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## **An Overview of Cards Usage Pattern Within and Outside Bangladesh**



**Big Data Analytics and Data Science Unit  
Statistics Department  
Bangladesh Bank**

# **An Overview of Cards Usage Pattern Within and Outside Bangladesh**



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# **An Overview of Cards Usage Pattern within and Outside Bangladesh (May, 2025)**

## **Big Data Analytics and Data Science Unit, Statistics Department**

### **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 (140%) of cards (debit, credit and prepaid cards) and the total transaction volume (228%) through these cards over the last five-year period.

From May 2024 to May 2025, domestic credit card usage in Bangladesh steadily increased, with a notable rise in May 2025. Cross-border transactions showed minor fluctuations but dropped sharply by 17.36% in May 2025. Spending by foreign nationals declined significantly between June and October 2024, returned to normal by November, rose steadily through February 2025, dipped slightly in March, and then increased again from April. In May 2025, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preference for retail shopping.

In May 2025, debit and prepaid card transactions outside the country showed distinct spending patterns in terms of amount and category distribution. Debit card transactions totaled BDT 2,568 million across 574,119 transactions, with the largest shares going to business services (18.80%), department stores (16.62%), and government services (14.91%). These three categories alone accounted for nearly 50% of the total debit card spending abroad. At the same time, prepaid card transactions amounted to Taka 470 million from 109,242 transactions, with cash withdrawals dominating the spending at 26.35%, followed by government services (22.49%) and department stores (13.90%).

The combined outflow amount across all three card types reaches nearly BDT 6.90 billion (USD 57.05 million) in May, 2025 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 2.77 billion (USD 22.92 million). This data indicates that Bangladeshi cardholders conducted approximately 2.49 times transactions abroad compared to foreign nationals using cards within Bangladesh in May, 2025.

It is noteworthy to mention that up to May, 2025 total limit sanctioned of disbursable loan through credit cards in the Bangladesh economy is 47,728 million whereas total outstanding (claims on credit card users) is 7,238 million.

Notably, Bangladeshi nationals primarily used their credit cards in the USA (14%), debit cards most in Ireland (12%) and prepaid cards most in Saudi Arabia (16%), while USA cardholders accounted for the highest spending (42%) among foreign nationals within Bangladesh. The VISA card emerged as the most popular choice for domestic, outward and inward transactions in May, 2025.

## 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 July, 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 May, 2025, covering domestic, outward, and inward transactions; and an overview of overall transaction trends in card usage over the past year. Additionally, the review discusses the broader implications of increased card usage on financial inclusion, digital economic development, transaction security, and consumer awareness. It concludes by summarizing the progress of Bangladesh's transition toward a cashless society and the positive prospects for sustained growth in card usage.



## 2. Issued cards and transaction statistics

According to a five-year statistical review conducted by the E-Banking and E-Commerce Statistics Unit of the Statistics Department, the number of debit, credit, and prepaid cards issued up to May, 2020 stood at 1,94,76,370, 15,65,360 and 5,52,098 respectively. By May, 2025, these numbers had increased to 4,15,07,024, 25,75,501 and 76,35,853 respectively, reflecting a total growth of 140% across all three card types. Additionally, the transaction volume through these cards rose from Tk 1,26,435 million in May, 2020 to Tk 4,14,079 million by May, 2025, marking a 228% growth over five years (Annex table-1). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

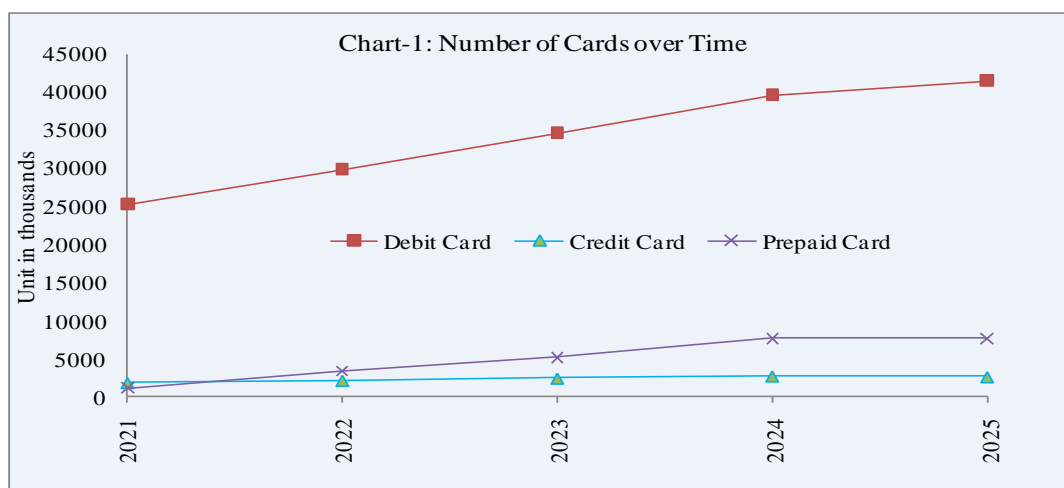


Chart-1 depicts the overall trend of number of cards from 2021 to 2025.

In the last 5(five) years, number of debit card experienced 64% growth, credit card 40% and prepaid card 561% (Annex-table-2).

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 has been regularly publishing reports on credit card usage patterns, both within and outside Bangladesh since 2023 which are available on 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 56 banks, 48 offer credit cards, dual currency debit cards, as well as prepaid card services. 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 May, 2025 reveals a 6.77% increase in domestic transactions, increasing to Taka 32,205 million from Taka 30,164 million in April, 2025 (Annex-table-3). On the other hand, international transactions conducted outside the country

amounted to Taka 3,865 million in May, 2025 (Annex-table-5), reflecting a significant decrease of 17.36% compared to Taka 4,677 million in April, 2025. Concurrently, transactions involving credit cards issued by foreign entities but utilized within Bangladesh experienced an increase by 5.82% to Taka 2,773 million in May, 2025 from Taka 2,621 million in April, 2025 (Annex-table-8). It is noteworthy to mention that total limit sanctioned of disbursable loan through credit cards in the Bangladesh economy is 47,728 million whereas total outstanding (claims on credit card users) is 7,238 million at the end of May, 2025.

### 3. Domestic credit card usage

In May 2025, credit card transactions at department stores increased to Taka 15,370 million from Taka 15,059 million in April, 2025. Similarly, transactions in retail outlet services, paying utility bills, cash withdrawal, drug and pharmacies, government services, clothing stores, transportation and business services also increased compared to that of the previous month (Annex-table-3). Only professional services and fund transfer decreased compared to that of the previous month. The analysis indicates an upward trend in consumer spending across various transaction categories from April, 2025 to May, 2025.

Chart-2 highlights the spending patterns across different sectors in May, 2025, showing that nearly half of domestic credit card transactions occurred at department stores (Chart-3). The reasons behind this may be inflation driving essential purchase, promotional bank offers, 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 & Pharmacies during this period.

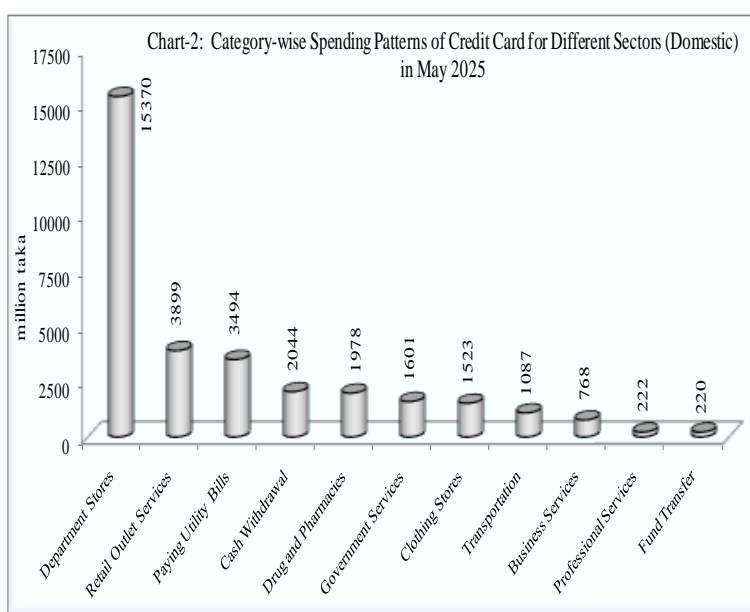


Chart-3 provides a comparative overview of proportional expenditures by sector based on total credit card transactions in May, 2025.

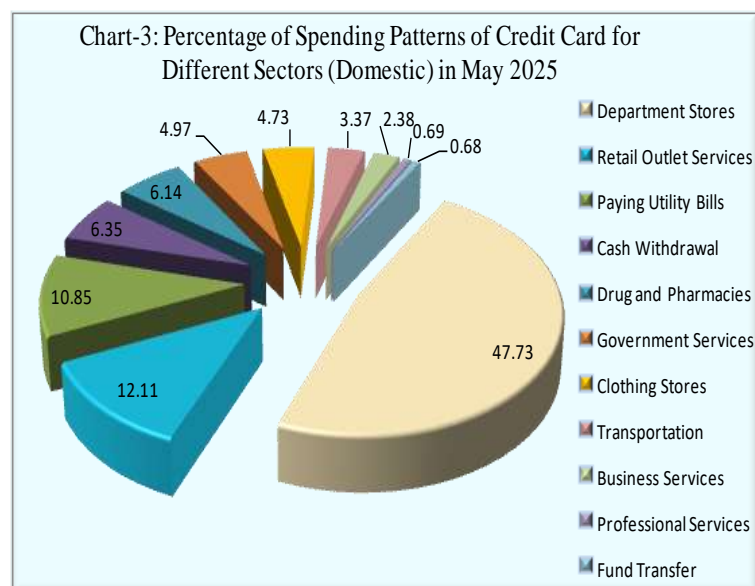
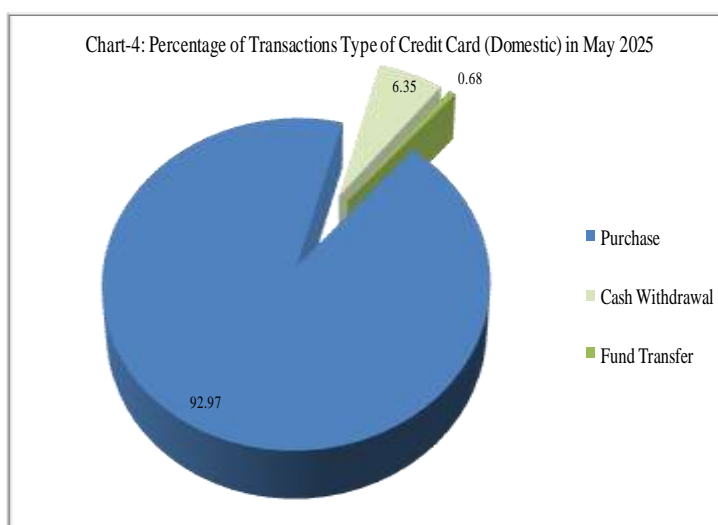


Chart-4 shows that, in domestic credit card usage, around 93% were used for purchase, 6% for Cash Withdrawal and 1% for Fund Transfer.



#### 4. Outward credit card usage

Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 27.86% of transactions. Other significant categories were retail outlet services (16.08%), cash withdrawal (11.04%), drug and pharmacies (10.77%), transportation (9.88%), business services (6.78%), government services (5.68%), and various other sectors (11.92%) (Annex-table-5).

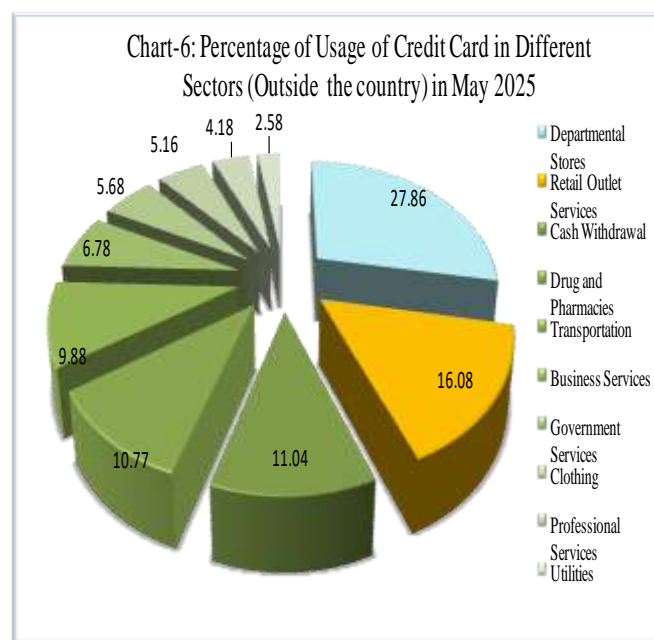
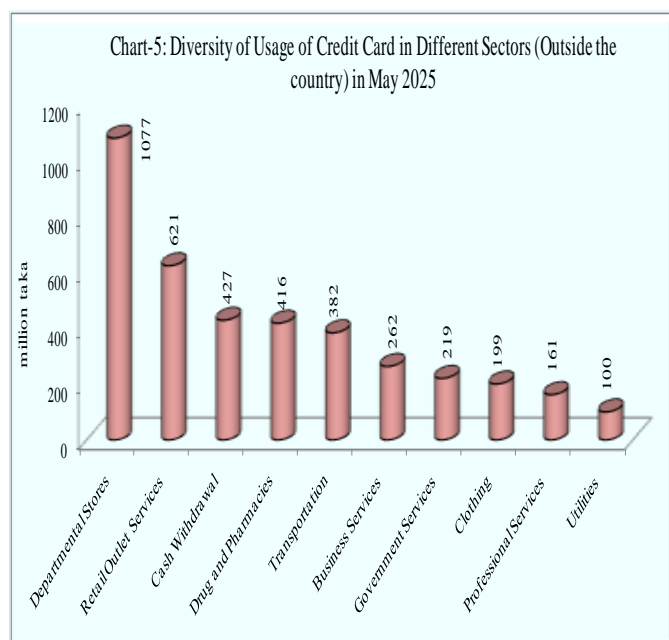


Chart-5 and Chart-6 demonstrate the varied use of credit cards across different sectors outside the country in May, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 13.85%. The remaining transactions were spread across other countries: China (10.46%), Thailand (9.12%), UK (8.99%), Singapore (8.47%), Malaysia (6.30%), India (5.43%), Netherlands (4.62%), Saudi Arabia (4.45%), Canada (4.32%), UAE (3.45%), Australia (3.14%), and other countries (17.40%) (Chart-8).

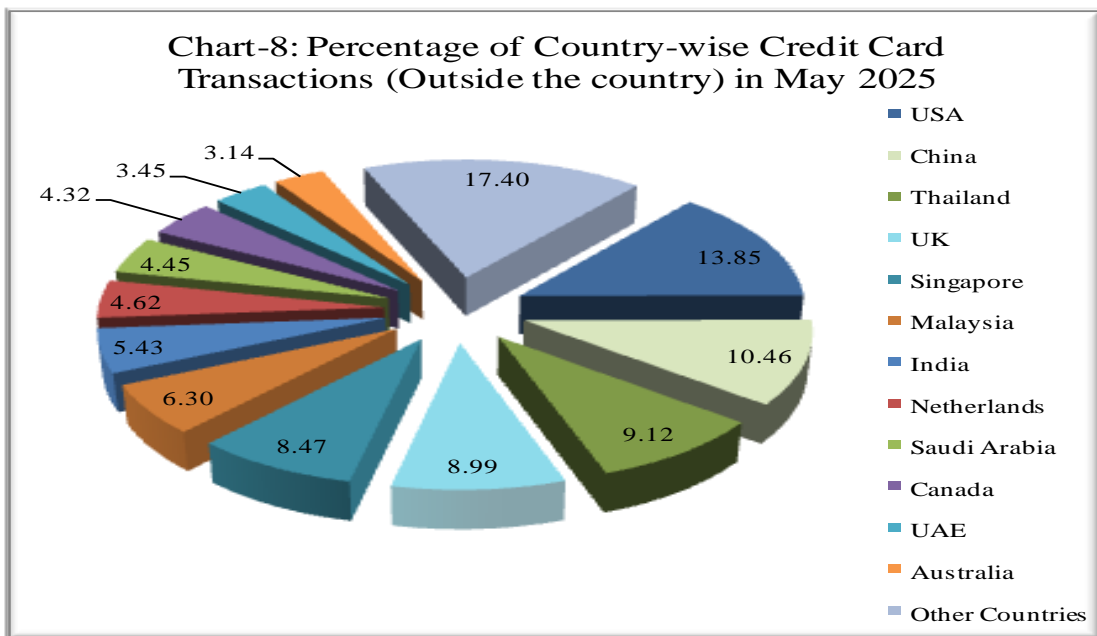
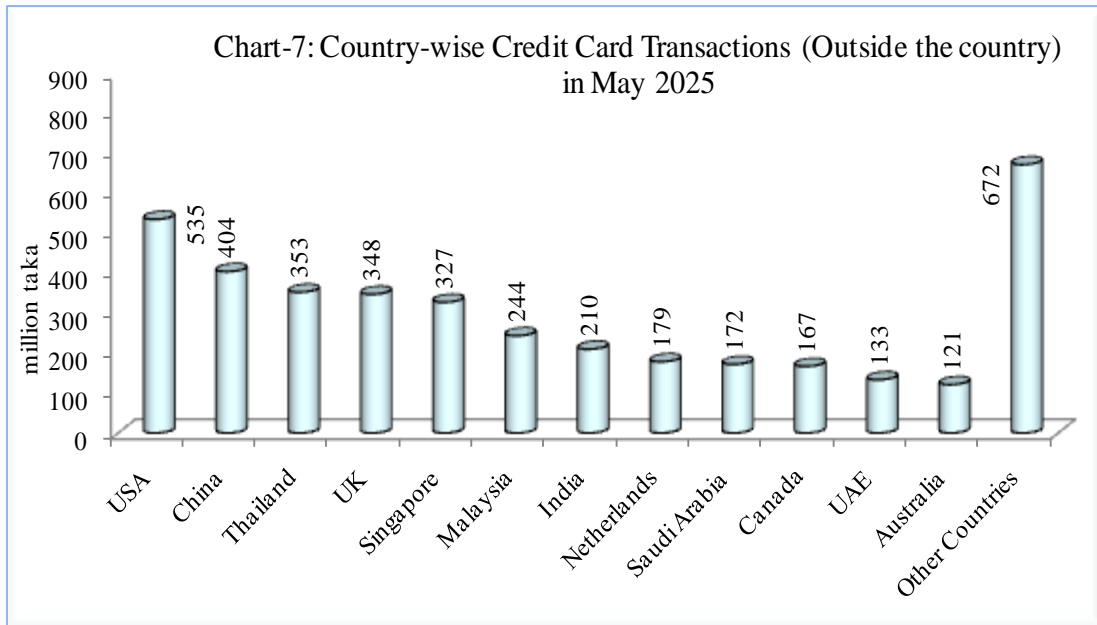


Chart-7 illustrates the diversity of credit card usage across different countries in May, 2025, while Chart-8 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 5. Inward credit card usage

In May, 2025, inward credit card usage saw a slight increase compared to that of the previous month. Credit cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 45.29% of all transactions during this period. Cash withdrawals made up 18.69%, while fund transfer and transportation-related transactions constituted 13.77% and 10.11% respectively. The remaining sectors collectively contributed 11.59% of the total transaction volume (Chart-10).

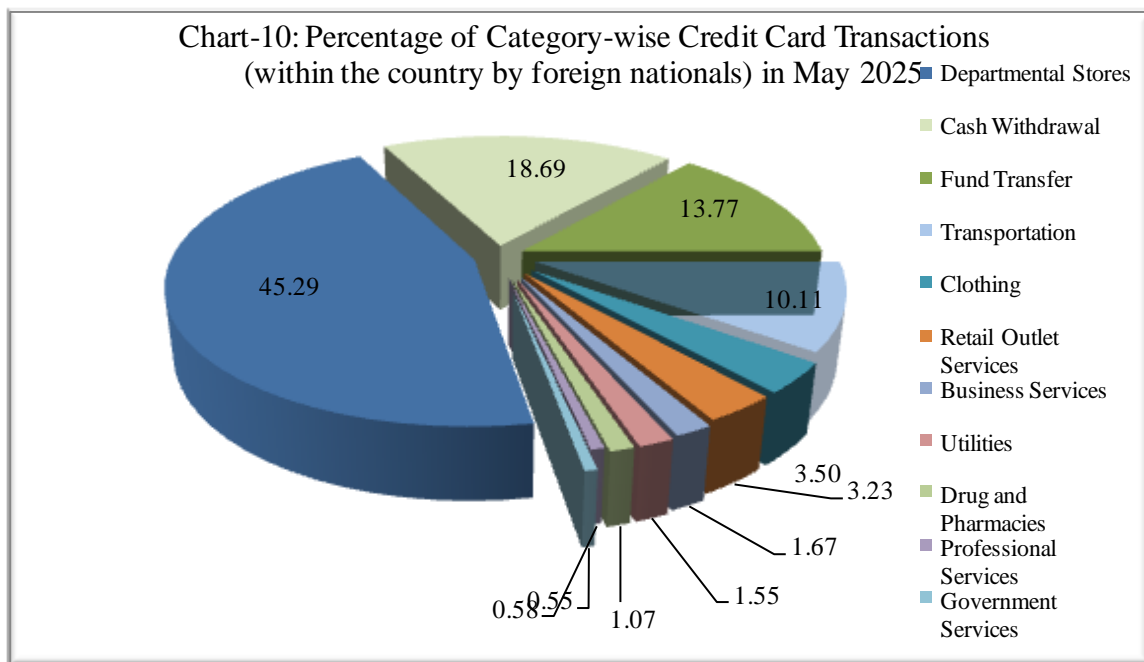
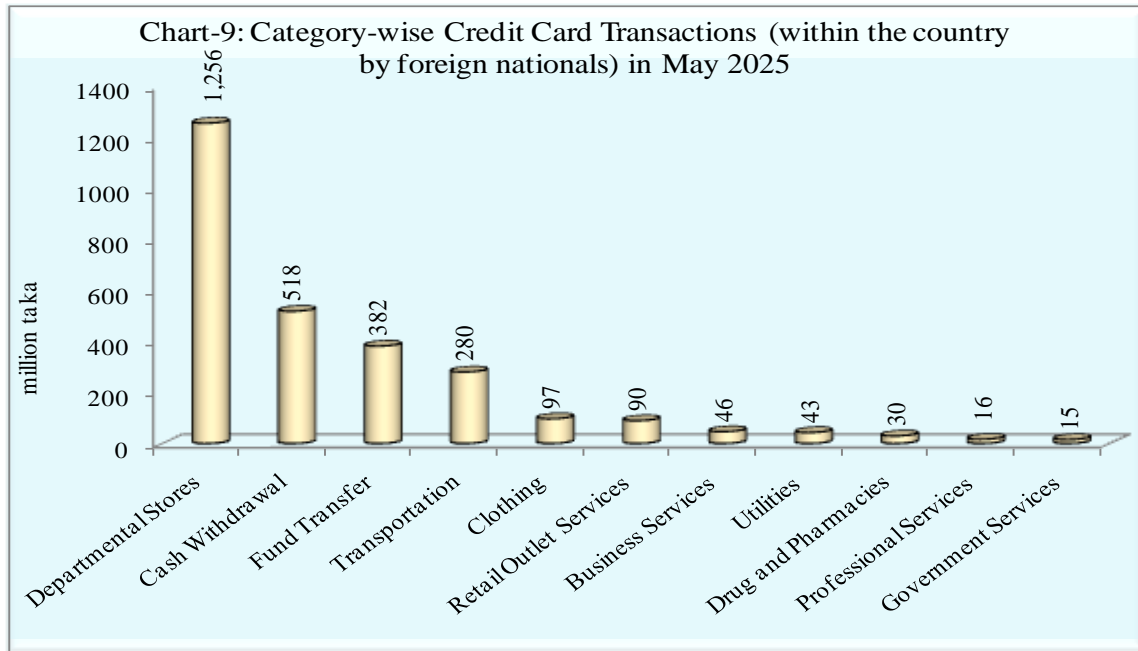


Chart-9 and Chart-10 showcase the diverse usage of credit cards (within Bangladesh by foreign nationals) across various sectors in May, 2025.

During May, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 42.17% of the total. Other significant contributions came from UK (7.76%), India (5.90%), Mozambique (4.26%), Canada (2.86%), Japan (2.64%), UAE (2.41%), Singapore (2.20%), Hong Kong (2.19%), China (2.16%), Saudi Arabia (2.00%), Australia (1.91%), Germany (1.62%), and various other countries (19.90%) (Chart-12).

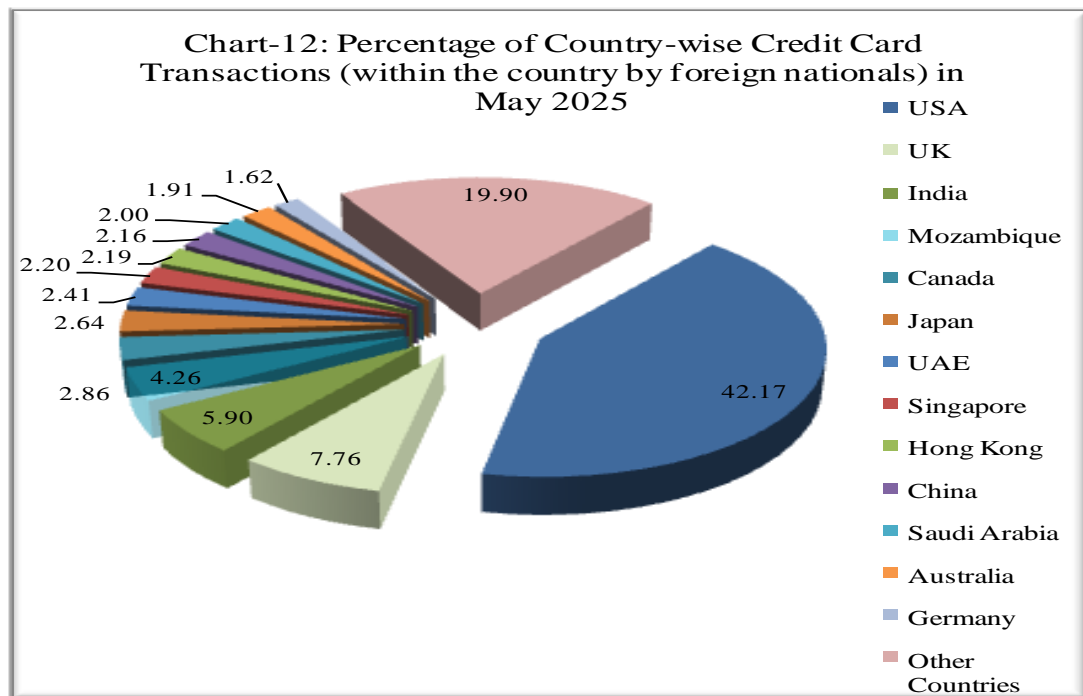
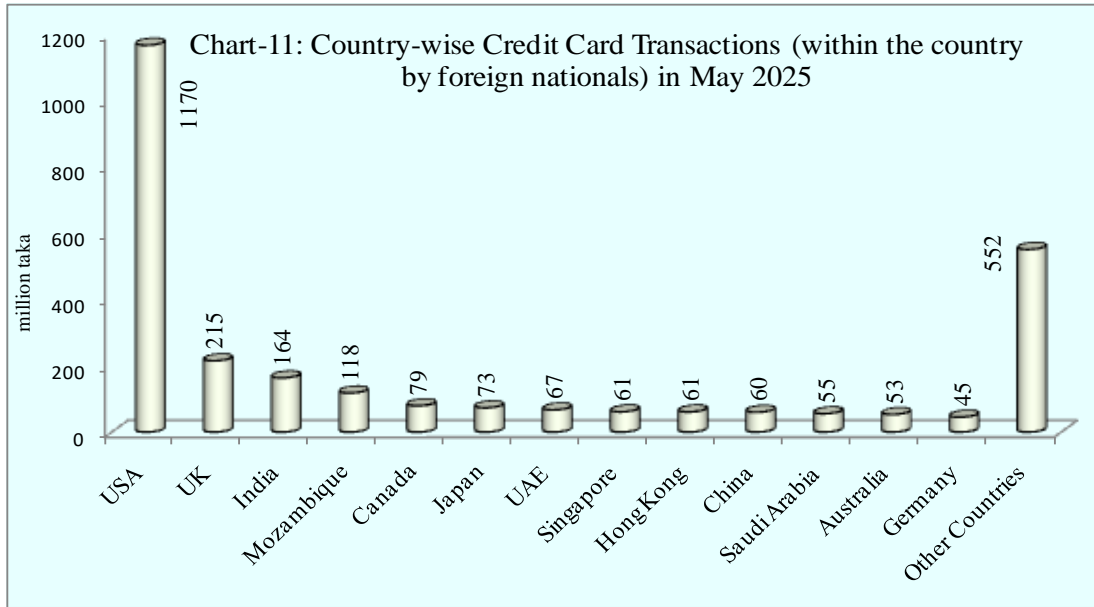


Chart-11 and Chart-12 provide a visual representation of credit card usage by foreign nationals within Bangladesh in May, 2025, categorized by their respective countries of origin.

## 6. Outward debit card usage

Debit cardholders involved in cross-border transactions primarily used their cards for business services, making up 18.80% of transactions. Other significant categories were department stores (16.62%), government services (14.91%), cash withdrawals (14.84%), retail outlet services (11.62%), drug and pharmacies (8.36%), transportation (6.19%), professional services (5.33%), clothing (2.07%), and utilities (1.24%) (Annex-table-11).

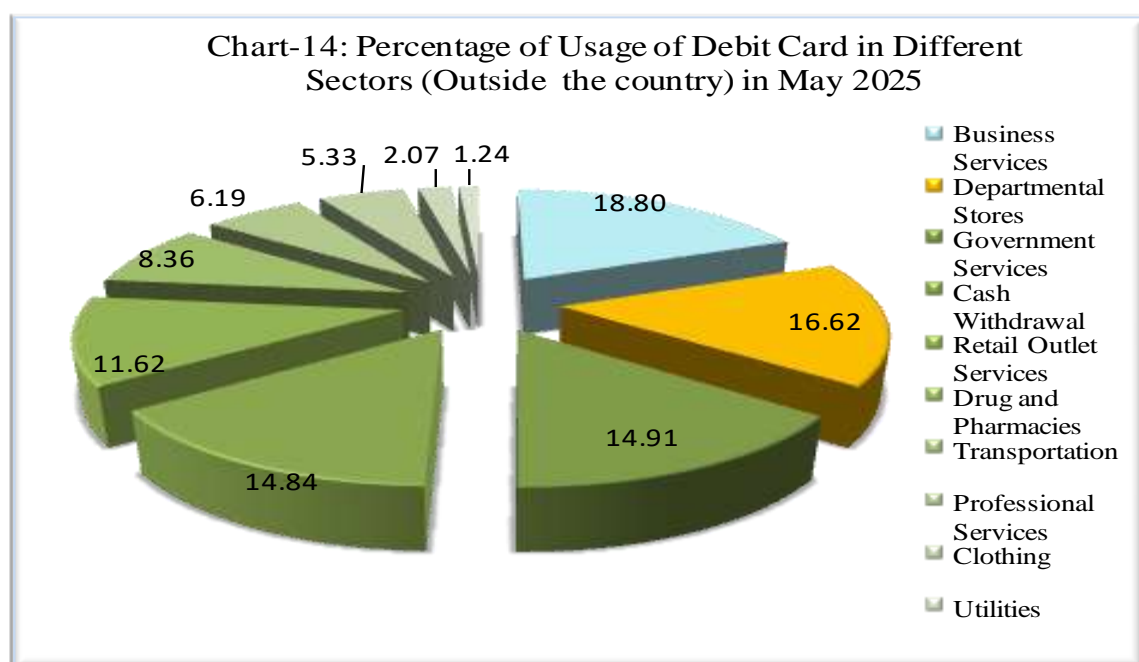
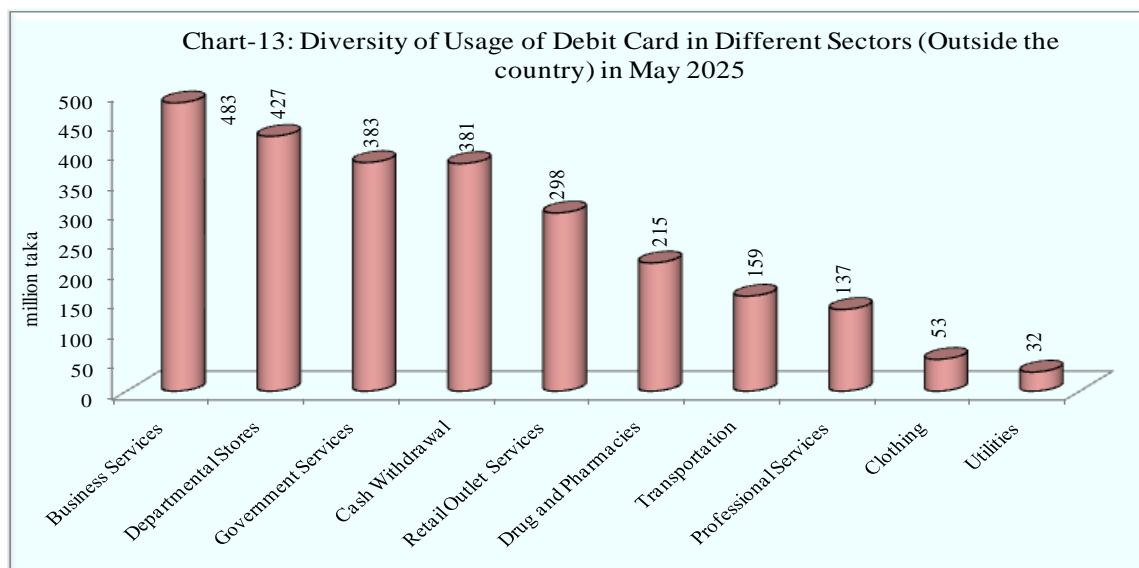


Chart-13 and Chart-14 demonstrate the varied use of debit cards across different sectors outside the country in May, 2025.



A country-wise breakdown of cross-border transactions in May 2025 reveals that the majority of debit card transactions took place in Ireland, accounting for 11.56%. The remaining transactions were spread across other countries: UK (11.23%), USA (10.40%), China (9.81%), India (7.91%), Malaysia (6.29%), Netherlands (6.25%), Saudi Arabia (6.02%), Thailand (4.30%), Australia (3.96%), Singapore (3.16%), Canada (2.84%), and other countries (16.28%) (Chart-16).

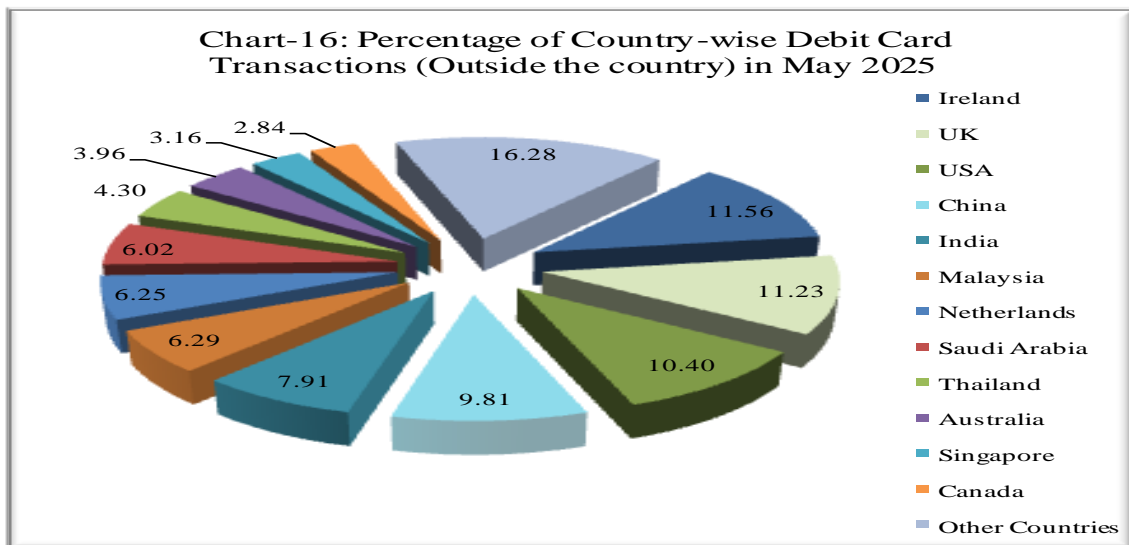
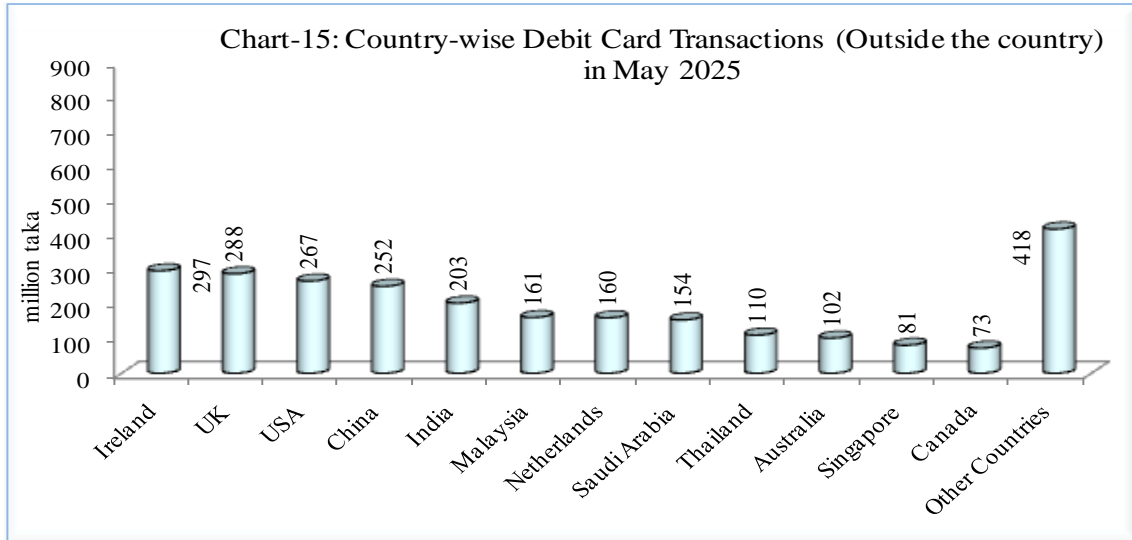


Chart-15 illustrates the diversity of debit card usage across different countries in May, 2025, while Chart-16 displays the percentage distribution of country-wise cross-border transaction for the same period.



## 7. Outward prepaid card usage

In May 2025 prepaid cardholders involved in cross-border transactions primarily used their cards for cash withdrawals abroad, making up 26.35% of transactions. Other significant categories were government services (22.49%), department stores (13.90%), drug and pharmacies (9.54%), business services (9.04%), retail outlet services (8.73%), professional services (4.54%), transportation (2.79%), clothing (1.41%), and utilities (1.21%). (Annex-table-14).

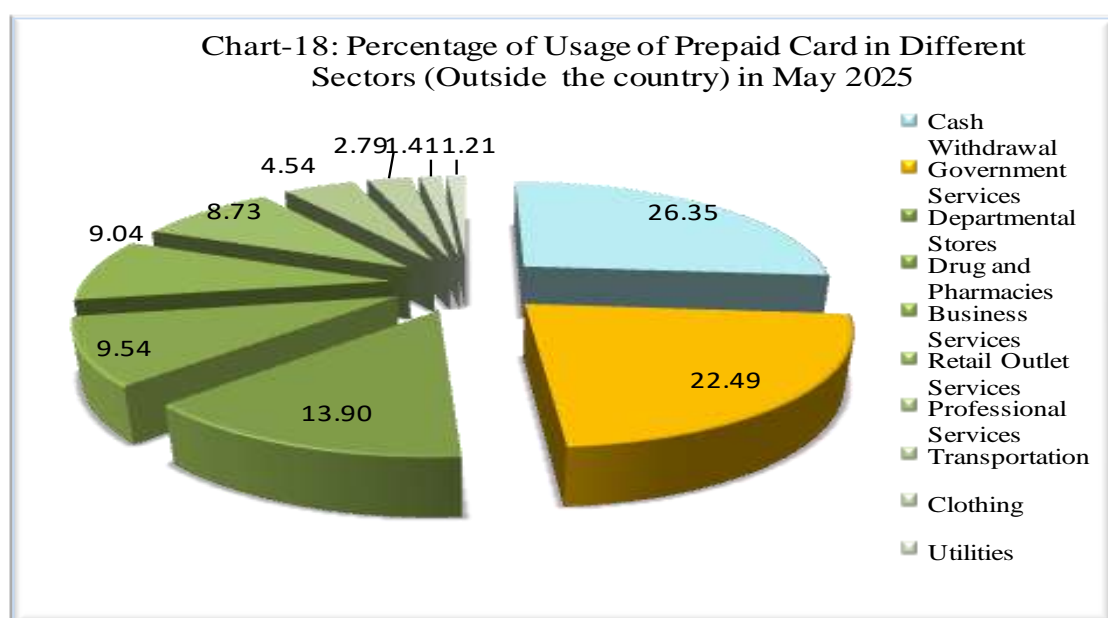
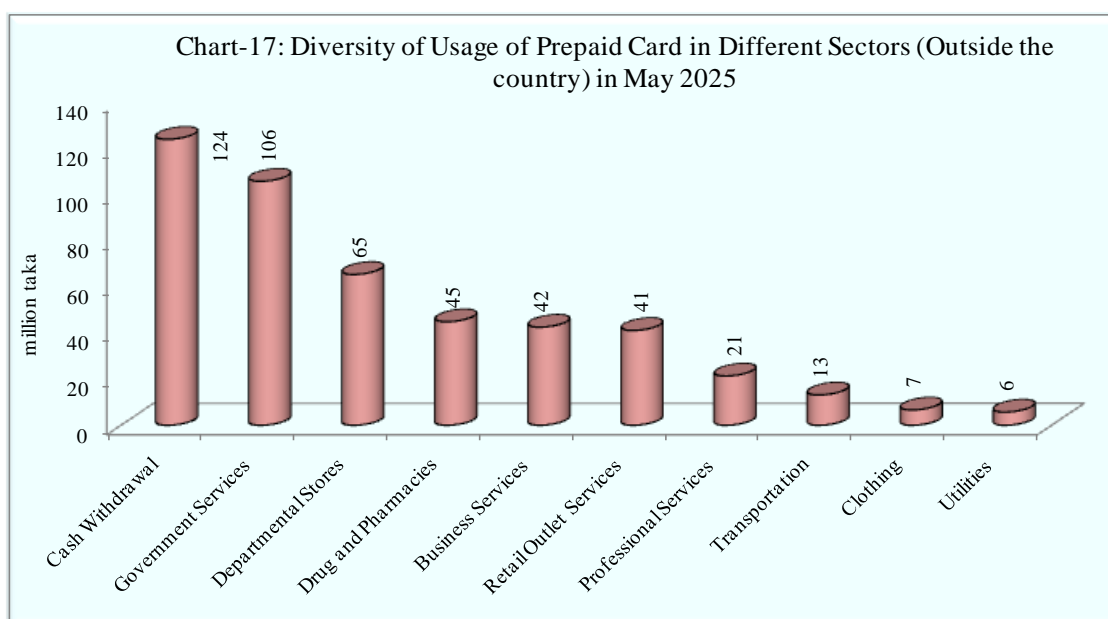


Chart-17 and Chart-18 demonstrate the varied use of prepaid cards across different sectors outside the country in May, 2025.

A country-wise breakdown of cross-border transactions reveals that in May 2025 the majority of prepaid card transactions took place in Saudi Arabia, accounting for 16.10%. The remaining transactions were spread across other countries: USA (10.84%), India (10.00%), Malaysia (7.16%), Singapore (6.97%), UK (6.68%), Canada (4.45%), Netherlands (3.80%), Thailand (3.59%), Ireland (3.21%), Australia (2.69%), China (2.43%), and other countries (22.07%) (Chart-20).

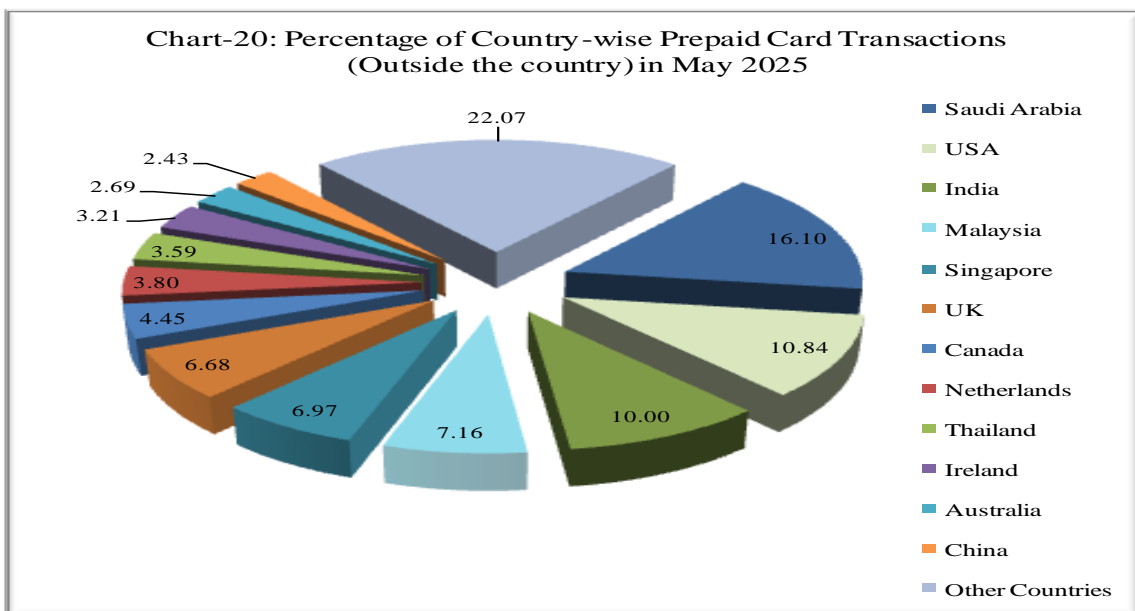
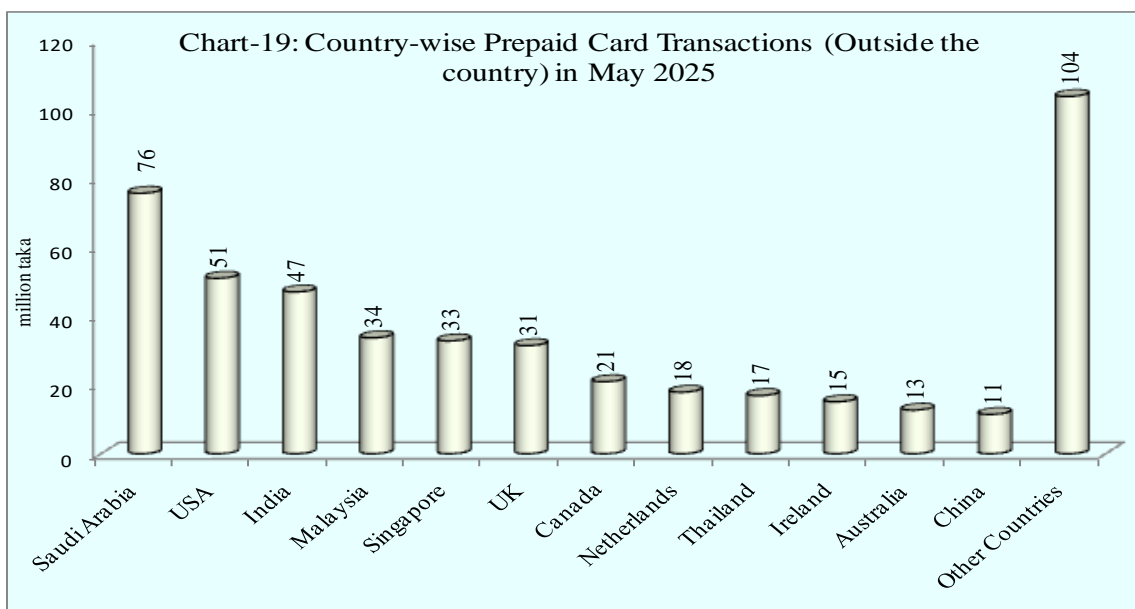
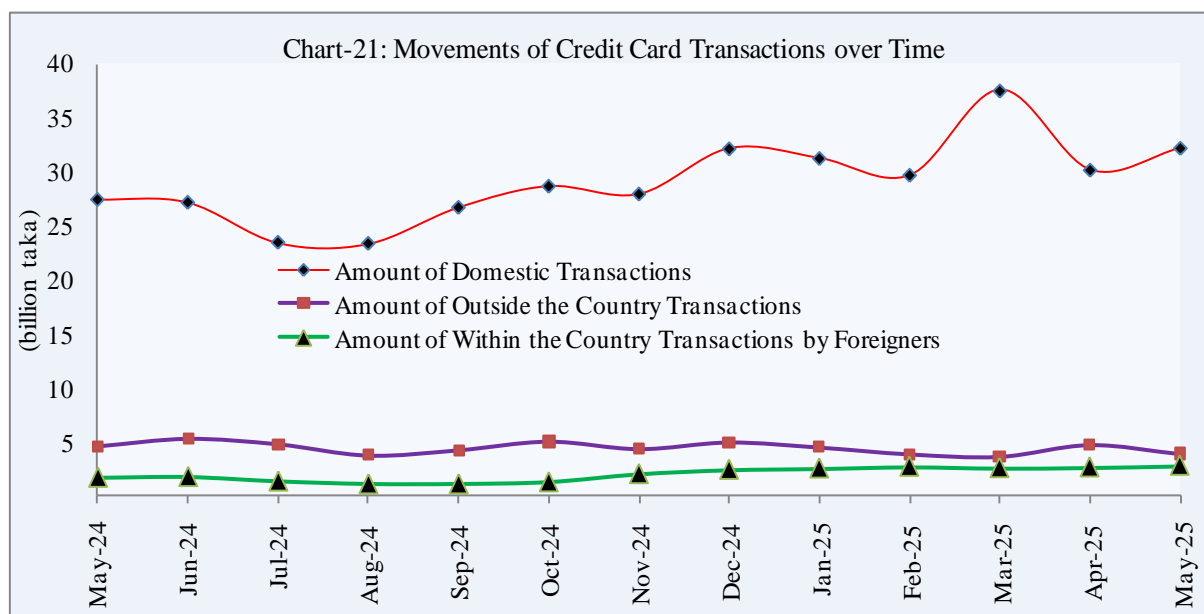


Chart-19 illustrates the diversity of prepaid card usage across different countries in May, 2025, while Chart-20 displays the percentage distribution of country-wise cross-border transaction for the same period.

## 8. Overall credit card transactions trend

Chart-21 illustrates that domestic credit card transaction showed overall upward trend during May, 2024 to May, 2025, it peaked in March, 2025 but it decreased in April, 2025 and again increased in May, 2025. Cross-border transaction experienced overall downward trend during this period. Meanwhile, credit card spending by foreign nationals within Bangladesh saw a sharp decline between June 2024 and October 2024, but it rebounded to normal levels by November 2024 and further it is steadily increasing since February, 2025 but it saw a slight decrease in March, 2025 but further it is increasing from April, 2025.



## 9. Overall outflow of cards transaction trend

Overall outflow summary through cards (Credit, Debit, and Prepaid Card) transaction from Bangladesh in May, 2025 shows that credit card leads in total spending, with Taka 3,865 million spent across approximately 637,924 transactions. Debit card follows, with 2,568 million taka spent over nearly 574,119 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 470 million taka spent through about 109,242 transactions. The combined outflow amount across all three card types reaches nearly 6.90 billion taka in May, 2025 (Annex-table-19). The overall outflow of cards in May 2025 experienced a notable decline when compared to the figures recorded in April 2025. This significant decrease suggests a potential shift in card usage patterns or underlying factors influencing transaction volumes during the period under review.

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 12.36%. The remaining transactions were spread across other countries: China (9.67%), UK (9.67%), Thailand (6.95%), India (6.67%), Singapore (6.39%), Malaysia (6.36%), Ireland (6.16%), Saudi Arabia (5.82%), Netherlands (5.17%), Canada (3.78%), Australia (3.41%), and other countries (17.59%) (Chart-23).

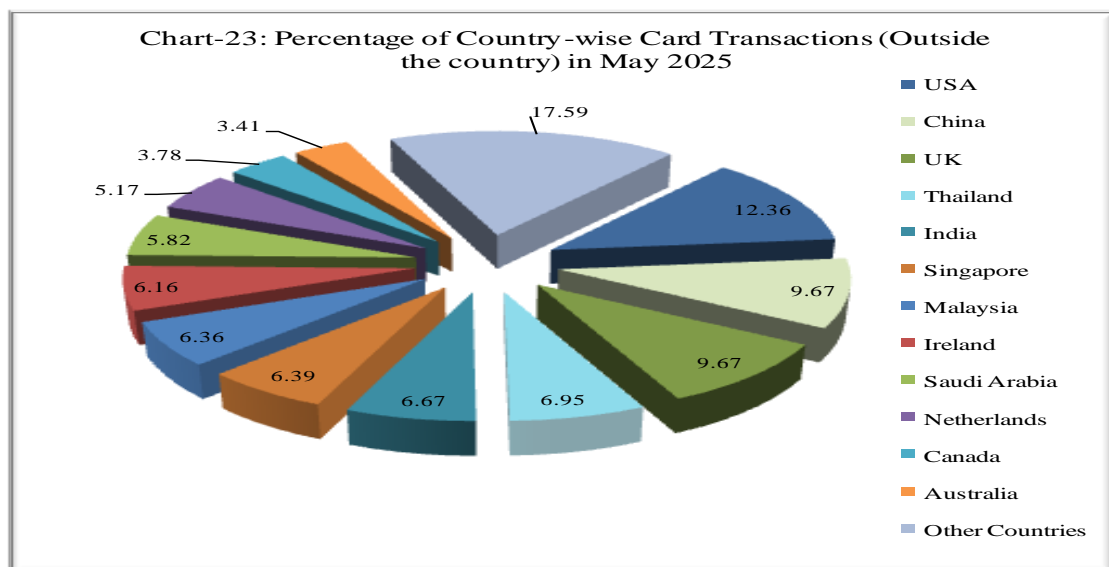
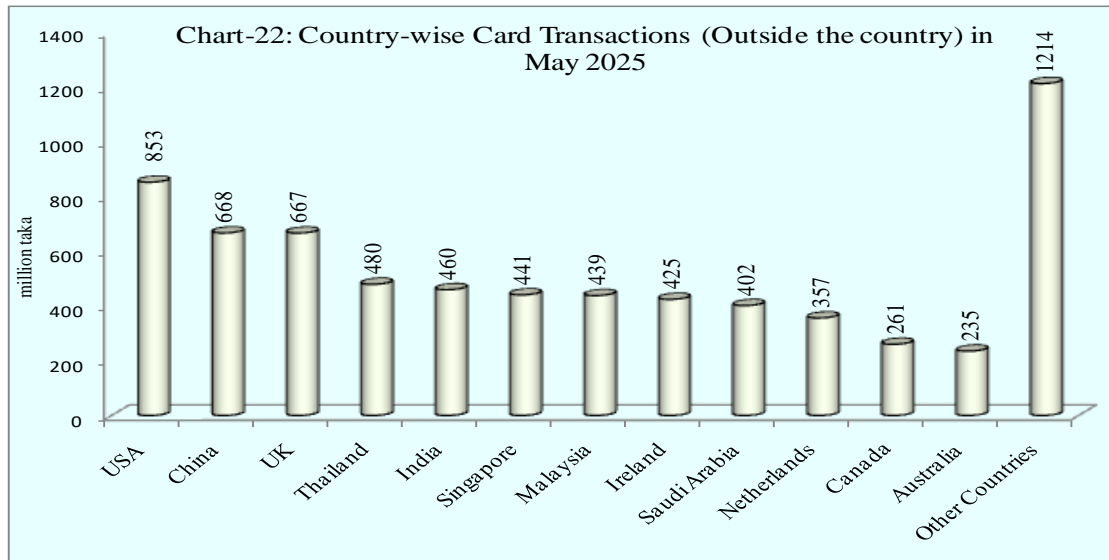


Chart-22 illustrates the diversity of overall card usage across different countries in May, 2025, while Chart-23 displays the percentage distribution of country-wise cross-border transactions for the same period.

## 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 its 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 digitization has yielded significant results, with card-based transactions experiencing exponential growth as businesses and consumers increasingly shift toward digital financial instruments.

Based on the May, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 2.49 times transactions outside the country compared to foreign nationals using cards within Bangladesh in this month. VISA credit cards were the most popular choice for both domestic and international transactions. Notably, Bangladeshi nationals predominantly used their credit 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 140% and the total transaction volume through these three types of cards increased by 228% 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: 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
May, 2020	19476370	1565360	552098	21593828	117950	7139	1346	126435
Apr, 2025	41507024	2575501	7635853	51718378	377352	32887	3840	414079
Growth (%)	113	65	1283	140	220	361	185	228

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

**Table-2: Number of Cards over Time**

Year	Debit Card	Credit Card	Prepaid Card
2021	25285859	1833242	1154901
2022	29849136	2115861	3383951
2023	34569683	2398577	5120934
2024	39574049	2674512	7544985
2025	41507024	2575501	7635853
Growth Percentages in 2025 over 2021	64.15	40.49	561.17



**Table-3: Category-wise Breakdowns of Credit Card Transactions (Domestic)  
in April 2025 and May 2025**

(Amount in million taka)

Merchant Categories	Apr-25			May-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	1875595	15059	49.93	1848684	15370	47.73
Retail Outlet Services	1114137	3715	12.32	1167668	3899	12.11
Paying Utility Bills	252774	2785	9.23	269965	3494	10.85
Cash Withdrawal	178085	1701	5.64	201984	2044	6.35
Drug and Pharmacies	337405	1737	5.76	379883	1978	6.14
Government Services	36307	1382	4.58	41448	1601	4.97
Clothing Stores	253808	1238	4.11	299406	1523	4.73
Transportation	77243	869	2.88	91807	1087	3.37
Business Services	129439	682	2.26	103603	768	2.38
Professional Services	23210	225	0.75	24441	222	0.69
Fund Transfer	27800	769	2.55	2162	220	0.68
Grand Total	4305803	30164	100.00	4431051	32205	100.00

**Table-4: Card Type Breakdowns of Credit Card Transactions (Domestic)  
in April 2025 and May 2025**

(Amount in million taka)

Card Type	Apr-25			May-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3086290	22126	73.35	3168991	23579	73.21
Mastercard	815767	5264	17.45	845409	5842	18.14
AMEX	385791	2705	8.97	379397	2552	7.92
QcashProprietar	3241	33	0.11	20430	191	0.59
Diners	13688	24	0.08	15813	29	0.09
JCB	288	8	0.03	297	8	0.03
Unionpay	738	3	0.01	714	3	0.01
Grand Total	4305803	30164	100.00	4431051	32205	100.00

**Table-5: Category-wise Breakdowns of Credit Card Transactions (Outside the country)  
in April 2025 and May 2025**

(Amount in million taka)

Merchant Categories	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	255257	1479	31.63	199532	1077	27.86
Retail Outlet Services	154483	845	18.07	117250	621	16.08
Cash Withdrawal	7635	170	3.65	92725	427	11.04
Drug and Pharmacies	27922	517	11.06	20620	416	10.77
Transportation	68788	488	10.44	49718	382	9.88
Business Services	79588	358	7.64	63463	262	6.78
Government Services	33250	177	3.78	30764	219	5.68
Clothing	29683	313	6.69	18459	199	5.16
Professional Services	14598	203	4.33	11713	161	4.18
Utilities	43672	127	2.71	33680	100	2.58
Grand Total	714876	4677	100.00	637924	3865	100.00

**Table-6: Card Type Breakdowns of Credit Card Transactions (Outside the country)  
in April 2025 and May 2025**

(Amount in million taka)

Card Type	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	540590	3538	75.64	451261	2932	75.85
Mastercard	107408	682	14.59	98504	625	16.16
AMEX	66689	455	9.73	88007	307	7.94
Unionpay	152	1.68	0.04	122	1.63	0.04
Diners	37	0.09	0.00	30	0.07	0.00
JCB	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	714876	4677	100.00	637924	3865	100.00

**Table-7: Country-wise Breakdowns of Credit Card Transactions (Outside the country)  
in April 2025 and May 2025**

(Amount in million taka)

Countries	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	146350	667	14.27	120921	535	13.85
China	20855	113	2.41	106130	404	10.46
Thailand	37917	471	10.07	29737	353	9.12
UK	51762	433	9.26	40166	348	8.99
Singapore	58934	456	9.74	41060	327	8.47
Malaysia	77886	430	9.19	44460	244	6.30
India	30734	310	6.62	20633	210	5.43
Netherlands	29496	192	4.10	30381	179	4.62
Saudi Arabia	39081	252	5.40	28479	172	4.45
Canada	35053	181	3.86	29803	167	4.32
UAE	12349	157	3.36	12154	133	3.45
Australia	27696	147	3.15	19568	121	3.14
Other Countries	146763	869	18.58	114432	672	17.40
Grand Total	714876	4677	100.00	637924	3865	100.00

**Table-8: Category-wise Breakdowns of Credit Card Transactions (within the country by foreign nationals) in April 2025 and May 2025**

(Amount in million taka)

Merchant Categories	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	106984	1259	48.04	103543	1256	45.29
Cash Withdrawal	37200	610	23.26	30238	518	18.69
Fund Transfer	1574	9	0.34	30340	382	13.77
Transportation	13567	347	13.22	10279	280	10.11
Clothing	14724	123	4.68	10770	97	3.50
Retail Outlet Services	36705	100	3.80	34309	90	3.23
Business Services	4262	39	1.47	4740	46	1.67
Utilities	34395	68	2.60	33254	43	1.55
Drug and Pharmacies	5150	36	1.39	3636	30	1.07
Professional Services	2077	18	0.68	1091	16	0.58
Government Services	1861.00	13	0.51	1755	15	0.55
Grand Total	258499	2621	100.00	263955	2773	100.00

**Table-9: Card Type Breakdowns of Credit Card Transactions (within the country by foreign nationals) in April 2025 and May 2025**

(Amount in million taka)

Card Type	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	161700	1653	64.52	180490	1932	69.65
Mastercard	78950	890	34.73	81974	823	29.68
Unionpay	704	8	0.32	870	8	0.28
AMEX	321	7	0.27	282	5	0.19
Diners	284	3	0.12	306	5	0.18
JCB	55	1	0.03	33	.45	0.02
Grand Total	242014	2562	100.00	263955	2773	100.00

**Table-10: Country-wise Breakdowns of Credit Cards Transactions (within the country by foreign nationals) in May 2025**

(Amount in million taka)

Countries	No of Transactions	Amount	Percentage
USA	82207	1170	42.17
UK	20748	215	7.76
India	26187	164	5.90
Mozambique	3513	118	4.26
Canada	9572	79	2.86
Japan	5872	73	2.64
UAE	8303	67	2.41
Singapore	5646	61	2.20
Hong Kong	7066	61	2.19
China	6123	60	2.16
Saudi Arabia	17006	55	2.00
Australia	8374	53	1.91
Germany	3615	45	1.62
Other Countries	59723	552	19.90
Grand Total	263955	2773	100.00

**Table-11: Category-wise Breakdowns of Debit Card Transactions (Outside the country) in April 2025 and May 2025**

(Amount in million taka)

Merchant Categories	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Business Services	123901	358	11.53	188538	483	18.80
Departmental Stores	122804	555	17.85	139877	427	16.62
Government Services	52468	294	9.47	75789	383	14.91
Cash Withdrawal	17189	646	20.78	16666	381	14.84
Retail Outlet Services	71061	638	20.53	87604	298	11.62
Drug and Pharmacies	11287	219	7.06	11629	215	8.36
Transportation	20693	138	4.43	22461	159	6.19
Professional Services	10121	135	4.34	11149	137	5.33
Clothing	6646	81	2.61	6177	53	2.07
Utilities	13452	44	1.42	14229	32	1.24
Grand Total	449622	3108	100.00	574119	2568	100.00

**Table-12: Card Type Breakdowns of Debit Card Transactions (Outside the country)  
in April 2025 and May 2025**

(Amount in million taka)

Card Type	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	389587	2813	90.52	489305	2239	87.21
Mastercard	25983	165	5.31	59051	245	9.52
AMEX	34036	129	4.16	25747	83	3.25
Unionpay	16	.46	0.01	16	.39	0.02
Grand Total	449622	3108	100.00	574119	2568	100.00

**Table-13: Country-wise Breakdowns of Debit Card Transactions (Outside the country)  
in April 2025 and May 2025**

(Amount in million taka)

Countries	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Ireland	81120	244	7.85	119857	297	11.56
UK	19309	250	8.05	24064	288	11.23
USA	80457	365	11.76	87512	267	10.40
China	53695	646	20.77	86553	252	9.81
India	20470	291	9.37	19157	203	7.91
Malaysia	28724	217	6.97	30487	161	6.29
Netherlands	21787	84	2.71	43962	160	6.25
Saudi Arabia	42629	153	4.92	59386	154	6.02
Thailand	7435	129	4.15	8011	110	4.30
Australia	7654	79	2.55	6781	102	3.96
Singapore	16591	106	3.42	16931	81	3.16
Canada	7186	67	2.16	7880	73	2.84
Other Countries	62565	476	15.31	63538	418	16.28
Grand Total	449622	3108	100.00	574119	2568	100.00

**Table-14: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country)  
in April 2025 and May 2025**

(Amount in million taka)

Merchant Categories	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Cash Withdrawal	3521	156	18.43	4440	124	26.35
Government Services	30100	209	24.68	42804	106	22.49
Departmental Stores	23170	133	15.70	17993	65	13.90
Drug and Pharmacies	2578	73	8.61	2547	45	9.54
Business Services	35365	154	18.29	21089	42	9.04
Retail Outlet Services	13892	49	5.83	12439	41	8.73
Professional Services	2247	28	3.26	1788	21	4.54
Transportation	3064	18	2.09	2947	13	2.79
Clothing	1226	13	1.57	948	07	1.41
Utilities	2965	13	1.53	2247	06	1.21
Grand Total	118128	845	100.00	109242	470	100.00

**Table-15: Card Type Breakdowns of Prepaid Card Transactions (Outside the country)  
in April 2025 and May 2025**

(Amount in million taka)

Card Type	Apr-25			May-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	93861	766	90.65	83124	380	80.80
Mastercard	23903	78	9.26	25771	90	19.09
AMEX	312	.50	0.06	347	.49	0.10
Unionpay	52	.24	0.03	0	.00	0.00
Grand Total	118128	845	100.00	109242	470	100.00

**Table-16: Country-wise Breakdowns of Prepaid Card Transactions  
(Outside the country) in May 2025**

(Amount in million taka)

Countries	No of Transactions	Amount	Percentage
Saudi Arabia	32340	76	16.10
USA	13050	51	10.84
India	3963	47	10.00
Malaysia	7476	34	7.16
Singapore	7560	33	6.97
UK	5731	31	6.68
Canada	2906	21	4.45
Netherlands	8247	18	3.80
Thailand	1038	17	3.59
Ireland	7734	15	3.21
Australia	1618	13	2.69
China	3290	11	2.43
Other Countries	14289	104	22.07
Grand Total	109242	470	100.00

**Table-17: Country-wise Breakdown of Card Transactions (Outside the country) in May 2025**

(Amount in million taka)

Countries	No of Transactions	Amount	Percentage
USA	221483	853	12.36
China	195973	668	9.67
UK	69961	667	9.67
Thailand	38786	480	6.95
India	43753	460	6.67
Singapore	65551	441	6.39
Malaysia	82423	439	6.36
Ireland	155269	425	6.16
Saudi Arabia	120205	402	5.82
Netherlands	82590	357	5.17
Canada	40589	261	3.78
Australia	27967	235	3.41
Other Countries	176735	1214	17.59
Grand Total	1321285	6903	100.00

**Table-18: Movements of Credit Card Transactions over Time**

(Amount in million taka)

Month	Amount of Domestic Transactions	Amount of Outside the Country Transactions	Amount of Within the Country Transactions by Foreigners
May-24	27425	4565	1698
Jun-24	27159	5246	1768
Jul-24	23427	4750	1361
Aug-24	23322	3728	1115
Sep-24	26685	4208	1114
Oct-24	28663	4989	1291
Nov-24	27933	4312	2026
Dec-24	32153	4915	2409
Jan-25	31252	4456	2526
Feb-25	29683	3838	2680
Mar-25	37557	3612	2562
Apr-25	30164	4677	2621
May-25	32205	3865	2773

**Table-19: Outflow Summary through Cards in April, 2025 and May, 2025**

(Amount in million)

Card Type	Apr-25			May-25			Growth Percentages in May over April
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	714876	4677	39	637924	3865	32	-17.36
Debit Card	449622	3108	26	574119	2568	21	-17.38
Prepaid Card	118128	845	7	109242	470	4	-44.41
<b>Grand Total</b>	<b>1282626</b>	<b>8630</b>	<b>71</b>	<b>1321285</b>	<b>6903</b>	<b>57</b>	<b>-20.02</b>

\*1 USD = 121 BDT