Volume-05/2026 May, 2026

An Overview of Card Usage Patterns Within and Outside Bangladesh

Big Data Analytics and Data Science Unit
Statistics Department
Bangladesh Bank

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Advisor

Dr. Md. Habibur Rahman
Deputy Governor

Ashish Kumar Roy
Executive Director (Statistics)

Chief Editor

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Director (Statistics)

Editor

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Deputy Director

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Deputy Director

Samorita Dass
Assistant Director

Indronath Sarker
Assistant Director

Big Data Analytics and Data Science Unit
Statistics Department
Bangladesh Bank

Any suggestions/comments for improvement in the contents of this report would be highly appreciated. Users may kindly contact with the following mailing address for their suggestions/comments and queries (if any):

Md. Zahedul Islam, Director (Statistics) (zahedul.islam@bb.org.bd)
Masuma Binte Malek, Additional Director (masuma.malek@bb.org.bd)
Ummay Salma Shorna, Deputy Director (ummay.salma@bb.org.bd)
Tanjima Mehjabin, Deputy Director (tanjima.mehjabin@bb.org.bd)
Sanchita Basak, Deputy Director (sanchita.basak@bb.org.bd)
Samorita Dass, Assistant Director (samorita.dass@bb.org.bd)
Indronath Sarker, Assistant Director (indronath.sarker@bb.org.bd)

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An Overview of Card Usage Patterns within and Outside Bangladesh (May, 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 (96%) of cards (debit, credit and prepaid cards) and the total transaction volume (157%) through these cards over the last five-year period.

From May, 2025 to May, 2026, domestic credit card usage in Bangladesh significantly increased by 33.15%. On the other hand, cross-border transactions using credit card increased by 9.96% in May, 2026 compared to that of May, 2025. Spending by foreign nationals in Bangladesh showed a significant increase of 12.63% from May, 2025 to May, 2026. In May, 2026, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In May, 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 4,250 million across 70,44,04 transactions, with department stores (31.13%) and retail outlet services (17.08%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,364 million from 7,12,116 transactions, of which department stores (19.38%), government services (17.40%), and business services (15.80%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 515 million across 1,14,091 transactions, with cash withdrawal (23.63%), government services (19.87%), and business services (15.94%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches BDT 8.13 billion (USD 66.23 million) in May, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 3.12 billion (USD 25.45 million). This data indicates that in May, 2026, Bangladeshi cardholders conducted approximately 2.60 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to May, 2026 total credit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards is BDT 420.01 billion whereas the total outstanding (claims on credit card users) is BDT 143.65 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.

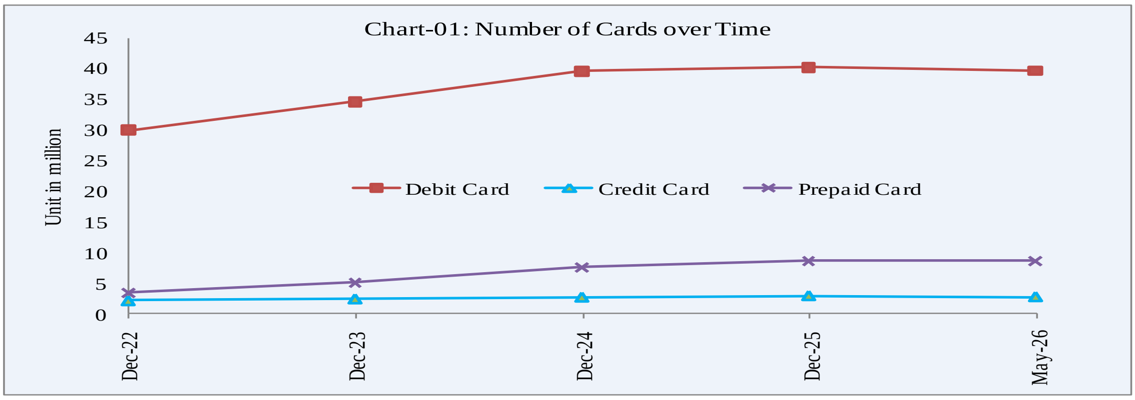
- **Competitive Benchmarking:** Institutions can evaluate competitive dynamics within the sector, allowing them to refine market positioning and operational strategies.

- **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 May, 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 June, 2021 stood at 2,33,63,702, 17,34,418 and 9,34,250 respectively. By May, 2026, these numbers had increased to 3,97,47,801, 27,42,049 and 86,01,166 respectively, reflecting a total growth of 96% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,38,254 million in June, 2021 to Tk 6,11,832 million by May, 2026, marking a 157% 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 May, 2026.

From December, 2022 to May, 2026, debit and credit cards in Bangladesh grew steadily by 33% and 30% respectively, while prepaid cards surged by 154%, 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 May, 2026 reveals a 10.85% increase in domestic transactions, increasing to Taka 42,879 million from Taka 38,683 million in April, 2026 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 8,129 million in May, 2026 (Annex-table-21), reflecting an increase of 1.57% compared to Taka 8,004 million in April, 2026. Similarly, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a notable decrease of 4.95% to Taka 3,124 million in May, 2026 from Taka 3,287 million in April, 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 420.01 billion whereas total outstanding (claims on credit card users) stood at BDT 143.65 billion at the end of May, 2026.

3. Domestic credit card usage

In May, 2026, overall domestic credit card transactions stood at Taka 42,879 million whereas in April, 2026 it was Taka 38,683 million. Transactions at department stores increased to Taka 20,653 million in May, 2026 from Taka 19,049 million in April, 2026. Similarly, transactions in retail outlet services, paying utility bills, cash withdrawal, government services, clothing stores, business services also increased compared to that of the previous month. In other hand, drug and pharmacies, transportation, fund transfer, and professional services 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 April, 2026 to May, 2026.

Chart-2 highlights the spending patterns across different sectors in May, 2026, showing that nearly half of domestic credit card transactions occurred at department stores (Annex-table-05). The reasons behind this may be inflation driving essential purchase, promotional bank offers, and the convenience of department stores for daily needs and possibly better acceptance of cards in these establishments. Credit cards were also used in other sectors, including retail outlet services, paying utility bills, cash withdrawal, government services, and clothing stores during this period.

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

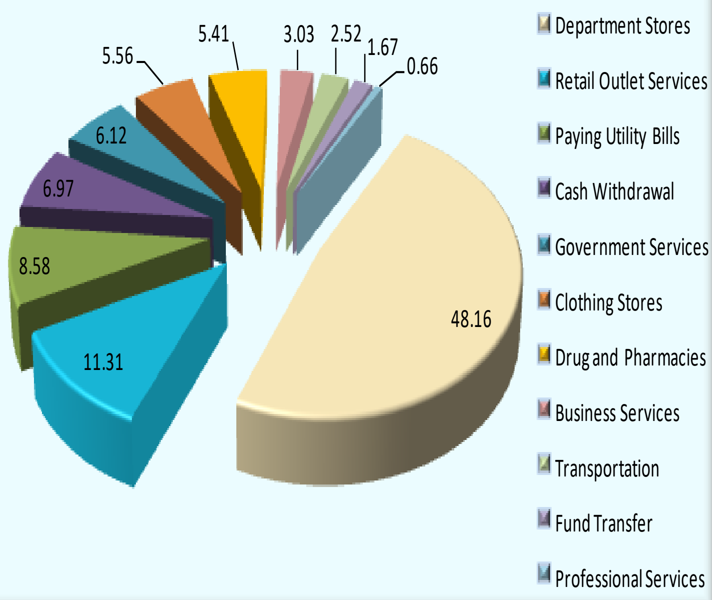
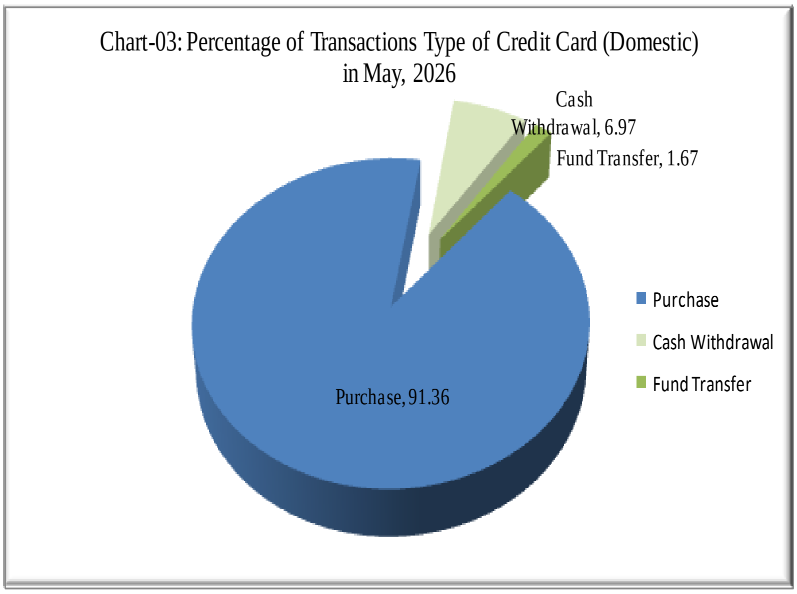


Chart-3 shows that domestic credit card transactions amounted to Tk. 42,879 million in total, of which Tk. 39,173 million (91.36%) were used for purchases, Tk. 2,990 million (6.97%) for cash withdrawals, and Tk. 716 million (1.67%) for fund transfers.



4. Outward credit card usage

In May, 2026, overall outward credit card transactions stood at Taka 4,250 million whereas in April, 2026 it was Taka 4,244 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 31.13% of transactions. Other significant categories were retail outlet services (17.08%), transportation (12.29%), drug and pharmacies (10.01%), business services (8.10%), clothing (6.22%), and various other sectors (15.16%) (Annex-table-07).

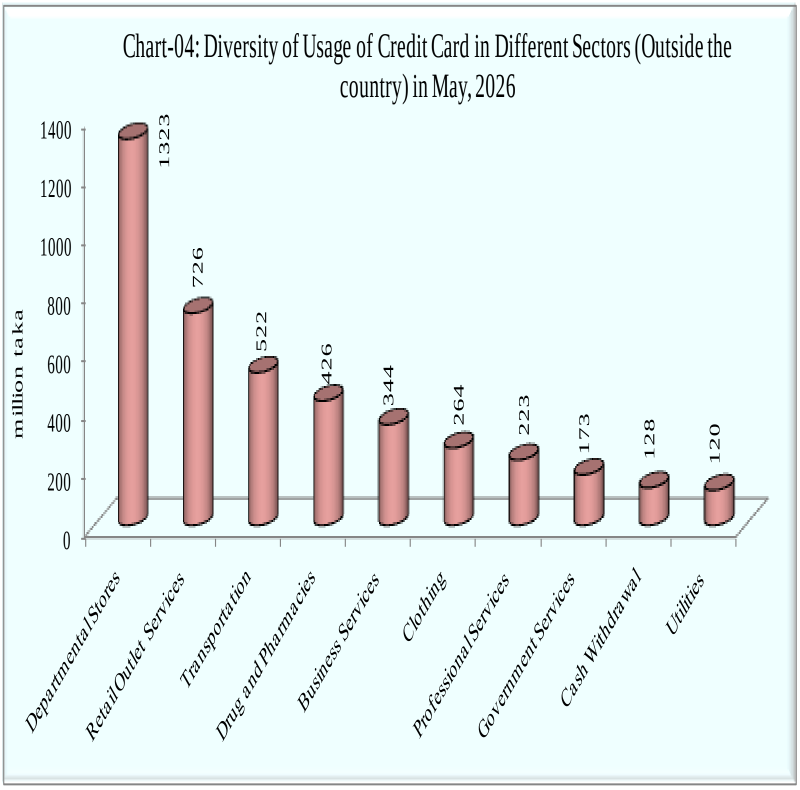
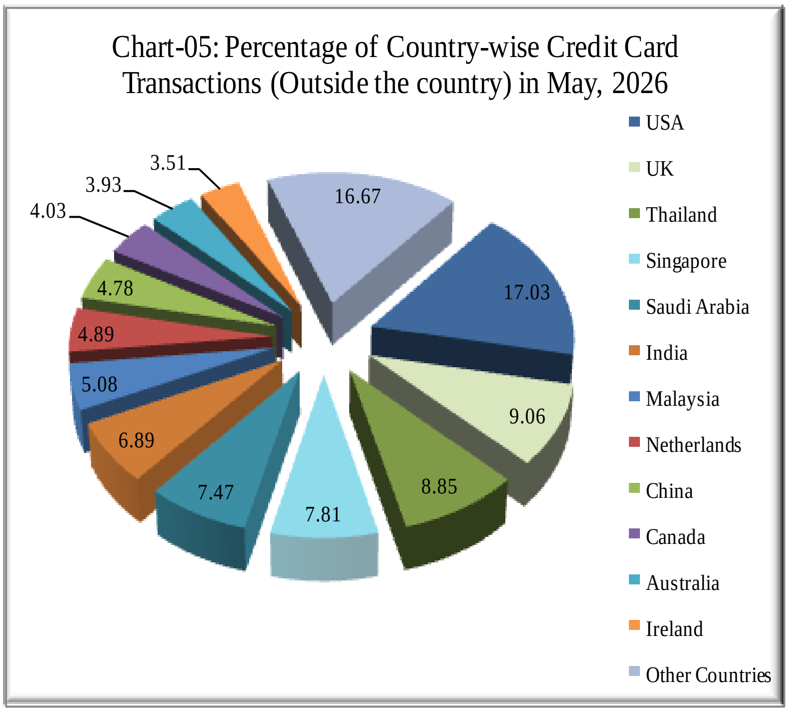


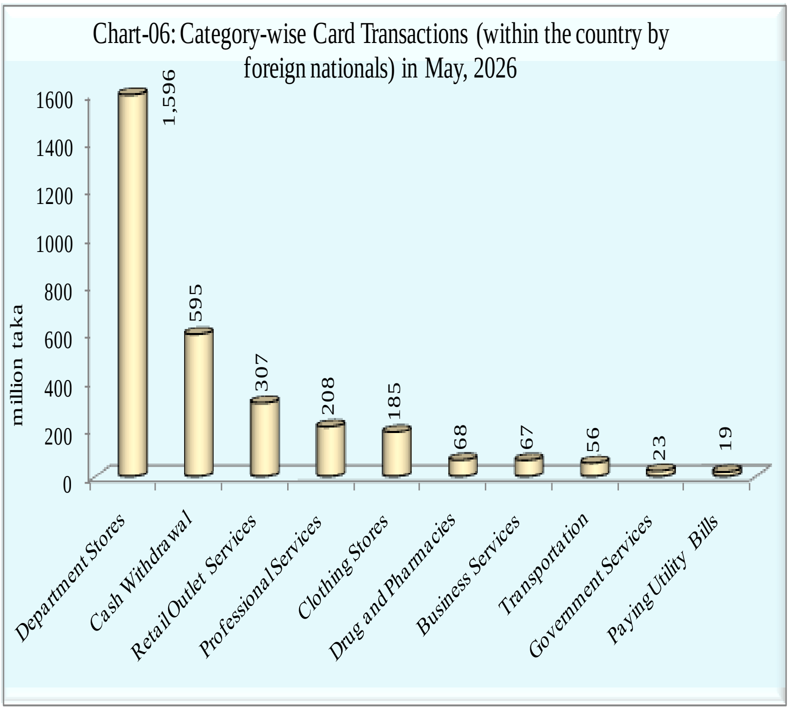
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in May, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 17.03%. The remaining transactions were spread across other countries: UK (9.06%), Thailand (8.85%), Singapore (7.81%), Saudi Arabia (7.47%), India (6.89%), Malaysia (5.08%), Netherlands (4.89%), China (4.78%), Canada (4.03%), Australia (3.93%), Ireland (3.51%), and other countries (16.67%) (Annex-table-09).

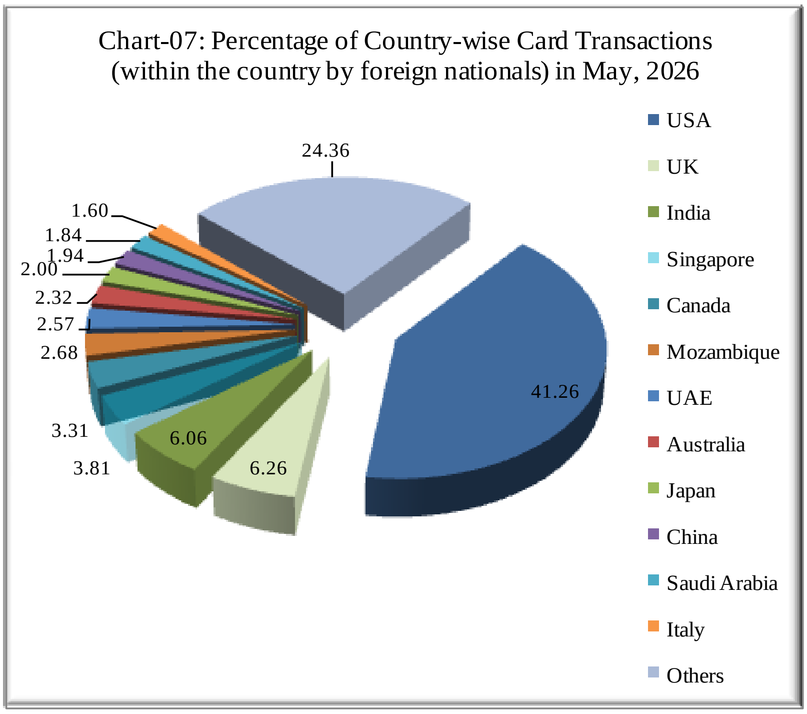


5. Inward card usage

In May, 2026, overall inward card transactions stood at Taka 3,124 million whereas in April, 2026 it was Taka 3,287 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 51.10% of all transactions during this period. Cash withdrawals made up 19.04%, retail outlet services 9.84% and professional services 6.66%. The remaining sectors collectively contributed 13.37% of the total transaction volume (Annex-table-10).

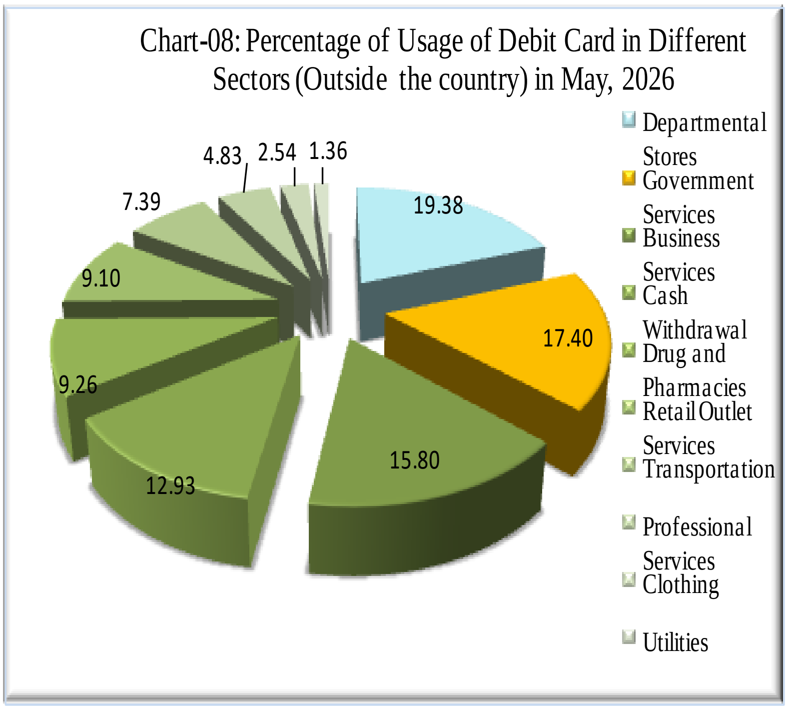


During May, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 41.26% of the total. Other significant contributions came from UK (6.26%), India (6.06%), Singapore (3.81%), Canada (3.31%), Mozambique (2.68%), UAE (2.57%), Australia (2.32%), Japan (2.00%), China (1.94%), Saudi Arabia (1.84%), Italy (1.60%) and various other countries (24.36%) (Annex-table-12).

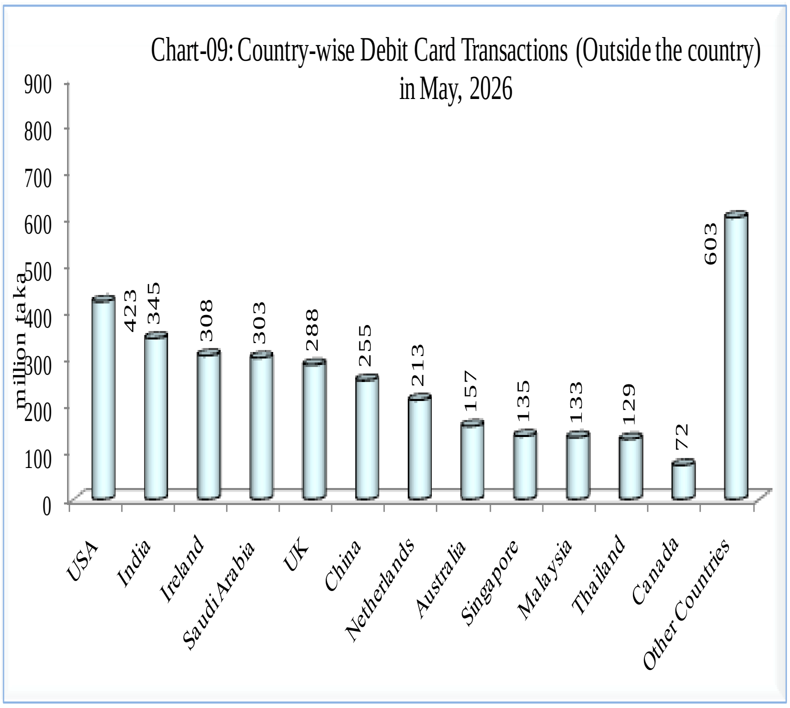


6. Outward debit card usage

In May, 2026, overall outward debit card transactions stood at Taka 3,364 million whereas in April, 2026 it was Taka 3,269 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 19.38% of transactions. Other significant categories were government services (17.40%), business services (15.80%), cash withdrawals (12.93%), drug and pharmacies (9.26%), retail outlet services (9.10%), transportation (7.39%), professional services (4.83%), clothing (2.54%), and utilities **(**1.36%) (Annex-table-13).

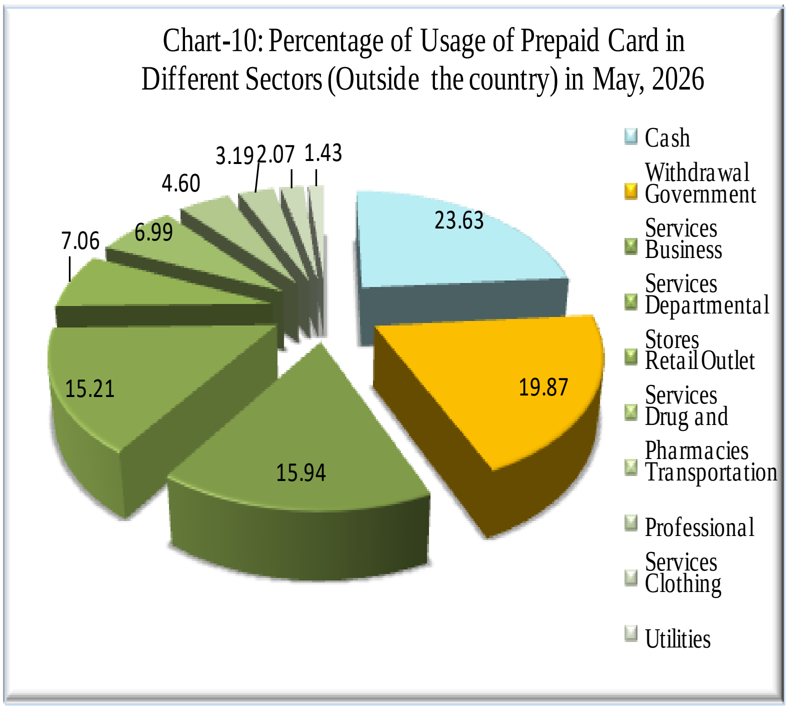


A country-wise breakdown of cross-border transactions in May, 2026 reveals that the majority of debit card transactions took place in USA, accounting for 12.59%. The remaining transactions were spread across other countries: India (10.25%), Ireland (9.16%), Saudi Arabia (9.01%), UK (8.56%), China (7.57%), Netherlands (6.32%), Australia (4.66%), Singapore (4.02%), Malaysia (3.94%), Thailand (3.82%), Canada (2.15%), and other countries (17.94%) (Annex-table-15).

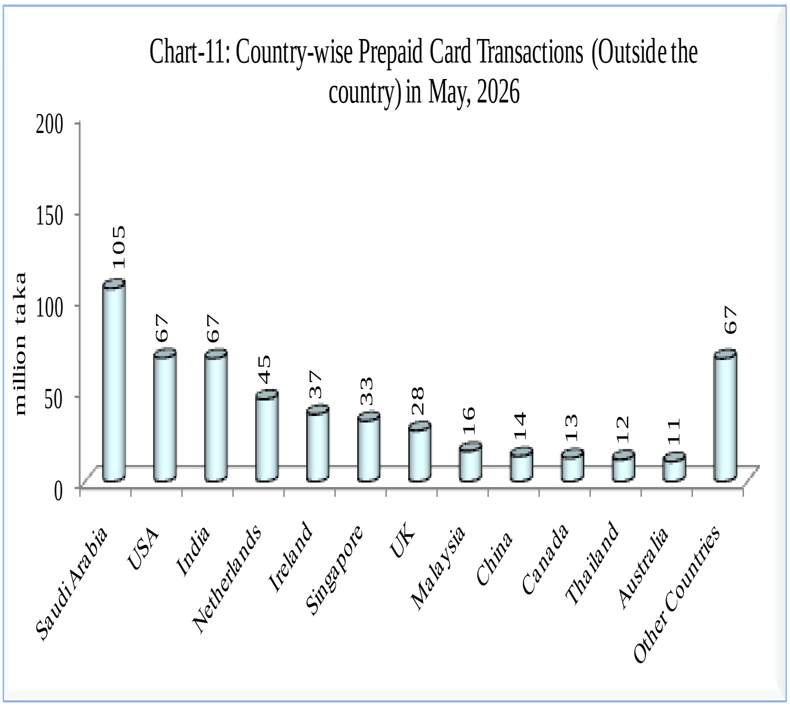


7. Outward prepaid card usage

In May, 2026, overall outward prepaid card transactions stood at Taka 515 million whereas in April, 2026 it was Taka 490 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in cash withdrawals, making up 23.63% of transactions. Other significant categories were government services (19.87%), business services (15.94%), departmental stores (15.21%), retail outlet services (7.06%), drug and pharmacies (6.99%), transportation (4.60%), professional services (3.19%), clothing (2.07%), and utilities (1.43%). (Annex-table-16).



A country-wise breakdown of cross-border transactions reveals that in May, 2026 the majority of prepaid card transactions took place in Saudi Arabia accounting for 20.46%. The remaining transactions were spread across other countries: USA (13.09%), India (13.05%), Netherlands (8.72%), Ireland (7.12%), Singapore (6.41%), UK (5.38%), Malaysia (3.20%), China (2.66%), Canada (2.47%), Thailand (2.31%), Australia (2.11%), and other countries (13.02%) (Annex-table-18).



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

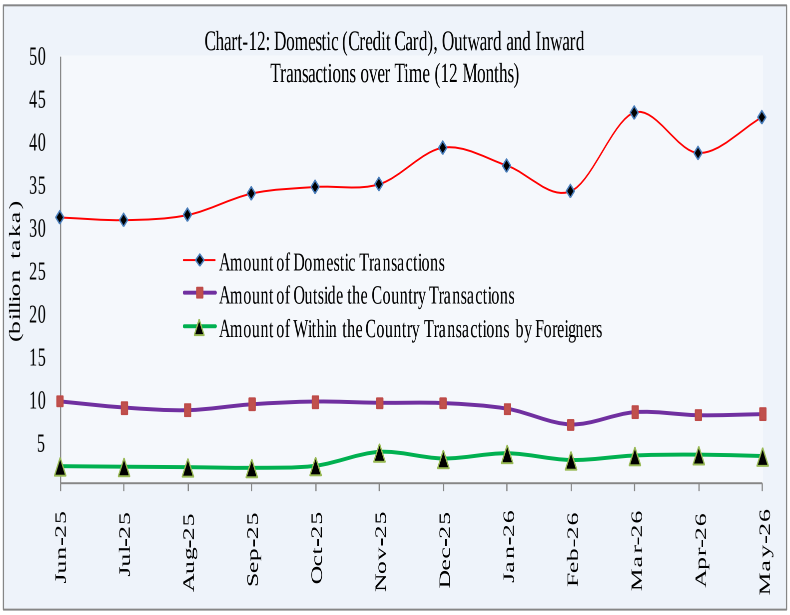
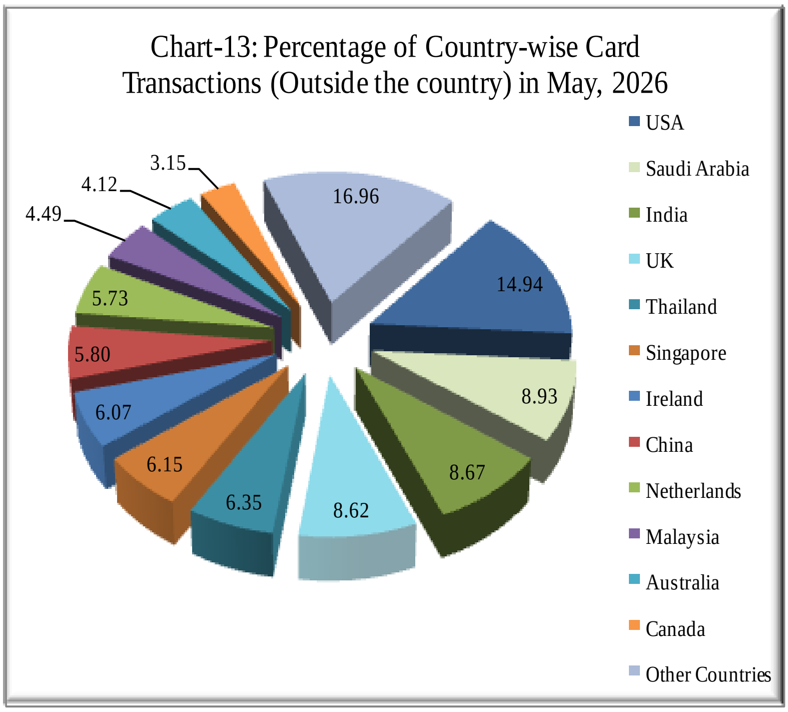


Chart-12 illustrates that domestic credit card transaction showed overall upward trend during June, 2025 to May, 2026, from June to July, there is a slight decrease but from July to December, 2025 it increased and then declined up to February, 2026 and then rose again in March, 2026 but decreased again in April, 2026 further it increased in May, 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 decreased from May, 2025 to 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 and April 2026 and then slightly decreased in May, 2026.

9. Trend of overall outflow of cards transaction



Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in May, 2026 shows that credit card leads in total spending, with Taka 4,250 million spent across approximately 7,04,404 transactions. Debit card follows, with 3,364 million taka spent over nearly 7,12,116 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 515 million taka spent through about 1,14,091 transactions. The combined outflow amount across all three card types reaches nearly 8.13 billion taka in May, 2026 (Annex-table-21). The overall outflow of cards in May, 2026 increased compared to the figures recorded in April, 2026 (8.00 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 14.94%. The remaining transactions were spread across other countries: Saudi Arabia (8.93%), India (8.67%), UK (8.62%), Thailand (6.35%), Singapore (6.15%), Ireland (6.07%), China (5.80%), Netherlands (5.73%), Malaysia (4.49%), Australia (4.12%), Canada (3.15%), and other countries (16.96%) (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 May, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 2.60 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 96% and the total transaction volume through these three types of cards increased by 157% 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 May, 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	**55**	**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 May, 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	358885	-	-	358885
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-	0
	3	BASIC BANK LTD.	18931	3426	-	22357
	4	JANATA BANK LIMITED	148836	1771	1064	151671
	5	RUPALI BANK LIMITED	456903	-	-	456903
	6	SONALI BANK LIMITED	1454074	8354	-	1462428
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	53299	470	-	53769
	8	PROBASI KALLAN BANK	-	-	-	0
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	0
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	314379	49698	-	364077
	11	AL-ARAFAH ISLAMI BANK LTD.	594303	20276	4918	619497
	12	BANGLADESH COMMERCE BANK LTD.	10521	2294	-	12815
	13	BANK ASIA LTD.	876057	101407	9771	987235
	14	BENGAL COMMERCIAL BANK LTD	30464	1728	490	32682
	15	BRAC BANK LTD.	1479690	306734	9766	1796190
	16	CITIZENS BANK PLC.	20979	13773	1557	36309
	17	COMMUNITY BANK BANGLADESH LTD	248344	34731	794	283869
	18	DHAKA BANK LTD.	353447	48076	32545	434068
	19	DUTCH-BANGLA BANK LTD.	14450152	197684	200399	14848235
	20	EASTERN BANK LTD.	596203	229901	289482	1115586
	21	EXIM BANK LTD.	493958	30142	9056	533156
	22	FIRST SECURITY ISLAMI BANK LTD.	299834	708	-	300542
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	580586	5775	4	586365
	25	ISLAMI BANK BANGLADESH LTD.	6955210	29917	7487023	14472150
	26	JAMUNA BANK LTD.	251479	17858	6790	276127
	27	MEGHNA BANK LTD.	51684	46901	1447	100032
	28	MERCANTILE BANK LTD.	278328	36061	8682	323071
	29	MIDLAND BANK LTD.	172324	17005	66385	255714
	30	MODHUMOTI BANK LTD.	66166	10940	913	78019
	31	MUTUAL TRUST BANK LTD.	1069466	173262	92002	1334730
	32	NATIONAL BANK LTD.	137623	17414	382	155419
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	205299	12878	5198	223375
	34	NRB BANK LTD.	158056	81192	1325	240573
	35	NRB COMMERCIAL BANK LTD.	215897	9315	3930	229142
	36	GLOBAL ISLAMI BANK	65199	1082	-	66281
	37	ONE BANK LTD.	180345	36191	4209	220745
	38	PREMIER BANK LTD.	409583	33449	13595	456627
	39	PRIME BANK LTD.	527004	56819	18907	602730
	40	PUBALI BANK LTD	1547022	32013	-	1579035
	41	SHAHJALAL ISLAMI BANK LTD.	221567	14408	1607	237582
	42	SHIMANTO BANK LIMITED	76364	19501	108	95973
	43	SOCIAL ISLAMI BANK LTD.	229834	18261	1220	249315
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	108498	9051	-	117549
	45	SOUTHEAST BANK LTD.	359721	169845	90542	620108
	46	STANDARD BANK LTD.	111726	14861	1048	127635
	47	THE CITY BANK LTD.	1094766	361392	5833	1461991
	48	PADMA BANK	42186	-	338	42524
	49	TRUST BANK LTD.	637620	56013	3843	697476
	50	UNION BANK LTD.	65580	-	-	65580
	51	UNITED COMMERCIAL BANK LTD.	1044968	143456	119999	1308423
	52	UTTARA BANK LTD.	156531	8864	1925	167320
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	17811	-	-	17811
	54	CITI BANK NA	-	-	-	0
	55	COMMERCIAL BANK OF CEYLON LTD	44008	2645	-	46653
	56	HABIB BANK LTD.	2607	-	-	2607
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	0	-	-	0
	58	NATIONAL BANK OF PAKISTAN	-	-	-	0
	59	STANDARD CHARTERED BANK	343320	162309	204	505833
	60	STATE BANK OF INDIA	6907	-	103865	110772
	61	WOORI BANK	4799	-	-	4799
		Total	39747801	2649851	8601166	50998818
NBFC	62	*LANKABANGLA FINANCE PLC	-	92198	-	-

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
June, 2021	23363702	1734418	934250	26032370	216988	19349	1917	238254
May, 2026	39747801	2742049	8601166	51091016	558845	46181	6807	611832
Growth (%)	70	58	821	96	158	139	255	157

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
May-26	39747801	2742049	8601166	51091016
Growth Percentages in May 2026 over December 2022	33	30	154	45

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

(Amount in million taka)

Merchant Categories	Apr-26			May-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2307502	19049	49.24	2358808	20653	48.16
Retail Outlet Services	1280653	4414	11.41	1358903	4849	11.31
Paying Utility Bills	314719	3399	8.79	309133	3681	8.58
Cash Withdrawal	266458	2946	7.62	250608	2990	6.97
Government Services	57806	1841	4.76	55072	2626	6.12
Clothing Stores	259958	1415	3.66	506198	2382	5.56
Drug and Pharmacies	469085	2390	6.18	459720	2320	5.41
Business Services	164729	1056	2.73	159564	1301	3.03
Transportation	91119	1100	2.84	101342	1081	2.52
Fund Transfer	34046	731	1.89	31202	716	1.67
Professional Services	46032	341	0.88	42870	282	0.66
Grand Total	5292107	38683	100.00	5633420	42879	100.00

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

(Amount in million taka)

Card Type	Apr-26			May-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3785107	29106	75.24	4008775	32389	75.54
MasterCard	985575	6157	15.92	1044044	6660	15.53
AMEX	485149	3289	8.50	543572	3686	8.60
Diners	24910	48	0.13	26117	60	0.14
Qcash Proprietory	4160	39	0.10	3920	40	0.09
UnionPay	7065	41	0.11	6816	40	0.09
JCB	141	3	0.01	176	3	0.01
Grand Total	5292107	38683	100.00	5633420	42879	100.00

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

(Amount in million taka)

Merchant Categories	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	282676	1279	30.14	275120	1323	31.13
Retail Outlet Services	143434	744	17.52	140135	726	17.08
Transportation	64860	491	11.58	64796	522	12.29
Drug and Pharmacies	26491	488	11.50	24003	426	10.01
Business Services	84853	327	7.70	86258	344	8.10
Clothing	24450	270	6.35	23244	264	6.22
Professional Services	25261	195	4.60	26484	223	5.26
Government Services	14012	196	4.63	13892	173	4.07
Cash Withdrawal	5609	129	3.04	5351	128	3.02
Utilities	44422	125	2.94	45121	120	2.82
Grand Total	716068	4244	100.00	704404	4250	100.00

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

(Amount in million taka)

Card Type	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	527349	3154	74.30	519367	3139	73.86
MASTER	113018	648	15.28	108287	662	15.58
AMEX CARD	74887	439	10.33	75818	446	10.48
UnionPay	735	3.66	0.09	808	2.88	0.07
Diners	79	0.26	0.01	124	0.31	0.01
JCB	0	0.00	0.00	0	0.00	0.00
Grand Total	716068	4244	100.00	704404	4250	100.00

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

(Amount in million taka)

Countries	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	173779	670	15.77	178491	724	17.03
UK	42323	366	8.63	42518	385	9.06
Thailand	49488	523	12.31	35970	376	8.85
Singapore	57324	352	8.29	53140	332	7.81
Saudi Arabia	27644	167	3.94	39414	318	7.47
India	33591	310	7.31	32528	293	6.89
Malaysia	47635	256	6.04	44218	216	5.08
Netherlands	30799	197	4.65	31589	208	4.89
China	42263	193	4.56	47217	203	4.78
Canada	27817	150	3.53	29594	171	4.03
Australia	29172	183	4.32	24517	167	3.93
Ireland	35432	145	3.42	35452	149	3.51
Other Countries	118801	731	17.23	109756	708	16.67
Grand Total	716068	4244	100.00	704404	4250	100.00

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

(Amount in million taka)

Merchant Categories	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	209605	1596	48.56	139793	1596	51.10
Cash Withdrawal	44716	674	20.51	36727	595	19.04
Retail Outlet Services	50298	75	2.27	9487	307	9.84
Professional Services	23757	183	5.58	27117	208	6.66
Clothing Stores	10764	339	10.31	46510	185	5.92
Drug and Pharmacies	11059	92	2.80	8700	68	2.18
Business Services	7698	18	0.55	48770	67	2.16
Transportation	6242	86	2.63	5260	56	1.79
Government Services	4723	25	0.75	3653	23	0.73
Paying Utility Bills	47974	199	6.05	8243	19	0.59
Grand Total	416836	3287	100.00	334260	3124	100.00

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

(Amount in million taka)

Card Type	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	296428	2293	69.78	216811	2155	68.98
Mastercard	106429	814	24.77	105332	803	25.70
AMEX	10472	149.0	4.53	10868	153	4.89
Unionpay	422	4.7	0.14	581	7	0.22
Diners	3059	24.3	0.74	646	6	0.20
JCB	26	1.09	0.03	22	.5	0.02
Grand Total	416836	3287	100.00	334260	3124	100.00

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

(Amount in million taka)

Country	No of Transactions	Amount	Percentage
USA	86963	1289	41.26
UK	25877	195	6.26
India	29636	189	6.06
Singapore	14524	119	3.81
Canada	15096	104	3.31
Mozambique	1536	84	2.68
UAE	12252	80	2.57
Australia	13788	72	2.32
Japan	6295	62	2.00
China	6678	60	1.94
Saudi Arabia	18656	58	1.84
Italy	5081	50	1.60
Others	88578	616	24.36
Total	334260	3124	100.00

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

(Amount in million taka)

Merchant Categories	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	232508	624	19.09	229608	652	19.38
Government Services	81208	505	15.45	77254	585	17.40
Business Services	190053	535	16.36	188856	532	15.80
Cash Withdrawal	20806	434	13.27	20251	435	12.93
Drug and Pharmacies	16709	301	9.20	16589	312	9.26
Retail Outlet Services	98743	322	9.85	100334	306	9.10
Transportation	33529	249	7.61	33525	249	7.39
Professional Services	15970	178	5.43	15762	162	4.83
Clothing	9022	76	2.31	8882	85	2.54
Utilities	21480	47	1.43	21055	46	1.36
Grand Total	720028	3269	100.00	712116	3364	100.00

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

(Amount in million taka)

Card Type	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	604330	2750	84.12	591030	2794	83.06
Mastercard	78170	385	11.77	83339	437	12.99
AMEX	36622	130	3.96	37083	130	3.86
Unionpay	906	05	0.14	664	03	0.09
Grand Total	720028	3269	100.00	712116	3364	100.00

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

(Amount in million taka)

Countries	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	134282	383	11.70	132115	423	12.59
India	31856	334	10.22	32799	345	10.25
Ireland	113223	318	9.72	108985	308	9.16
Saudi Arabia	69168	272	8.31	68163	303	9.01
UK	28176	285	8.73	27457	288	8.56
China	95621	218	6.68	110060	255	7.57
Netherlands	53445	204	6.25	55098	213	6.32
Australia	12753	131	4.02	10535	157	4.66
Singapore	28802	146	4.46	27068	135	4.02
Malaysia	32818	165	5.06	29404	133	3.94
Thailand	13117	164	5.00	10244	129	3.82
Canada	7925	64	1.95	8578	72	2.15
Other Countries	98842	585	17.90	91610	603	17.94
Grand Total	720028	3269	100.00	712116	3364	100.00

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

(Amount in million taka)

Merchant Categories	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Cash Withdrawal	5760	84	17.09	7583	122	23.63
Government Services	36289	104	21.16	28181	102	19.87
Business Services	33514	81	16.53	32114	82	15.94
Departmental Stores	25025	79	16.17	23455	78	15.21
Retail Outlet Services	9843	37	7.59	10695	36	7.06
Drug and Pharmacies	2758	40	8.18	2904	36	6.99
Transportation	3345	24	4.84	3264	24	4.60
Professional Services	1971	22	4.47	1861	16	3.19
Clothing	1248	13	2.56	1153	11	2.07
Utilities	2974	07	1.42	2881	07	1.43
Grand Total	122727	490	100.00	114091	515	100.00

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

(Amount in million taka)

Card Type	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	90959	389	79.26	84980	389	75.52
Mastercard	31626	101	20.54	28972	125	24.34
Unionpay	115	0	0.08	121	.38	0.07
AMEX	24	.61	0.12	14	.32	0.06
Diners	3	.00	0.00	4	.01	0.00
Grand Total	122727	490	100.00	114091	515	100.00

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

(Amount in million taka)

Countries	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Saudi Arabia	17264	52	10.53	25820	105	20.46
USA	18229	46	9.46	16974	67	13.09
India	16664	48	9.84	9645	67	13.05
Netherlands	15073	38	7.67	14704	45	8.72
Ireland	3807	33	6.78	13901	37	7.12
Singapore	4500	28	5.76	6804	33	6.41
UK	7079	29	5.89	4589	28	5.38
Malaysia	1432	24	4.80	4101	16	3.20
China	1024	12	2.46	3905	14	2.66
Canada	1478	13	2.72	1709	13	2.47
Thailand	4066	20	4.02	791	12	2.31
Australia	1802	12	2.51	1146	11	2.11
Other Countries	30309	135	27.58	10002	67	13.02
Total	122727	490	100.00	114091	515	100.00

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

(Amount in million taka)

Countries	Apr-26			May-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	325800	1108	13.84	327580	1215	14.94
Saudi Arabia	127433	509	6.35	133397	726	8.93
India	73826	710	8.87	74972	705	8.67
UK	75395	683	8.53	74564	701	8.62
Thailand	63924	704	8.80	47005	517	6.35
Singapore	93535	528	6.60	87012	500	6.15
Ireland	163185	499	6.24	158338	494	6.07
China	137884	412	5.14	161182	472	5.80
Netherlands	99399	447	5.58	101391	466	5.73
Malaysia	84977	443	5.54	77723	365	4.49
Australia	43263	329	4.12	36198	335	4.12
Canada	37550	229	2.86	39881	256	3.15
Other Countries	232655	1404	17.54	211368	1379	16.96
Grand Total	1558826	8004	100.00	1530611	8129	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
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
Apr-26	38683	8004	3287
May-26	42879	8129	3124

Table-21: Outflow Summary through Cards

(Amount in million)

Card Type	Apr-26			May-26			
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	Growth Percentages in May over April
Credit Card	716068	4244	35	704404	4250	35	0.13
Debit Card	720028	3269	27	712116	3364	27	2.92
Prepaid Card	122727	490	04	114091	515	04	5.04
Grand Total	**1558823**	**8004**	**65**	**1530611**	**8129**	**66**	**1.57**

*1 USD = 122.75 BDT