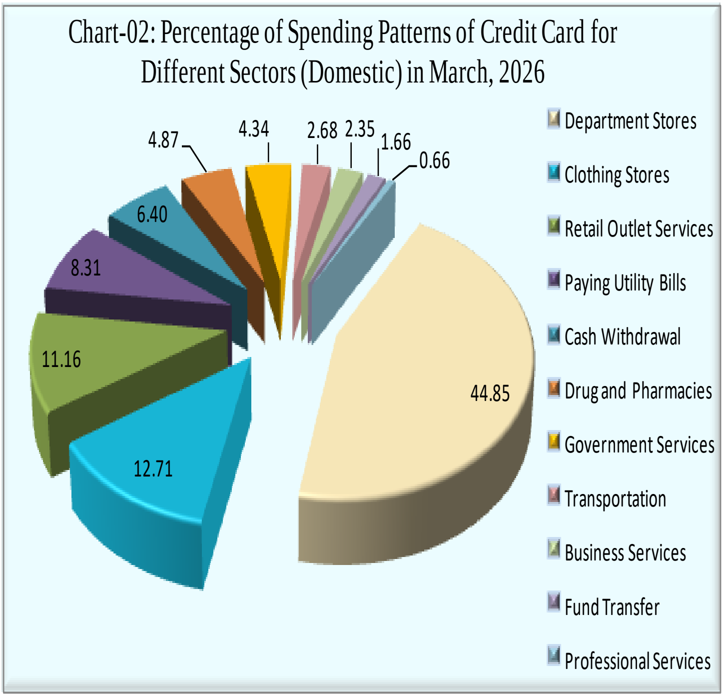
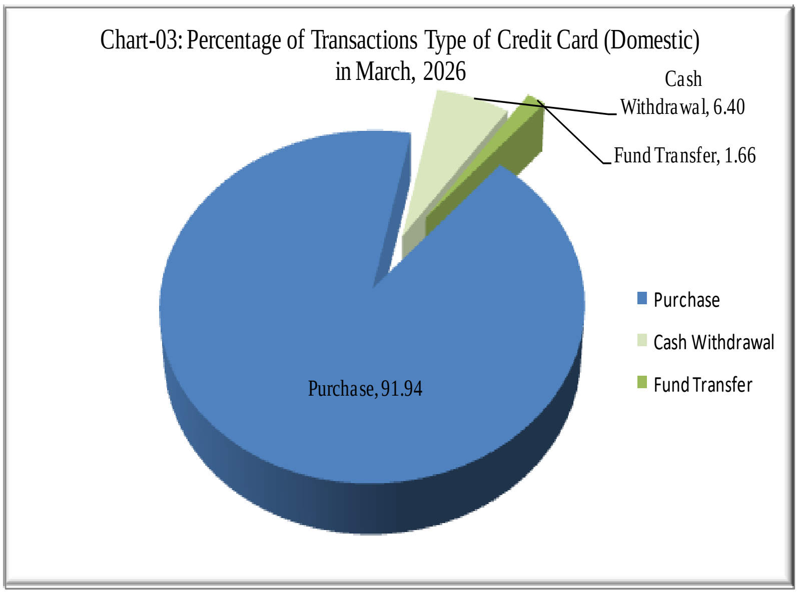


Chart-3 shows that domestic credit card transactions amounted to Tk. 43,420 million in total, of which Tk. 39,920 million (91.94%) were used for purchases, Tk. 2,779 million (6.40%) for cash withdrawals, and Tk. 721 million (1.66%) for fund transfers.



4. Outward credit card usage

In March, 2026, overall outward credit card transactions stood at Taka 4,701 million whereas in February, 2026 it was Taka 3,771 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 32.14% of transactions. Other significant categories were retail outlet services (16.24%), transportation (12.26%), drug and pharmacies (10.57%), business services (8.35%), clothing (6.52%), and various other sectors (13.92%) (Annex-table-07).

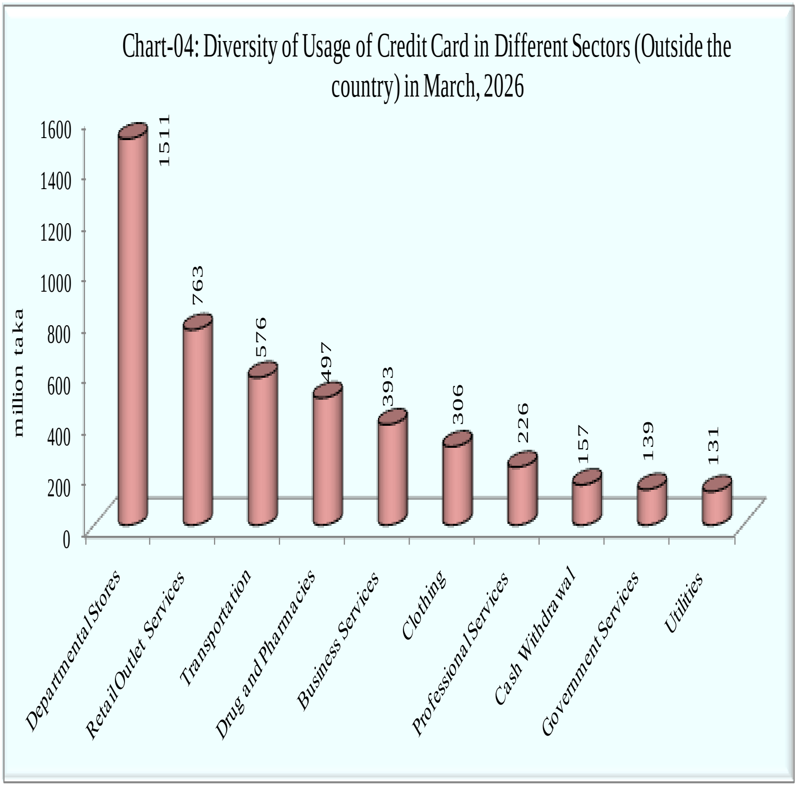
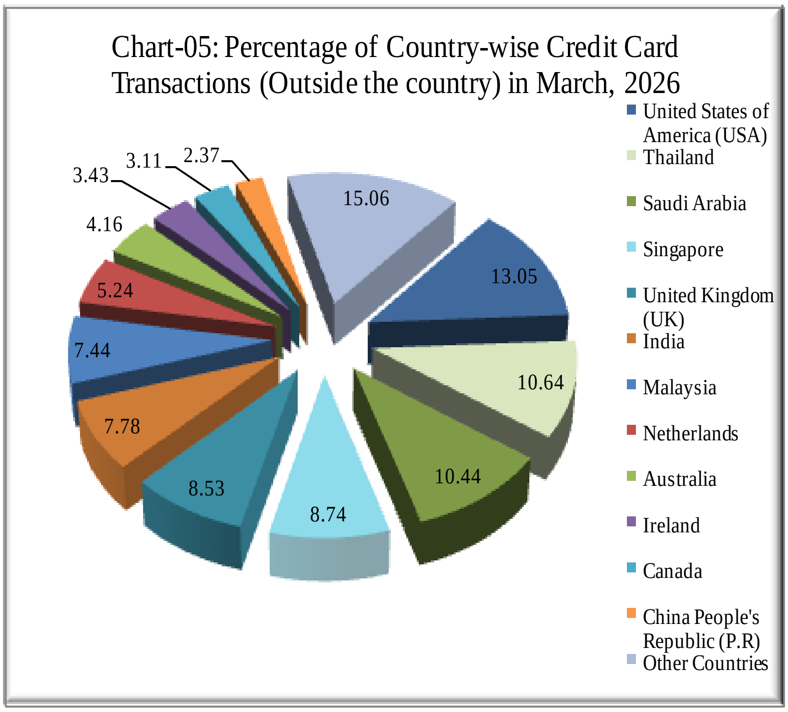


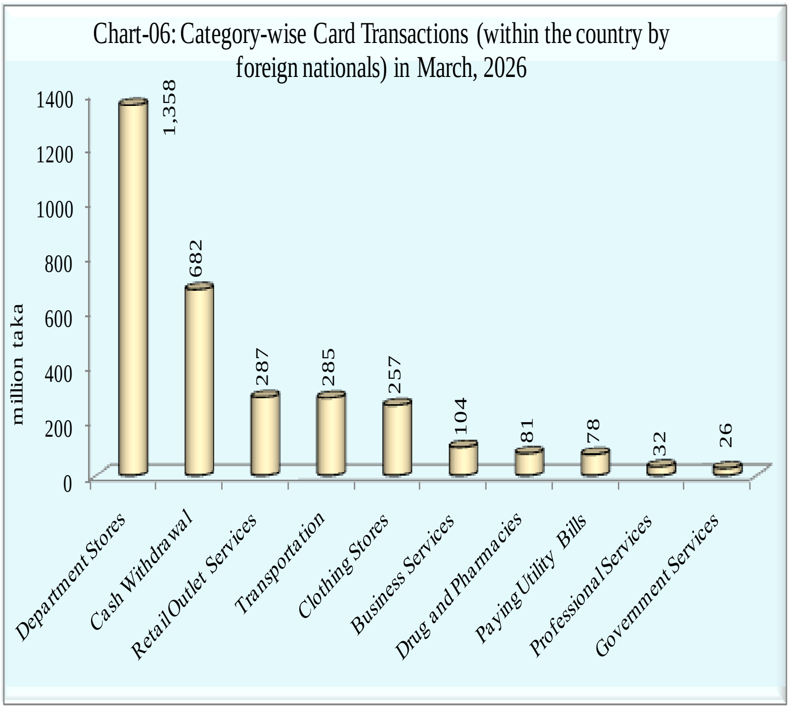
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in March, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the United States of America (USA), accounting for 13.05%. The remaining transactions were spread across other countries: Thailand (10.64%), Saudi Arabia (10.44%), Singapore (8.74%), United Kingdom (UK) (8.53%), India (7.78%), Malaysia (7.44%), Netherlands (5.24%), Australia (4.16%), Ireland (3.43%), Canada (3.11%), China People's Republic (P.R) (2.37%) and other countries (15.06%) (Annex-table-09).

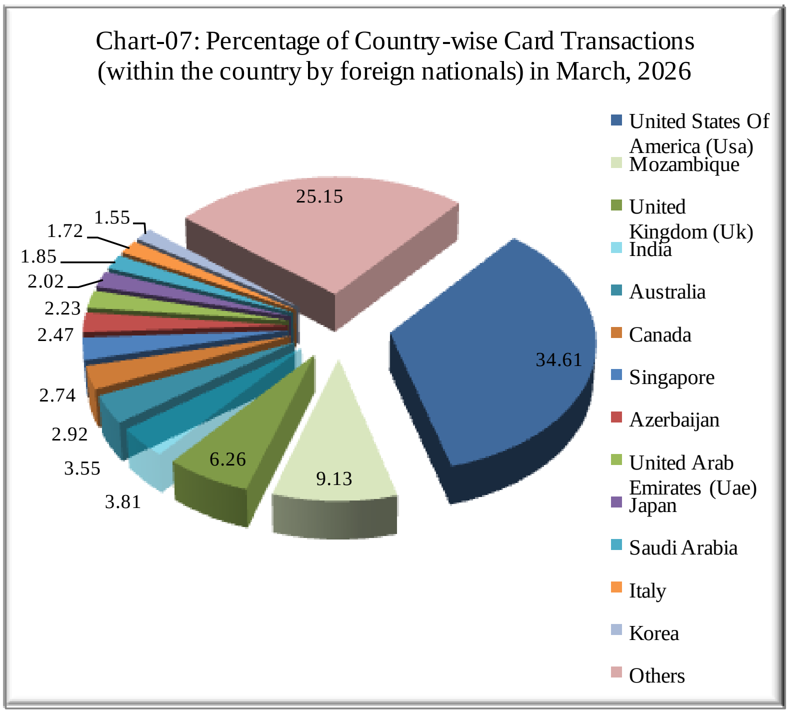


5. Inward card usage

In March, 2026, overall inward card transactions stood at Taka 3,190 million whereas in February, 2026 it was Taka 2,666 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 42.57% of all transactions during this period. Cash withdrawals made up 21.37%, retail outlet services 8.99% and transportation 8.93%. The remaining sectors collectively contributed 18.15% of the total transaction volume (Annex-table-10).

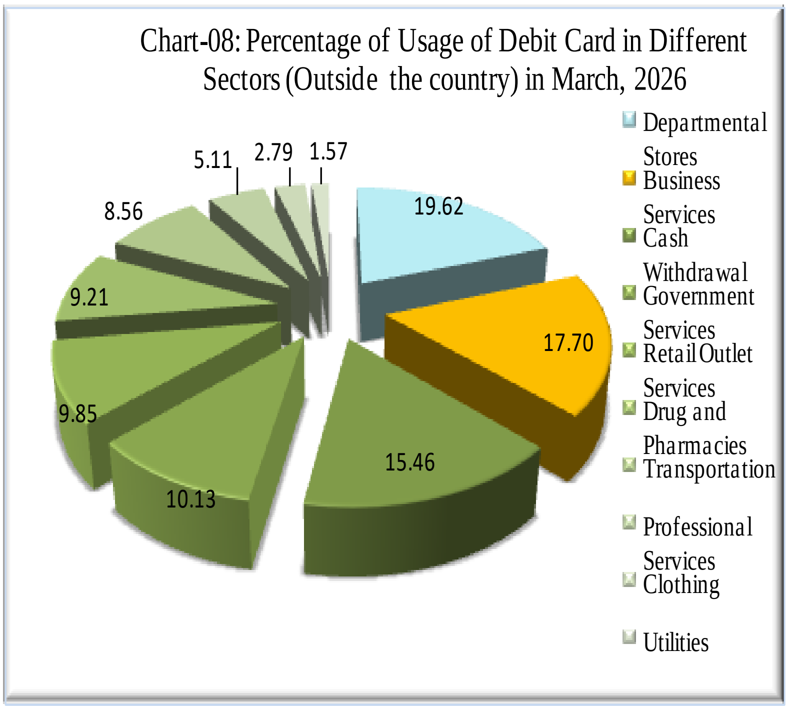


During March, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the United States of America (USA), representing 34.61% of the total. Other significant contributions came from Mozambique (9.13%), United Kingdom (UK) (6.26%), India (3.81%), Australia (3.55%), Canada (2.92%), Singapore (2.74%), Azerbaijan (2.47%), United Arab Emirates (UAE) (2.23%), Japan (2.02%), Saudi Arabia (1.85%), Italy (1.72%), Korea, Republic of (1.55%) and various other countries (25.15%) (Annex-table-12).

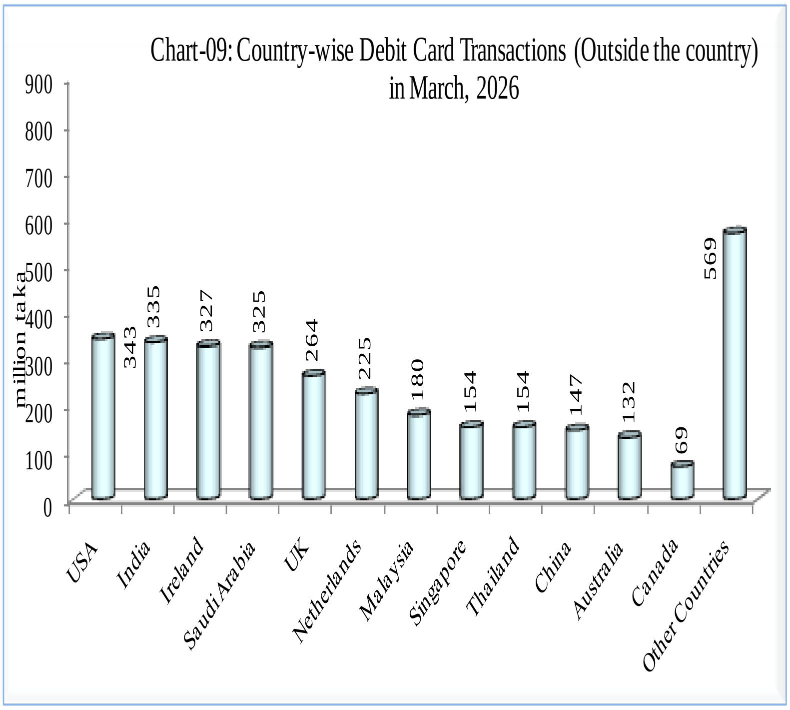


6. Outward debit card usage

In March, 2026, overall outward debit card transactions stood at Taka 3,222 million whereas in February, 2026 it was Taka 2,798 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 19.62% of transactions. Other significant categories were business services (17.70), cash withdrawals (15.46%), government services (10.13%), retail outlet services (9.85%), drug and pharmacies (9.21%), transportation (8.56%), professional services (5.11%), clothing (2.79%), and utilities **(**1.57%) (Annex-table-13).

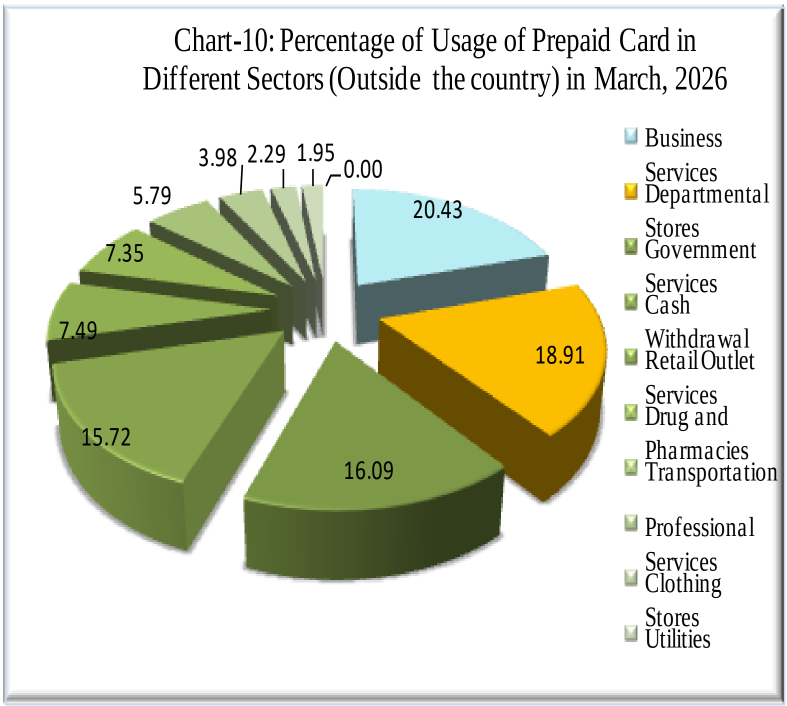


A country-wise breakdown of cross-border transactions in March, 2026 reveals that the majority of debit card transactions took place in USA, accounting for 10.64%. The remaining transactions were spread across other countries: India (10.40%), Ireland (10.14%), Saudi Arabia (10.07%), UK (8.18%), Netherlands (6.99%), Malaysia (5.57%), Singapore (4.78%), Thailand (4.77%), China (4.56%), Australia (4.09%), Canada (2.14%), and other countries (17.66%) (Annex-table-15).

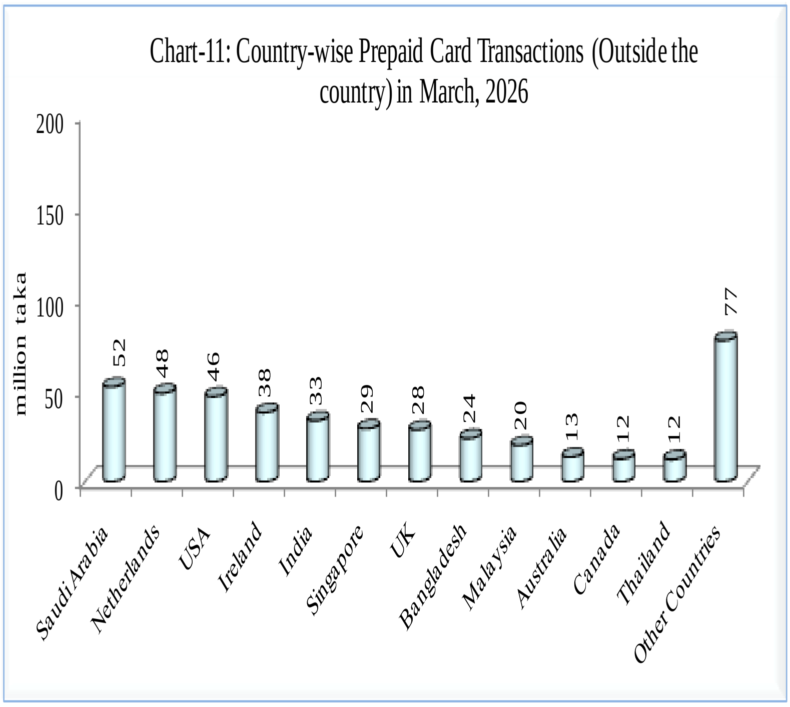


7. Outward prepaid card usage

In March, 2026, overall outward prepaid card transactions stood at Taka 432 million whereas in February, 2026 it was Taka 400 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in business services, making up 20.43% of transactions. Other significant categories were departmental stores (18.91%), government services (16.09%), cash withdrawals (15.72%), retail outlet services (7.49%), drug and pharmacies (7.35%), transportation (5.79%), professional services (3.98%), clothing (2.29%), and utilities (1.95%). (Annex-table-16).

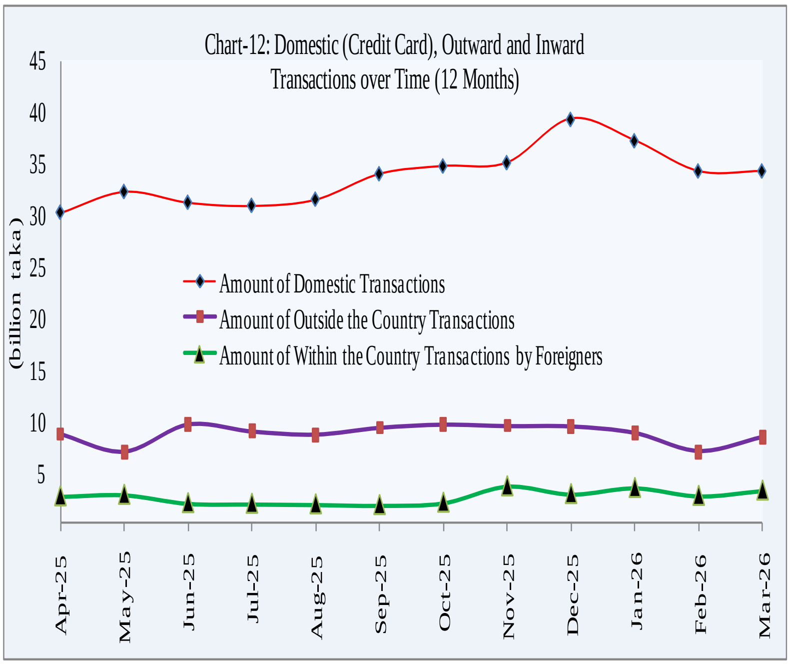


A country-wise breakdown of cross-border transactions reveals that in March, 2026 the majority of prepaid card transactions took place in Saudi Arabia accounting for 11.95%. The remaining transactions were spread across other countries: Netherlands (11.16%), USA (10.73%), Ireland (8.70%), India (7.69%), Singapore (6.68%), UK (6.53%), Bangladesh (5.44%), Malaysia (4.57%), Australia (3.09%), Canada (2.85%), Thailand (2.79%), and other countries (17.81%) (Annex-table-18).

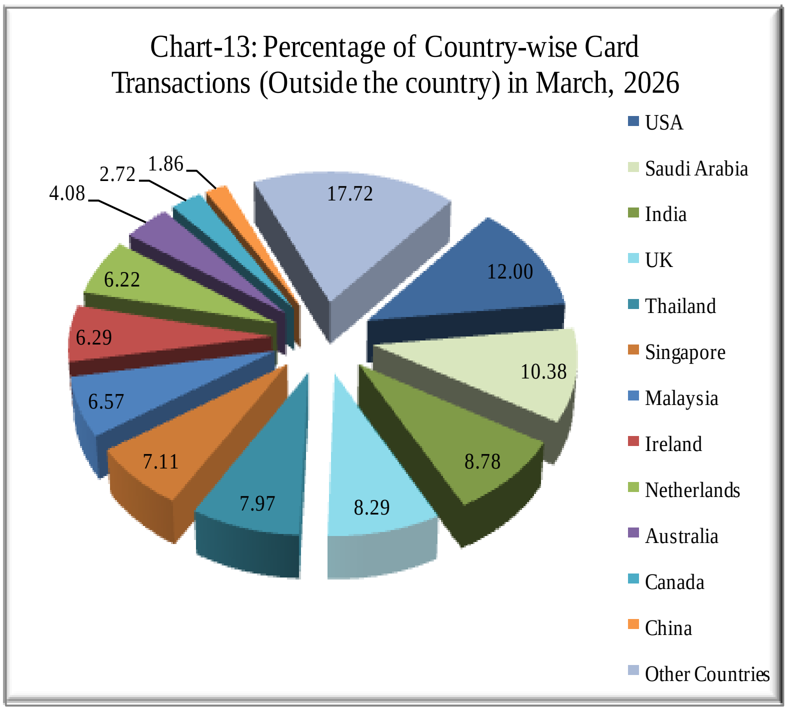


8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transaction showed overall downward trend during April, 2025 to March, 2026, from April rose 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 and then rose again in March, 2026. Cross-border transaction experienced overall upward trend during this period (Outside the country transactions data are available from April, 2025). Card spending by foreign nationals in Bangladesh increased gradually from April 2025 to May 2025, followed by a significant decline in June 2025 and a further gradual decrease through September 2025. Thereafter, spending increased until November 2025, before declining again in December 2025. Subsequently, spending rose in January 2026, decreased in February 2026, and increased again in March 2026.



9. Trend of overall outflow of cards transaction



Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in March, 2026 shows that credit card leads in total spending, with Taka 4,701 million spent across approximately 7,72,559 transactions. Debit card follows, with 3,222 million taka spent over nearly 6,97,565 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 432 million taka spent through about 1,05,688 transactions. The combined outflow amount across all three card types reaches nearly 8.36 billion taka in March, 2026 (Annex-table-21). The overall outflow of cards in March, 2026 increased compared to the figures recorded in February, 2026 (6.97 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 12.00%. The remaining transactions were spread across other countries: Saudi Arabia (10.38%), India (8.78%), UK (8.29%), Thailand (7.97%), Singapore (7.11%), Malaysia (6.57%), Ireland (6.29%), Netherlands (6.22%), Australia (4.08%), Canada (2.72%), China (1.86%) and other countries (17.72%) (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 March, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 2.62 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 101% and the total transaction volume through these three types of cards increased by 175% 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 March, 2026

Bank Category	SL No.	Bank/NBFC Name	Issued Debit Cards	Issued Credit Cards	Issued Prepaid Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	✔	-	-
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-
	3	BASIC BANK LTD.	✔	✔	-
	4	JANATA BANK LIMITED	✔	✔	✔
	5	RUPALI BANK LIMITED	✔	-	-
	6	SONALI BANK LIMITED	✔	✔	-
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	✔	✔	-
	8	PROBASI KALLAN BANK	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	✔	✔	-
	11	AL-ARAFAH ISLAMI BANK LTD.	✔	✔	✔
	12	BANGLADESH COMMERCE BANK LTD.	✔	✔	-
	13	BANK ASIA LTD.	✔	✔	✔
	14	BENGAL COMMERCIAL BANK LTD	✔	✔	✔
	15	BRAC BANK LTD.	✔	✔	✔
	16	CITIZENS BANK PLC.	✔	✔	✔
	17	COMMUNITY BANK BANGLADESH LTD	✔	✔	✔
	18	DHAKA BANK LTD.	✔	✔	✔
	19	DUTCH-BANGLA BANK LTD.	✔	✔	✔
	20	EASTERN BANK LTD.	✔	✔	✔
	21	EXIM BANK LTD.	✔	✔	✔
	22	FIRST SECURITY ISLAMI BANK LTD.	✔	✔	-
	23	ICB ISLAMIC BANK	✔	-	-
	24	IFIC BANK	✔	✔	✔
	25	ISLAMI BANK BANGLADESH LTD.	✔	✔	✔
	26	JAMUNA BANK LTD.	✔	✔	✔
	27	MEGHNA BANK LTD.	✔	✔	✔
	28	MERCANTILE BANK LTD.	✔	✔	✔
	29	MIDLAND BANK LTD.	✔	✔	✔
	30	MODHUMOTI BANK LTD.	✔	✔	✔
	31	MUTUAL TRUST BANK LTD.	✔	✔	✔
	32	NATIONAL BANK LTD.	✔	✔	✔
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	✔	✔	✔
	34	NRB BANK LTD.	✔	✔	✔
	35	NRB COMMERCIAL BANK LTD.	✔	✔	✔
	36	GLOBAL ISLAMI BANK	✔	✔	-
	37	ONE BANK LTD.	✔	✔	✔
	38	PREMIER BANK LTD.	✔	✔	✔
	39	PRIME BANK LTD.	✔	✔	✔
	40	PUBALI BANK LTD	✔	✔	-
	41	SHAHJALAL ISLAMI BANK LTD.	✔	✔	✔
	42	SHIMANTO BANK LIMITED	✔	✔	✔
	43	SOCIAL ISLAMI BANK LTD.	✔	✔	✔
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	✔	✔	-
	45	SOUTHEAST BANK LTD.	✔	✔	✔
	46	STANDARD BANK LTD.	✔	✔	✔
	47	THE CITY BANK LTD.	✔	✔	✔
	48	PADMA BANK	✔	-	✔
	49	TRUST BANK LTD.	✔	✔	✔
	50	UNION BANK LTD.	✔	-	-
	51	UNITED COMMERCIAL BANK LTD.	✔	✔	✔
	52	UTTARA BANK LTD.	✔	✔	✔
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	✔	-	-
	54	CITI BANK NA	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	✔	✔	-
	56	HABIB BANK LTD.	✔	-	-
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	✔	-	-
	58	NATIONAL BANK OF PAKISTAN	-	-	-
	59	STANDARD CHARTERED BANK	✔	✔	✔
	60	STATE BANK OF INDIA	✔	-	✔
	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 March, 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	352523	-	-	352523
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-	-
	3	BASIC BANK LTD.	19384	3489	-	22873
	4	JANATA BANK LIMITED	147116	1771	1064	149951
	5	RUPALI BANK LIMITED	437765	-	-	437765
	6	SONALI BANK LIMITED	1396354	8178	-	1404532
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	51228	407	-	51635
	8	PROBASI KALLAN BANK	-	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	308945	49453	-	358398
	11	AL-ARAFAH ISLAMI BANK LTD.	581962	19870	4898	606730
	12	BANGLADESH COMMERCE BANK LTD.	10366	2185	-	12551
	13	BANK ASIA LTD.	877814	99745	9715	987274
	14	BENGAL COMMERCIAL BANK LTD	29354	1518	397	31269
	15	BRAC BANK LTD.	1409848	303354	9654	1722856
	16	CITIZENS BANK PLC.	19630	10995	1221	31846
	17	COMMUNITY BANK BANGLADESH LTD	247199	33081	748	281028
	18	DHAKA BANK LTD.	337036	47985	32161	417182
	19	DUTCH-BANGLA BANK LTD.	14756188	200841	191159	15148188
	20	EASTERN BANK LTD.	588206	228119	283355	1099680
	21	EXIM BANK LTD.	492440	30111	9047	531598
	22	FIRST SECURITY ISLAMI BANK LTD.	299601	669	-	300270
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	574204	5441	4	-
	25	ISLAMI BANK BANGLADESH LTD.	7419299	32314	7140220	14591833
	26	JAMUNA BANK LTD.	244592	17862	6522	268976
	27	MEGHNA BANK LTD.	47832	44791	1407	94030
	28	MERCANTILE BANK LTD.	275847	35234	8640	319721
	29	MIDLAND BANK LTD.	168509	16782	64958	250249
	30	MODHUMOTI BANK LTD.	64909	10714	888	76511
	31	MUTUAL TRUST BANK LTD.	1016381	168238	88476	1273095
	32	NATIONAL BANK LTD.	135673	17115	376	153164
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	202199	11638	5151	218988
	34	NRB BANK LTD.	154597	79966	871	235434
	35	NRB COMMERCIAL BANK LTD.	218247	9508	3960	231715
	36	GLOBAL ISLAMI BANK	65466	1103	-	66569
	37	ONE BANK LTD.	177716	36447	4198	218361
	38	PREMIER BANK LTD.	378600	33510	13548	425658
	39	PRIME BANK LTD.	502970	54767	14598	572335
	40	PUBALI BANK LTD	1449234	29147	-	1478381
	41	SHAHJALAL ISLAMI BANK LTD.	220237	14525	1646	236408
	42	SHIMANTO BANK LIMITED	75119	18428	380	93927
	43	SOCIAL ISLAMI BANK LTD.	236654	18761	1219	256634
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	106419	8906	-	115325
	45	SOUTHEAST BANK LTD.	347355	166416	80242	594013
	46	STANDARD BANK LTD.	110468	14712	1007	126187
	47	THE CITY BANK LTD.	1036411	360186	4732	1401329
	48	PADMA BANK	45721	-	338	46059
	49	TRUST BANK LTD.	625256	53126	3777	682159
	50	UNION BANK LTD.	66092	-	-	66092
	51	UNITED COMMERCIAL BANK LTD.	1025354	139879	115298	1280531
	52	UTTARA BANK LTD.	155652	8899	1840	166391
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	17647	-	-	17647
	54	CITI BANK NA	-	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	43575	2641	-	46216
	56	HABIB BANK LTD.	2580	-	-	2580
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	3532	-	-	3532
	58	NATIONAL BANK OF PAKISTAN	-	-	-	-
	59	STANDARD CHARTERED BANK	337799	162364	200	500363
	60	STATE BANK OF INDIA	6977	-	95753	102730
	61	WOORI BANK	4660	-	-	4660
		Total	39975200	2615191	8203668	50214410
NBFC	62	*LANKABANGLA FINANCE PLC	-	93094	-	-

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
April, 2021	22792079	1708072	862762	25362913	202485	15346	1736	219567
March, 2026	39975200	2708285	8203668	50887153	550513	47263	6259	604035
Growth (%)	75	59	851	101	172	208	261	175

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
Mar-26	39975200	2708285	8203668	50887153
Growth Percentages in March 2026 over December 2022	34	28	142	44

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

(Amount in million taka)

Merchant Categories	Feb-26			Mar-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	1954466	15524	45.36	2374670	19476	44.85
Clothing Stores	473095	2711	7.92	1114896	5517	12.71
Retail Outlet Services	1228051	4111	12.01	1334094	4846	11.16
Paying Utility Bills	261925	2969	8.68	298435	3609	8.31
Cash Withdrawal	239552	2572	7.52	244551	2779	6.40
Drug and Pharmacies	424399	2122	6.20	390287	2115	4.87
Government Services	55141	1451	4.24	51656	1884	4.34
Transportation	86686	949	2.77	98577	1164	2.68
Business Services	118418	944	2.76	145185	1021	2.35
Fund Transfer	29223	596	1.74	31526	721	1.66
Professional Services	36581	275	0.80	43995	288	0.66
Grand Total	4907537	34223	100.00	6127872	43420	100.00

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

(Amount in million taka)

Card Type	Feb-26			Mar-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3476112	25177	73.57	4327456	32021	73.75
MasterCard	927058	5738	16.77	1149263	7054	16.25
AMEX	467714	3170	9.26	608894	4179	9.63
Diners	26977	68	0.20	29057	69	0.16
UnionPay	5908	32	0.09	8216	46	0.11
Qcash Proprietory	3594	34	0.10	4767	46	0.10
JCB	174	4	0.01	219	5	0.01
Grand Total	4907537	34223	100.00	6127872	43420	100.00

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

(Amount in million taka)

Merchant Categories	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	227255	1118	29.66	304469	1511	32.14
Retail Outlet Services	113182	653	17.32	150679	763	16.24
Transportation	53139	417	11.05	74850	576	12.26
Drug and Pharmacies	21414	448	11.87	28589	497	10.57
Business Services	77093	310	8.23	90761	393	8.35
Clothing	21076	245	6.50	28903	306	6.52
Professional Services	13934	188	4.99	17429	226	4.82
Cash Withdrawal	5411	131	3.48	6824	157	3.35
Government Services	23445	149	3.95	20740	139	2.96
Utilities	41362	111	2.95	49315	131	2.79
Grand Total	597311	3771	100.00	772559	4701	100.00

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

(Amount in million taka)

Card Type	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	439693	2820	74.78	568996	3507	74.61
MASTER	91083	544	14.43	120024	703	14.96
AMEX CARD	66005	404	10.72	82828	486	10.34
UnionPay	503	2.66	0.07	638	3.57	0.08
Diners	27	0.11	0.00	73	0.49	0.01
JCB	0	0.00	0.00	0	0.00	0.00
Grand Total	597311	3771	100.00	772559	4701	100.00

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

(Amount in million taka)

Countries	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
United States of America	147962	543	14.40	180967	614	13.05
Thailand	41828	504	13.38	44565	500	10.64
Saudi Arabia	52244	324	8.60	52462	491	10.44
Singapore	36534	304	8.06	65838	411	8.74
United Kingdom (UK)	35211	287	7.61	44718	401	8.53
India	25794	258	6.84	41206	365	7.78
Malaysia	42882	238	6.30	64033	350	7.44
Netherlands	28148	177	4.68	34036	246	5.24
Australia	23863	163	4.31	33677	196	4.16
Ireland	11719	150	3.99	38207	161	3.43
Canada	33536	135	3.57	27736	146	3.11
China People's Republic	22464	114	3.02	28839	111	2.37
Other Countries	95126	575	15.25	116275	708	15.06
Grand Total	597311	3771	100.00	772559	4701	100.00

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

(Amount in million taka)

Merchant Categories	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	113316	1092	34.24	142077	1358	42.57
Cash Withdrawal	35821	583	18.28	42883	682	21.37
Retail Outlet Services	40099	252	7.91	52676	287	8.99
Transportation	9268	235	7.37	10045	285	8.93
Clothing Stores	23122	212	6.63	36226	257	8.07
Business Services	3872	65	2.03	4362	104	3.26
Drug and Pharmacies	8572	93	2.92	11730	81	2.55
Paying Utility Bills	38446	95	2.97	46517	78	2.44
Professional Services	4568	20	0.63	8895	32	1.01
Government Services	3816	18	0.57	4725	26	0.82
Grand Total	280900	2666	83.56	360136	3190	100.00

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

(Amount in million taka)

Card Type	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	177516	1840	57.67	242264	2277	71.38
Mastercard	91466	702	22.02	103470	767	24.05
AMEX	8875	95.1	2.98	9775	105	3.28
Unionpay	2649	21.4	0.67	4108	31	0.96
Diners	369	6.4	0.20	488	10	0.32
JCB	25	.53	0.02	31	.4	0.01
Grand Total	280900	2666	83.56	360136	3190	100.00

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

(Amount in million taka)

Country	No of Transactions	Amount	Percentage
United States of Amer	76708	1104	34.61
Mozambique	4029	291	9.13
United Kingdom (UK	26005	200	6.26
India	22192	122	3.81
Australia	21822	113	3.55
Canada	13803	93	2.92
Singapore	9687	87	2.74
Azerbaijan	13624	79	2.47
United Arab Emirates	10551	71	2.23
Japan	7520	64	2.02
Saudi Arabia	16672	59	1.85
Italy	5998	55	1.72
Korea, Republic of	3554	50	1.55
Others	127971	802	25.15
Total	360136	3190	100.00

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

(Amount in million taka)

Merchant Categories	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	182299	511	18.25	227115	632	19.62
Business Services	181022	522	18.66	193814	570	17.70
Cash Withdrawal	17795	391	13.96	22521	498	15.46
Government Services	68009	377	13.49	57848	326	10.13
Retail Outlet Services	76123	269	9.60	91717	317	9.85
Drug and Pharmacies	13216	258	9.22	17394	297	9.21
Transportation	28749	213	7.61	36861	276	8.56
Professional Services	10913	135	4.82	16014	165	5.11
Clothing	7984	80	2.87	10728	90	2.79
Utilities	19351	43	1.53	23553	51	1.57
Grand Total	605461	2798	100.00	697565	3222	100.00

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

(Amount in million taka)

Card Type	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	509518	2355	84.16	585938	2729	84.69
Mastercard	63286	320	11.43	71069	353	10.96
AMEX	31940	120	4.28	39544	136	4.22
Unionpay	717	04	0.13	1014	04	0.13
QcashProprietar	0	.00	0.00	0	.00	0.00
Grand Total	605461	2798	100.00	697565	3222	100.00

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

(Amount in million taka)

Countries	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
United States of Americ	114815	281	10.04	141360	343	10.64
India	23946	243	8.68	33795	335	10.40
Ireland	105157	297	10.60	112656	327	10.14
Saudi Arabia	63312	287	10.27	59491	325	10.07
United Kingdom (UK)	25787	205	7.34	28653	264	8.18
Netherlands	51420	202	7.21	55682	225	6.99
Malaysia	27399	152	5.43	33930	180	5.57
Singapore	25292	125	4.48	29893	154	4.78
Thailand	12920	176	6.28	11987	154	4.77
China People's Republic	61381	125	4.45	73532	147	4.56
Australia	11459	162	5.80	15590	132	4.09
Canada	6570	55	1.95	8059	69	2.14
Other Countries	76003	489	17.49	92937	569	17.66
Grand Total	605461	2798	100.00	697565	3222	100.00

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

(Amount in million taka)

Merchant Categories	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Business Services	32965	83	20.84	35771	88	20.43
Departmental Stores	20590	61	15.18	24849	82	18.91
Government Services	26057	82	20.40	21377	70	16.09
Cash Withdrawal	2447	67	16.73	2765	68	15.72
Retail Outlet Services	8271	32	8.04	9373	32	7.49
Drug and Pharmacies	1642	23	5.81	1981	32	7.35
Transportation	2938	23	5.67	3701	25	5.79
Professional Services	1367	13	3.33	1717	17	3.98
Clothing Stores	814	07	1.87	1035	10	2.29
Utilities	2810	08	2.12	3119	08	1.95
Fund Transfer	47	0	0.00	0	0.00	0.00
Grand Total	99948	400	100.00	105688	432	100.00

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

(Amount in million taka)

Card Type	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	75864	321	80.37	81729	349	80.86
Mastercard	23958	78	19.51	23812	82	19.04
AMEX	23	0	0.08	135	.27	0.06
Unionpay	99	.16	0.04	10	.14	0.03
Diners	4	.01	0.00	2	.00	0.00
Grand Total	99948	400	100.00	105688	432	100.00

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

(Amount in million taka)

Countries	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Saudi Arabia	21918	64	16.04	17264	52	11.95
Netherlands	15664	43	10.85	16664	48	11.16
United States of A	15869	46	11.60	18229	46	10.73
Ireland	13361	34	8.44	15073	38	8.70
India	3039	28	6.90	3807	33	7.69
Singapore	6229	24	5.94	7079	29	6.68
United Kingdom (	4639	27	6.85	4500	28	6.53
Bangladesh	4033	18	4.44	1432	24	5.44
Malaysia	1008	15	3.81	4066	20	4.57
Australia	1303	18	4.52	1478	13	3.09
Canada	1531	10	2.61	1802	12	2.85
Thailand	972	12	2.91	1024	12	2.79
Other Countries	10382	60	15.11	13270	77	17.81
Total	99948	400	100.00	105688	432	100.00

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

(Amount in million taka)

Countries	Feb-26			Mar-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
United States of A	278646	870	12.48	340556	1003	12.00
Saudi Arabia	120441	638	9.16	129217	867	10.38
India	52779	528	7.58	78808	734	8.78
United Kingdom (	66960	537	7.70	77871	693	8.29
Thailand	55720	692	9.93	57576	666	7.97
Singapore	83765	473	6.79	102810	594	7.11
Malaysia	74314	407	5.84	102029	549	6.57
Ireland	152054	465	6.67	165936	526	6.29
Netherlands	95232	422	6.05	106382	520	6.22
Australia	36625	343	4.92	50745	341	4.08
Canada	30565	179	2.57	37597	227	2.72
China People's Re	11526	58	0.84	76352	155	1.86
Other Countries	244093	1356	19.46	249933	1481	17.72
Grand Total	1302720	6969	100.00	1575812	8355	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
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
Mar-26	43420	8355	3190

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

Table-21: Outflow Summary through Cards

(Amount in million)

Card Type	Feb-26			Mar-26			Growth Percentages in March over February
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	597311	3771	31	772559	4701	39	24.66
Debit Card	605461	2798	23	697565	3222	27	15.15
Prepaid Card	99948	400	03	105688	432	04	8.05
Grand Total	**1302720**	**6969**	**58**	**1575812**	**8355**	**69**	**19.89**

*1 USD = 121 BDT