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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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Table of contents

List of charts

Annexure (Tables)

List of tables

An Overview of Card Usage Patterns within and Outside Bangladesh (June, 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 (97%) of cards (debit, credit and prepaid cards) and the total transaction volume (91%) through these cards over the last five-year period.

From June, 2025 to June, 2026, domestic credit card usage in Bangladesh significantly increased by 43.24%. On the other hand, cross-border transactions using credit card increased by 0.55% in June, 2026 compared to that of June, 2025. Spending by foreign nationals in Bangladesh showed a significant increase of 23.78% from June, 2025 to June, 2026. In June, 2026, nearly half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In June, 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 5,527 million across 8,63,412 transactions, with department stores (33.10%) and retail outlet services (17.71%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 4,232 million from 8,15,719 transactions, of which government services (22.19%), department stores (20.40%), and business services (12.67%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 611 million across 1,22,025 transactions, with government services (25.66%), cash withdrawal (19.39%), and department stores (16.03%) contributing more than half of the total spending.

The combined outflow amount across all three card types reaches BDT 10.37 billion (USD 84.48 million) in June, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 2.42 billion (USD 19.67 million). This data indicates that in June, 2026, Bangladeshi cardholders conducted approximately 4.29 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to June, 2026 total credit sanctioned by 48 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards is BDT 398.33 billion whereas the total outstanding (claims on credit card users) is BDT 133.18 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.

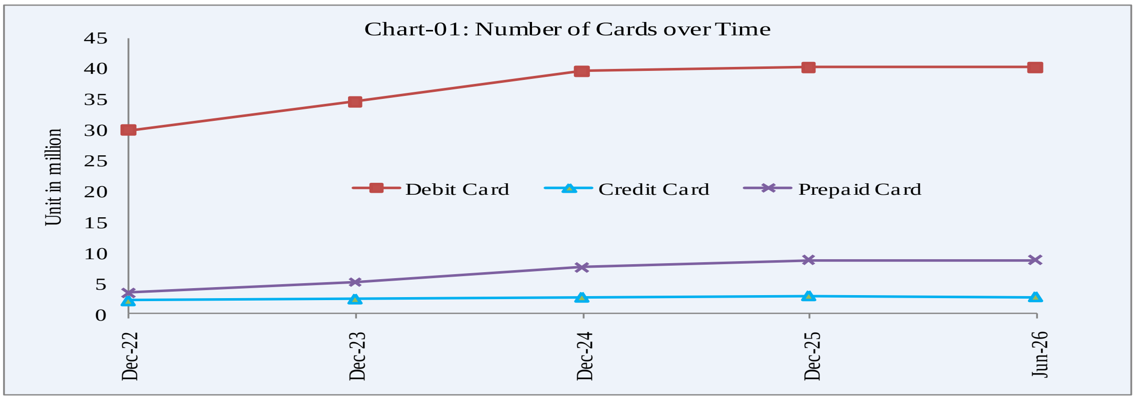
- **Competitive Benchmarking:** Institutions can evaluate competitive dynamics within the sector, allowing them to refine market positioning and operational strategies.

- **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 June, 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 July, 2021 stood at 2,36,20,886, 17,37,932 and 9,54,673 respectively. By June, 2026, these numbers had increased to 4,02,68,746, 27,50,513 and 86,96,712 respectively, reflecting a total growth of 97% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,34,971 million in July, 2021 to Tk 4,48,128 million by June, 2026, marking a 91% 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 June, 2026.

From December, 2022 to June, 2026, debit and credit cards in Bangladesh grew steadily by 35% and 30% respectively, while prepaid cards surged by 157%, 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 June, 2026 reveals a 4.04% increase in domestic transactions, increasing to Taka 44,610 million from Taka 42,879 million in May, 2026 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 10,370 million in June, 2026 (Annex-table-21), reflecting an significant increase of 27.57% compared to Taka 8,129 million in May, 2026. Similarly, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced a notable decrease of 22.69% to Taka 2,415 million in June, 2026 from Taka 3,124 million in May, 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 398.33 billion whereas total outstanding (claims on credit card users) stood at BDT 133.18 billion at the end of June, 2026.

3. Domestic credit card usage

In June, 2026, overall domestic credit card transactions stood at Taka 44,610 million whereas in May, 2026 it was Taka 42,879 million. Transactions at department stores increased to Taka 22,729 million in June, 2026 from Taka 20,653 million in May, 2026. Similarly, transactions in paying utility bills, cash withdrawal, government services, drug and pharmacies, business services, transportation, fund transfer and professional services also increased compared to that of the previous month. In other hand, retail outlet services and clothing stores decreased compared to that of the previous month (Annex-table-05). The analysis indicates an upward trend in consumer spending across various transaction categories from May, 2026 to June, 2026.

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

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

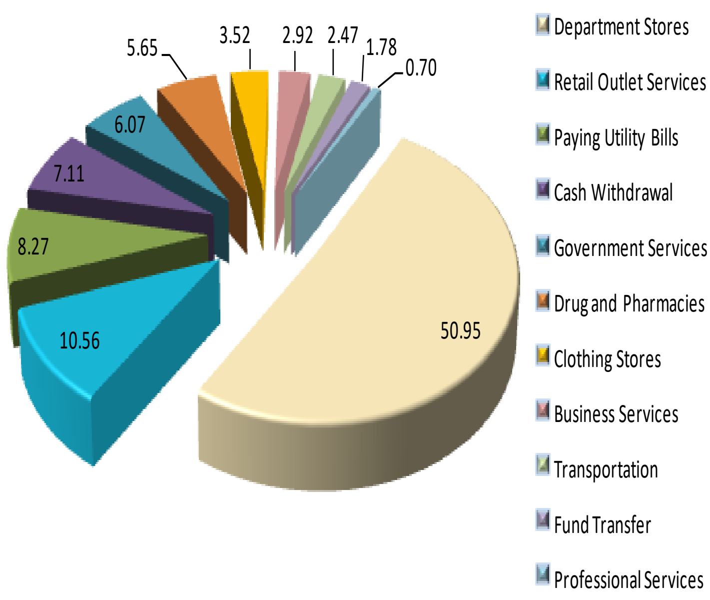
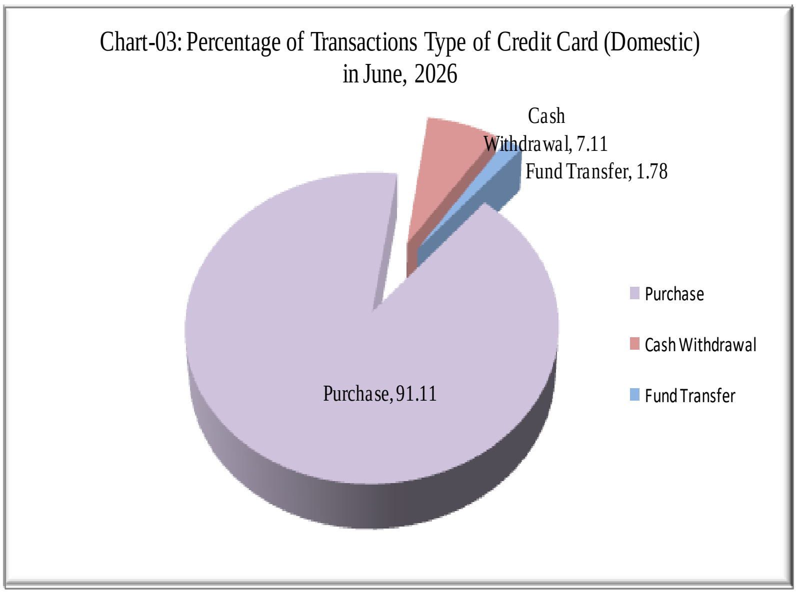


Chart-3 shows that domestic credit card transactions amounted to Tk. 44,610 million in total, of which Tk. 40,644 million (91.11%) were used for purchases, Tk. 3,171 million (7.11%) for cash withdrawals, and Tk. 795 million (1.78%) for fund transfers.



4. Outward credit card usage

In June, 2026, overall outward credit card transactions stood at Taka 5,527 million whereas in May, 2026 it was Taka 4,250 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 33.10% of transactions. Other significant categories were retail outlet services (17.71%), transportation (11.57%), drug and pharmacies (10.68%), clothing stores (7.18%), business services (7.08%), and various other sectors (12.68%) (Annex-table-07).

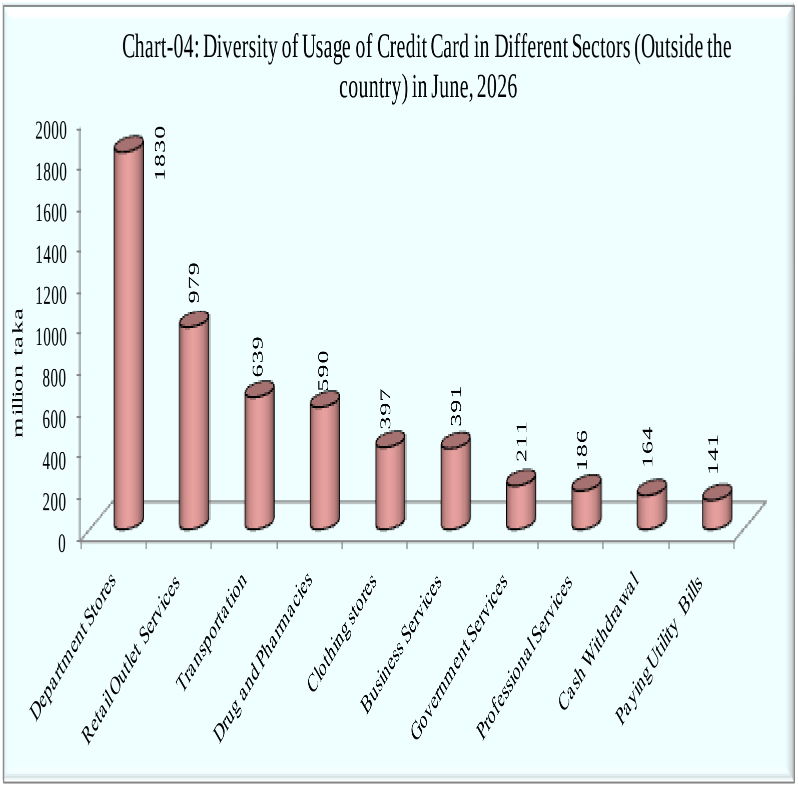
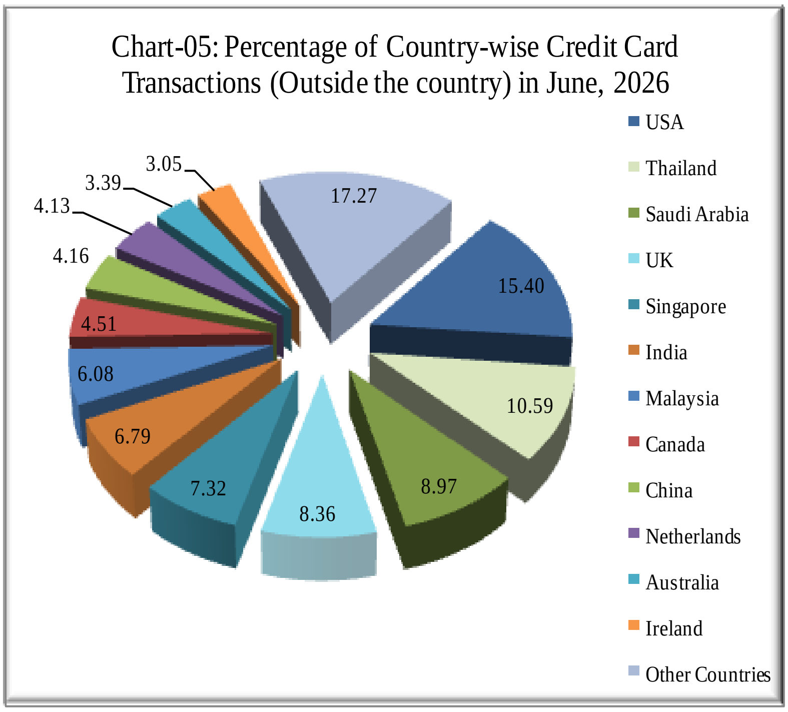


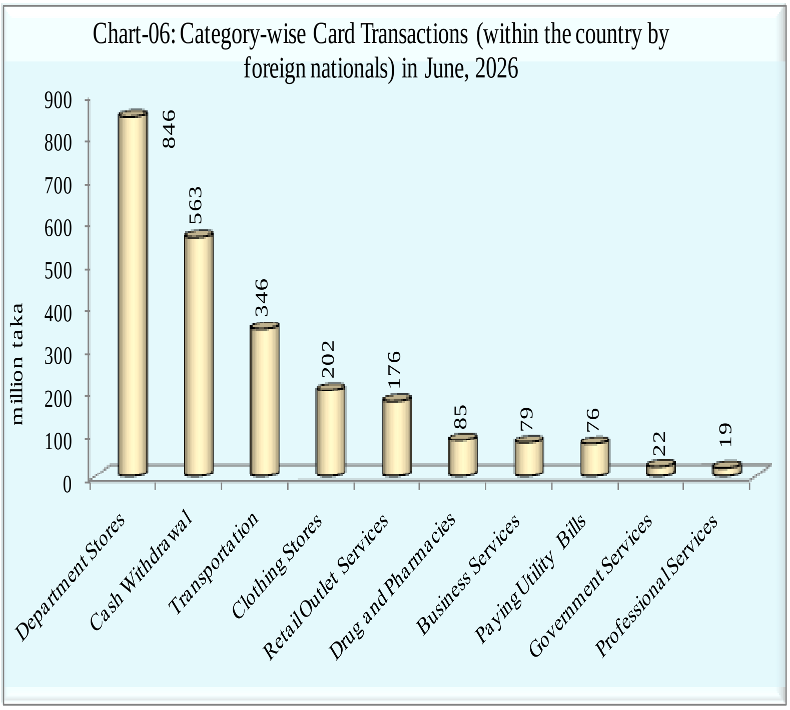
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in June, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 15.40%. The remaining transactions were spread across other countries: Thailand (10.59%), Saudi Arabia (8.97%), UK (8.36%), Singapore (7.32%), India (6.79%), Malaysia (6.08%), Canada (4.51%), China (4.16%), Netherlands (4.13%), Australia (3.39%), Ireland (3.05%), and other countries (17.27%) (Annex-table-09).



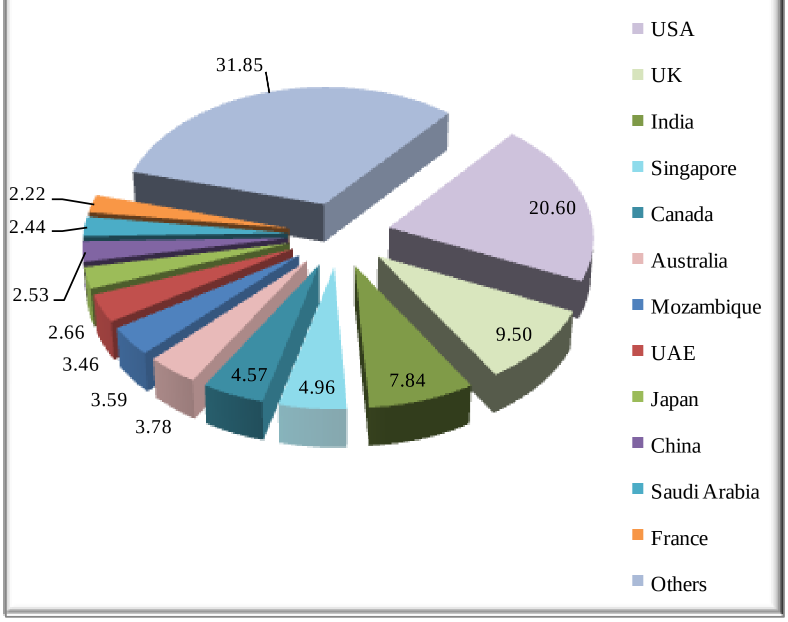
5. Inward card usage

In June, 2026, overall inward card transactions stood at Taka 2,415 million whereas in May, 2026 it was Taka 3,124 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 35.05% of all transactions during this period. Cash withdrawals made up 23.32%, transportation 14.35% and clothing stores 8.38%. The remaining sectors collectively contributed 18.91% of the total transaction volume (Annex-table-10).



During June, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 20.60% of the total. Other significant contributions came from UK (9.50%), India (7.84%), Singapore (4.96%), Canada (4.57%), Australia (3.78%), Mozambique (3.59%), UAE (3.46%), Japan (2.66%), China (2.53%), Saudi Arabia (2.44%), France (2.22%) and various other countries (31.85%) (Annex-table-12).

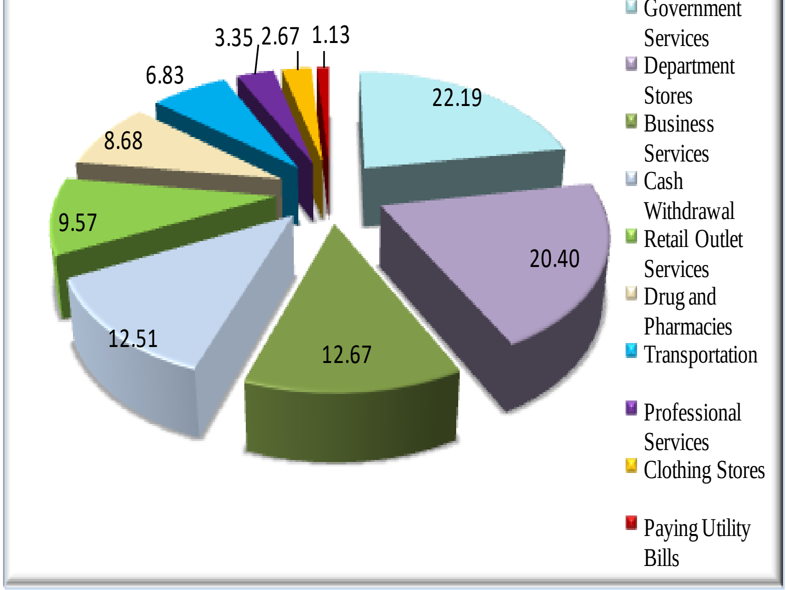
Chart-07: Percentage of Country-wise Card Transactions (within the country by foreign nationals) in June, 2026



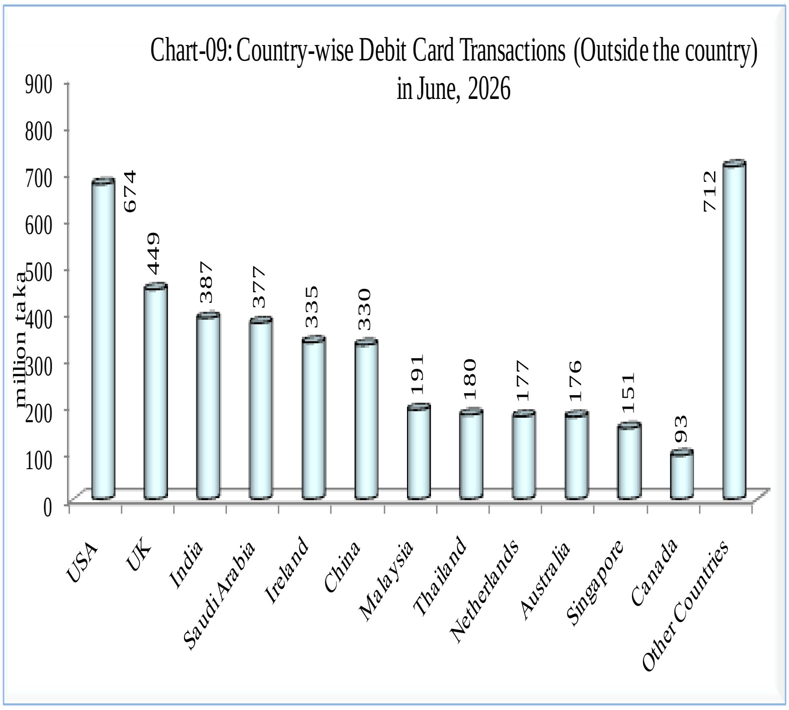
6. Outward debit card usage

In June, 2026, overall outward debit card transactions stood at Taka 4,232 million whereas in May, 2026 it was Taka 3,364 million. Debit cardholders involved in cross-border transactions primarily used their cards for government services, making up 22.19% of transactions. Other significant categories were department stores (20.40%), business services (12.67%), cash withdrawals (12.51%), retail outlet services (9.57%), drug and pharmacies (8.68%), transportation (6.83%), professional services (3.35%), clothing (2.67%), and utilities **(**1.13%) (Annex-table-13).

Chart-08: Percentage of Usage of Debit Card in Different Sectors (Outside the country) in June, 2026

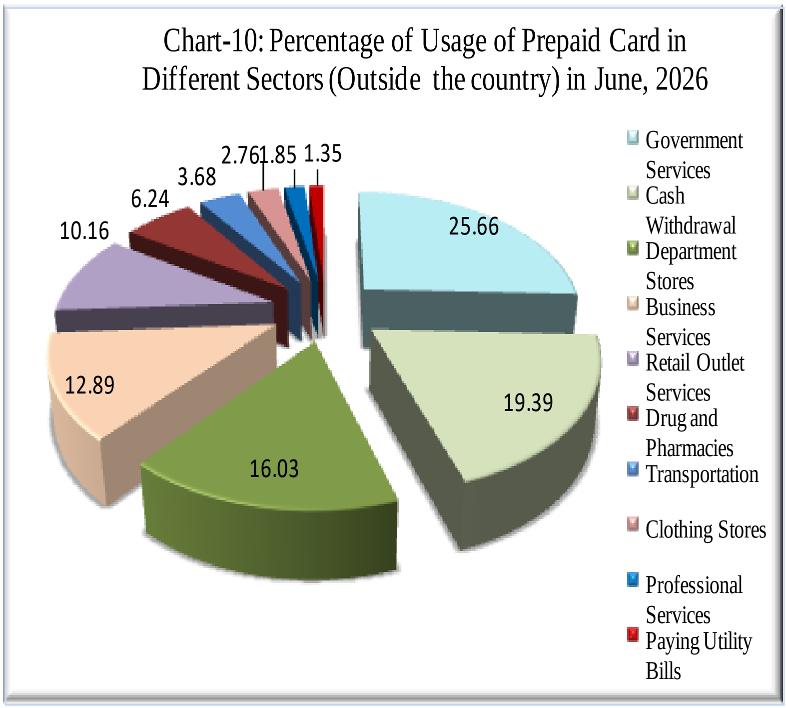


A country-wise breakdown of cross-border transactions in June, 2026 reveals that the majority of debit card transactions took place in USA, accounting for 15.94%. The remaining transactions were spread across other countries: UK (10.60%), India (9.15%), Saudi Arabia (8.91%), Ireland (7.92%), China (7.79%), Malaysia (4.51%), Thailand (4.25%), Netherlands (4.18%), Australia (4.15%), Singapore (3.58%), Canada (2.20%) and other countries (16.83%) (Annex-table-15).

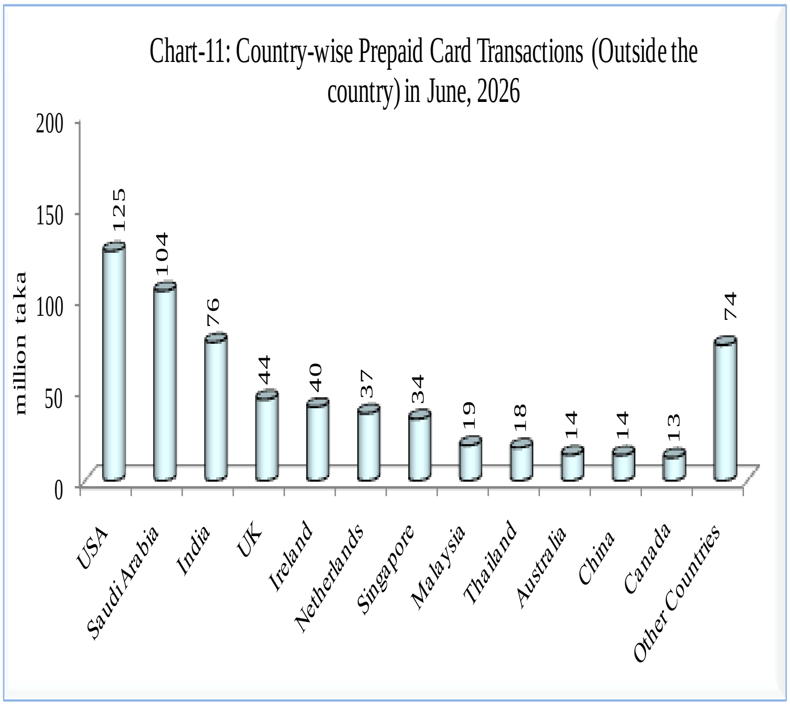


7. Outward prepaid card usage

In June, 2026, overall outward prepaid card transactions stood at Taka 611 million whereas in May, 2026 it was Taka 515 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 cash withdrawals (19.39%), departmental stores (16.03%), business services (12.89%), retail outlet services (10.16%), drug and pharmacies (6.24%), transportation (3.68%), clothing stores (2.76%), professional services (1.85%), and utilities (1.35%). (Annex-table-16).

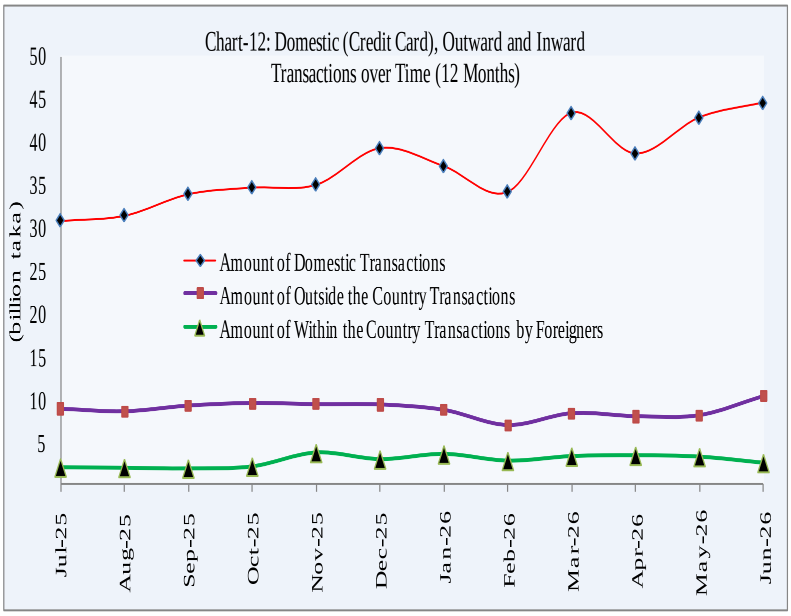


A country-wise breakdown of cross-border transactions reveals that in June, 2026 the majority of prepaid card transactions took place in USA accounting for 20.52%. The remaining transactions were spread across other countries: Saudi Arabia (16.96%), India (12.36%), UK (7.26%), Ireland (6.58%), Netherlands (6.01%), Singapore (5.52%), Malaysia (3.15%), Thailand (2.93%), Australia (2.29%), China (2.26%), Canada (2.06%), and other countries (12.12%) (Annex-table-18).

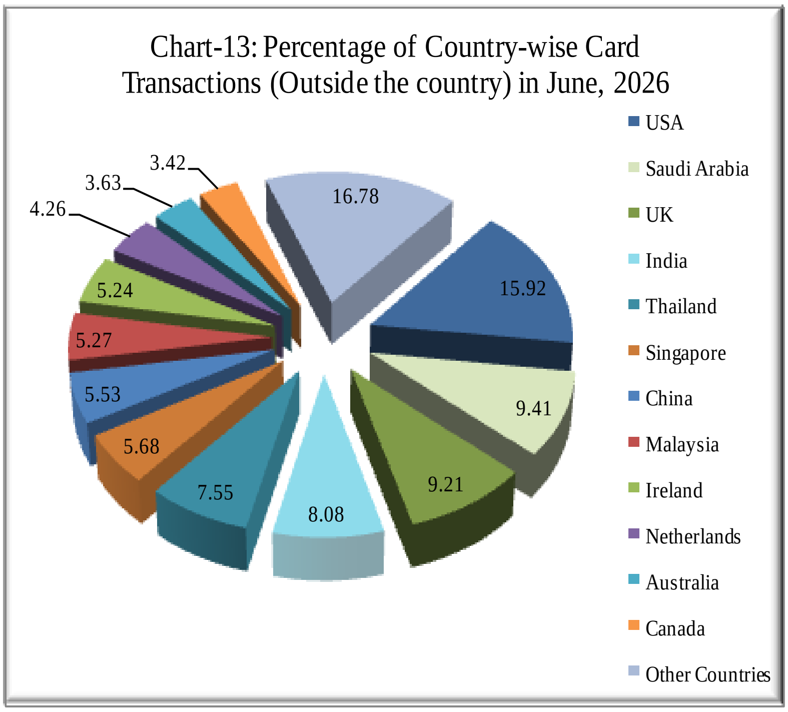


8. Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months)

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



9. Trend of overall outflow of cards transaction



Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in June, 2026 shows that credit card leads in total spending, with Taka 5,527 million spent across approximately 8,63,412 transactions. Debit card follows, with 4,232 million taka spent over nearly 8,15,719 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 611 million taka spent through about 1,22,025 transactions. The combined outflow amount across all three card types reaches nearly 10.37 billion taka in June, 2026 (Annex-table-21). The overall outflow of cards in June, 2026 significantly increased compared to the figures recorded in May, 2026 (8.13 billion taka).

A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 15.92%. The remaining transactions were spread across other countries: Saudi Arabia (9.41%), UK (9.21%), India (8.08%), Thailand (7.55%), Singapore (5.68%), China (5.53%), Malaysia (5.27%), Ireland (5.24%), Netherlands (4.26%), Australia (3.63%), Canada (3.42%), and other countries (16.78%) (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 June, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 4.29 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 97% and the total transaction volume through these three types of cards increased by 91% 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 Jun, 2026

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

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 Jun, 2026

Bank Category	SL No.	Bank Name	No. of Issued Debit Cards	No. of Issued Crebit Cards	No. of Issued Prepaid Cards	Total No. of Issued Cards
STATE-OWNED COMMERCIAL BANK	1	AGRANI BANK LIMITED	165800	-	-	165800
	2	BANGLADESH DEVELOPMENT BANK LTD.	-	-	-	0
	3	BASIC BANK LTD.	18900	2244	-	21144
	4	JANATA BANK LIMITED	105187	3002	0	108189
	5	RUPALI BANK LIMITED	175813	-	-	175813
	6	SONALI BANK LIMITED	1115543	11518	-	1127061
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	29403	437	-	29840
	8	PROBASI KALLAN BANK	-	-	-	0
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	0
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	265681	70091	-	335772
	11	AL-ARAFAH ISLAMI BANK LTD.	234478	34916	5844	275238
	12	BANGLADESH COMMERCE BANK LTD.	4419	5386	-	9805
	13	BANK ASIA LTD.	745548	155018	3902	904468
	14	BENGAL COMMERCIAL BANK LTD	32112	4345	523	36980
	15	BRAC BANK LTD.	3155121	667447	13848	3836416
	16	CITIZENS BANK PLC.	33156	32390	1265	66811
	17	COMMUNITY BANK BANGLADESH LTD	584972	48562	291	633825
	18	DHAKA BANK LTD.	399714	82201	24417	506332
	19	DUTCH-BANGLA BANK LTD.	16064957	747192	117602	16929751
	20	EASTERN BANK LTD.	109430	130317	29122	268869
	21	EXIM BANK LTD.	27475	14206	741	42422
	22	FIRST SECURITY ISLAMI BANK LTD.	8095	1565	-	9660
	23	ICB ISLAMIC BANK	0	-	-	0
	24	IFIC BANK	1014620	20134	0	1034754
	25	ISLAMI BANK BANGLADESH LTD.	4518656	22765	8554	4549975
	26	JAMUNA BANK LTD.	269055	37681	2437	309173
	27	MEGHNA BANK LTD.	70768	149503	1031	221302
	28	MERCANTILE BANK LTD.	187015	22904	1836	211755
	29	MIDLAND BANK LTD.	86685	17387	23832	127904
	30	MODHUMOTI BANK LTD.	38487	12654	369	51510
	31	MUTUAL TRUST BANK LTD.	747751	543179	123113	1414043
	32	NATIONAL BANK LTD.	42226	23030	181	65437
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	117676	25795	1242	144713
	34	NRB BANK LTD.	117405	173872	690	291967
	35	NRB COMMERCIAL BANK LTD.	251271	17170	1383	269824
	36	GLOBAL ISLAMI BANK	1965	2473	-	4438
	37	ONE BANK LTD.	293189	85452	6739	385380
	38	PREMIER BANK LTD.	185080	43844	2147	231071
	39	PRIME BANK LTD.	583750	132579	8964	725293
	40	PUBALI BANK LTD	1725044	60200	-	1785244
	41	SHAHJALAL ISLAMI BANK LTD.	305573	47265	1187	354025
	42	SHIMANTO BANK LIMITED	88916	30814	219	119949
	43	SOCIAL ISLAMI BANK LTD.	0	46175	66	46241
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD	59956	6027	-	65983
	45	SOUTHEAST BANK LTD.	436334	136274	63916	636524
	46	STANDARD BANK LTD.	137205	16773	689	154667
	47	THE CITY BANK LTD.	2305804	723830	14452	3044086
	48	PADMA BANK	0	-	0	0
	49	TRUST BANK LTD.	1306494	78821	1347	1386662
	50	UNION BANK LTD.	0	-	-	0
	51	UNITED COMMERCIAL BANK LTD.	1576110	357575	47575	1981260
	52	UTTARA BANK LTD.	105178	6065	146	111389
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	10583	-	-	10583
	54	CITI BANK NA	-	-	-	0
	55	COMMERCIAL BANK OF CEYLON LTD	68689	10181	-	78870
	56	HABIB BANK LTD.	1858	-	-	1858
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	435	-	-	435
	58	NATIONAL BANK OF PAKISTAN	-	-	-	0
	59	STANDARD CHARTERED BANK	966179	737980	115	1704274
	60	STATE BANK OF INDIA	9654	-	16827	26481
	61	WOORI BANK	2826	-	-	2826
		Total	40908241	5599239	526612	47034092
NBFC	62	*LANKABANGLA FINANCE PLC	-	91846	-	-

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
July, 2021	23620886	1737932	954673	26313491	217839	14866	2266	234971
June, 2026	40268746	2750513	8696712	51715971	387024	57633	3472	448128
Growth (%)	70	58	811	97	78	288	53	91

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
Jun-26	40268746	2750513	8696712	51715971
Growth Percentages in Jun 2026 over December 2022	35	30	157	46

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

(Amount in million taka)

Merchant Categories	May-26			Jun-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2358808	20653	48.16	2541731	22729	50.95
Retail Outlet Services	1358903	4849	11.31	1358766	4710	10.56
Paying Utility Bills	309133	3681	8.58	342871	3688	8.27
Cash Withdrawal	250608	2990	6.97	272536	3171	7.11
Government Services	55072	2626	6.12	62640	2708	6.07
Drug and Pharmacies	459720	2320	5.41	486159	2519	5.65
Clothing Stores	506198	2382	5.56	309444	1570	3.52
Business Services	159564	1301	3.03	170367	1303	2.92
Transportation	101342	1081	2.52	94720	1103	2.47
Fund Transfer	31202	716	1.67	30652	795	1.78
Professional Services	42870	282	0.66	47602	313	0.70
Grand Total	5633420	42879	100.00	5717488	44610	100.00

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

(Amount in million taka)

Card Type	May-26			Jun-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	4008775	32389	75.54	4117881	34313	76.92
MasterCard	1044044	6660	15.53	1058992	6625	14.85
AMEX	543572	3686	8.60	503430	3524	7.90
Diners	26117	60	0.14	25228	53	0.12
Qcash Proprietory	3920	40	0.09	4390	49	0.11
UnionPay	6816	40	0.09	7382	42	0.09
JCB	176	3	0.01	185	3	0.01
Grand Total	5633420	42879	100.00	5717488	44610	100.00

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

(Amount in million taka)

Merchant Categories	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	275120	1323	31.13	345290	1830	33.10
Retail Outlet Services	140135	726	17.08	178759	979	17.71
Transportation	64796	522	12.29	82151	639	11.57
Drug and Pharmacies	24003	426	10.01	31704	590	10.68
Clothing stores	23244	264	6.22	34926	397	7.18
Business Services	86258	344	8.10	92457	391	7.08
Government Services	13892	173	4.07	26464	211	3.81
Professional Services	26484	223	5.26	14876	186	3.36
Cash Withdrawal	5351	128	3.02	6662	164	2.96
Paying Utility Bills	45121	120	2.82	50123	141	2.55
Grand Total	704404	4250	100.00	863412	5527	100.00

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

(Amount in million taka)

Card Type	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	519367	3139	73.86	642286	4173	75.50
Mastercard	108287	662	15.58	138383	830	15.01
AMEX	75818	446	10.48	81535	518	9.37
UnionPay	808	2.9	0.07	1042	5.7	0.10
Diners	124	.31	0.01	166	.43	0.01
Grand Total	704404	4250	100.00	863412	5527	100.00

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

(Amount in million taka)

Countries	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	178491	724	17.03	207526	851	15.40
Thailand	35970	376	8.85	53671	585	10.59
Saudi Arabia	39414	318	7.47	42799	496	8.97
UK	42518	385	9.06	51212	462	8.36
Singapore	53140	332	7.81	60513	404	7.32
India	32528	293	6.89	40654	375	6.79
Malaysia	44218	216	5.08	63231	336	6.08
Canada	29594	171	4.03	41540	249	4.51
China	47217	203	4.78	54786	230	4.16
Netherlands	31589	208	4.89	33319	228	4.13
Australia	24517	167	3.93	28812	187	3.39
Ireland	35452	149	3.51	36194	169	3.05
Other Countries	109756	708	16.67	149155	954	17.27
Grand Total	704404	4250	100.00	863412	5527	100.00

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

(Amount in million taka)

Merchant Categories	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	139793	1596	51.10	128674	846	35.05
Cash Withdrawal	36727	595	19.04	35668	563	23.32
Transportation	9487	307	9.84	11564	346	14.35
Clothing Stores	27117	208	6.66	26093	202	8.38
Retail Outlet Services	46510	185	5.92	49099	176	7.31
Drug and Pharmacies	8700	68	2.18	10914	85	3.50
Business Services	5260	56	1.79	5562	79	3.26
Paying Utility Bills	48770	67	2.16	54758	76	3.15
Government Services	3653	23	0.73	3048	22	0.91
Professional Services	8243	19	0.59	7341	19	0.78
Grand Total	334260	3124	100.00	332721	2415	100.00

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

(Amount in million taka)

Card Type	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	216811	2155	68.98	200114	1395	57.75
Mastercard	105332	803	25.70	119653	864	35.77
AMEX	10868	153	4.89	11753	143	5.93
Diners	581	6.9	0.22	660	6.5	0.27
Unionpay	646	6.2	0.20	508	6.2	0.26
JCB	22	.53	0.02	33	.50	0.02
Grand Total	334260	3124	100.00	332721	2415	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	61988	498	20.60
UK	30319	229	9.50
India	28949	189	7.84
Singapore	14117	120	4.96
Canada	16346	110	4.57
Australia	17351	91	3.78
Mozambique	1717	87	3.59
UAE	13414	84	3.46
Japan	6652	64	2.66
China	6363	61	2.53
Saudi Arabia	19127	59	2.44
France	10036	54	2.22
Others	106342	769	31.85
Total	332721	2415	100.00

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

(Amount in million taka)

Merchant Categories	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	77254	585	17.40	84641	939	22.19
Department Stores	229608	652	19.38	283760	864	20.40
Business Services	188856	532	15.80	193608	536	12.67
Cash Withdrawal	20251	435	12.93	23765	530	12.51
Retail Outlet Services	100334	306	9.10	119818	405	9.57
Drug and Pharmacies	16589	312	9.26	20538	367	8.68
Transportation	33525	249	7.39	37020	289	6.83
Professional Services	15762	162	4.83	16053	142	3.35
Clothing Stores	8882	85	2.54	12312	113	2.67
Paying Utility Bills	21055	46	1.36	24204	48	1.13
Grand Total	712116	3364	100.00	815719	4232	100.00

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

(Amount in million taka)

Card Type	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	591030	2794	83.06	691239	3601	85.09
Mastercard	83339	437	12.99	88710	493	11.66
AMEX	37083	130	3.86	34532	134	3.16
Unionpay	664	3	0.09	1238	4	0.10
Grand Total	712116	3364	100.00	815719	4232	100.00

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

(Amount in million taka)

Countries	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	132115	423	12.59	156282	674	15.94
UK	27457	288	8.56	29763	449	10.60
India	32799	345	10.25	37685	387	9.15
Saudi Arabia	68163	303	9.01	74627	377	8.91
Ireland	108985	308	9.16	126405	335	7.92
China	110060	255	7.57	126623	330	7.79
Malaysia	29404	133	3.94	38821	191	4.51
Thailand	10244	129	3.82	14977	180	4.25
Netherlands	55098	213	6.32	42099	177	4.18
Australia	10535	157	4.66	11691	176	4.15
Singapore	27068	135	4.02	31098	151	3.58
Canada	8578	72	2.15	11367	93	2.20
Other Countries	91610	603	17.94	114281	712	16.83
Grand Total	712116	3364	100.00	815719	4232	100.00

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

(Amount in million taka)

Merchant Categories	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	28181	102	19.87	34097	157	25.66
Cash Withdrawal	7583	122	23.63	7793	119	19.39
Department Stores	23455	78	15.21	26825	98	16.03
Business Services	32114	82	15.94	29143	79	12.89
Retail Outlet Services	10695	36	7.06	11513	62	10.16
Drug and Pharmacies	2904	36	6.99	3333	38	6.24
Transportation	3264	24	4.60	3218	23	3.68
Clothing Stores	1153	11	2.07	1484	17	2.76
Professional Services	1861	16	3.19	1503	11	1.85
Paying Utility Bills	2881	7	1.43	3116	8	1.35
Grand Total	114091	515	100.00	122025	611	100.00

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

(Amount in million taka)

Card Type	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	84980	389	75.52	92761	487	79.72
Mastercard	28972	125	24.34	29139	123	20.17
Unionpay	121	.38	0.07	111	.57	0.09
AMEX	14	.32	0.06	11	.07	0.01
Diners	4	.01	0.00	3	.03	0.00
Grand Total	114091	515	100.00	122025	611	100.00

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

(Amount in million taka)

Countries	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	16974	67	13.09	19396	125	20.52
Saudi Arabia	25820	105	20.46	30740	104	16.96
India	9645	67	13.05	10839	76	12.36
UK	4589	28	5.38	4914	44	7.26
Ireland	13901	37	7.12	13256	40	6.58
Netherlands	14704	45	8.72	12509	37	6.01
Singapore	6804	33	6.41	6463	34	5.52
Malaysia	4101	16	3.20	4612	19	3.15
Thailand	791	12	2.31	1323	18	2.93
Australia	1146	11	2.11	1189	14	2.29
China	3905	14	2.66	3842	14	2.26
Canada	1709	13	2.47	1769	13	2.06
Other Countries	10002	67	13.02	11173	74	12.12
Total	114091	515	100.00	122025	611	100.00

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

(Amount in million taka)

Countries	May-26			Jun-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	327580	1215	14.94	383204	1651	15.92
Saudi Arabia	133397	726	8.93	148166	976	9.41
UK	74564	701	8.62	85889	955	9.21
India	74972	705	8.67	89178	838	8.08
Thailand	47005	517	6.35	69971	783	7.55
Singapore	87012	500	6.15	98074	589	5.68
China	161182	472	5.80	185251	573	5.53
Malaysia	77723	365	4.49	106664	546	5.27
Ireland	158338	494	6.07	175855	544	5.24
Netherlands	101391	466	5.73	87927	442	4.26
Australia	36198	335	4.12	41692	377	3.63
Canada	39881	256	3.15	54676	355	3.42
Other Countries	211368	1379	16.96	274609	1740	16.78
Grand Total	1530611	8129	100.00	1801156	10370	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
Jul-25	30838	8877	1887
Aug-25	31448	8576	1835
Sep-25	33950	9240	1759
Oct-25	34714	9552	1997
Nov-25	35047	9408	3608
Dec-25	39304	9375	2843
Jan-26	37200	8738	3444
Feb-26	34223	6969	2666
Mar-26	43420	8355	3190
Apr-26	38683	8004	3287
May-26	42879	8129	3124
Jun-26	44610	10370	2415

Table-21: Outflow Summary through Cards

(Amount in million)

Card Type	May-26			Jun-26			Growth Percentages in June over May
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	704404	4250	35	863412	5527	45	30.04
Debit Card	712116	3364	27	815719	4232	34	25.80
Prepaid Card	114091	515	4	122025	611	5	18.68
Grand Total	**1530611**	**8129**	**66**	**1801156**	**10370**	**84**	**27.57**

*1 USD = 122.76 BDT