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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



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An Overview of Card Usage Patterns within and Outside Bangladesh (April, 2026)

Executive Summary

This report summarizes transactional trends across credit, debit, and prepaid cards for domestic and outward usage, categorized by spending purposes (e.g., retail, transportation, transfer, cash withdrawals). Key findings aim to inform strategic decisions for card issuers, merchants, or policymakers.

The analysis of card usage patterns reveals distinct trends in both domestic and international transactions. Significant growth found both in issuance (98%) of cards (debit, credit and prepaid cards) and the total transaction volume (104%) through these cards over the last five-year period.

From April, 2025 to April, 2026, domestic credit card usage in Bangladesh significantly increased by 28.24%. On the other hand, cross-border transactions using credit card decreased by 9.25% in April, 2026 compared to that of April, 2025. Spending by foreign nationals in Bangladesh showed a significant increase of 25.39% from April, 2025 to April, 2026. In April, 2026, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In April, 2026, credit, debit, and prepaid card transactions abroad displayed distinct spending patterns in terms of both value and category distribution. Credit card transactions totaled BDT 4,244 million across 71,60,68 transactions, with department stores (30.14%) and retail outlet services (17.52%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 3,269 million from 7,20,028 transactions, of which department stores (19.09%), business services (16.36%), and government services (15.45%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 490 million across 1,22,727 transactions, with government services (21.16%), cash withdrawal (17.09%), and business services (16.53%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches nearly BDT 8.00 billion (USD 65.20 million) in April, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 3.29 billion (USD 26.77 million). This data indicates that in April, 2026, Bangladeshi cardholders conducted approximately 2.44 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to April, 2026 total credit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards is BDT 412.95 billion whereas the total outstanding (claims on credit card users) is BDT 140.45 billion.

1. Introduction

Nowadays, cards are one of the most popular means of transaction worldwide. Most countries use cards as plastic money. A considerable segment of Bangladesh's population enjoys the facilities and advantages offered by cards, though many people express reluctance to use the card despite having qualifications due to fear and lack of knowledge about it.

In this context, Bangladesh Bank launched an initiative to introduce plastic money (various types of cards) with the goal of establishing a cashless banking system powered by information technology on a global scale in 2012. Furthermore, to provide a legal foundation for the payment and settlement system and to protect the consumers' interest, the enactment of the payment and settlement system Act, 2024 has come into effect on 4 November, 2024. To support this effort, the Payment Systems Department has developed essential guidelines, including a legal framework. As a result, the number of card users, as well as the volume and variety of card-based transactions, has been steadily rising across the country.

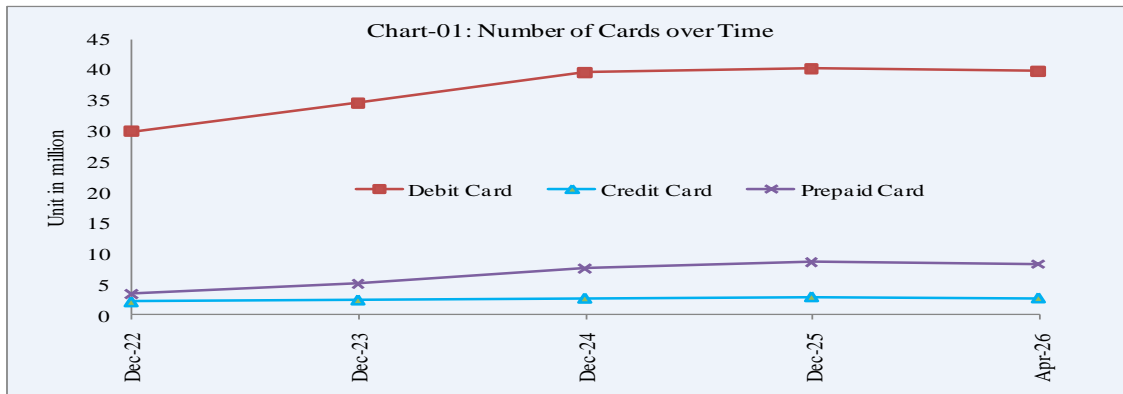
This analytical review holds substantial value for key stakeholders of cards, including banks and non-banking financial companies (NBFCs), for the following strategic purposes:

- **Data-Driven Decision-Making:** By leveraging monthly insights into domestic and international card transaction volumes, financial institutions can formulate informed, evidence-based business strategies.
- **Market Trend Analysis:** The findings enable stakeholders to discern critical market trends and identify growth opportunities within Bangladesh's rapidly evolving card industry.
- **Competitive Benchmarking:** Institutions can evaluate competitive dynamics within the sector, allowing them to refine market positioning and operational strategies.
- **Marketing Strategy Evaluation:** The review provides insights into prevailing marketing tactics for different card categories, aiding stakeholders in optimizing promotional campaigns and customer engagement efforts.

Beyond financial institutions, the analysis serves as a vital resource for policymakers crafting regulatory frameworks, researchers investigating financial behavior patterns, and industry observers tracking economic shifts. By consolidating transactional and behavioral data, this review supports informed decision-making, fosters innovation in financial services, and contributes to the sustainable growth of Bangladesh's digital economy.

This review encompasses several key areas: the growth in the number of issued cards and transaction volumes from 2021 to 2026; a detailed analysis of spending patterns, sector and country-wise usage of cards within Bangladesh in April, 2026, covering domestic, outward, and inward transactions; and an overview of overall transaction trends in card usage over the past year. Additionally, the review discusses the broader implications of increased card usage on financial inclusion, digital economic development, transaction security, and consumer awareness. It concludes by summarizing the progress of Bangladesh's transition toward a cashless society and the positive prospects for sustained growth in card usage.

2. Issued cards and transaction statistics



According to a five-year statistical review conducted by the E-Banking and E-Commerce Statistics Unit of the Statistics Department, the number of debit, credit, and prepaid cards issued up to May, 2021 stood at 2,30,41,234, 17,19,832 and 8,73,977 respectively. By April, 2026, these numbers had increased to 3,97,86,132, 27,23,905 and 82,96,152 respectively, reflecting a total growth of 98% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,43,713 million in May, 2021 to Tk 4,98,175 million by April, 2026, marking a 104% growth over five years (Annex table-03). This surge highlights the significant demand for card-based transactions among both consumers and merchants.

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

From December, 2022 to April, 2026, debit and credit cards in Bangladesh grew steadily by 33% and 29% respectively, while prepaid cards surged by 145%, emerging as the fastest-growing segment and reflecting rising demand for flexible digital payment solutions (Annex-table-04).

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

Presently, 61 scheduled banks and 35 non-bank financial companies (NBFCs) are operating in Bangladesh, out of which 56 scheduled banks and 01(one) NBFC are providing card services. Among these 57 banks/NBFCs, 49 (48 banks, 1 NBFC) offer card services including credit cards, dual currency debit cards as well as foreign currency prepaid cards services (Annex-table-01 and 02). To comprehensively capture all credit card transactions along with foreign exchange transactions involving dual currency debit and prepaid cards, the BDADS unit is collecting extensive data from these 48 scheduled banks and 01 (one) NBFC. This initiative aims to establish a robust and comprehensive database that records the substantial volume of transactions, characterized as Big Data due to their diversity, high velocity, and variability.

Analysis of credit card transaction data for April, 2026 reveals a 10.91% decrease in domestic transactions, decreasing to Taka 38,683 million from Taka 43,420 million in March, 2026 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 4,244 million in April, 2026 (Annex-table-07), reflecting a decrease of 9.71% compared to Taka 4,701 million in March, 2026. Similarly, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a notable increase of 3.02% to Taka 3,287 million in April, 2026 from Taka 3,190 million in March, 2026 (Annex-table-10). It is noteworthy to mention that total limit sanctioned of disbursable loan through credit cards in the Bangladesh economy stood at BDT 412.95 billion whereas total outstanding (claims on credit card users) stood at BDT 140.45 billion at the end of April, 2026.

3. Domestic credit card usage

In April, 2026, overall domestic credit card transactions stood at Taka 38,683 million whereas in March, 2026 it was Taka 43,420 million. Transactions at department stores decreased to Taka 19,049 million in April, 2026 from Taka 19,476 million in March, 2026. Similarly, transactions in retail outlet services, paying utility bills, government services, clothing stores, transportation, also decreased compared to that of the previous month. In other hand, cash withdrawal, drug and pharmacies business services, fund transfer, and professional services increased compared to that of the previous month (Annex-table-05). The analysis indicates a downward trend in consumer spending across various transaction categories from March, 2026 to April, 2026.

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

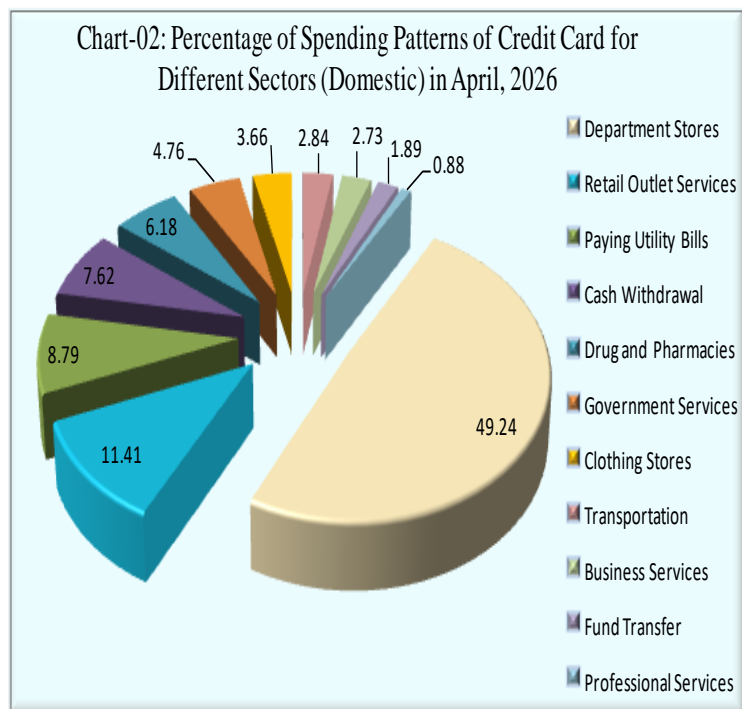
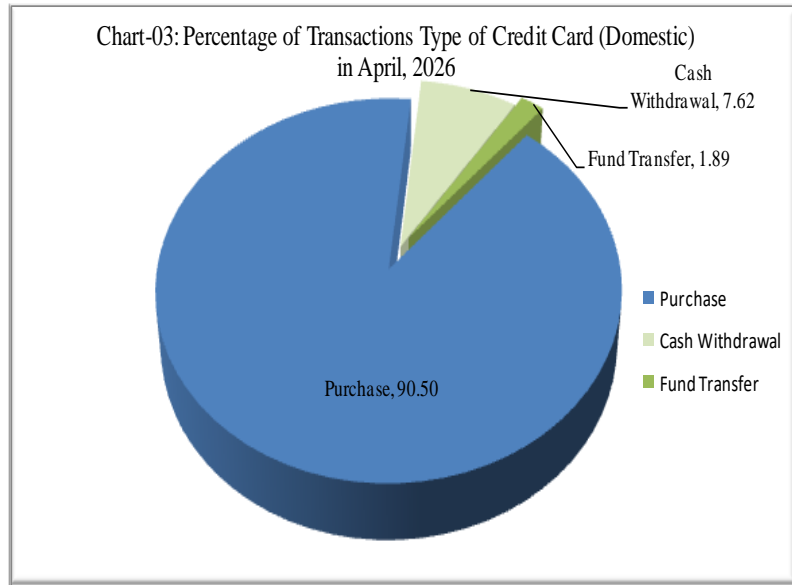


Chart-3 shows that domestic credit card transactions amounted to Tk. 38,683 million in total, of which Tk. 35,006 million (90.50%) were used for purchases, Tk. 2,946 million (7.62%) for cash withdrawals, and Tk. 731 million (1.89%) for fund transfers.



4. Outward credit card usage

In April, 2026, overall outward credit card transactions stood at Taka 4,244 million whereas in March, 2026 it was Taka 4,701 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 30.14% of transactions. Other significant categories were retail outlet services (17.52%), transportation (11.58%), drug and pharmacies (11.50%), business services (7.70%), clothing (6.35%), and various other sectors (15.21%) (Annex-table-07).

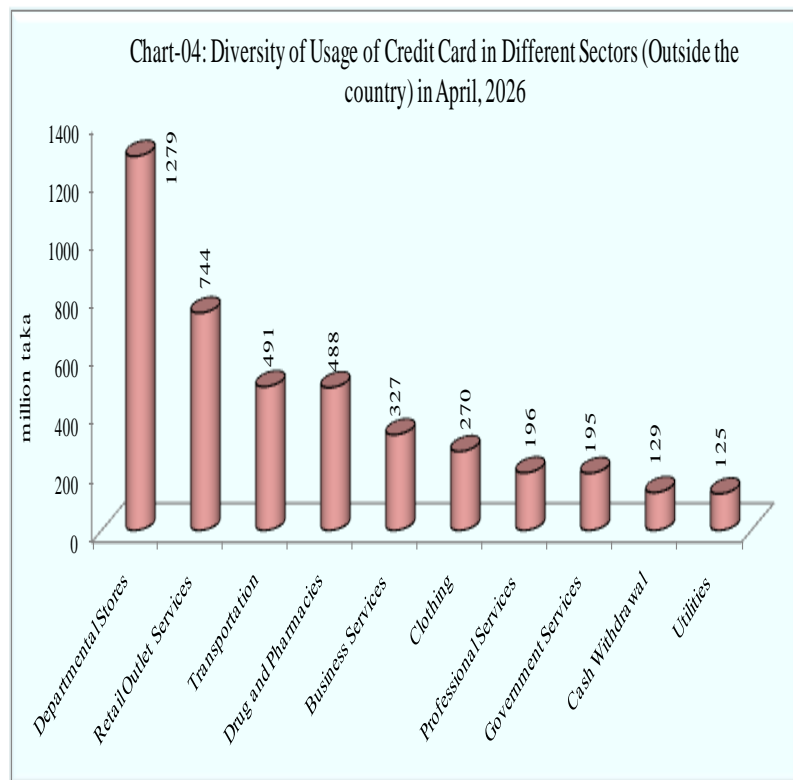
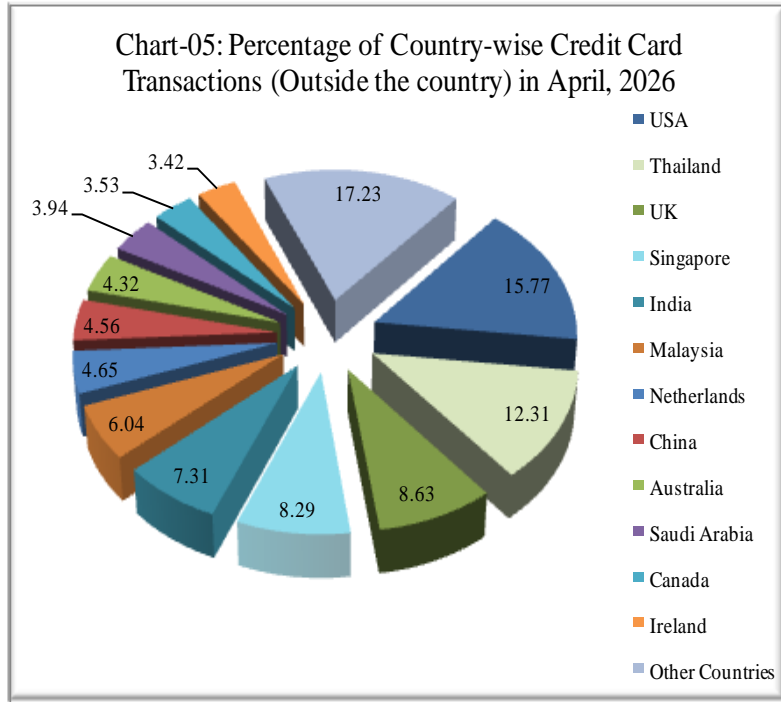


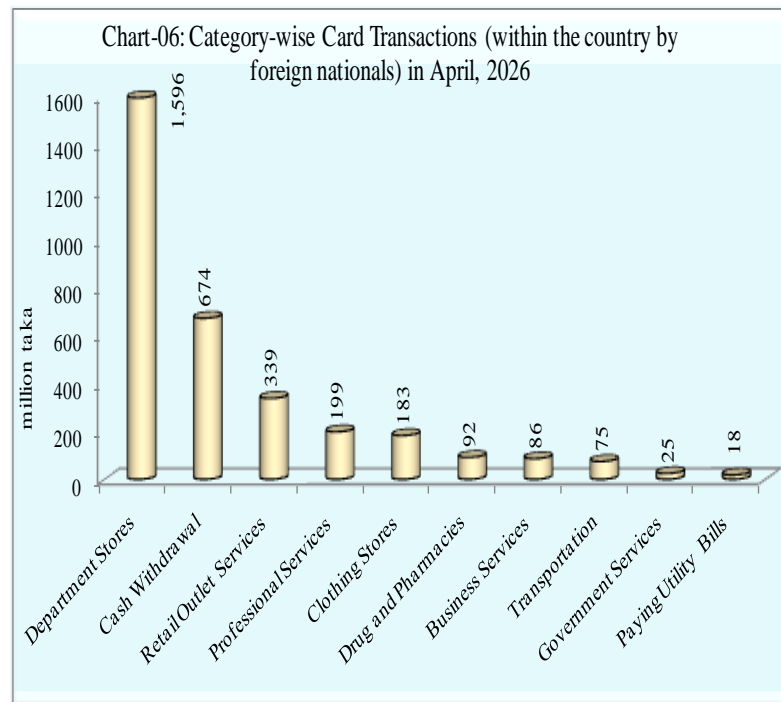
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in April, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the United States of America (USA), accounting for 15.77%. The remaining transactions were spread across other countries: Thailand (12.31%), United Kingdom (UK) (8.63%), Singapore (8.29%), India (7.31%), Malaysia (6.04%), Netherlands (4.65%), China People's Republic (P.R) (4.56%), Australia (4.32%), Saudi Arabia (3.94%), Canada (3.53%), Ireland (3.42%), and other countries (17.23%) (Annex-table-09).

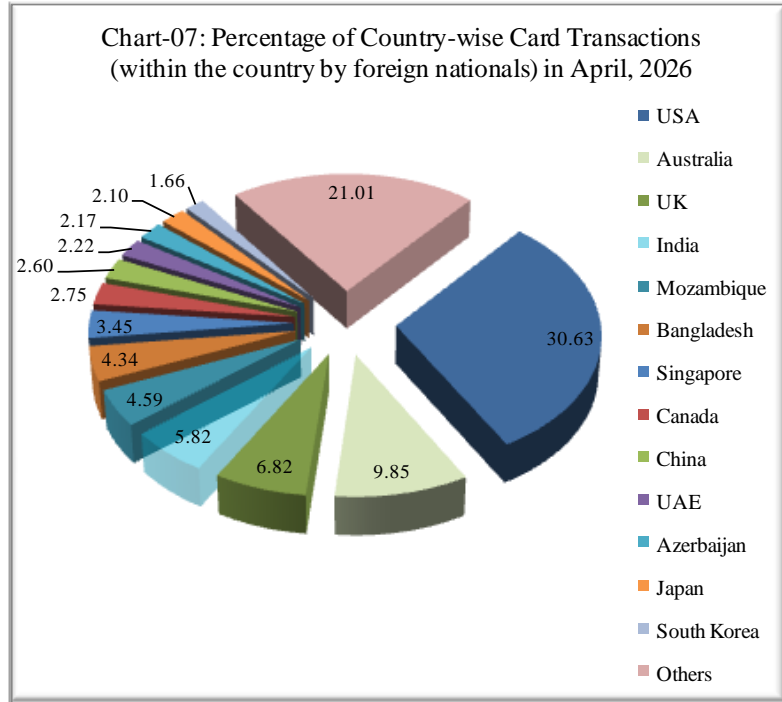


5. Inward card usage

In April, 2026, overall inward card transactions stood at Taka 3,287 million whereas in March, 2026 it was Taka 3,190 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 48.56% of all transactions during this period. Cash withdrawals made up 20.51%, retail outlet services 10.31% and professional services 6.05%. The remaining sectors collectively contributed 14.58% of the total transaction volume (Annex-table-10).

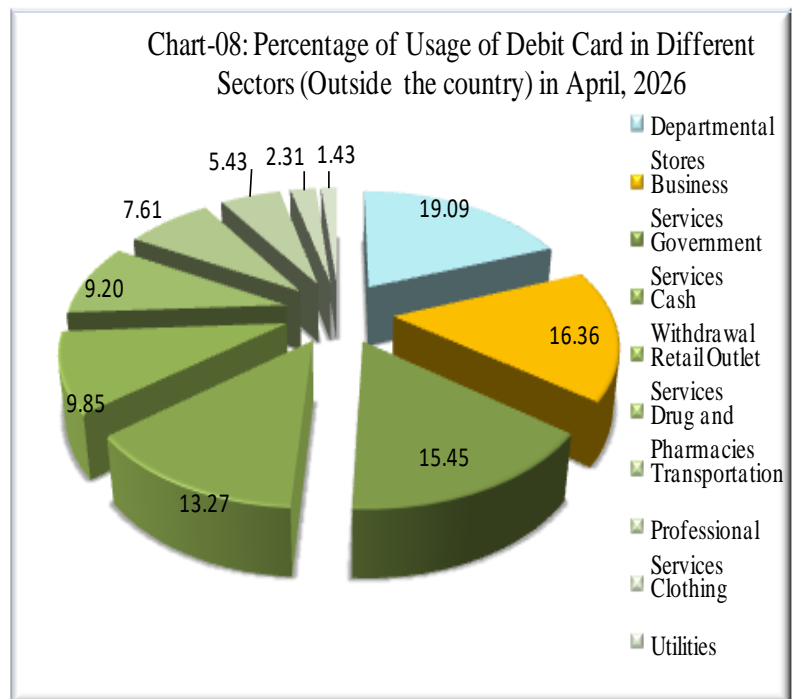


During April, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the United States of America (USA), representing 30.63% of the total. Other significant contributions came from Australia (9.85%), United Kingdom (UK) (6.82%), India (5.82%), Mozambique (4.59%), Singapore (3.45%), Canada (2.75%), China (2.60%), United Arab Emirates (UAE) (2.22%), Azerbaijan (2.17%), Japan (2.10%), Korea, Republic of (1.66%) and various other countries (21.01%) (Annex-table-12).

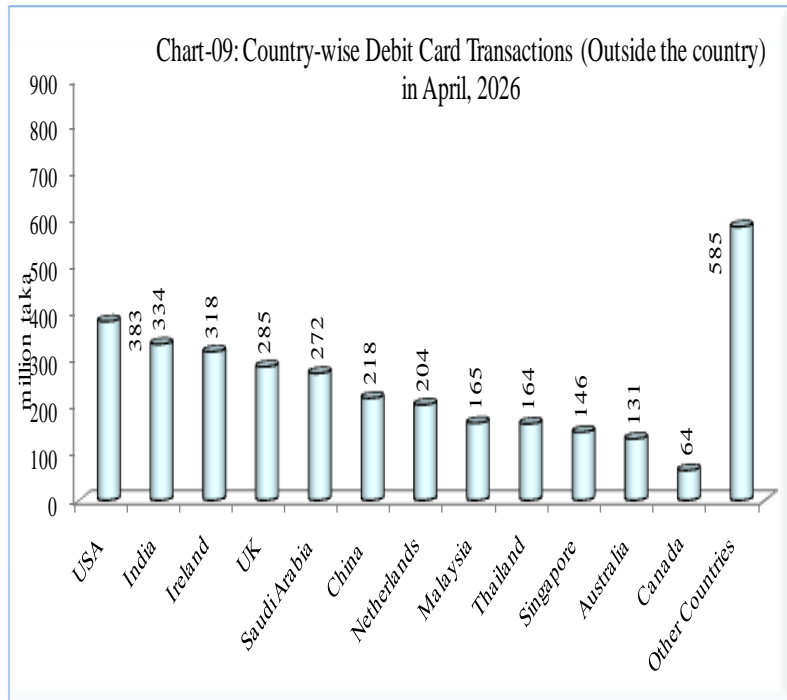


6. Outward debit card usage

In April, 2026, overall outward debit card transactions stood at Taka 3,269 million whereas in March, 2026 it was Taka 3,222 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 19.09% of transactions. Other significant categories were business services (16.36%), government services (15.45%), cash withdrawals (13.27%), retail outlet services (9.85%), drug and pharmacies (9.20%), transportation (7.61%), professional services (5.43%), clothing (2.31%), and utilities (1.43%) (Annex-table-13).

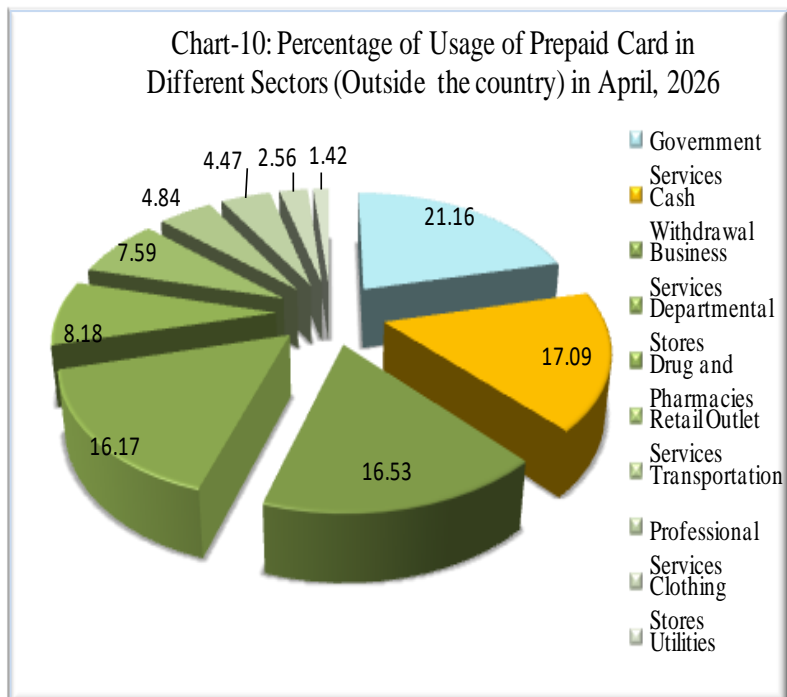


A country-wise breakdown of cross-border transactions in April, 2026 reveals that the majority of debit card transactions took place in USA, accounting for 11.70%. The remaining transactions were spread across other countries: India (10.22%), Ireland (9.72%), UK (8.73%), Saudi Arabia (8.31%), China (6.68%), Netherlands (6.25%), Malaysia (5.06%), Thailand (5.00%), Singapore (4.46%), Australia (4.02%), Canada (1.95%), and other countries (17.90%) (Annex-table-15).

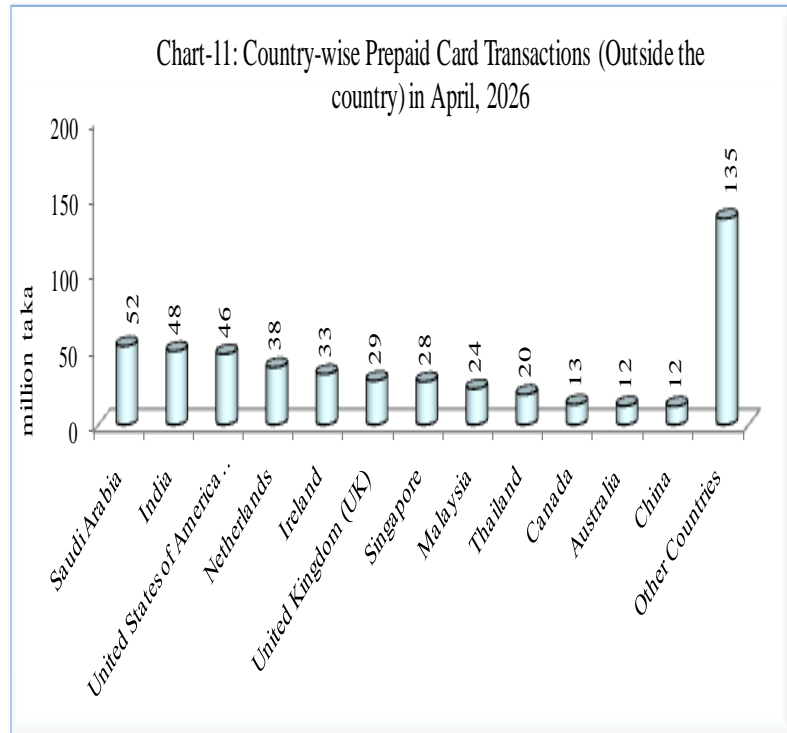


7. Outward prepaid card usage

In April, 2026, overall outward prepaid card transactions stood at Taka 490 million whereas in March, 2026 it was Taka 432 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 21.16% of transactions. Other significant categories were cash withdrawals (17.09%), business services (16.53%), departmental stores (16.17%), drug and pharmacies (8.18%), retail outlet services (7.59%), transportation (4.84%), professional services (4.47%), clothing (2.56%), and utilities (1.42%). (Annex-table-16).

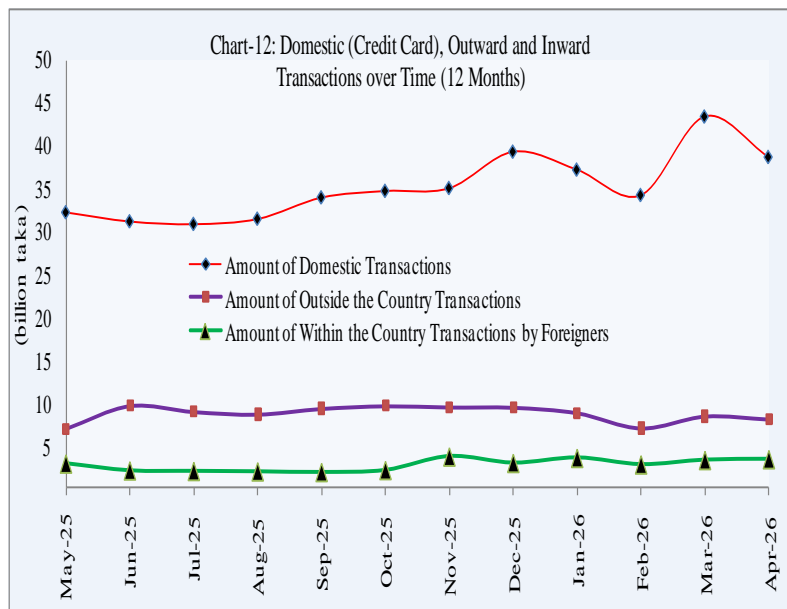


A country-wise breakdown of cross-border transactions reveals that in April, 2026 the majority of prepaid card transactions took place in Saudi Arabia accounting for 10.53%. The remaining transactions were spread across other countries: India (9.84%), USA (9.46%), Netherlands (7.67%), Ireland (6.78%), UK (5.89%), Singapore (5.76%), Malaysia (4.80%), Thailand (4.02%), Canada (2.85%), Australia (2.51%), China (2.46%) and other countries (27.58%) (Annex-table-18).



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

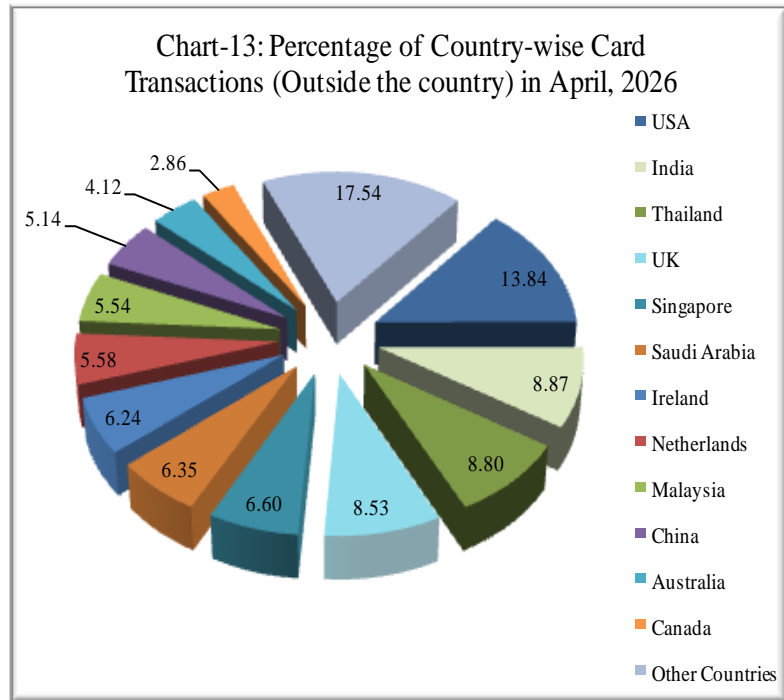
Chart-12 illustrates that domestic credit card transaction showed overall downward trend during May, 2025 to April, 2026, from May to July, there is a slight decrease but from July to December, 2025 it increased and then declined up to February, 2026 and then rose again in March, 2026 but decreased again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



Cross-border transaction experienced overall upward trend during this period (Outside the country transactions data are available from April, 2025). Card spending by foreign nationals in Bangladesh decreased from May, 2025 to September 2025. Thereafter, spending increased until November 2025, before declining again in December 2025. Subsequently, spending rose in January 2026, decreased in February 2026, and increased again in March 2026 and April 2026.

9. Trend of overall outflow of cards transaction

Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in April, 2026 shows that credit card leads in total spending, with Taka 4,244 million spent across approximately 7,16,068 transactions. Debit card follows, with 3,269 million taka spent over nearly 7,20,028 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 490 million taka spent through about



1,22,727 transactions. The combined outflow amount across all three card types reaches nearly 8.00 billion taka in April, 2026 (Annex-table-21). The overall outflow of cards in April, 2026 decreased compared to the figures recorded in March, 2026 (8.36 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 13.84%. The remaining transactions were spread across other countries: India (8.87%), Thailand (8.80%), UK (8.53%), Singapore (6.60%), Saudi Arabia (6.35%), Ireland (6.24%), Netherlands (5.58%), Malaysia (5.54%), China (5.14%), Australia (4.12%), Canada (2.86%), and other countries (17.54%) (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 April, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 2.44 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 98% and the total transaction volume through these three types of cards increased by 104% over the last five-year period. Overall, the initiative taken by Bangladesh Bank has been successful in promoting a cashless banking system, and the continued growth in card usage indicates a positive trend towards a more digitally inclusive financial ecosystem in Bangladesh. Nonetheless, it is expected that the cards usage will experience sustained growth further day by day if the development of Bangladesh continues coupled with rising living standard of the people and an increase in international transactions.

Annexure (Tables)

**Table-01: List of Banks and NBFC in Bangladesh Providing Card Services
(Credit, Debit, and Prepaid) – Up to End April, 2026**

Bank Category	SL No.	Bank/NBFC Name	Issued Debit Cards	Issued Credit Cards	Issued Prepaid Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	✓	-	-
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-
	3	BASIC BANK LTD.	✓	✓	-
	4	JANATA BANK LIMITED	✓	✓	✓
	5	RUPALI BANK LIMITED	✓	-	-
	6	SONALI BANK LIMITED	✓	✓	-
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	✓	✓	-
	8	PROBASI KALLAN BANK	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	✓	✓	-
	11	AL-ARAFAH ISLAMI BANK LTD.	✓	✓	✓
	12	BANGLADESH COMMERCE BANK LTD.	✓	✓	-
	13	BANK ASIA LTD.	✓	✓	✓
	14	BENGAL COMMERCIAL BANK LTD	✓	✓	✓
	15	BRAC BANK LTD.	✓	✓	✓
	16	CITIZENS BANK PLC.	✓	✓	✓
	17	COMMUNITY BANK BANGLADESH LTD	✓	✓	✓
	18	DHAKA BANK LTD.	✓	✓	✓
	19	DUTCH-BANGLA BANK LTD.	✓	✓	✓
	20	EASTERN BANK LTD.	✓	✓	✓
	21	EXIM BANK LTD.	✓	✓	✓
	22	FIRST SECURITY ISLAMI BANK LTD.	✓	✓	-
	23	ICB ISLAMIC BANK	✓	-	-
	24	IFIC BANK	✓	✓	✓
	25	ISLAMI BANK BANGLADESH LTD.	✓	✓	✓
	26	JAMUNA BANK LTD.	✓	✓	✓
	27	MEGHNA BANK LTD.	✓	✓	✓
	28	MERCANTILE BANK LTD.	✓	✓	✓
	29	MIDLAND BANK LTD.	✓	✓	✓
	30	MODHUMOTI BANK LTD.	✓	✓	✓
	31	MUTUAL TRUST BANK LTD.	✓	✓	✓
	32	NATIONAL BANK LTD.	✓	✓	✓
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	✓	✓	✓
	34	NRB BANK LTD.	✓	✓	✓
	35	NRB COMMERCIAL BANK LTD.	✓	✓	✓
	36	GLOBAL ISLAMI BANK	✓	✓	-
	37	ONE BANK LTD.	✓	✓	✓
	38	PREMIER BANK LTD.	✓	✓	✓
	39	PRIME BANK LTD.	✓	✓	✓
	40	PUBALI BANK LTD	✓	✓	-
	41	SHAHJALAL ISLAMI BANK LTD.	✓	✓	✓
	42	SHIMANTO BANK LIMITED	✓	✓	✓
	43	SOCIAL ISLAMI BANK LTD.	✓	✓	✓
44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	✓	✓	-	
45	SOUTHEAST BANK LTD.	✓	✓	✓	
46	STANDARD BANK LTD.	✓	✓	✓	
47	THE CITY BANK LTD.	✓	✓	✓	
48	PADMA BANK	✓	-	✓	
49	TRUST BANK LTD.	✓	✓	✓	
50	UNION BANK LTD.	✓	-	-	
51	UNITED COMMERCIAL BANK LTD.	✓	✓	✓	
52	UTTARA BANK LTD.	✓	✓	✓	
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	✓	-	-
	54	CITI BANK NA	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	✓	✓	-
	56	HABIB BANK LTD.	✓	-	-
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	✓	-	-
	58	NATIONAL BANK OF PAKISTAN	-	-	-
	59	STANDARD CHARTERED BANK	✓	✓	✓
60	STATE BANK OF INDIA	✓	-	✓	
61	WOORI BANK	✓	-	-	
NBFC	62	*LANKABANGLA FINANCE PLC	-	✓	-
Total			56	47	38

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

Note: *Data of LankaBangla Finance is taken from Big Data Analytics and Data Science Unit and

"-" means not issuing those type of card.

"✓" indicates that the corresponding bank provides the respective card service(s).

Table-02: Bank and NBFC-wise Card Portfolios (Credit, Debit, and Prepaid) in Bangladesh – Up to End April, 2026

Bank Category	SL No.	Bank Name	No. of Issued Debit Cards	No. of Issued Credit Cards	No. of Issued Prepaid Cards	Total No. of Issued Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	356253	-	-	356253
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-	-
	3	BASIC BANK LTD.	19038	3417	-	22455
	4	JANATA BANK LIMITED	148242	1772	1064	151078
	5	RUPALI BANK LIMITED	456848	-	-	456848
	6	SONALI BANK LIMITED	1438578	8268	-	1446846
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	51660	435	-	52095
	8	PROBASI KALLAN BANK	-	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	311057	49620	-	360677
	11	AL-ARAFAH ISLAMI BANK LTD.	515025	20067	4915	540007
	12	BANGLADESH COMMERCE BANK LTD.	10458	2287	-	12745
	13	BANK ASIA LTD.	876916	100316	9779	987011
	14	BENGAL COMMERCIAL BANK LTD	35783	1606	462	37851
	15	BRAC BANK LTD.	1450190	305045	9731	1764966
	16	CITIZENS BANK PLC.	6058	12120	998	19176
	17	COMMUNITY BANK BANGLADESH LTD	247861	33962	787	282610
	18	DHAKA BANK LTD.	349936	48098	32291	430325
	19	DUTCH-BANGLA BANK LTD.	14543754	203562	196136	14943452
	20	EASTERN BANK LTD.	596541	227602	285676	1109819
	21	EXIM BANK LTD.	493121	30124	9051	532296
	22	FIRST SECURITY ISLAMI BANK LTD.	299994	708	-	300702
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	581632	5508	4	-
	25	ISLAMI BANK BANGLADESH LTD.	7207435	31749	7211022	14450206
	26	JAMUNA BANK LTD.	247755	17850	6667	272272
	27	MEGHNA BANK LTD.	49471	46072	1422	96965
	28	MERCANTILE BANK LTD.	276365	35559	8656	320580
	29	MIDLAND BANK LTD.	170508	16910	65869	253287
	30	MODHUMOTI BANK LTD.	65625	10812	901	77338
	31	MUTUAL TRUST BANK LTD.	1058565	170464	91654	1320683
	32	NATIONAL BANK LTD.	135881	17267	381	153529
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	202396	12391	5153	219940
	34	NRB BANK LTD.	156646	79407	952	237005
	35	NRB COMMERCIAL BANK LTD.	216280	9356	3936	229572
	36	GLOBAL ISLAMI BANK	65327	1090	-	66417
	37	ONE BANK LTD.	179266	36276	4209	219751
	38	PREMIER BANK LTD.	380045	33325	13534	426904
	39	PRIME BANK LTD.	516781	55463	16877	589121
	40	PUBALI BANK LTD	1498580	30391	-	1528971
	41	SHAHJALAL ISLAMI BANK LTD.	224411	14557	1669	240637
	42	SHIMANTO BANK LIMITED	75933	18971	108	95012
	43	SOCIAL ISLAMI BANK LTD.	232971	18507	1222	252700
44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD.	107371	8956	-	116327	
45	SOUTHEAST BANK LTD.	354286	166416	80242	600944	
46	STANDARD BANK LTD.	110772	14830	1029	126631	
47	THE CITY BANK LTD.	1070109	360655	5965	1436729	
48	PADMA BANK	43207	-	338	43545	
49	TRUST BANK LTD.	628691	54724	3836	687251	
50	UNION BANK LTD.	66086	-	-	66086	
51	UNITED COMMERCIAL BANK LTD.	1035370	141196	117010	1293576	
52	UTTARA BANK LTD.	154894	8873	1899	165666	
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	17804	-	-	17804
	54	CITI BANK NA	-	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	43789	2644	-	46433
	56	HABIB BANK LTD.	2787	-	-	2787
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	655	-	-	655
	58	NATIONAL BANK OF PAKISTAN	-	-	-	-
	59	STANDARD CHARTERED BANK	340966	162293	199	503458
	60	STATE BANK OF INDIA	6948	-	100508	107456
	61	WOORI BANK	4753	-	-	4753
Total			39786132	2,631,521.00	8296152	50126661
NBFC	62	*LANKABANGLA FINANCE PLC	-	92384	-	-

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
May, 2021	23041234	1719832	873977	25635043	224520	17084	2109	243713
April, 2026	39786132	2723905	8296152	50806189	451578	41452	5145	498175
Growth (%)	73	58	849	98	101	143	144	104

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

*Data of LankaBangla Finance is taken from Big Data Analytics and Data Science Unit

Table-04: Number of Cards over Time

Year	Debit Card	Credit Card	Prepaid Card	Total
Dec-22	29849136	2115861	3383951	35348948
Dec-23	34569683	2398577	5120934	42089194
Dec-24	39574049	2674512	7544985	49793546
Dec-25	40289810	2901490	8679473	51870773
Apr-26	39786132	2723905	8296152	50806189
Growth Percentages in April 2026 over December 2022	33	29	145	44

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

(Amount in million taka)

Merchant Categories	Mar-26			Apr-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2374670	19476	44.85	2307502	19049	49.24
Retail Outlet Services	1334094	4846	11.16	1280653	4414	11.41
Paying Utility Bills	298435	3609	8.31	314719	3399	8.79
Cash Withdrawal	244551	2779	6.40	266458	2946	7.62
Drug and Pharmacies	390287	2115	4.87	469085	2390	6.18
Government Services	51656	1884	4.34	57806	1841	4.76
Clothing Stores	1114896	5517	12.71	259958	1415	3.66
Transportation	98577	1164	2.68	91119	1100	2.84
Business Services	145185	1021	2.35	164729	1056	2.73
Fund Transfer	31526	721	1.66	34046	731	1.89
Professional Services	43995	288	0.66	46032	341	0.88
Grand Total	6127872	43420	100.00	5292107	38683	100.00

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

(Amount in million taka)

Card Type	Mar-26			Apr-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	4327456	32021	73.75	3785107	29106	75.24
MasterCard	1149263	7054	16.25	985575	6157	15.92
AMEX	608894	4179	9.63	485149	3289	8.50
Diners	29057	69	0.16	24910	48	0.13
UnionPay	8216	46	0.11	7065	41	0.11
Qcash Proprietary	4767	46	0.10	4160	39	0.10
JCB	219	5	0.01	141	3	0.01
Grand Total	6127872	43420	100.00	5292107	38683	100.00

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

(Amount in million taka)

Merchant Categories	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	304469	1511	32.14	282676	1279	30.14
Retail Outlet Services	150679	763	16.24	143434	744	17.52
Transportation	74850	576	12.26	64860	491	11.58
Drug and Pharmacies	28589	497	10.57	26491	488	11.50
Business Services	90761	393	8.35	84853	327	7.70
Clothing	28903	306	6.52	24450	270	6.35
Professional Services	17429	226	4.82	14012	196	4.63
Government Services	20740	139	2.96	25261	195	4.60
Cash Withdrawal	6824	157	3.35	5609	129	3.04
Utilities	49315	131	2.79	44422	125	2.94
Grand Total	772559	4701	100.00	716068	4244	100.00

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

(Amount in million taka)

Card Type	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	568996	3507	74.78	527349	3154	74.30
MASTER	120024	703	14.43	113018	648	15.28
AMEX CARD	82828	486	10.72	74887	439	10.33
UnionPay	638	3.57	0.07	735	3.66	0.09
Diners	73	0.49	0.00	79	0.26	0.01
JCB	0	0.00	0.00	0	0.00	0.00
Grand Total	772559	4701	100.00	716068	4244	100.00

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

(Amount in million taka)

Countries	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	180967	614	13.05	173779	670	15.77
Thailand	44565	500	10.64	49488	523	12.31
UK	44718	401	8.53	42323	366	8.63
Singapore	65838	411	8.74	57324	352	8.29
India	41206	365	7.78	33591	310	7.31
Malaysia	64033	350	7.44	47635	256	6.04
Netherlands	34036	246	5.24	30799	197	4.65
China	28839	111	2.37	42263	193	4.56
Australia	33677	196	4.16	29172	183	4.32
Saudi Arabia	52462	491	10.44	27644	167	3.94
Canada	27736	146	3.11	27817	150	3.53
Ireland	38207	161	3.43	35432	145	3.42
Other Countries	116275	708	15.06	118801	731	17.23
Grand Total	772559	4701	100.00	716068	4244	100.00

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

(Amount in million taka)

Merchant Categories	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	142077	1358	42.57	209605	1596	48.56
Cash Withdrawal	42883	682	21.37	44716	674	20.51
Retail Outlet Services	52676	287	8.99	10764	339	10.31
Professional Services	8895	32	1.01	47974	199	6.05
Clothing Stores	36226	257	8.07	23757	183	5.58
Drug and Pharmacies	11730	81	2.55	11059	92	2.80
Business Services	4362	104	3.26	6242	86	2.63
Transportation	10045	285	8.93	50298	75	2.27
Government Services	4725	26	0.82	4723	25	0.75
Paying Utility Bills	46517	78	2.44	7698	18	0.55
Grand Total	360136	3190	100.00	416836	3287	100.00

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

(Amount in million taka)

Card Type	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	242264	2277	71.38	296428	2293	69.78
Mastercard	103470	767	24.05	106429	814	24.77
AMEX	9775	104.5	3.28	10472	149	4.53
Unionpay	4108	30.7	0.96	3059	24	0.74
Diners	488	10.1	0.32	422	5	0.14
JCB	31	.43	0.01	26	1.1	0.03
Grand Total	360136	3190	100.00	416836	3287	100.00

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

(Amount in million taka)

Country	No of Transactions	Amount	Percentage
USA	73710	1007	30.63
Australia	95043	324	9.85
UK	28208	224	6.82
India	28943	191	5.82
Mozambique	2461	151	4.59
Bangladesh	8886	143	4.34
Singapore	10435	113	3.45
Canada	13685	90	2.75
China	8990	85	2.60
UAE	11741	73	2.22
Azerbaijan	11440	71	2.17
Japan	7294	69	2.10
South Korea	4082	55	1.66
Others	111918	691	21.01
Total	416836	3287	100.00

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

(Amount in million taka)

Merchant Categories	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Departmental Stores	227115	632	19.62	232508	624	19.09
Business Services	193814	570	17.70	190053	535	16.36
Government Services	57848	326	10.13	81208	505	15.45
Cash Withdrawal	22521	498	15.46	20806	434	13.27
Retail Outlet Services	91717	317	9.85	98743	322	9.85
Drug and Pharmacies	17394	297	9.21	16709	301	9.20
Transportation	36861	276	8.56	33529	249	7.61
Professional Services	16014	165	5.11	15970	178	5.43
Clothing	10728	90	2.79	9022	76	2.31
Utilities	23553	51	1.57	21480	47	1.43
Grand Total	697565	3222	100.00	720028	3269	100.00

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

(Amount in million taka)

Card Type	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	585938	2729	84.69	604330	2750	84.12
Mastercard	71069	353	10.96	78170	385	11.77
AMEX	39544	136	4.22	36622	130	3.96
Unionpay	1014	04	0.13	906	05	0.14
Grand Total	697565	3222	100.00	720028	3269	100.00

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

(Amount in million taka)

Countries	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	141360	343	10.64	134282	383	11.70
India	33795	335	10.40	31856	334	10.22
Ireland	112656	327	10.14	113223	318	9.72
UK	28653	264	8.18	28176	285	8.73
Saudi Arabia	59491	325	10.07	69168	272	8.31
China	73532	147	4.56	95621	218	6.68
Netherlands	55682	225	6.99	53445	204	6.25
Malaysia	33930	180	5.57	32818	165	5.06
Thailand	11987	154	4.77	13117	164	5.00
Singapore	29893	154	4.78	28802	146	4.46
Australia	15590	132	4.09	12753	131	4.02
Canada	8059	69	2.14	7925	64	1.95
Other Countries	92937	569	17.66	98842	585	17.90
Grand Total	697565	3222	100.00	720028	3269	100.00

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

(Amount in million taka)

Merchant Categories	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	21377	70	16.09	36289	104	21.16
Cash Withdrawal	2765	68	15.72	5760	84	17.09
Business Services	35771	88	20.43	33514	81	16.53
Departmental Stores	24849	82	18.91	25025	79	16.17
Drug and Pharmacies	1981	32	7.35	2758	40	8.18
Retail Outlet Services	9373	32	7.49	9843	37	7.59
Transportation	3701	25	5.79	3345	24	4.84
Professional Services	1717	17	3.98	1971	22	4.47
Clothing Stores	1035	10	2.29	1248	13	2.56
Utilities	3119	08	1.95	2974	07	1.42
Grand Total	105688	432	100.00	122727	490	100.00

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

(Amount in million taka)

Card Type	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	81729	349	80.86	90959	389	79.26
Mastercard	23812	82	19.04	31626	101	20.54
AMEX	135	0	0.06	24	.61	0.12
Unionpay	10	.14	0.03	115	.38	0.08
Diners	2	.00	0.00	3	.00	0.00
Grand Total	105688	432	100.00	122727	490	100.00

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

(Amount in million taka)

Countries	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Saudi Arabia	17264	52	11.95	17264	52	10.53
India	3807	33	7.69	16664	48	9.84
United States of America (USA)	18229	46	10.73	18229	46	9.46
Netherlands	16664	48	11.16	15073	38	7.67
Ireland	15073	38	8.70	3807	33	6.78
United Kingdom (UK)	4500	28	6.53	7079	29	5.89
Singapore	7079	29	6.68	4500	28	5.76
Malaysia	4066	20	4.57	1432	24	4.80
Thailand	1024	12	2.79	4066	20	4.02
Canada	1802	12	2.85	1478	13	2.72
Australia	1478	13	3.09	1802	12	2.51
China	2820	8	1.92	1024	12	2.46
Other Countries	11882	92	21.33	30309	135	27.58
Total	105688	432	100.00	122727	490	100.00

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

(Amount in million taka)

Countries	Mar-26			Apr-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	340556	1003	12.00	325800	1108	13.84
India	78808	734	8.78	73826	710	8.87
Thailand	57576	666	7.97	63924	704	8.80
UK	77871	693	8.29	75395	683	8.53
Singapore	102810	594	7.11	93535	528	6.60
Saudi Arabia	129217	867	10.38	127433	509	6.35
Ireland	165936	526	6.29	163185	499	6.24
Netherlands	106382	520	6.22	99399	447	5.58
Malaysia	102029	549	6.57	84977	443	5.54
China	76352	155	1.86	137884	412	5.14
Australia	50745	341	4.08	43263	329	4.12
Canada	37597	227	2.72	37550	229	2.86
Other Countries	249933	1481	17.72	232655	1404	17.54
Grand Total	1575812	8355	100.00	1558826	8004	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
May-25	32205	6903	2773
Jun-25	31143	9566	1951
Jul-25	30838	8877	1887
Aug-25	31448	8576	1835
Sep-25	33950	9240	1759
Oct-25	34714	9552	1997
Nov-25	35047	9408	3608
Dec-25	39304	9375	2843
Jan-26	37200	8738	3444
Feb-26	34223	6969	2666
Mar-26	43420	8355	3190
Apr-26	38683	8004	3287

Table-21: Outflow Summary through Cards

(Amount in million)

Card Type	Mar-26			Apr-26			Growth Percentages in March over February
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	772559	4701	39	716068	4244	35	-9.71
Debit Card	697565	3222	27	720028	3269	27	1.45
Prepaid Card	105688	432	04	122727	490	04	13.50
Grand Total	1575812	8355	69	1558823	8004	65	-4.21

*1 USD = 122.75 BDT