Volume-11/2025 November, 2025

An Overview of Card Usage Patterns Within and Outside Bangladesh






Big Data Analytics and Data Science Unit
Statistics Department
Bangladesh Bank

An Overview of Card Usage Patterns Within and Outside Bangladesh

Advisor

Dr. Md. Habibur Rahman
Deputy Governor

Ashish Kumar Roy
Executive Director (Statistics)

Chief Editor

Md. Zahedul Islam
Director (Statistics)

Editor

Hossain Md. Alhelal
Additional Director (Statistics)

Members

Md.Tamimul Islam
Assistant Director

Sanchita Basak
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)
Hossain Md. Alhelal, Additional Director (hossain.alhelal@bb.org.bd)
Md. Tamimul Islam, Assistant Director (tamimul.islam@bb.org.bd)
Sanchita Basak, Assistant Director (sanchita.basak@bb.org.bd)

Table of contents

Page no.

Executive summary………………………………………………………………... 1

1. Introduction………………………………………………………………………... 2
2. Issued cards and transaction statistics……………………………………………... 3-4
3. Domestic credit card usage……………………………………………....…… 4-5
4. Outward credit card usage………………………..…………………………….. 5-6
5. Inward card usage……………………………………………………………… 6-7
6. Outward debit card usage……………………………………………………….. 7-8
7. Outward prepaid card usage…………………………………………………….. 8-9
8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months).. 9
9. Overall outflow of cards transaction trend……………... 10
10. Challenges of shifting to cashless transactions…………………………………….. 10
11. Implications ……………………..………….. 11
12. Conclusion………………………………………………………………………. 11

List of charts

Chart-1:	Number of cards over time………………………………………………...........	3
Chart-2:	Percentage of spending patterns of credit card for different sectors (Domestic) ……………………………………………………………...........	4
Chart-3:	Percentage of transactions type of credit card (Domestic)…………………...	5
Chart-4:	Diversity of usage of credit card in different sectors (Outside the country)....	5
Chart-5:	Percentage of country-wise credit card transactions (Outside the country).....	6
Chart-6:	Category-wise card transactions (within the country by foreign nationals).....	6
Chart-7:	Percentage of country-wise card transactions (within the country by foreign nationals) ………………………………………………………….................	7
Chart-8:	Percentage of usage of debit card in different sectors (Outside the country)...	7
Chart-9:	Country-wise debit card transactions (Outside the country)…………………	8
Chart-10:	Percentage of usage of prepaid card in different sectors (Outside the country) …………………………………………………………………....	8
Chart-11:	Country-wise prepaid card transactions (Outside the country) ……………...	9
Chart-12:	Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)	9
Chart-13:	Percentage of country-wise card transactions (Outside the country) ………..	10

Annexure (Tables)

List of tables

Table-01:	List of banks and NBFC in Bangladesh providing card services (Credit, Debit, and Prepaid)...	12
Table-02:	Bank and NBFC-wise card portfolios (Credit, Debit, and Prepaid) in Bangladesh …………………………………………………………………	13
Table-03:	Total number of issued cards and transaction statistics………………………	14
Table-04:	Number of cards over time……………………………………………………	14
Table-05:	Category-wise breakdowns of credit card transactions (Domestic)..................	15
Table-06:	Card type breakdowns of credit card transactions (Domestic) ...……………..	15
Table-07:	Category-wise breakdowns of credit card transactions (Outside the country)..	15
Table-08:	Card type breakdowns of credit card transactions (Outside the country)……..	16
Table-09:	Country-wise breakdowns of credit card transactions (Outside the country)……………………………………………………………………..	16
Table-10:	Category-wise breakdowns of card transactions (within the country by foreign nationals) …………………………………..................................	16
Table-11:	Card type breakdowns of card transactions (within the country by foreign nationals) …………………………………….……….............................	17
Table-12:	Country-wise breakdowns of card transactions (within the country by foreign nationals) …………………………………..	17
Table-13:	Category-wise breakdowns of debit card transactions (Outside the country)…………………………………………………………….............	17
Table-14:	Card type breakdowns of debit card transactions (Outside the country)……...	18
Table-15:	Country-wise breakdowns of debit card transactions (Outside the country)….	18
Table-16:	Category-wise breakdowns of prepaid card transactions (Outside the country)…………………………………………………………….............	18
Table-17:	Card Type breakdowns of prepaid card transactions (Outside the country) …	19
Table-18:	Country-wise breakdowns of prepaid card transactions (Outside the country)……………………………………………………………………..	19
Table-19:	Country-wise breakdowns of card transactions (Outside the country).............	19
Table-20:	Domestic (Credit Card), Outward and Inward transactions over time (12 Months)…………………………………………………………………….	20
Table-21:	Outflow summary through cards ……………………………..…………	20

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 (121%) of cards (debit, credit and prepaid cards) and the total transaction volume (129%) through these cards over the last five-year period.

From November, 2024 to November, 2025, domestic credit card usage in Bangladesh significantly increased by 25.47%. Cross-border transactions using credit card showed minor fluctuations but increased significantly by 18.55% in November, 2025 compared to that of November, 2024. Spending by foreign nationals in Bangladesh showed a notable increase by 78.08% from November, 2024 to November, 2025. In November, 2025, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In November, 2025, credit, debit, and prepaid card transactions abroad displayed distinct spending patterns in terms of both value and category distribution. Credit card transactions totaled BDT 5,112 million across 7,92,520 transactions, with department stores (30.80%) and retail outlet services (17.33%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,732 million from 8,17,210 transactions, of which department stores (18.10%), government services (17.45%), and business services (14.45%) jointly represented nearly 50% of the total. Meanwhile, prepaid card transactions stood at BDT 565 million across 1,64,867 transactions, with government services (27.03%), business services (19.13%), department stores (14.22%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 9.41 billion (USD 78 million) in November, 2025 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 3.61 billion (USD 29.82 million). This data indicates that in November, 2025, Bangladeshi cardholders conducted approximately 2.61 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to November, 2025 total limit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards in the Bangladesh economy is BDT 401.60 billion whereas total outstanding (claims on credit card users) is BDT 137.25 billion.

Notably, Bangladeshi nationals primarily used their credit cards in the USA (14%), debit cards most in UK (13%) and prepaid cards most in Saudi Arabia (18%), while USA cardholders accounted for the highest spending (51%) among foreign nationals within Bangladesh. The VISA card emerged as the most popular choice for domestic, outward and inward transactions in November, 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 October, 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 November, 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 December, 2020 stood at 2,13,72,291, 16,39,669 and 6,99,148 respectively. By November, 2025, these numbers had increased to 4,07,19,233, 27,93,187 and 89,77,847 respectively, reflecting a total growth of 121% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,05,244 million in December, 2020 to Tk 4,70,762 million by November, 2025, marking a 129% growth over five years (Annex table-03). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

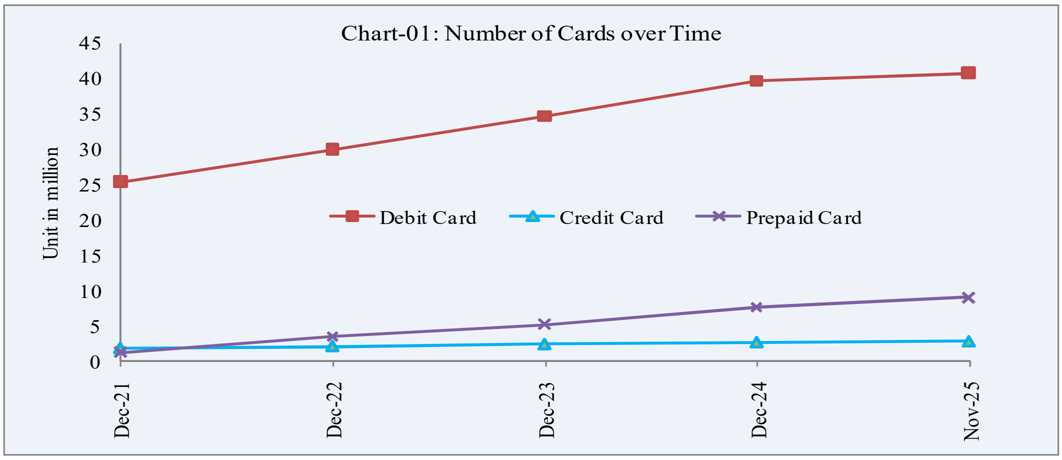


Chart-1 depicts the overall trend of number of cards from December, 2021 to November, 2025.

From December, 2021 to November, 2025, debit and credit cards in Bangladesh grew steadily by 61% and 52% respectively, while prepaid cards surged by 677%, emerging as the fastest-growing segment and reflecting rising demand for flexible digital payment solutions (Annex-table-04).

In response to this growing demand, it has been decided to collect, compile and analyze data related to various card transactions, including inward and outward transfers, withdrawals as well as other activities and present this information in comprehensive reports. In this context, the Big Data Analytics and Data Science (BDADS) Unit of this department started publishing reports on credit card usage patterns, both within and outside Bangladesh from the year 2023. Presently, from April, 2025 this unit is publishing a wide report on usage of cards in domestic (Only credit card) and international transactions which are available in the Bangladesh Bank website. These reports provide valuable insights into the evolving trends and behaviors associated with card usage.

Among the 62 scheduled banks and 35 non-banking financial companies (NBFCs) operating in Bangladesh, 56 scheduled banks and 01(one) NBFC provide card services. Out of these 57 banks/NBFCs, 49 (48 banks, 1 NBFC) offer card services including credit cards, dual currency debit cards as well as foreign currency prepaid cards services (Annex-table-01 and 02). To comprehensively capture all credit card transactions along with foreign exchange transactions involving dual currency debit and prepaid cards, the BDADS unit is collecting extensive data from these 48 scheduled banks and 01 (one) NBFC. This initiative aims to establish a robust and comprehensive database that records the substantial volume of transactions, characterized as Big Data due to their diversity, high velocity, and variability.

Analysis of credit card transaction data for November, 2025 reveals a significant increase by 0.96% in domestic transactions, increasing to Taka 35,047 million from Taka 34,714 million in October, 2025 (Annex-table-05). On the other hand, international transactions conducted outside the country amounted to Taka 5,112 million in November, 2025 (Annex-table-07), reflecting a decrease of 4.31% compared to Taka 5,342 million in October, 2025. In contrast, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a notable increase of 80.67% to Taka 3,608 million in November, 2025 from Taka 1,997 million in October, 2025 (Annex-table-10). It is noteworthy to mention that total limit sanctioned of disbursable loan through credit cards in the Bangladesh economy stood at BDT 401.60 billion whereas total outstanding (claims on credit card users) stood at BDT 137.25 billion at the end of November, 2025.

3. Domestic credit card usage

In November, 2025, overall domestic credit card transactions stood at Taka 35,047 million whereas in October, 2025 it was Taka 34,714 million. Transactions at department stores increased to Taka 15,893 million in November from Taka 15,712 million in October, 2025. Similarly, transactions in retail outlet services, paying utility bills, cash withdrawal, clothing stores, government services, transportation and business services also increased compared to that of the previous month (Annex-table-05). Only drug and pharmacies, fund transfer and professional services decreased compared to that of the previous month. The analysis indicates an upward trend in consumer spending across various transaction categories from October, 2025 to November, 2025.

Chart-2 highlights the spending patterns across different sectors in November, 2025, showing that nearly half of domestic credit card transactions occurred at department stores (Annex-table-05). The reasons behind this may be inflation driving essential purchase, promotional bank offers, and the convenience of department stores for daily needs and possibly better acceptance of cards in these establishments. Credit cards were also used in other sectors, including Retail Outlet Services, Paying Utility Bills, Cash Withdrawal, and Drug & Pharmacies during this period.

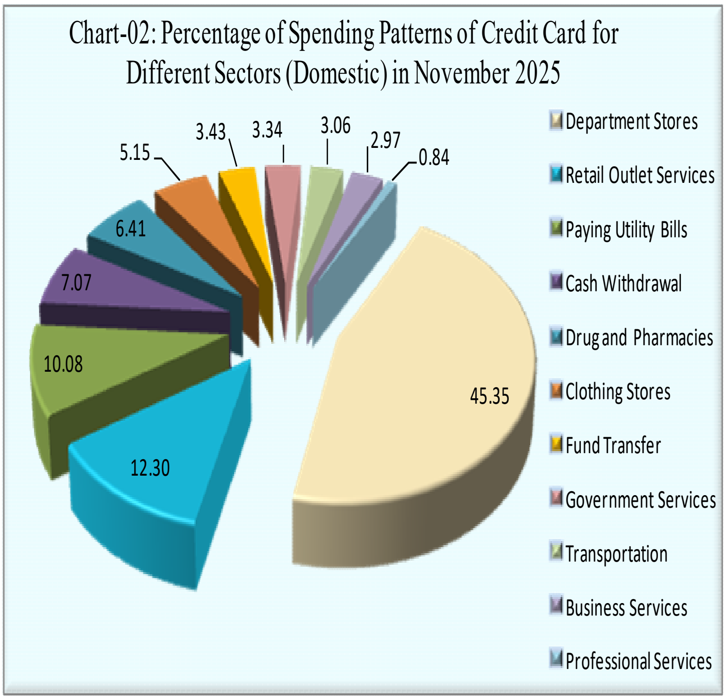
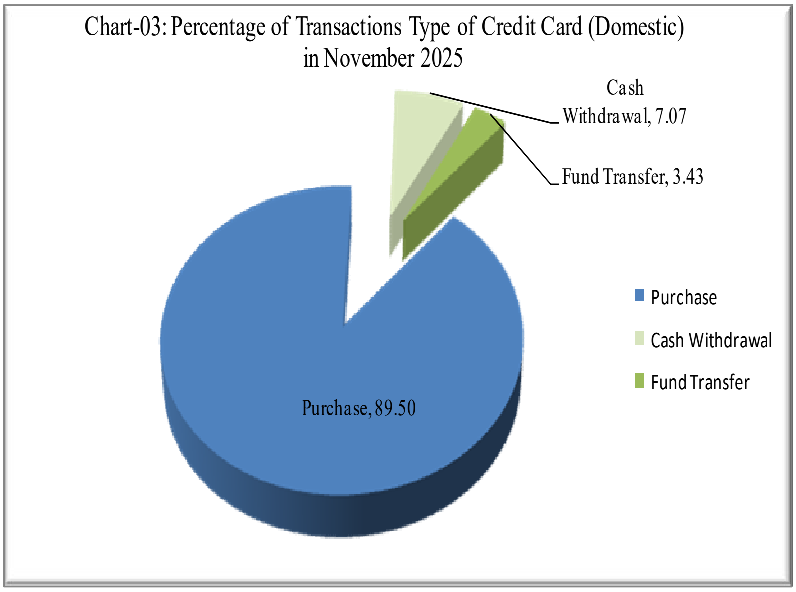


Chart-3 shows that domestic credit card transactions amounted to Tk. 35,047 million in total, of which Tk. 31,368 million (89.50%) were used for purchases, Tk. 2,476 million (7.07%) for cash withdrawals, and Tk. 1,202 million (3.43%) for fund transfers.



4. Outward credit card usage

In November, 2025, overall outward credit card transactions stood at Taka 5,112 million whereas in October, 2025 it was Taka 5,342 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 30.80% of transactions. Other significant categories were retail outlet services (17.33%), transportation (12.54%), drug and pharmacies (10.23%), business services (6.86%), clothing (6.77%), and various other sectors (15.47%) (Annex-table-07).

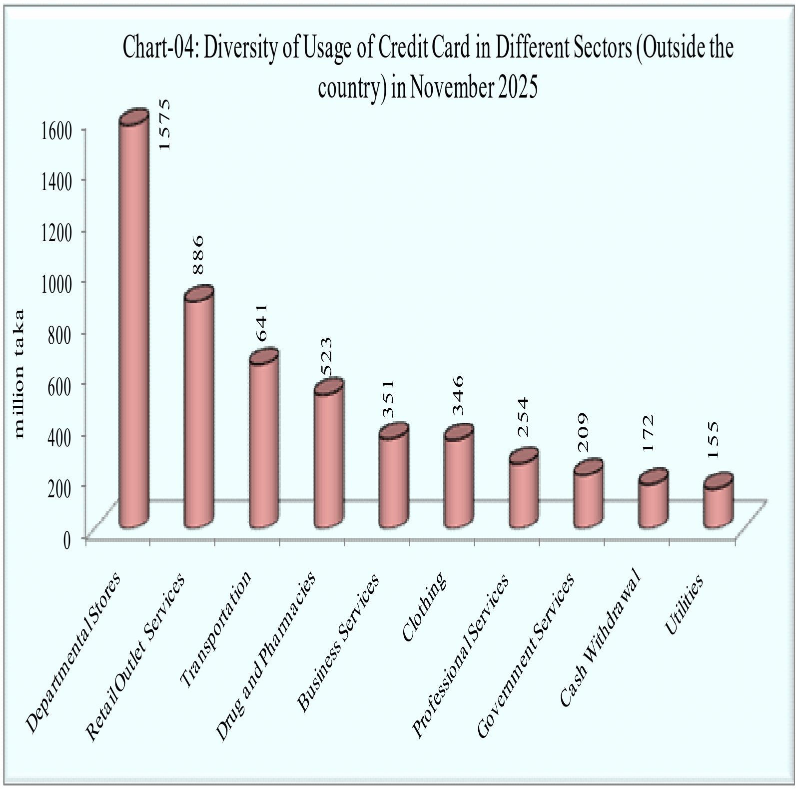
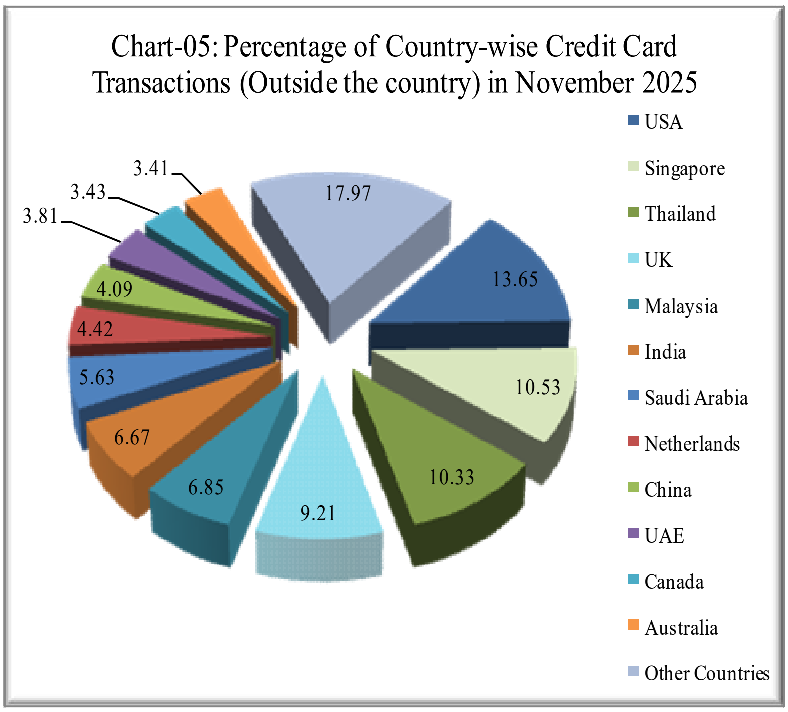


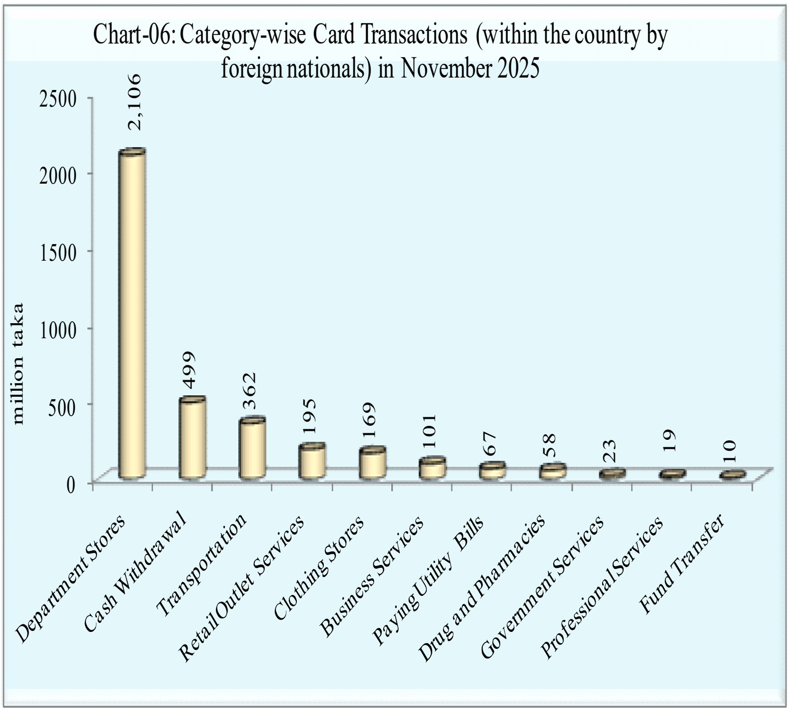
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in November, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 13.65%. The remaining transactions were spread across other countries: Singapore (10.53%), Thailand (10.33%), UK (9.21%), Malaysia (6.85%), India (6.67%), Saudi Arabia (5.63%), Netherlands (4.42%), China (4.09%), UAE (3.81%), Canada (3.43%), Australia (3.41%), and other countries (17.97%) (Annex-table-09).

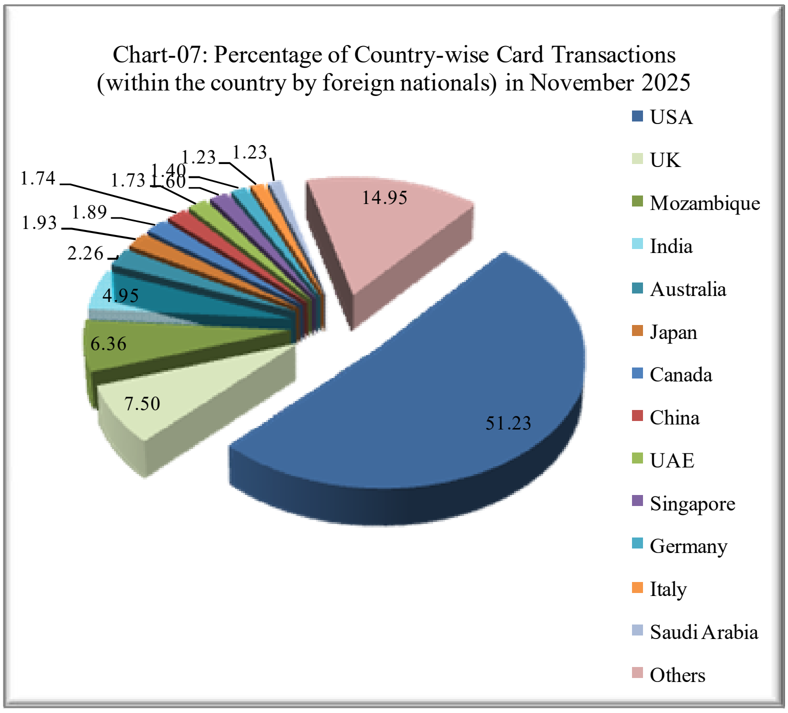


5. Inward card usage

In November, 2025, overall inward card transactions stood at Taka 3,608 million whereas in October, 2025 it was Taka 1,997 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 58.38% of all transactions during this period. Cash withdrawals made up 13.82%, transportation 10.02%. The remaining sectors collectively contributed 12.37% of the total transaction volume (Annex-table-10).

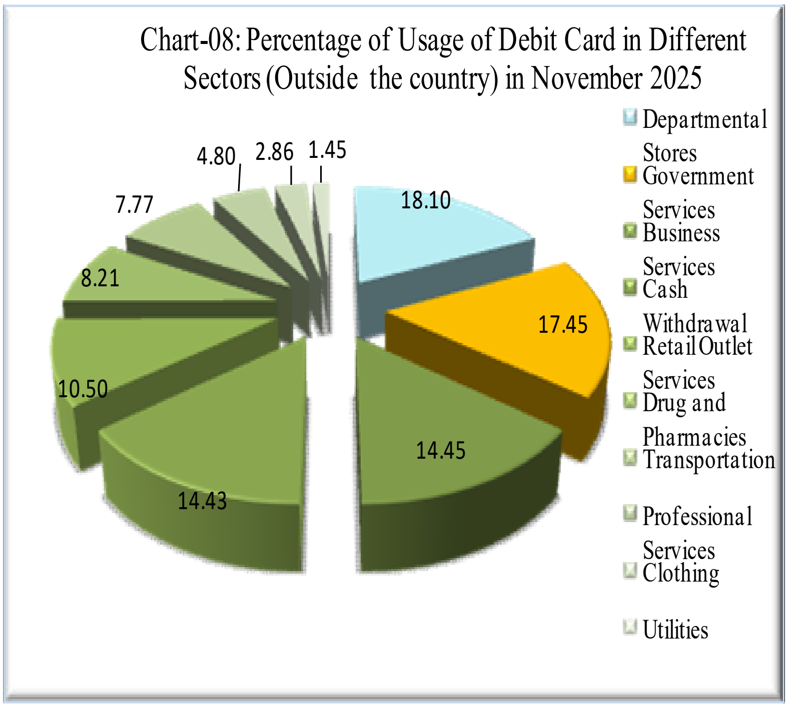


During November, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 51.23% of the total. Other significant contributions came from UK (7.50%), Mozambique (6.36%), India (4.95%), Australia (2.26%), Japan (1.93%), Canada (1.89%), China (1.74%), UAE (1.73%), Singapore (1.60%), Germany (1.40%), Italy (1.23%), Saudi Arabia (1.23%), and various other countries (14.95%) (Annex-table-12).

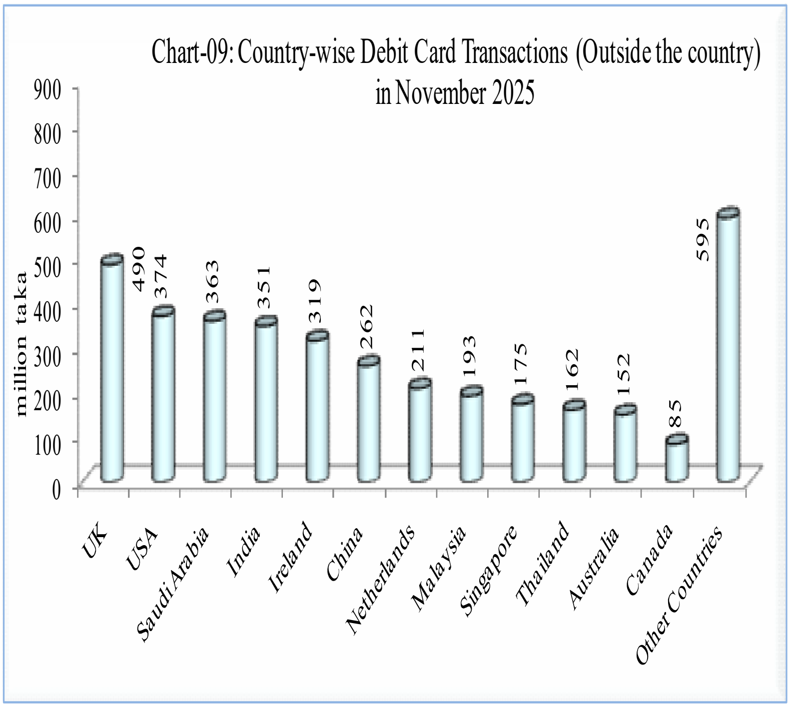


6. Outward debit card usage

In November, 2025, overall outward debit card transactions stood at Taka 3,732 million whereas in October, 2025 it was Taka 3,611 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 18.10% of transactions. Other significant categories were government services (17.45%), business services (14.45%), cash withdrawals (14.43%), retail outlet services (10.50%), drug and pharmacies (8.21%), transportation (7.77%), professional services (4.80%), clothing (2.86%), and utilities (1.45%) (Annex-table-13).

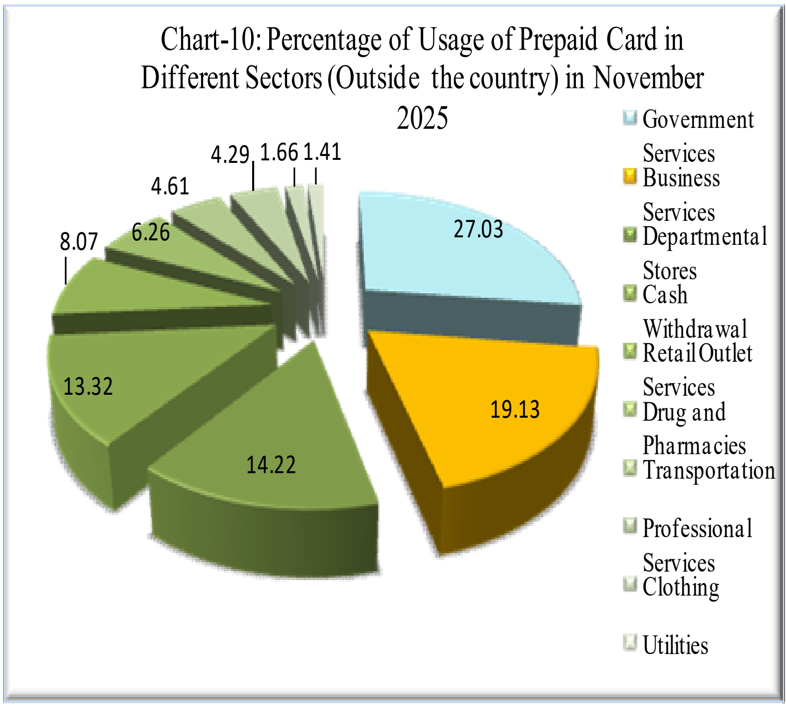


A country-wise breakdown of cross-border transactions in November, 2025 reveals that the majority of debit card transactions took place in UK, accounting for 13.12%. The remaining transactions were spread across other countries: USA (10.02%), Saudi Arabia (9.73%), India (9.41%), Ireland (8.53%), China (7.01%), Netherlands (5.65%), Malaysia (5.18%), Singapore (4.70%), Thailand (4.35%), Australia (4.07%), Canada (2.28%), and other countries (15.94%) (Annex-table-15).

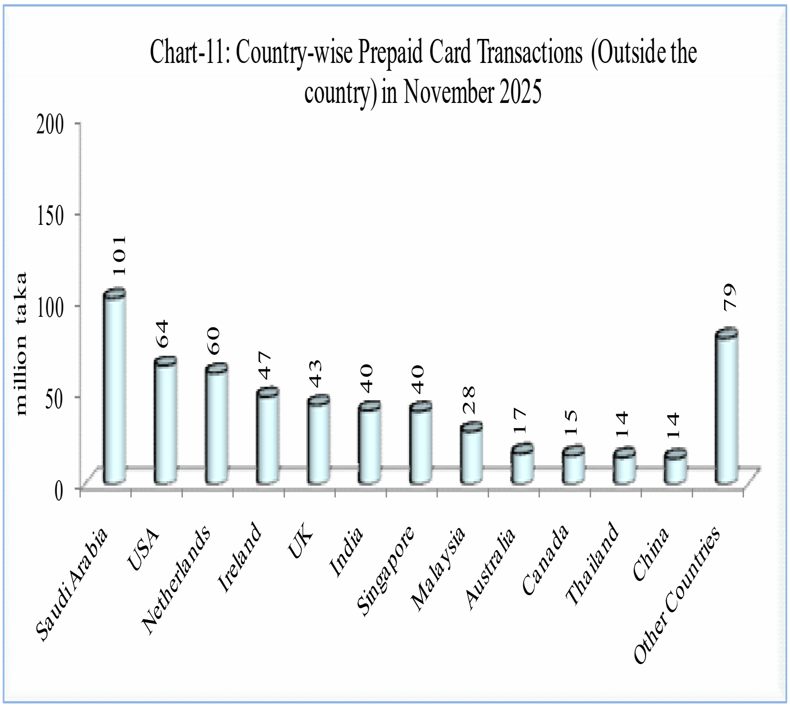


7. Outward prepaid card usage

In November, 2025, overall outward prepaid card transactions stood at Taka 565 million whereas in October, 2025 it was Taka 599 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 27.03% of transactions. Other significant categories were business services (19.13%), departmental stores (14.22%), cash withdrawals (13.32%), retail outlet services (8.08%), drug and pharmacies (6.26%), transportation (4.61%), professional services (4.29%), clothing (1.66%), and utilities (1.41%). (Annex-table-16).

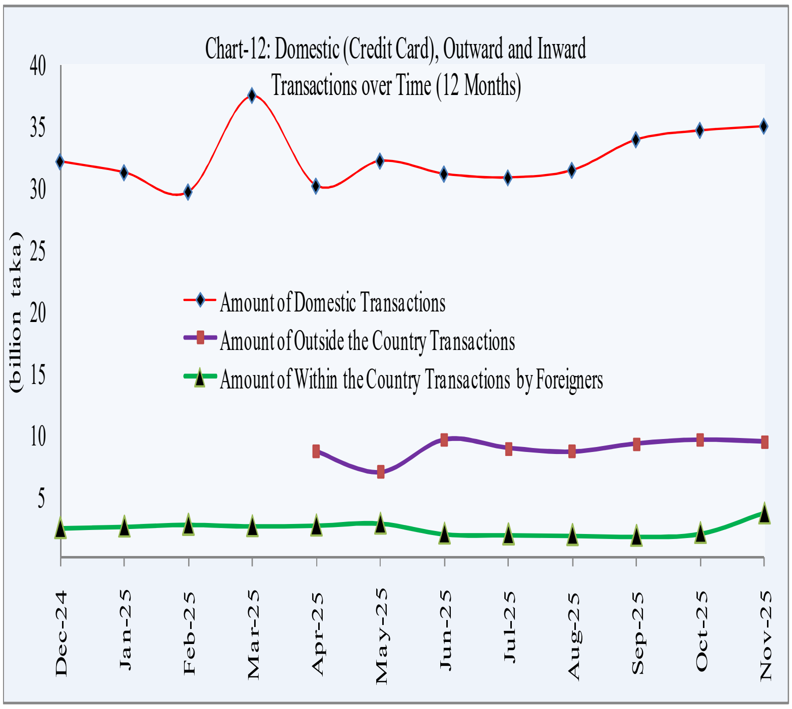


A country-wise breakdown of cross-border transactions reveals that in November, 2025 the majority of prepaid card transactions took place in Saudi Arabia accounting for 17.91%. The remaining transactions were spread across other countries: USA (11.41%), Netherlands (10.71%), Ireland (8.41%), UK (7.64%), India (7.10%), Singapore (7.02%), Malaysia (5.04%), Australia (2.95%), Canada (2.74%), Thailand (2.56%), China (2.44%), and other countries (14.07%) (Annex-table-18).

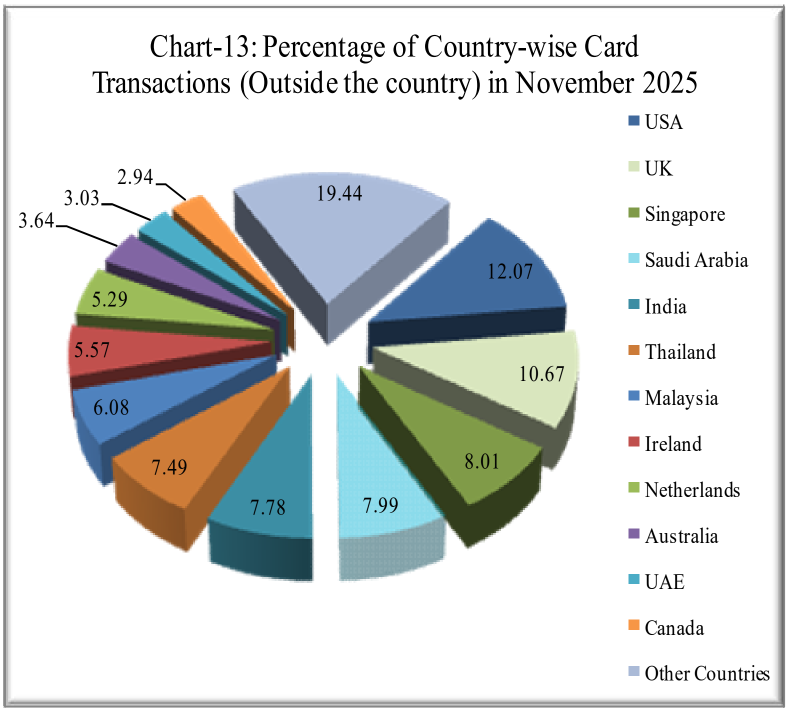


8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transaction showed overall upward trend during December, 2024 to November, 2025, it reached its peak in March, 2025, declined in April, rose again in May, and then experienced a slight decrease from May to July but from July to November, 2025 it increased. Cross-border transaction experienced overall upward trend during this period (Outside the country transactions data are available from April, 2025). Meanwhile, card spending by foreign nationals in Bangladesh gradually increased from December, 2024 to February, 2025, followed by a slight decrease in March, 2025. Spending rose again in April, 2025 and May, 2025 before recording a significant drop in June, 2025 and then a gradual decline till September, 2025. After that, it increased in October, 2025 and November, 2025.



9. Overall outflow of cards transaction trend



Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in November, 2025 shows that credit card leads in total spending, with Taka 5,112 million spent across approximately 7,92,520 transactions. Debit card follows, with 3,732 million taka spent over nearly 8,17,210 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 565 million taka spent through about 1,64,867 transactions. The combined outflow amount across all three card types reaches nearly 9.41 billion taka in November, 2025 (Annex-table-21). The overall outflow of cards in November, 2025 decreased compared to the figures recorded in October, 2025 (9.55 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 12.07%. The remaining transactions were spread across other countries: UK (10.67%), Singapore (8.01%), Saudi Arabia (7.99%), India (7.78%), Thailand (7.49%), Malaysia (6.08%), Ireland (5.57%), Netherlands (5.29%), Australia (3.64%), UAE (3.03%), Canada (2.94%), and other countries (19.44%) (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 November, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 2.61 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 121% and the total transaction volume through these three types of cards increased by 129% over the last five-year period. Overall, the initiative taken by Bangladesh Bank has been successful in promoting a cashless banking system, and the continued growth in card usage indicates a positive trend towards a more digitally inclusive financial ecosystem in Bangladesh. Nonetheless, it is expected that the cards usage will experience sustained growth further day by day if the development of Bangladesh continues coupled with rising living standard of the people and an increase in international transactions.

Annexure (Tables)

Table-1: List of Banks and NBFC in Bangladesh Providing Card Services (Credit, Debit, and Prepaid) – Up to End November 2025

Bank Category	SL No.	Bank/NBFC Name	No. of Issued Debit Cards	No. of Issued Crebit Cards	No. of 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	**54**	**47**	**36**

Source: e-Banking and e-Commerce Statistics Unit, Statistics Department.
Note:*Lanka Bangla Finance is taken from Big Data Analytics and Data Science Unit and "-" means not issuing those type of card.
"✔" indicates that the corresponding bank provides the respective card service(s).

Table-2: Bank and NBFC-wise Card Portfolios (Credit, Debit, and Prepaid) in Bangladesh – Up to End November 2025

Bank Category	SL No.	Bank Name	No. of Issued Debit Cards	No. of Issued Crebit Cards	No. of Issued Prepaid Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	340704	-	-
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-
	3	BASIC BANK LTD.	20074	3591	-
	4	JANATA BANK LIMITED	142508	1719	1064
	5	RUPALI BANK LIMITED	407538	-	-
	6	SONALI BANK LIMITED	1354005	7719	-
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	47158	331	-
	8	PROBASI KALLAN BANK	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	308300	49285	-
	11	AL-ARAFAH ISLAMI BANK LTD.	558664	19009	4845
	12	BANGLADESH COMMERCE BANK LTD.	10076	2163	-
	13	BANK ASIA LTD.	877235	100346	9617
	14	BENGAL COMMERCIAL BANK LTD	25625	934	328
	15	BRAC BANK LTD.	1316169	303098	9663
	16	CITIZENS BANK PLC.	15796	6003	816
	17	COMMUNITY BANK BANGLADESH LTD	245265	30693	509
	18	DHAKA BANK LTD.	328604	41547	32831
	19	DUTCH-BANGLA BANK LTD.	14427460	207553	175298
	20	EASTERN BANK LTD.	551527	218253	290980
	21	EXIM BANK LTD.	491266	30035	9028
	22	FIRST SECURITY ISLAMI BANK LTD.	301227	603	-
	23	ICB ISLAMIC BANK	48458	-	-
	24	IFIC BANK	572909	2121	-
	25	ISLAMI BANK BANGLADESH LTD.	9486097	45802	7844709
	26	JAMUNA BANK LTD.	233835	17550	5919
	27	MEGHNA BANK LTD.	45071	43459	1365
	28	MERCANTILE BANK LTD.	265366	25582	8572
	29	MIDLAND BANK LTD.	161147	16231	63196
	30	MODHUMOTI BANK LTD.	62057	10327	859
	31	MUTUAL TRUST BANK LTD.	736719	318998	167985
	32	NATIONAL BANK LTD.	157564	16958	373
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	179840	10510	5094
	34	NRB BANK LTD.	147336	75731	207
	35	NRB COMMERCIAL BANK LTD.	217993	9781	3999
	36	GLOBAL ISLAMI BANK	65888	1160	-
	37	ONE BANK LTD.	167078	36582	4118
	38	PREMIER BANK LTD.	366665	36046	13332
	39	PRIME BANK LTD.	459014	54658	10141
	40	PUBALI BANK LTD	1241984	22312	-
	41	SHAHJALAL ISLAMI BANK LTD.	216410	14148	1624
	42	SHIMANTO BANK LIMITED	81707	15338	2976
	43	SOCIAL ISLAMI BANK LTD.	249788	24878	2812
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	102905	8678	-
	45	SOUTHEAST BANK LTD.	328764	161903	77651
	46	STANDARD BANK LTD.	111648	13175	658
	47	THE CITY BANK LTD.	974454	362368	21392
	48	PADMA BANK	46608	-	338
	49	TRUST BANK LTD.	587181	46781	3710
	50	UNION BANK LTD.	66336	-	-
	51	UNITED COMMERCIAL BANK LTD.	1004320	207033	112951
	52	UTTARA BANK LTD.	148590	8848	1718
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	17547	-	-
	54	CITI BANK NA	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	42377	2685	-
	56	HABIB BANK LTD.	2743	-	-
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	15246	-	-
	58	NATIONAL BANK OF PAKISTAN	-	-	-
	59	STANDARD CHARTERED BANK	326732	160662	178
	60	STATE BANK OF INDIA	7241	-	86991
	61	WOORI BANK	4414	-	-
NBFC	62	*LANKABANGLA FINANCE PLC	-	93525	-
		Total	**40719233**	**2886712**	**8977847**

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
December, 2020	21377291	1639669	699184	23716144	187956	15609	1678	205244
November, 2025	40719233	2793187	8977847	52490267	425371	40649	4741	470762
Growth (%)	90	70	1184	121	126	160	182	129

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-21	25285859	1833242	1154901	28274002
Dec-22	29849136	2115861	3383951	35348948
Dec-23	34569683	2398577	5120934	42089194
Dec-24	39574049	2674512	7544985	49793546
Nov-25	40719233	2793187	8977847	52490267
Growth Percentages in November 2025 over December 2021	61	52	677	86

Table-05: Category-wise Breakdowns of Credit Card Transactions (Domestic) in October 2025 and November 2025

(Amount in million taka)

Merchant Categories	Oct-25			Nov-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2008667	15712	45.26	2104747	15893	45.35
Retail Outlet Services	1366457	4127	11.89	1352440	4311	12.30
Paying Utility Bills	300753	3532	10.17	299301	3532	10.08
Cash Withdrawal	233619	2363	6.81	244580	2476	7.07
Drug and Pharmacies	449937	2343	6.75	448338	2248	6.41
Clothing Stores	299413	1484	4.27	353213	1805	5.15
Fund Transfer	34261	1897	5.47	34343	1202	3.43
Government Services	46331	949	2.73	54724	1171	3.34
Transportation	90737	1007	2.90	93815	1073	3.06
Business Services	138827	978	2.82	137363	1041	2.97
Professional Services	35849	321	0.92	46231	294	0.84
Grand Total	5004851	34714	100.00	5169095	35047	100.00

Table-06: Card Type Breakdowns of Credit Card Transactions (Domestic) in October 2025 and November 2025

(Amount in million taka)

Card Type	Oct-25			Nov-25		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	3506452	23957	69.01	3619375	24745	70.61
Mastercard	974833	6109	17.60	973800	5973	17.04
AMEX	491766	4519	13.02	542280	4194	11.97
QcashProprietar	4889	52	0.15	4909	50	0.14
Diners	21990	43	0.12	23048	47	0.13
Unionpay	4679	28	0.08	5445	33	0.09
JCB	242	6	0.02	238	5	0.01
Grand Total	5004851	34714	100.00	5169095	35047	100.00

Table-07: Category-wise Breakdowns of Credit Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Merchant Categories	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	300542	1675	31.36	287031	1575	30.80
Retail Outlet Services	172028	942	17.64	160580	886	17.33
Transportation	91135	673	12.61	80992	641	12.54
Drug and Pharmacies	31346	562	10.52	28926	523	10.23
Business Services	91803	371	6.94	91996	351	6.86
Clothing	33991	373	6.98	32215	346	6.77
Professional Services	15428	215	4.02	18598	254	4.97
Government Services	35580	200	3.74	35794	209	4.09
Cash Withdrawal	7601	177	3.31	8446	172	3.37
Utilities	49381	154	2.89	47942	155	3.04
Grand Total	828835	5342	100.00	792520	5112	100.00

Table-08: Card Type Breakdowns of Credit Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Card Type	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	619077	4011	75.07	585887	3830	74.92
MASTER	129192	809	15.14	124536	758	14.82
AMEX CARD	79845	519	9.71	81319	519	10.16
UnionPay	650	3.72	0.07	729	4.81	0.09
Diners	71	0.18	0.00	49	0.17	0.00
JCB	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	828835	5342	100.00	792520	5112	100.00

Table-09: Country-wise Breakdowns of Credit Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Countries	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	172174	726	13.58	171352	698	13.65
Singapore	65638	452	8.47	70124	538	10.53
Thailand	49520	563	10.55	47675	528	10.33
UK	61153	522	9.78	54064	471	9.21
Malaysia	78190	451	8.44	63236	350	6.85
India	33564	326	6.10	34130	341	6.67
Saudi Arabia	43434	312	5.84	43776	288	5.63
Netherlands	33261	239	4.47	33679	226	4.42
China	42320	189	3.53	43467	209	4.09
UAE	13921	190	3.55	13017	195	3.81
Canada	37872	206	3.86	32600	176	3.43
Australia	28454	174	3.26	25151	174	3.41
Other Countries	169334	992	18.56	160249	918	17.97
Grand Total	828835	5342	100.00	792520	5112	100.00

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

(Amount in million taka)

Merchant Categories	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	87579	655	32.78	138953	2106	58.38
Cash Withdrawal	31974	517	25.88	31488	499	13.82
Transportation	10793	297	14.89	12512	362	10.02
Retail Outlet Services	52842	190	9.51	46129	195	5.40
Clothing Stores	14859	120	6.02	19343	169	4.69
Business Services	4049	73	3.66	4243	101	2.79
Paying Utility Bills	30247	62	3.10	28980	67	1.87
Drug and Pharmacies	6087	44	2.21	6203	58	1.60
Government Services	2536	17	0.86	3091	23	0.63
Professional Services	3056	22	1.09	3949	19	0.52
Fund Transfer	0	.00	0.00	1631	10	0.27
Grand Total	244022	1997	100.00	296522	3608	100.00

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

(Amount in million taka)

Card Type	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	156674	1246	62.37	203355	2816	78.06
Mastercard	84362	731	36.58	89866	765	21.21
Unionpay	1285	10.4	0.52	1408	13.5	0.37
AMEX	1372	5.3	0.27	1536	6.3	0.17
Diners	291	4.2	0.21	310	4.8	0.13
JCB	38	1.07	0.05	47	1.6	0.04
Grand Total	244022	1997	100.00	296522	3608	100.00

Table-12: Country-wise Breakdowns of Card Transactions (within the country by foreign nationals) in November 2025

(Amount in million taka)

Country	No of Transactions	Amount	Percentage
USA	94506	1848	51.23
UK	25925	271	7.50
Mozambique	2268	229	6.36
India	28105	179	4.95
Australia	11585	81	2.26
Japan	5962	70	1.93
Canada	9725	68	1.89
China	6570	63	1.74
UAE	8680	62	1.73
Singapore	6473	58	1.60
Germany	4785	51	1.40
Italy	4270	44	1.23
Saudi Arabia	14410	44	1.23
Others	73258	539	14.95
Total	296522	3608	100.00

Table-13: Category-wise Breakdowns of Debit Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Merchant Categories	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	224209	673	18.63	235207	675	18.10
Government Services	111486	520	14.41	107584	651	17.45
Business Services	200546	508	14.06	214419	539	14.45
Cash Withdrawal	25600	573	15.87	25104	538	14.43
Retail Outlet Services	125584	408	11.29	119949	392	10.50
Drug and Pharmacies	17859	311	8.62	17735	306	8.21
Transportation	48738	294	8.13	44606	290	7.77
Professional Services	14652	160	4.44	17270	179	4.80
Clothing	12089	109	3.03	12432	107	2.86
Utilities	23115	55	1.52	22904	54	1.45
Grand Total	803878	3611	100.00	817210	3732	100.00

Table-14: Card Type Breakdowns of Debit Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Card Type	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	677373	3070	85.02	686855	3178	85.16
Mastercard	85455	398	11.01	87333	394	10.57
AMEX	40316	140	3.87	42195	156	4.17
Unionpay	734	3.54	0.10	495	2.18	0.06
QcashProprietar	0	.00	0.00	332	1.76	0.05
Grand Total	803878	3611	100	817210	3732	100

Table-15: Country-wise Breakdowns of Debit Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Countries	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
UK	45823	375	10.39	41254	490	13.12
USA	135382	365	10.10	148140	374	10.02
Saudi Arabia	102418	407	11.26	97406	363	9.73
India	31842	325	9.00	33135	351	9.41
Ireland	118567	301	8.35	126364	319	8.53
China	104475	283	7.83	102465	262	7.01
Netherlands	54524	202	5.59	56457	211	5.65
Malaysia	40426	222	6.15	40072	193	5.18
Singapore	28120	143	3.97	31112	175	4.70
Thailand	13671	175	4.85	13466	162	4.35
Australia	11089	125	3.46	11831	152	4.07
Canada	11323	96	2.66	9818	85	2.28
Other Countries	106218	592	16.40	105690	595	15.94
Grand Total	803878	3611	100.00	817210	3732	100.00

Table-16: Category-wise Breakdowns of Prepaid Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Merchant Categories	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	66997	154	25.66	64416	153	27.03
Business Services	42079	123	20.46	41766	108	19.13
Departmental Stores	25703	91	15.18	27726	80	14.22
Cash Withdrawal	3155	70	11.62	3609	75	13.32
Retail Outlet Services	13746	56	9.28	13758	46	8.07
Drug and Pharmacies	2570	37	6.20	2377	35	6.26
Transportation	4803	28	4.67	4259	26	4.61
Professional Services	2097	21	3.57	2274	24	4.29
Clothing	1344	10	1.73	1245	09	1.66
Utilities	3331	10	1.62	3437	08	1.41
Grand Total	165825	599	100	164867	565	100

Table-17: Card Type Breakdowns of Prepaid Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Card Type	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	120342	455	75.91	121072	434	76.78
Mastercard	45069	144	23.96	43519	130	23.10
Unionpay	129	.24	0.04	134	.40	0.07
AMEX	278	.52	0.09	134	.24	0.04
Diners	7	.01	0.00	8	.05	0.01
Grand Total	165825	599	100	164867	565	100

Table-18: Country-wise Breakdowns of Prepaid Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Countries	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Saudi Arabia	58685	118	19.66	56309	101	17.91
USA	19947	65	10.87	21367	64	11.41
Netherlands	20342	63	10.50	20233	60	10.71
Ireland	16688	56	9.30	16621	47	8.41
UK	7040	48	7.98	6772	43	7.64
India	4778	45	7.54	4421	40	7.10
Singapore	9952	37	6.25	9551	40	7.02
Malaysia	6045	25	4.16	6372	28	5.04
Australia	1767	21	3.53	1749	17	2.95
Canada	2359	16	2.69	2090	15	2.74
Thailand	1406	16	2.61	1245	14	2.56
China	4043	13	2.18	4526	14	2.44
Other Countries	12773	76	12.72	13611	79	14.07
Grand Total	165825	599	100.00	164867	565	100.00

Table-19: Country-wise Breakdown of Card Transactions (Outside the country) in October 2025 and November 2025

(Amount in million taka)

Countries	Oct-25			Nov-25		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	327503	1155	12.09	340859	1136	12.07
UK	114016	945	9.89	102090	1004	10.67
Singapore	103710	633	6.63	110787	753	8.01
Saudi Arabia	204537	836	8.76	197491	752	7.99
India	70184	696	7.29	71686	732	7.78
Thailand	64597	754	7.89	62386	705	7.49
Malaysia	124661	698	7.31	109680	572	6.08
Ireland	172117	511	5.35	181304	524	5.57
Netherlands	108127	503	5.27	110369	497	5.29
Australia	41310	320	3.35	38731	343	3.64
UAE	22431	273	2.86	22054	285	3.03
Canada	51554	319	3.34	44508	276	2.94
Other Countries	393791	1908	19.97	382652	1829	19.44
Grand Total	1798538	9552	100.00	1774597	9408	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
Dec-24	32153		2409
Jan-25	31252		2526
Feb-25	29683		2680
Mar-25	37557		2562
Apr-25	30164	8630	2621
May-25	32205	6903	2773
Jun-25	31143	9566	1951
Jul-25	30838	8877	1887
Aug-25	31448	8576	1835
Sep-25	33950	9240	1759
Oct-25	34714	9552	1997
Nov-25	35047	9408	3608

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

Table-21: Outflow Summary through Cards in October 2025 and November 2025

(Amount in million)

Card Type	Oct-25			Nov-25			Growth Percentages in November over October
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	828835	5342	44	792520	5112	42	-4.32
Debit Card	803878	3611	30	817210	3732	31	3.35
Prepaid Card	165825	599	05	164867	565	05	-5.71
Grand Total	**1798538**	**9552**	**79**	**1774597**	**9408**	**78**	-1.51

*1 USD = 121 BDT