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# An Overview of Card Usage Patterns Within and Outside Bangladesh






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

# An Overview of Card Usage Patterns Within and Outside Bangladesh


## 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)

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**An Overview of Card Usage Patterns within and Outside Bangladesh (October, 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 (127%) of cards (debit, credit and prepaid cards) and the total transaction volume (153%) through these cards over the last five-year period.

From October, 2024 to October, 2025, domestic credit card usage in Bangladesh significantly increased by 21.11%. Cross-border transactions using credit card showed minor fluctuations but increased significantly by 7.08% in October, 2025 compared to that of October, 2024. Spending by foreign nationals in Bangladesh showed a notable increase by 54.69% from October, 2024 to October, 2025. In October, 2025, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In October, 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 5,342 million across 8,28,835 transactions, with department stores (31.36%) and retail outlet services (17.64%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,611 million from 8,03,878 transactions, of which department stores (18.63%), cash withdrawal (15.87%), and government services (14.41%) jointly represented nearly 50% of the total. Meanwhile, prepaid card transactions stood at BDT 599 million across 1,65,825 transactions, with government services (25.66%), business services (20.46%), department stores (15.18%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 9.55 billion (USD 79 million) in October, 2025 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 1.99 billion (USD 16.50 million). This data indicates that in October, 2025, Bangladeshi cardholders conducted approximately 4.79 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to October, 2025 total limit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards in the Bangladesh economy is BDT 388.76 billion whereas total outstanding (claims on credit card users) is BDT 126.56 billion.

Notably, Bangladeshi nationals primarily used their credit cards in the USA (14%), debit cards most in Saudi Arabia (11%) and prepaid cards most in Saudi Arabia (20%), while USA cardholders accounted for the highest spending (23%) among foreign nationals within Bangladesh. The VISA card emerged as the most popular choice for domestic, outward and inward transactions in October, 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 September, 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 October, 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 November, 2020 stood at 2,09,69,416, 16,15,051 and 6,87,718 respectively. By October, 2025, these numbers had increased to 4,06,45,345, 28,35,184 and 93,37,857 respectively, reflecting a total growth of 127% across all three card types. Additionally, the transaction volume through these cards rose from Tk 1,89,247 million in November, 2020 to Tk 4,78,577 million by October, 2025, marking a 153% growth over five years (Annex table-03). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

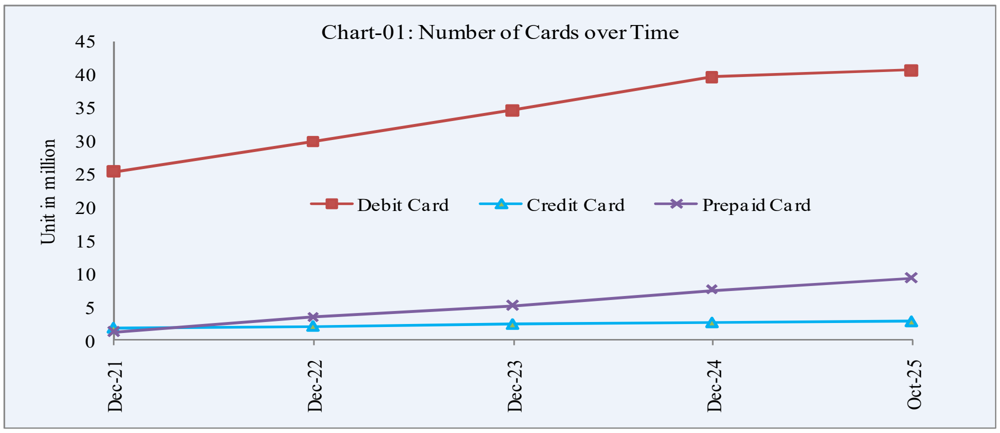



Chart-1 depicts the overall trend of number of cards from December, 2021 to October, 2025.

From December, 2021 to October, 2025, debit and credit cards in Bangladesh grew steadily by 61% and 55% respectively, while prepaid cards surged by 709%, 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 October, 2025 reveals a significant increase by 2.25% in domestic transactions, increasing to Taka 34,714 million from Taka 33,950 million in September, 2025 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 5,242 million in October, 2025 (Annex-table-07), reflecting a significant increase of 7.08% compared to Taka 4,942 million in September, 2025. Concurrently, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced an increase of 13.53% to Taka 1,997 million in October, 2025 from Taka 1,759 million in September, 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 388.76 billion whereas total outstanding (claims on credit card users) stood at BDT 126.56 billion at the end of October, 2025.

## 3. Domestic credit card usage

In October, 2025, overall domestic credit card transactions stood at Taka 34,714 million whereas in September, 2025 it was Taka 33,950 million. Transactions at department stores increased to Taka 15,712 million in October from Taka 15,501 million in September, 2025. Similarly, transactions in retail outlet services, paying utility bills, cash withdrawal, drug and pharmacies, fund transfer, business services, government services and professional services also increased compared to that of the previous month (Annex-table-05). Only clothing stores and transportation decreased compared to that of the previous month. The analysis indicates an upward trend in consumer spending across various transaction categories from September, 2025 to October, 2025.

Chart-2 highlights the spending patterns across different sectors in October, 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-2: Percentage of Spending Patterns of Credit Card for Different Sectors (Domestic) in October 2025

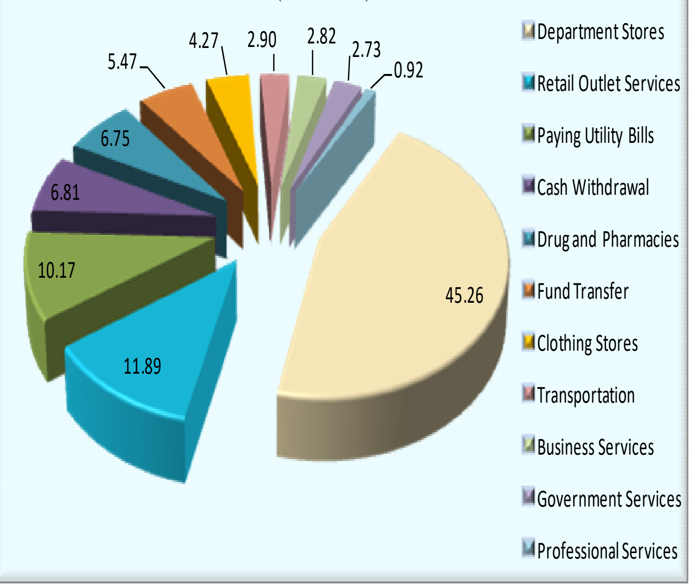
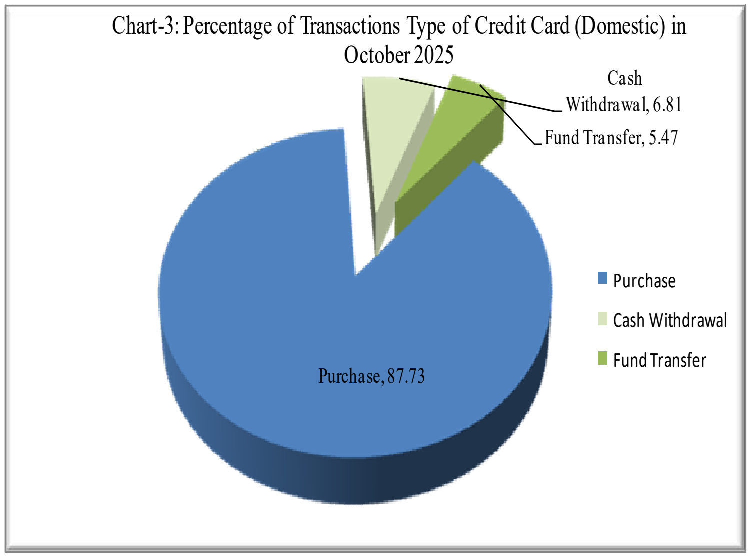


Chart-3 shows that domestic credit card transactions amounted to Tk. 34,714 million in total, of which Tk. 30,453 million (87.73%) were used for purchases, Tk. 2,363 million (6.81%) for cash withdrawals, and Tk. 1,897 million (5.47%) for fund transfers.




## 4. Outward credit card usage

In October, 2025, overall outward credit card transactions stood at Taka 5,342 million whereas in September, 2025 it was Taka 4,942 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 31.36% of transactions. Other significant categories were retail outlet services (17.64%), transportation (12.61%), drug and pharmacies (10.52%), Clothing (6.98%), business services (6.94%), and various other sectors (13.96%) (Annex-table-07).

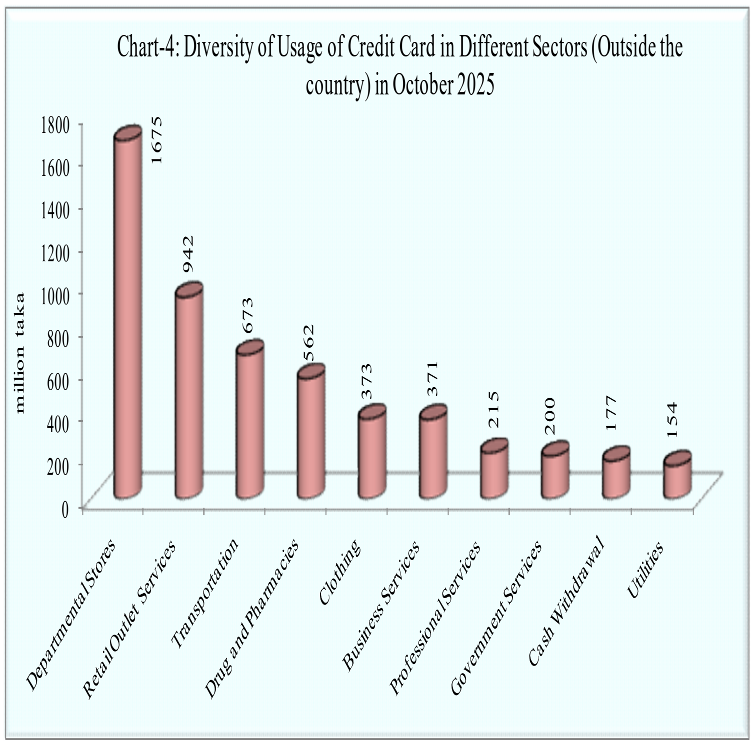
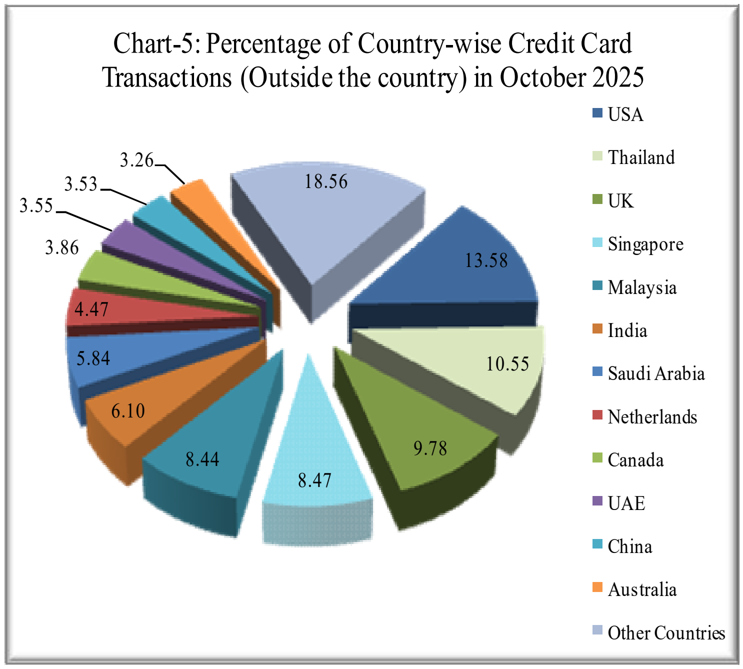


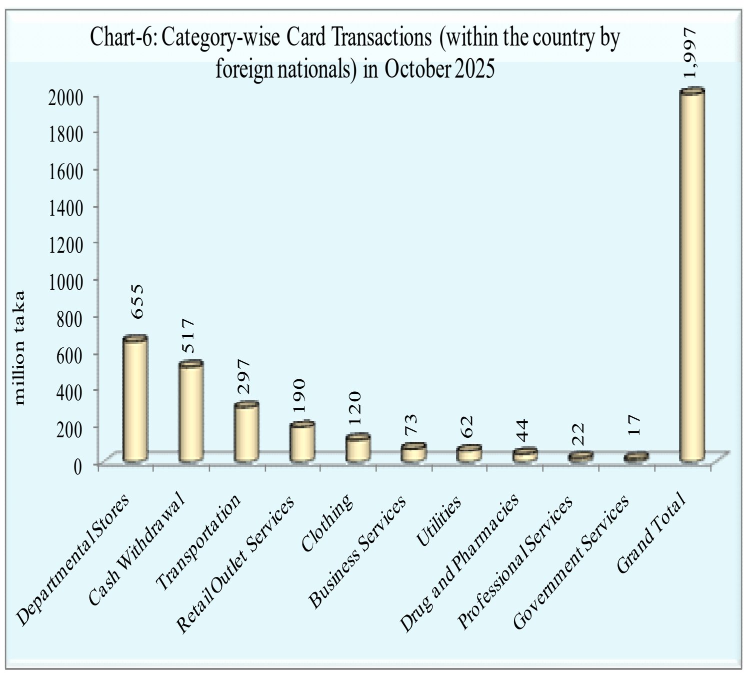

Chart-4 demonstrate the varied use of credit cards across different sectors outside the country in October, 2025.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 13.58%. The remaining transactions were spread across other countries: Thailand (10.55%), UK (9.78%), Singapore (8.47%), Malaysia (8.44%), India (6.10%), Saudi Arabia (5.84%), Netherlands (4.47%), Canada (3.86%), UAE (3.55%), China (3.53%), Australia (3.26%), and other countries (18.56%) (Annex-table-09).

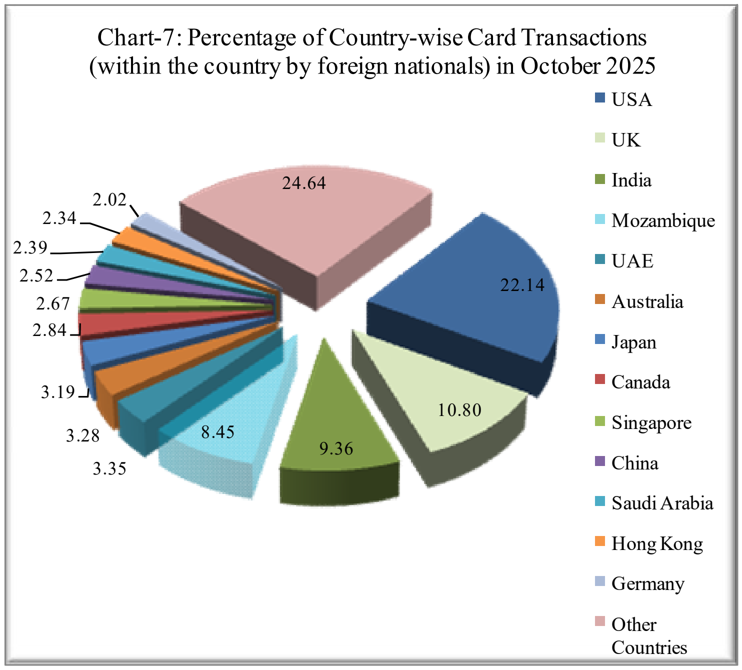



## 5. Inward card usage

In October, 2025, overall inward card transactions stood at Taka 1,997 million whereas in September, 2025 it was Taka 1,759 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 32.78% of all transactions during this period. Cash withdrawals made up 25.88%, transportation 14.89%. The remaining sectors collectively contributed 26.45% of the total transaction volume (Annex-table-10).

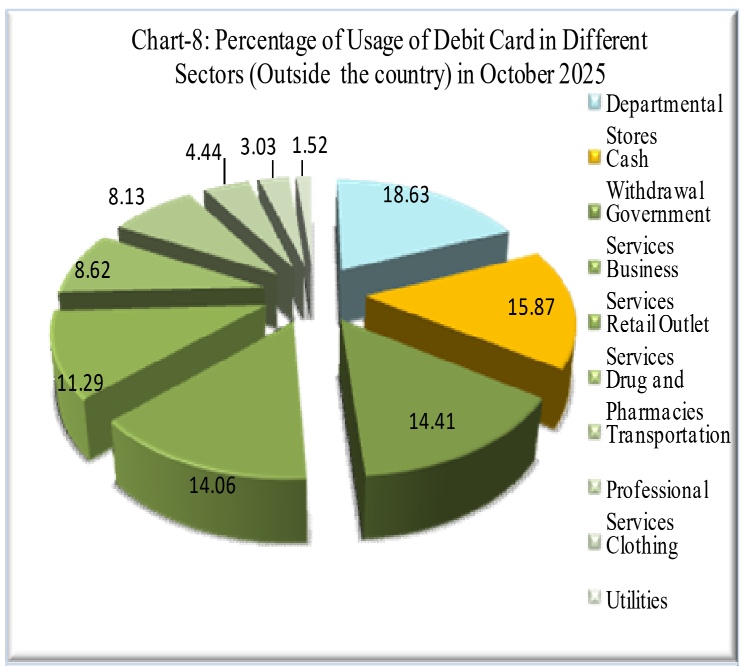


During October, 2025, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 22.14% of the total. Other significant contributions came from UK (10.80%), India (9.36%), Mozambique (8.45%), UAE (3.35%), Australia (3.28%), Japan (3.19%), Canada (2.84%), Singapore (2.67%), China (2.52%), Saudi Arabia (2.39%), Hong Kong (2.34%), Germany (2.02%), and various other countries (24.64%) (Annex-table-12).

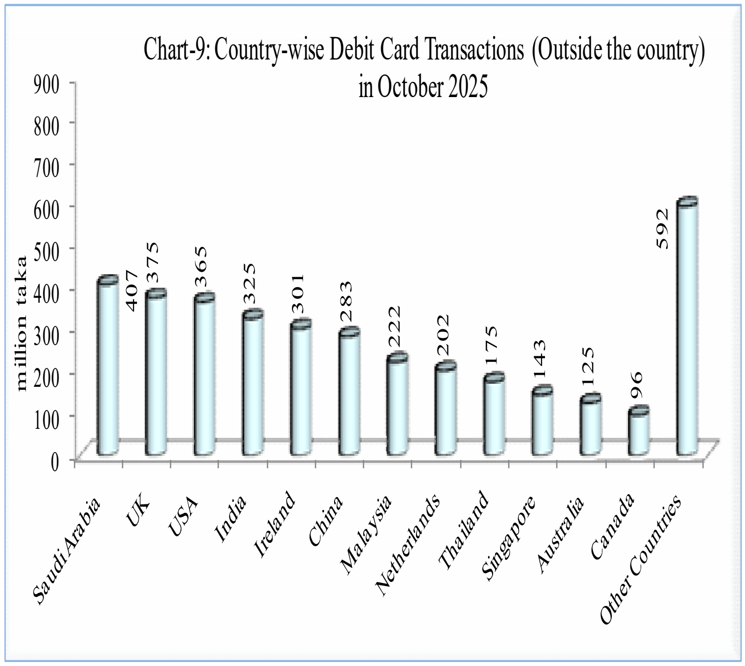



## 6. Outward debit card usage

In October, 2025, overall outward debit card transactions stood at Taka 3,611 million whereas in September, 2025 it was Taka 3,690 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 18.63% of transactions. Other significant categories were cash withdrawals (15.87%), government services (14.41%), business services (14.06%), retail outlet services (11.29%), drug and pharmacies (8.62%), transportation (8.13%), professional services (4.44%), clothing (3.03%), and utilities (1.52%) (Annex-table-13).

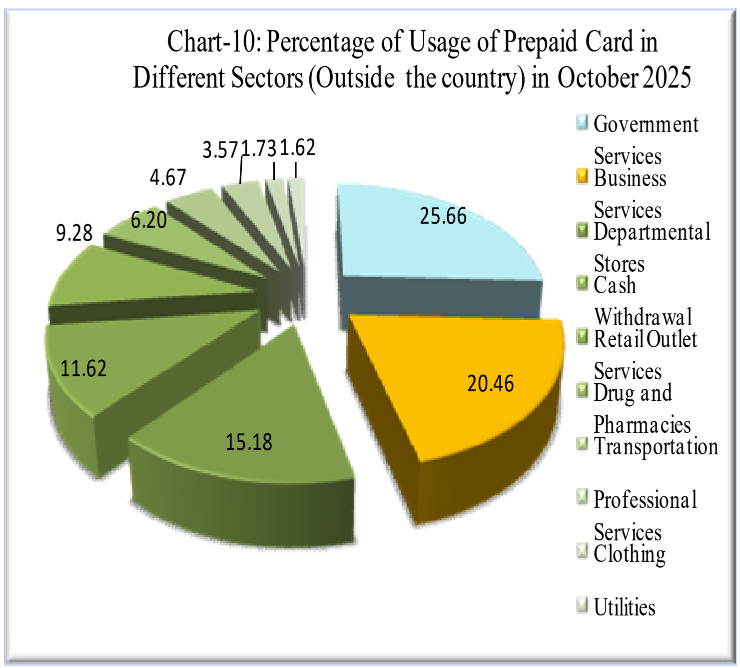


A country-wise breakdown of cross-border transactions in October, 2025 reveals that the majority of debit card transactions took place in Saudi Arabia, accounting for 11.26%. The remaining transactions were spread across other countries: UK (10.39%), USA (10.10%), India (9.00%), Ireland (8.35%), China (7.83%), Malaysia (6.15%), Netherlands (5.59%), Thailand (4.85%), Singapore (3.97%), Australia (3.46%), Canada (2.66%), and other countries (16.40%) (Annex-table-15).

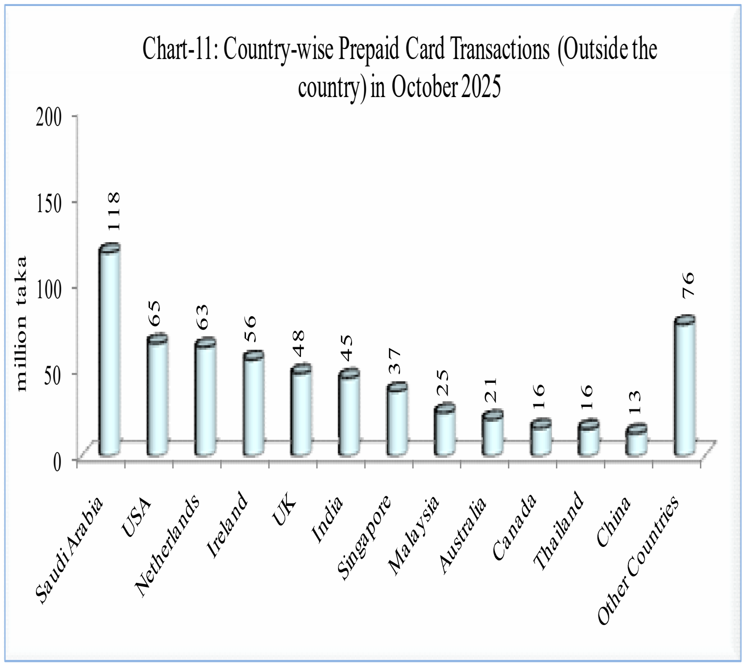



## 7. Outward prepaid card usage

In October, 2025, overall outward prepaid card transactions stood at Taka 599 million whereas in September, 2025 it was Taka 608 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 25.66% of transactions. Other significant categories were business services (20.46%), departmental stores (15.18%), cash withdrawals (11.62%), retail outlet services (9.28%), drug and pharmacies (6.20%), transportation (4.67%), professional services (3.57%), clothing (1.73%), and utilities (1.62%). (Annex-table-16).

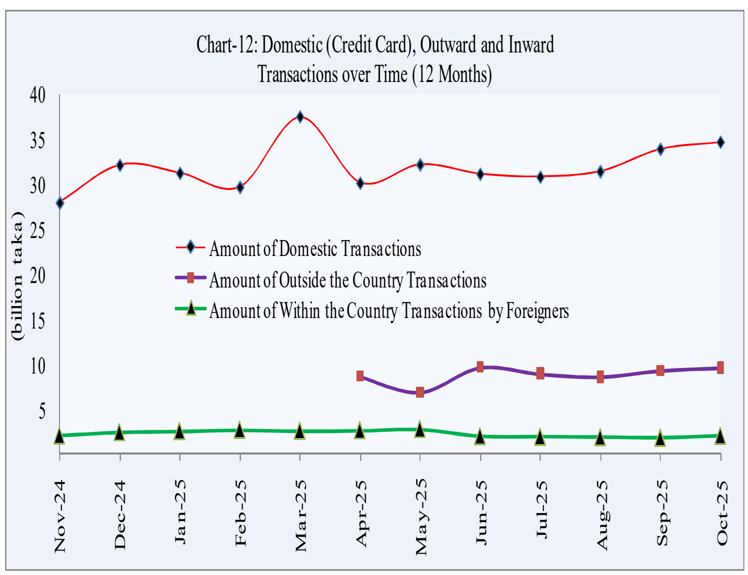


A country-wise breakdown of cross-border transactions reveals that in October, 2025 the majority of prepaid card transactions took place in Saudi Arabia accounting for 19.66%. The remaining transactions were spread across other countries: USA (10.87%), Netherlands (10.50%), Ireland (9.30%), UK (7.98%), India (7.54%), Singapore (6.25%), Malaysia (4.16%), Australia (3.53%), Canada (2.69%), Thailand (2.61%), China (2.18%), and other countries (12.72%) (Annex-table-18).

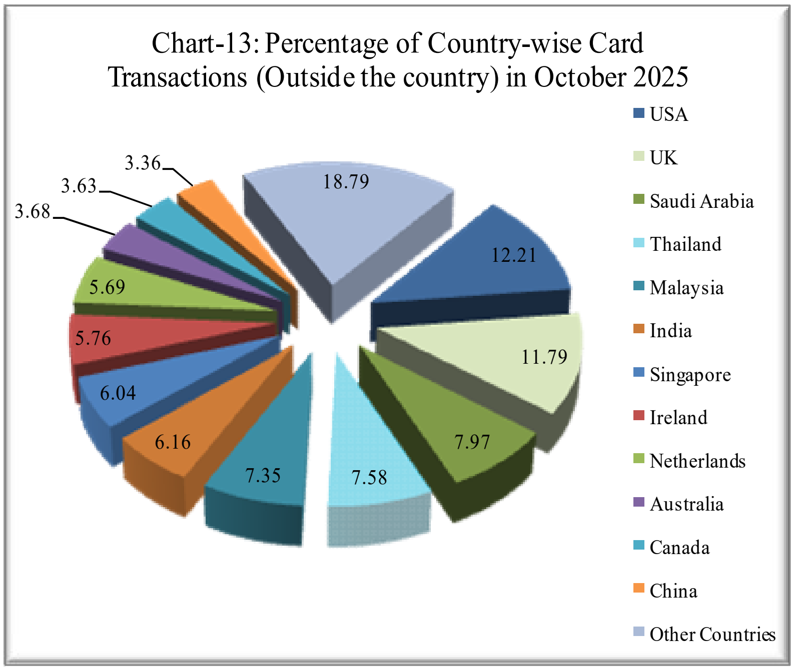



## 8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

Chart-12 illustrates that domestic credit card transaction showed overall upward trend during November, 2024 to October, 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 October, 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 November, 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 October, 2025.



## 9. Overall outflow of cards transaction trend




Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in October, 2025 shows that credit card leads in total spending, with Taka 5,342 million spent across approximately 8,28,835 transactions. Debit card follows, with 3,611 million taka spent over nearly 8,03,878 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 599 million taka spent through about 1,65,825 transactions. The combined outflow amount across all three card types reaches nearly 9.55 billion taka in October, 2025 (Annex-table-21). The overall outflow of cards in October, 2025 experienced a notable increase when compared to the figures recorded in September, 2025 (9.24 billion taka). This increase 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 12.09%. The remaining transactions were spread across other countries: UK (9.89%), Saudi Arabia (8.76%), Thailand (7.89%), Malaysia (7.31%), India (7.29%), Singapore (6.63%), Ireland (5.35%), Netherlands (5.27%), Australia (3.35%), Canada (3.34%), China (3.10%), and other countries (19.73%) (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 October, 2025 data, it is evident that Bangladeshi cardholders conducted approximately 4.78 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 127% and the total transaction volume through these three types of cards increased by 153% 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 October 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).

| 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 | 335933 | - | - |
| | 2 | BANGLADESH DEVELOPMENT BANK LTD. | - | - | - |
| | 3 | BASIC BANK LTD. | 19967 | 3564 | - |
| | 4 | JANATA BANK LIMITED | 141143 | 1702 | 1064 |
| | 5 | RUPALI BANK LIMITED | 380792 | - | - |
| | 6 | SONALI BANK LIMITED | 1331143 | 7523 | - |
| SPECIALIZED BANKS | 7 | BANGLADESH KRISHI BANK | 45976 | 313 | - |
| | 8 | PROBASI KALLAN BANK | - | - | - |
| | 9 | RAJSHAHI KRISHI UNNAYAN BANK | - | - | - |
| PRIVATE COMMERCIAL BANK | 10 | AB BANK LTD. | 308178 | 48756 | 0 |
| | 11 | AL-ARAFAH ISLAMI BANK LTD. | 550536 | 18791 | 4831 |
| | 12 | BANGLADESH COMMERCE BANK LTD. | 10005 | 2163 | 0 |
| | 13 | BANK ASIA LTD. | 875082 | 102548 | 9705 |
| | 14 | BENGAL COMMERCIAL BANK LTD | 29303 | 802 | 324 |
| | 15 | BRAC BANK LTD. | 1283707 | 300769 | 9640 |
| | 16 | CITIZENS BANK PLC. | 14776 | 2364 | 741 |
| | 17 | COMMUNITY BANK BANGLADESH LTD | 242938 | 30130 | 508 |
| | 18 | DHAKA BANK LTD. | 321763 | 41165 | 34561 |
| | 19 | DUTCH-BANGLA BANK LTD. | 14200471 | 203390 | 171391 |
| | 20 | EASTERN BANK LTD. | 542310 | 212730 | 289286 |
| | 21 | EXIM BANK LTD. | 491073 | 29987 | 13948 |
| | 22 | FIRST SECURITY ISLAMI BANK LTD. | 301227 | 603 | - |
| | 23 | ICB ISLAMIC BANK | 48458 | - | - |
| | 24 | IFIC BANK | 569911 | 2092 | - |
| | 25 | ISLAMI BANK BANGLADESH LTD. | 9880058 | 48674 | 8211495 |
| | 26 | JAMUNA BANK LTD. | 230653 | 17420 | 5774 |
| | 27 | MEGHNA BANK LTD. | 44596 | 42668 | 1355 |
| | 28 | MERCANTILE BANK LTD. | 266985 | 25210 | 8810 |
| | 29 | MIDLAND BANK LTD. | 158824 | 16051 | 63049 |
| | 30 | MODHUMOTI BANK LTD. | 61307 | 10218 | 852 |
| | 31 | MUTUAL TRUST BANK LTD. | 707395 | 292994 | 165241 |
| | 32 | NATIONAL BANK LTD. | 158488 | 16763 | 371 |
| | 33 | NATIONAL CREDIT AND COMMERCE BANK LTD. | 177055 | 10333 | 5080 |
| | 34 | NRB BANK LTD. | 144813 | 74966 | 202 |
| | 35 | NRB COMMERCIAL BANK LTD. | 210876 | 9811 | 4020 |
| | 36 | GLOBAL ISLAMI BANK | 65974 | 1175 | - |
| | 37 | ONE BANK LTD. | 164621 | 36542 | 4108 |
| | 38 | PREMIER BANK LTD. | 363679 | 35966 | 13225 |
| | 39 | PRIME BANK LTD. | 451786 | 52799 | 9269 |
| | 40 | PUBALI BANK LTD | 1217972 | 20753 | 0 |
| | 41 | SHAHJALAL ISLAMI BANK LTD. | 228403 | 14432 | 1598 |
| | 42 | SHIMANTO BANK LIMITED | 78701 | 14750 | 3476 |
| | 43 | SOCIAL ISLAMI BANK LTD. | 255091 | 25248 | 2946 |
| | 44 | SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD. | 101956 | 8613 | 0 |
| | 45 | SOUTHEAST BANK LTD. | 319843 | 160507 | 76211 |
| | 46 | STANDARD BANK LTD. | 114233 | 13151 | 747 |
| | 47 | THE CITY BANK LTD. | 951064 | 360539 | 21146 |
| | 48 | PADMA BANK | 47097 | - | 338 |
| | 49 | TRUST BANK LTD. | 574069 | 46782 | 4878 |
| | 50 | UNION BANK LTD. | 66557 | - | - |
| | 51 | UNITED COMMERCIAL BANK LTD. | 996458 | 204695 | 111359 |
| | 52 | UTTARA BANK LTD. | 144563 | 8864 | 1660 |
| FOREIGN COMMERCIAL BANKS | 53 | BANK AL-FALAH LTD. | 18222 | - | - |
| | 54 | CITI BANK NA | 0 | - | - |
| | 55 | COMMERCIAL BANK OF CEYLON LTD | 41922 | 2687 | - |
| | 56 | HABIB BANK LTD. | 2731 | - | - |
| | 57 | HONGKONG AND SHANGHAI BANKING CORPORATION | 16382 | - | - |
| | 58 | NATIONAL BANK OF PAKISTAN | 0 | - | - |
| | 59 | STANDARD CHARTERED BANK | 326405 | 159764 | 188 |
| | 60 | STATE BANK OF INDIA | 7529 | - | 84460 |
| | 61 | WOORI BANK | 4345 | - | - |
| NBFC | 62 | **LANKABANGLA FINANCE PLC | - | 93417 | - |
| | | **Total** | **40645345** | **2835184** | **9337857** |

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 |
| November, 2020 | 20969416 | 1615051 | 687718 | 23272185 | 173326 | 14341 | 1580 | 189247 |
| October, 2025 | 40645345 | 2835184 | 9337857 | 52818386 | 433134 | 40599 | 4843 | 478577 |
| Growth (%) | 94 | 76 | 1258 | 127 | 150 | 183 | 207 | 153 |

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 |
| Oct-25 | 40645345 | 2835184 | 9337857 | 52818386 |
| Growth Percentages in October 2025 over December 2021 | 61 | 55 | 709 | 87 |

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

(Amount in million taka)

| Merchant Categories | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No. of Transactions | Amount | Percentage | No. of Transactions | Amount | Percentage |
| Department Stores | 1973703 | 15501 | 45.66 | 2008667 | 15712 | 45.26 |
| Retail Outlet Services | 1315959 | 4091 | 12.05 | 1366457 | 4127 | 11.89 |
| Paying Utility Bills | 294313 | 3338 | 9.83 | 300753 | 3532 | 10.17 |
| Cash Withdrawal | 225503 | 2269 | 6.68 | 233619 | 2363 | 6.81 |
| Drug and Pharmacies | 445145 | 2246 | 6.62 | 449937 | 2343 | 6.75 |
| Fund Transfer | 33057 | 1551 | 4.57 | 34261 | 1897 | 5.47 |
| Clothing Stores | 418684 | 1886 | 5.56 | 299413 | 1484 | 4.27 |
| Transportation | 96097 | 1030 | 3.03 | 90737 | 1007 | 2.90 |
| Business Services | 131239 | 918 | 2.70 | 138827 | 978 | 2.82 |
| Government Services | 42847 | 887 | 2.61 | 46331 | 949 | 2.73 |
| Professional Services | 32015 | 234 | 0.69 | 35849 | 321 | 0.92 |
| Grand Total | 5008562 | 33950 | 100.00 | 5004851 | 34714 | 100.00 |

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

(Amount in million taka)

| Card Type | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No. of Transactions | Amount | Percentage | No. of Transactions | Amount | Percentage |
| VISA | 3505210 | 23595 | 69.50 | 3506452 | 23957 | 69.01 |
| Mastercard | 983624 | 6101 | 17.97 | 974833 | 6109 | 17.60 |
| AMEX | 490775 | 4133 | 12.17 | 491766 | 4519 | 13.02 |
| QcashProprietar | 5238 | 54 | 0.16 | 4889 | 52 | 0.15 |
| Diners | 19761 | 41 | 0.12 | 21990 | 43 | 0.12 |
| Unionpay | 3712 | 21 | 0.06 | 4679 | 28 | 0.08 |
| JCB | 242 | 5 | 0.01 | 242 | 6 | 0.02 |
| Grand Total | 5008562 | 33950 | 100.00 | 5004851 | 34714 | 100.00 |

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

(Amount in million taka)

| Merchant Categories | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| Departmental Stores | 274310 | 1491 | 30.16 | 300542 | 1675 | 31.36 |
| Retail Outlet Services | 159244 | 856 | 17.32 | 172028 | 942 | 17.64 |
| Transportation | 81196 | 638 | 12.91 | 91135 | 673 | 12.61 |
| Drug and Pharmacies | 28972 | 519 | 10.49 | 31346 | 562 | 10.52 |
| Clothing | 29880 | 344 | 6.96 | 33991 | 373 | 6.98 |
| Business Services | 90446 | 360 | 7.29 | 91803 | 371 | 6.94 |
| Professional Services | 14331 | 191 | 3.87 | 15428 | 215 | 4.02 |
| Government Services | 41941 | 248 | 5.03 | 35580 | 200 | 3.74 |
| Cash Withdrawal | 6485 | 157 | 3.19 | 7601 | 177 | 3.31 |
| Utilities | 47236 | 138 | 2.79 | 49381 | 154 | 2.89 |
| Grand Total | 774041 | 4942 | 100.00 | 828835 | 5342 | 100.00 |

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

(Amount in million taka)

| Card Type | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| VISA | 575655 | 3692 | 74.71 | 619077 | 4011 | 75.07 |
| MASTER | 121070 | 756 | 15.30 | 129192 | 809 | 15.14 |
| AMEX CARD | 76564 | 490 | 9.91 | 79845 | 519 | 9.71 |
| UnionPay | 696 | 3.73 | 0.08 | 650 | 3.72 | 0.07 |
| Diners | 56 | 0.23 | 0.00 | 71 | 0.18 | 0.00 |
| JCB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Grand Total | 774041 | 4942 | 100.00 | 828835 | 5342 | 100.00 |

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

(Amount in million taka)

| Countries | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| USA | 168979 | 709 | 14.34 | 172174 | 726 | 13.58 |
| Thailand | 42330 | 496 | 10.03 | 49520 | 563 | 10.55 |
| UK | 59021 | 541 | 10.95 | 61153 | 522 | 9.78 |
| Singapore | 63349 | 404 | 8.18 | 65638 | 452 | 8.47 |
| Malaysia | 58295 | 340 | 6.88 | 78190 | 451 | 8.44 |
| India | 32770 | 323 | 6.54 | 33564 | 326 | 6.10 |
| Saudi Arabia | 41827 | 245 | 4.95 | 43434 | 312 | 5.84 |
| Netherlands | 33894 | 253 | 5.12 | 33261 | 239 | 4.47 |
| Canada | 39423 | 217 | 4.38 | 37872 | 206 | 3.86 |
| UAE | 11909 | 139 | 2.82 | 13921 | 190 | 3.55 |
| China | 29311 | 157 | 3.17 | 42320 | 189 | 3.53 |
| Australia | 27916 | 172 | 3.48 | 28454 | 174 | 3.26 |
| Other Countries | 165017 | 946 | 19.15 | 169334 | 992 | 18.56 |
| Grand Total | 774041 | 4942 | 100.00 | 828835 | 5342 | 100.00 |

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

(Amount in million taka)

| Merchant Categories | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| Departmental Stores | 76617 | 543 | 30.90 | 87579 | 655 | 32.78 |
| Cash Withdrawal | 29296 | 468 | 26.59 | 31974 | 517 | 25.88 |
| Transportation | 10498 | 324 | 18.43 | 10793 | 297 | 14.89 |
| Retail Outlet Services | 45166 | 129 | 7.33 | 52842 | 190 | 9.51 |
| Clothing | 12352 | 101 | 5.73 | 14859 | 120 | 6.02 |
| Business Services | 3681 | 70 | 3.98 | 4049 | 73 | 3.66 |
| Utilities | 34536 | 50 | 2.82 | 30247 | 62 | 3.10 |
| Drug and Pharmacies | 4891 | 41 | 2.35 | 6087 | 44 | 2.21 |
| Professional Services | 1885 | 19 | 1.09 | 3056 | 22 | 1.09 |
| Government Services | 2233 | 14 | 0.79 | 2536 | 17 | 0.86 |
| Grand Total | 221155 | 1759 | 100.00 | 244022 | 1997 | 100.00 |

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

(Amount in million taka)

| Card Type | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| VISA | 142682 | 1069 | 60.75 | 156674 | 1246 | 62.37 |
| Mastercard | 75939 | 664 | 37.77 | 84362 | 731 | 36.58 |
| Unionpay | 1079 | 9.7 | 0.55 | 1285 | 10.4 | 0.52 |
| AMEX | 1122 | 12.2 | 0.69 | 1372 | 5.3 | 0.27 |
| Diners | 303 | 3.2 | 0.18 | 291 | 4.2 | 0.21 |
| JCB | 30 | .80 | 0.05 | 38 | 1.1 | 0.05 |
| Grand Total | 221155 | 1759 | 100.00 | 244022 | 1997 | 100.00 |

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

(Amount in million taka)

| Countries | No of Transactions | Transaction Amount | Percentage |
|---|---|---|---|
| USA | 54321 | 442 | 22.14 |
| UK | 21762 | 216 | 10.80 |
| India | 27168 | 187 | 9.36 |
| Mozambique | 2304 | 169 | 8.45 |
| UAE | 8693 | 67 | 3.35 |
| Australia | 10269 | 65 | 3.28 |
| Japan | 5752 | 64 | 3.19 |
| Canada | 8711 | 57 | 2.84 |
| Singapore | 5400 | 53 | 2.67 |
| China | 5338 | 50 | 2.52 |
| Saudi Arabia | 14926 | 48 | 2.39 |
| Hong Kong | 10895 | 47 | 2.34 |
| Germany | 4125 | 40 | 2.02 |
| Other Countries | 64358 | 492 | 24.64 |
| Grand Total | 244022 | 1997 | 100.00 |

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

(Amount in million taka)

| Merchant Categories | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| Departmental Stores | 216817 | 645 | 17.47 | 224209 | 673 | 18.63 |
| Cash Withdrawal | 24629 | 573 | 15.53 | 25600 | 573 | 15.87 |
| Government Services | 104755 | 687 | 18.61 | 111486 | 520 | 14.41 |
| Business Services | 196531 | 516 | 13.97 | 200546 | 508 | 14.06 |
| Retail Outlet Services | 121103 | 406 | 10.99 | 125584 | 408 | 11.29 |
| Drug and Pharmacies | 16790 | 303 | 8.22 | 17859 | 311 | 8.62 |
| Transportation | 40222 | 266 | 7.20 | 48738 | 294 | 8.13 |
| Professional Services | 13575 | 137 | 3.70 | 14652 | 160 | 4.44 |
| Clothing | 10852 | 109 | 2.94 | 12089 | 109 | 3.03 |
| Utilities | 22737 | 51 | 1.37 | 23115 | 55 | 1.52 |
| Grand Total | 768011 | 3690 | 100.00 | 803878 | 3611 | 100.00 |

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

(Amount in million taka)

| Card Type | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| VISA | 641157 | 3118 | 84.49 | 677373 | 3070 | 85.02 |
| Mastercard | 83845 | 412 | 11.16 | 85455 | 398 | 11.01 |
| AMEX | 42812 | 159 | 4.31 | 40316 | 140 | 3.87 |
| Unionpay | 197 | 1.54 | 0.04 | 734 | 3.54 | 0.10 |
| Grand Total | 768011 | 3690 | 100 | 803878 | 3611 | 100 |

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

(Amount in million taka)

| Countries | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| Saudi Arabia | 93410 | 391 | 10.60 | 102418 | 407 | 11.26 |
| UK | 39654 | 492 | 13.32 | 45823 | 375 | 10.39 |
| USA | 129992 | 357 | 9.67 | 135382 | 365 | 10.10 |
| India | 30384 | 325 | 8.82 | 31842 | 325 | 9.00 |
| Ireland | 118610 | 314 | 8.50 | 118567 | 301 | 8.35 |
| China | 98317 | 322 | 8.73 | 104475 | 283 | 7.83 |
| Malaysia | 35016 | 188 | 5.09 | 40426 | 222 | 6.15 |
| Netherlands | 52386 | 202 | 5.49 | 54524 | 202 | 5.59 |
| Thailand | 12443 | 165 | 4.48 | 13671 | 175 | 4.85 |
| Singapore | 26241 | 136 | 3.69 | 28120 | 143 | 3.97 |
| Australia | 12023 | 122 | 3.29 | 11089 | 125 | 3.46 |
| Canada | 12028 | 104 | 2.83 | 11323 | 96 | 2.66 |
| Other Countries | 107507 | 571 | 15.48 | 106218 | 592 | 16.40 |
| Grand Total | 768011 | 3690 | 100.00 | 803878 | 3611 | 100.00 |

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

(Amount in million taka)

| Merchant Categories | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| Government Services | 47826 | 151 | 24.88 | 66997 | 154 | 25.66 |
| Business Services | 42633 | 129 | 21.19 | 42079 | 123 | 20.46 |
| Departmental Stores | 24921 | 84 | 13.75 | 25703 | 91 | 15.18 |
| Cash Withdrawal | 3580 | 83 | 13.72 | 3155 | 70 | 11.62 |
| Retail Outlet Services | 13480 | 51 | 8.34 | 13746 | 56 | 9.28 |
| Drug and Pharmacies | 2581 | 43 | 7.15 | 2570 | 37 | 6.20 |
| Transportation | 4039 | 25 | 4.06 | 4803 | 28 | 4.67 |
| Professional Services | 1920 | 22 | 3.54 | 2097 | 21 | 3.57 |
| Clothing | 1340 | 12 | 1.98 | 1344 | 10 | 1.73 |
| Utilities | 3302 | 08 | 1.38 | 3331 | 10 | 1.62 |
| Grand Total | 145622 | 608 | 100 | 165825 | 599 | 100 |

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

(Amount in million taka)

| Card Type | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| VISA | 109306 | 469 | 77.24 | 120342 | 455 | 75.91 |
| Mastercard | 35908 | 137 | 22.55 | 45069 | 144 | 23.96 |
| AMEX | 268 | .71 | 0.12 | 278 | .52 | 0.09 |
| Unionpay | 137 | .55 | 0.09 | 129 | .24 | 0.04 |
| Diners | 3 | .01 | 0.00 | 7 | .01 | 0.00 |
| Grand Total | 145622 | 608 | 100 | 165825 | 599 | 100 |

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

(Amount in million taka)

| Countries | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| Saudi Arabia | 39914 | 100 | 16.53 | 58685 | 118 | 19.66 |
| USA | 20697 | 62 | 10.23 | 19947 | 65 | 10.87 |
| Netherlands | 20637 | 70 | 11.56 | 20342 | 63 | 10.50 |
| Ireland | 16521 | 56 | 9.30 | 16688 | 56 | 9.30 |
| UK | 6527 | 57 | 9.32 | 7040 | 48 | 7.98 |
| India | 5012 | 52 | 8.51 | 4778 | 45 | 7.54 |
| Singapore | 8087 | 28 | 4.68 | 9952 | 37 | 6.25 |
| Malaysia | 6177 | 29 | 4.85 | 6045 | 25 | 4.16 |
| Australia | 2025 | 17 | 2.77 | 1767 | 21 | 3.53 |
| Canada | 2447 | 19 | 3.11 | 2359 | 16 | 2.69 |
| Thailand | 1468 | 19 | 3.05 | 1406 | 16 | 2.61 |
| China | 3273 | 13 | 2.19 | 4043 | 13 | 2.18 |
| Other Countries | 12837 | 85 | 13.92 | 12773 | 76 | 12.72 |
| Grand Total | 145622 | 608 | 100.00 | 165825 | 599 | 100.00 |

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

(Amount in million taka)

| Countries | Sep-25 | | | Oct-25 | | |
|---|---|---|---|---|---|---|
| | No of Transactions | Amount | Percentage | No of Transactions | Amount | Percentage |
| USA | 319668 | 1128 | 12.21 | 327503 | 1155 | 12.09 |
| UK | 105202 | 1090 | 11.79 | 114016 | 945 | 9.89 |
| Saudi Arabia | 175151 | 736 | 7.97 | 204537 | 836 | 8.76 |
| Thailand | 56241 | 679 | 7.35 | 64597 | 754 | 7.89 |
| Malaysia | 99488 | 558 | 6.04 | 124661 | 698 | 7.31 |
| India | 68166 | 700 | 7.58 | 70184 | 696 | 7.29 |
| Singapore | 97677 | 569 | 6.16 | 103710 | 633 | 6.63 |
| Ireland | 173418 | 532 | 5.76 | 172117 | 511 | 5.35 |
| Netherlands | 106917 | 526 | 5.69 | 108127 | 503 | 5.27 |
| Australia | 41964 | 310 | 3.36 | 41310 | 320 | 3.35 |
| Canada | 53898 | 340 | 3.68 | 51554 | 319 | 3.34 |
| China | 101590 | 335 | 3.63 | 108518 | 296 | 3.10 |
| Other Countries | 288294 | 1737 | 18.79 | 307704 | 1885 | 19.73 |
| Grand Total | 1687674 | 9240 | 100.00 | 1798538 | 9552 | 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 |
|---|---|---|---|
| Nov-24 | 27933 | | 2026 |
| 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 |

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

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

(Amount in million)

| Card Type | Sep-25 | | | Oct-25 | | | Growth Percentages in October over September |
|---|---|---|---|---|---|---|---|
| | No of Transactions | Amount (BDT) | Amount (USD) | No of Transactions | Amount (BDT) | Amount (USD) | |
| Credit Card | 774041 | 4942 | 41 | 828835 | 5342 | 44 | 8.09 |
| Debit Card | 768011 | 3690 | 30 | 803878 | 3611 | 30 | -2.14 |
| Prepaid Card | 145622 | 608 | 05 | 165825 | 599 | 05 | -1.48 |
| **Grand Total** | **1687674** | **9240** | **76** | **1798538** | **9552** | **79** | 3.38 |

*1 USD = 121 BDT