Volume-09/2026 **September, 2026**

An Overview of Card Usage Patterns Within and Outside Bangladesh



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An Overview of Card Usage Patterns Within and Outside Bangladesh

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Table of contents

		Page no.
	Executive summary……..	1
1.	Introduction……..	2
2.	Issued cards and transaction statistics……..	3-4
3.	Domestic credit card usage……..……	4-5
4.	Outward credit card usage……..……..	5-6
5.	Inward card usage……	6-7
6.	Outward debit card usage……..	7-8
7.	Outward prepaid card usage……..	8-9
8.	Domestic (Credit Card), Outward and Inward Transactions over Time (12 Months).....	9
9.	Trend of overall outflow of cards transaction…….....	10
10.	Challenges of shifting to cashless transactions……..	10
11.	Implications ……..…….....	11
12.	Conclusion…….	11

List of charts

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

Annexure (Tables)

List of tables

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

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

Executive Summary

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

The analysis of card usage patterns reveals distinct trends in both domestic and international transactions. Significant growth found both in issuance (96%) of cards (debit, credit and prepaid cards) and the total transaction volume (101%) through these cards over the last five-year period.

From September, 2025 to September, 2026, domestic credit card usage in Bangladesh significantly increased by 24.19%. On the other hand, cross-border transactions using credit card increased by 9.30% in September, 2026 compared to that of September, 2026. Spending by foreign nationals in Bangladesh showed a significant increase of 30.49% from September, 2025 to September, 2026. In September, 2026, almost half of all domestic credit card transactions were made at department stores, highlighting strong consumer preferences for retail shopping.

In September, 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 5,402 million across 8,95,747 transactions, with department stores (31.54%) and retail outlet services (18.13%) together accounting for nearly half of the total. Debit card transactions amounted to BDT 4,412 million from 9,51,074 transactions, of which department stores (23.84%), cash withdrawal (14.77%), and business services (13.30%) jointly represented more than 50% of the total. Meanwhile, prepaid card transactions stood at BDT 588 million across 1,43,344 transactions, with government services (22.52%), cash withdrawal (19.01%) and department stores (16.68%), and contributing more than half of the total spending.

The combined outflow amount across all three card types reaches BDT 10.40 billion (USD 84.60 million) in September, 2026 and by this time period the inflow amount through cards from outside of Bangladesh is BDT 2.30 billion (USD 18.67 million). This data indicates that in September, 2026, Bangladeshi cardholders conducted approximately 4.53 times transactions abroad compared to that of the foreign nationals did within Bangladesh.

It is noteworthy to mention that up to September, 2026 total credit sanctioned by 47 scheduled banks and 01 (one) NBFC of disbursable loan through credit cards is BDT 445.38 billion whereas the total outstanding (claims on credit card users) is BDT 149.17 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.

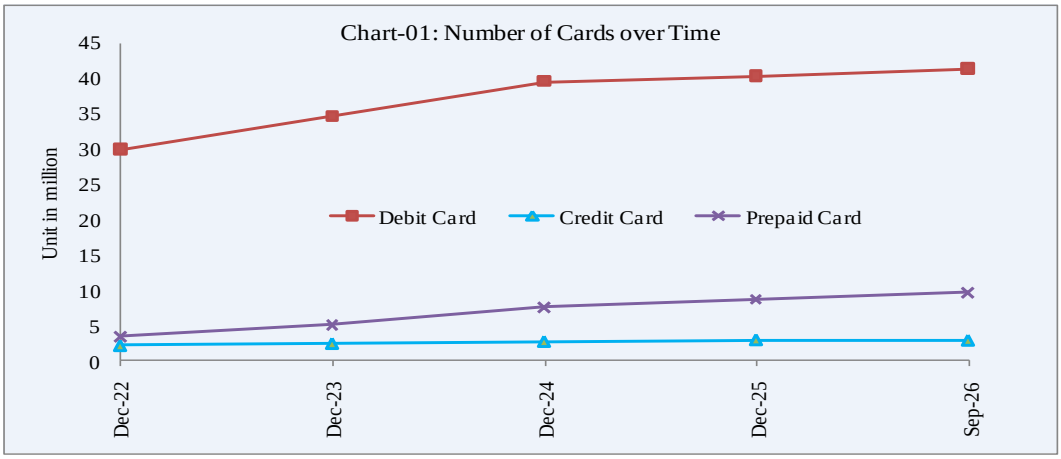
This analytical review holds substantial value for key stakeholders of cards, including banks and non-banking financial companies (NBFCs), for the following strategic purposes:

- **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 September, 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 October, 2021 stood at 2,46,75,363, 17,79,794 and 10,75,009 respectively. By September, 2026, these numbers had increased to 4,13,53,903, 28,38,635 and 96,67,753 respectively, reflecting a total growth of 96% across all three card types. Additionally, the transaction volume through these cards rose from Tk 2,52,918 million in October, 2021 to Tk 5,07,590 million by September, 2026, marking a 101% 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 September, 2026.

From December, 2022 to September, 2026, debit and credit cards in Bangladesh grew steadily by 39% and 34% respectively, while prepaid cards surged by 186%, 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, 48 (47 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 47 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 September, 2026 reveals a 3.10% increase in domestic transactions, increasing to Taka 42,163 million from Taka 40,893 million in August, 2026 (Annex-table-05). Similarly, international transactions conducted outside the country amounted to Taka 10,402 million in September, 2026 (Annex-table-21), reflecting a significant increase of 5.42% compared to Taka 9,867 million in August, 2026. Similarly, transactions involving cards issued by foreign entities but utilized within Bangladesh experienced an decrease of 7.79% to Taka 2,295 million in September, 2026 from Taka 2,489 million in August, 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 445.38 billion whereas total outstanding (claims on credit card users) stood at BDT 149.17 billion at the end of September, 2026.

3. Domestic credit card usage

In September, 2026, overall domestic credit card transactions stood at Taka 42,163 million whereas in August, 2026 it was Taka 40,893 million. Transactions at department stores increased to Taka 20,557 million in September, 2026 from Taka 19,688 million in August, 2026. Similarly, transactions in retail outlet services, drug and pharmacies, clothing stores, government services, business services, transportation, fund transfer, and professional services also increased compared to that of the previous month. In other hand, paying utility bills, and cash withdrawal 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 August, 2026 to September, 2026.

Chart-2 highlights the spending patterns across different sectors in September, 2026, showing that almost 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, drug and pharmacies, cash withdrawal and clothing stores during this period.

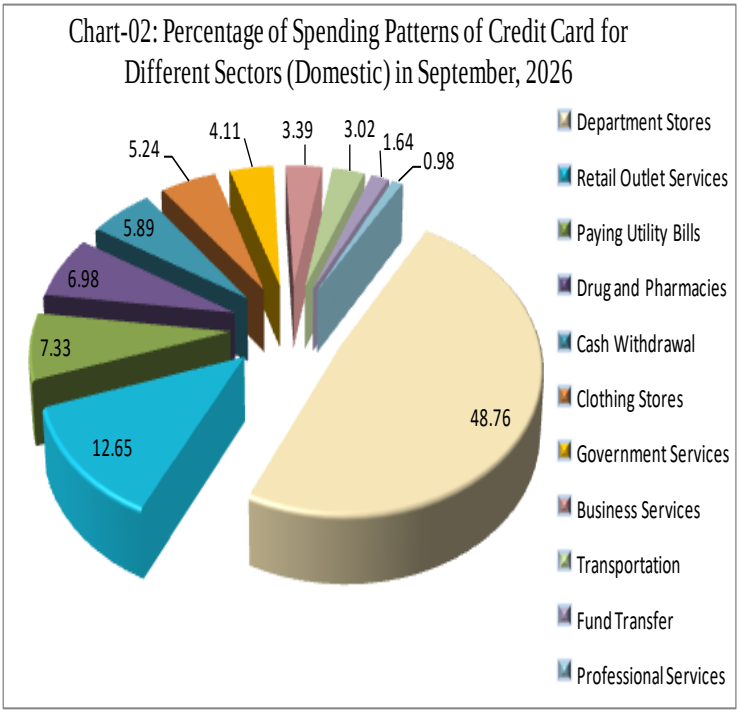
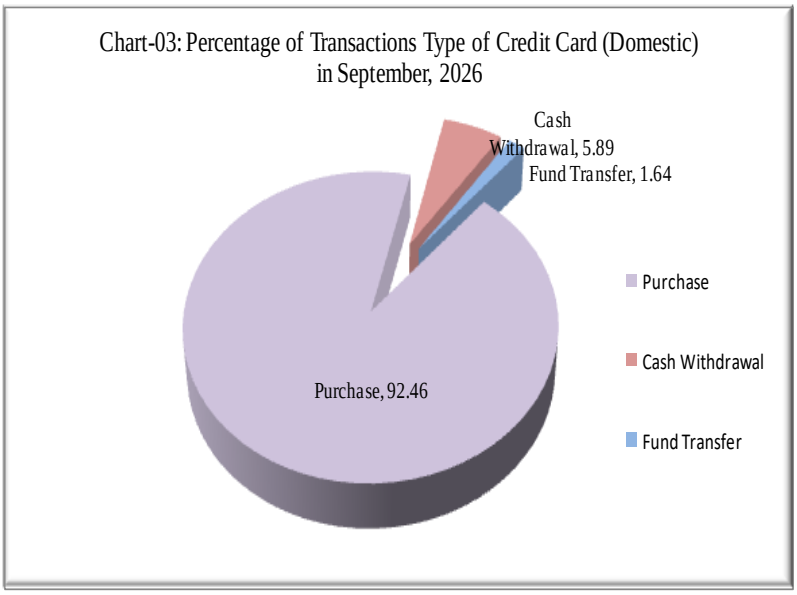


Chart-3 shows that domestic credit card transactions amounted to Tk. 42,163 million in total, of which Tk. 38,985 million (92.46%) were used for purchases, Tk. 2,485 million (5.89%) for cash withdrawals, and Tk. 692 million (1.64%) for fund transfers.



4. Outward credit card usage

In September, 2026, overall outward credit card transactions stood at Taka 5,402 million whereas in August, 2026 it was Taka 5,046 million. Credit cardholders involved in cross-border transactions primarily used their cards at department stores abroad, making up 31.54% of transactions. Other significant categories were retail outlet services (18.13%), transportation (13.44%), drug and pharmacies (10.83%), clothing stores (7.06%) business services (6.89%), and various other sectors (12.11%) (Annex-table-07).

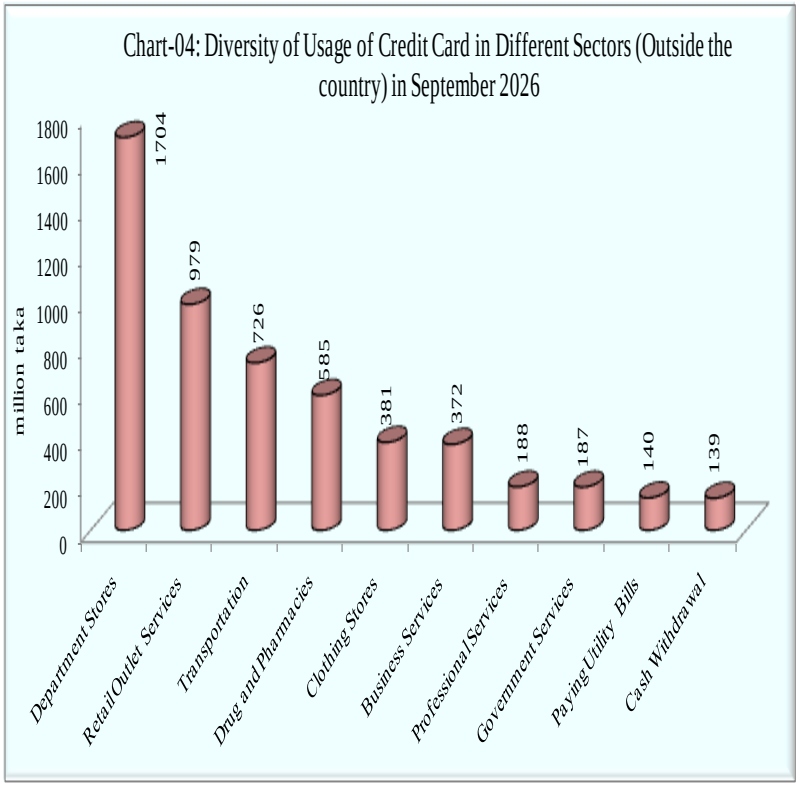
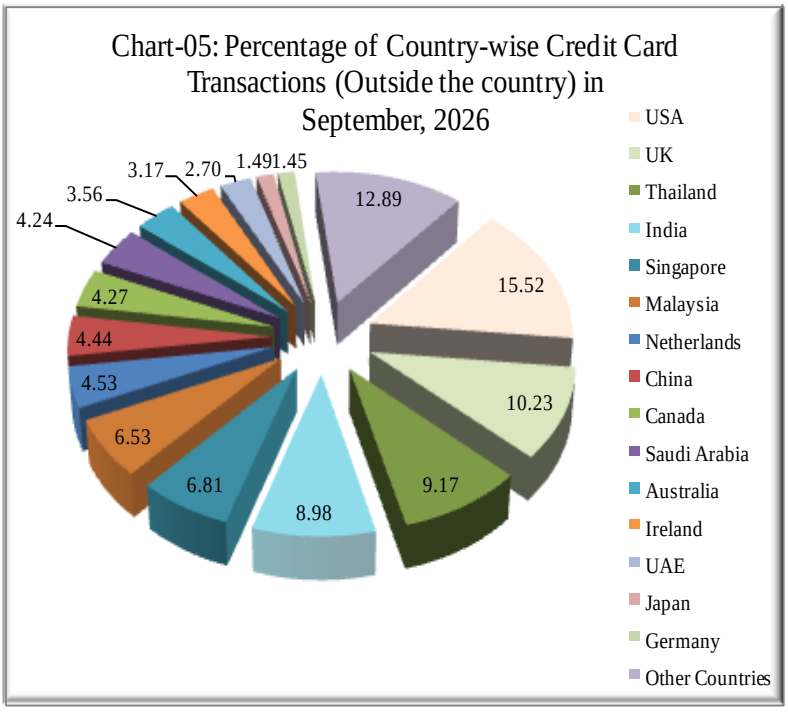


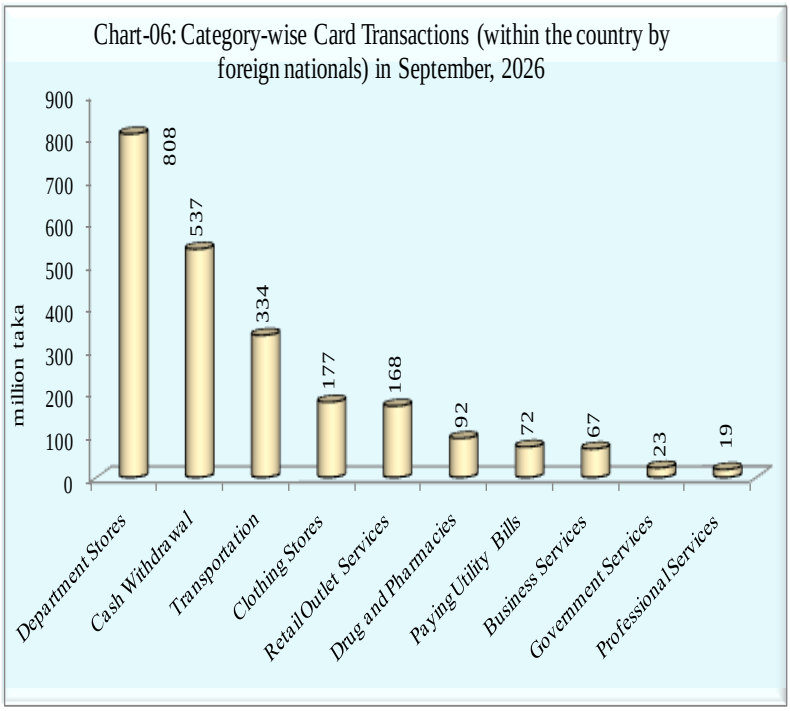
Chart-4 demonstrates the varied use of credit cards across different sectors outside the country in September, 2026.

A country-wise breakdown of cross-border transactions reveals that the majority of credit card transactions took place in the USA, accounting for 15.52%. The remaining transactions were spread across other countries: UK (10.23%), Thailand (9.17%), India (8.98%), Singapore (6.81%), Malaysia (6.53%), Netherlands (4.53%), China (4.44%), Canada (4.27%), Saudi Arabia (4.24%), Australia (3.56%), Ireland (3.17%), and other countries (18.54%) (Annex-table-09).

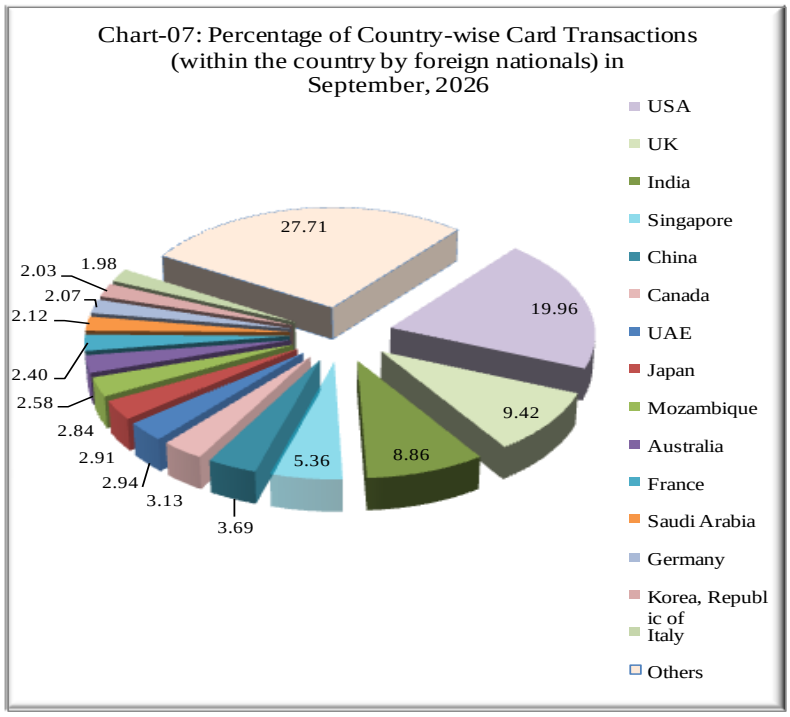


5. Inward card usage

In September, 2026, overall inward card transactions stood at Taka 2,295 million whereas in August, 2026 it was Taka 2,489 million. Cards issued by foreign countries but used within Bangladesh were primarily utilized at department stores, accounting for 35.20% of all transactions during this period. Cash withdrawals made up 23.40%, transportation 14.56% and clothing stores 7.72%. The remaining sectors collectively contributed 19.12% of the total transaction volume (Annex-table-10).

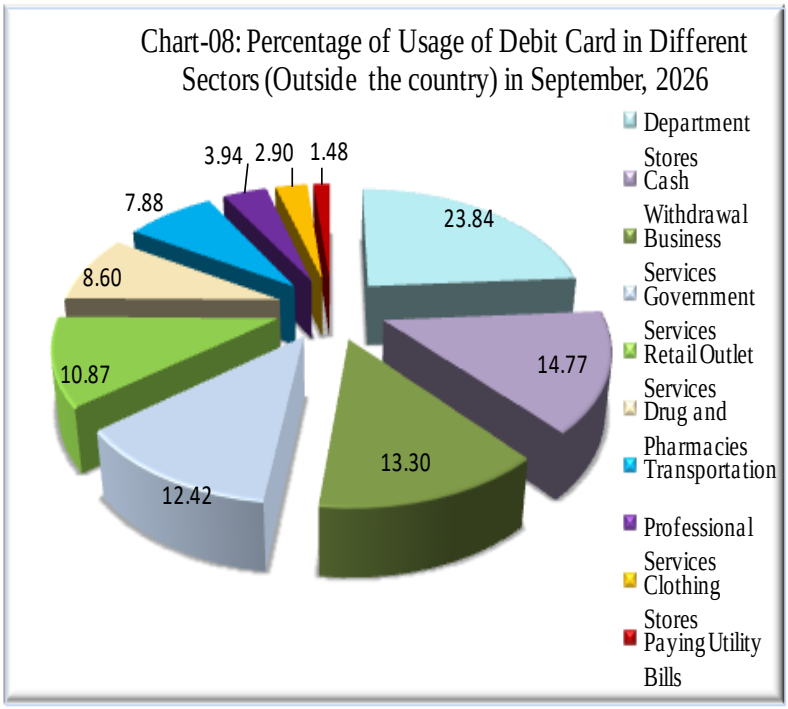


During September, 2026, the majority of transactions by foreign nationals were carried out by individuals holding credit cards issued by the USA, representing 19.96% of the total. Other significant contributions came from UK (9.42%), India (8.86%), Singapore (5.36%), China (3.69%), Canada (3.13%), UAE (2.94%), Japan (2.91%), Mozambique (2.84%), Australia (2.58%), France (2.40%) Saudi Arabia (2.12%) and various other countries (33.79%) (Annex-table-12).

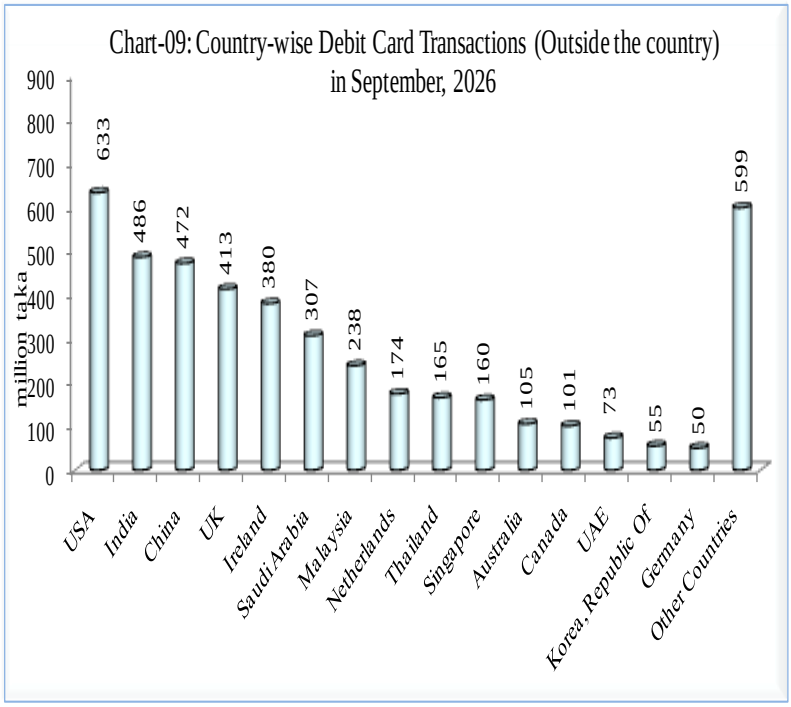


6. Outward debit card usage

In September, 2026, overall outward debit card transactions stood at Taka 4,412 million whereas in August, 2026 it was Taka 4,221 million. Debit cardholders involved in cross-border transactions primarily used their cards for department stores, making up 23.84% of transactions. Other significant categories were cash withdrawals (14.77%), business services (13.30%), government services (12.42%), retail outlet services (10.87%), drug and pharmacies (8.60%), transportation (7.88%), professional services (3.94%), clothing stores (2.90%), and utilities (1.48%) (Annex-table-13).

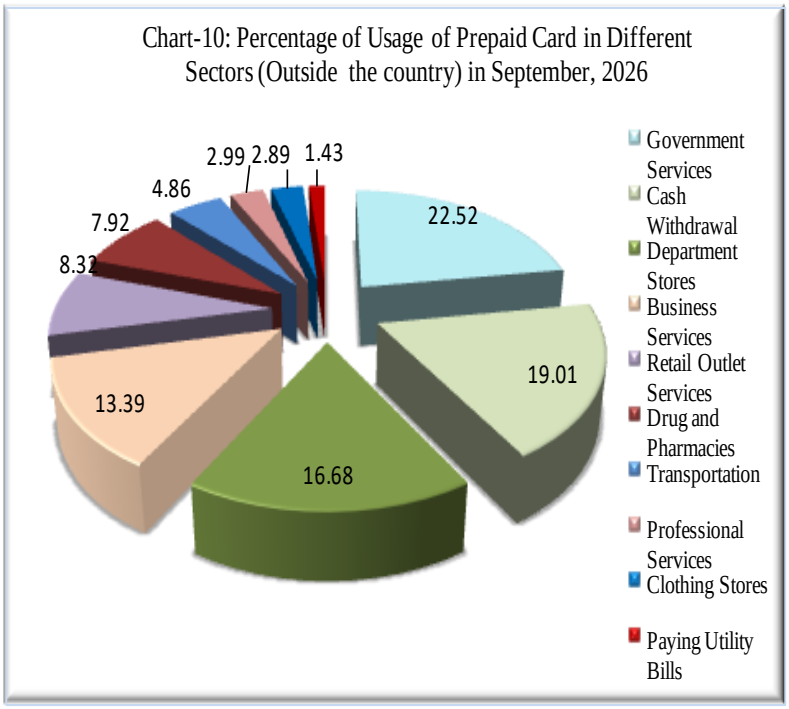


A country-wise breakdown of cross-border transactions in September, 2026 reveals that the majority of debit card transactions took place in USA, accounting for 14.35%. The remaining transactions were spread across other countries: India (11.01%), China (10.70%), UK (9.36%), Ireland (8.61%), Saudi Arabia (6.95%), Malaysia (5.40%), Netherlands (3.94%), Thailand (3.74%), Singapore (3.63%), Australia (2.39%), Canada (2.28%) and other countries (17.62%) (Annex-table-15).

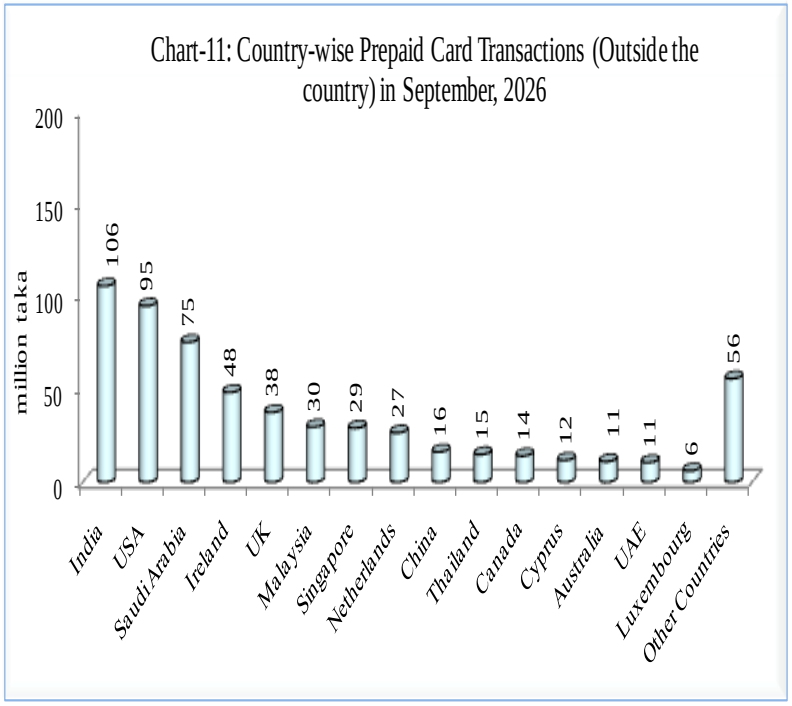


7. Outward prepaid card usage

In September, 2026, overall outward prepaid card transactions stood at Taka 588 million whereas in August, 2026 it was Taka 601 million. Prepaid cardholders involved in cross-border transactions primarily used their cards in government services, making up 22.52% of transactions. Other significant categories were cash withdrawal (19.01%), departmental stores (16.68%), business services (13.39%), retail outlet services (8.32%), drug and pharmacies (7.92%), transportation (4.86%), professional services (2.99%), clothing stores (2.89%), and Paying utility bills (1.43%). (Annex-table-16).

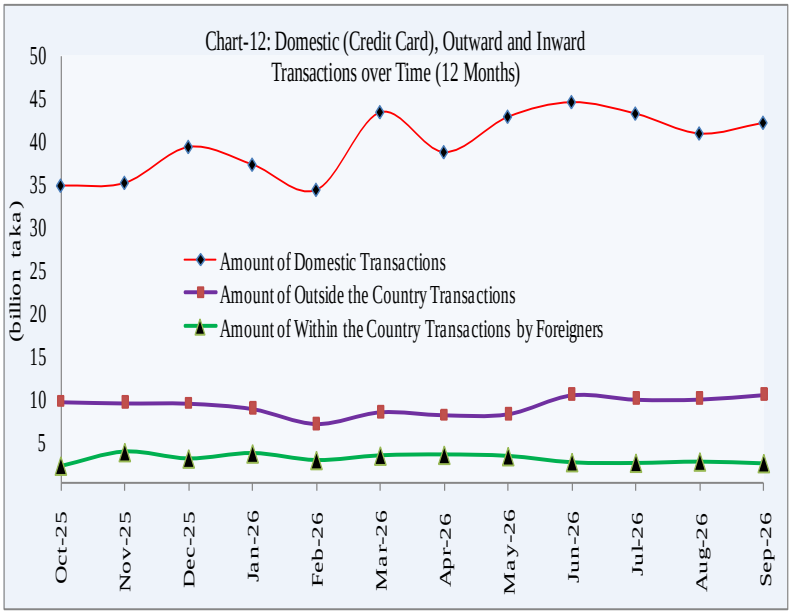


A country-wise breakdown of cross-border transactions reveals that in September, 2026 the majority of prepaid card transactions took place in India accounting for 17.98%. The remaining transactions were spread across other countries: USA (16.16%), Saudi Arabia (12.83%), Ireland (8.22%), UK (6.39%), Malaysia (5.06%), Singapore (4.95%), Netherlands (4.52%), China (2.76%), Thailand (2.53%), Canada (2.40%), Cyprus (2.00%), and other countries (14.20%) (Annex-table-18).



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

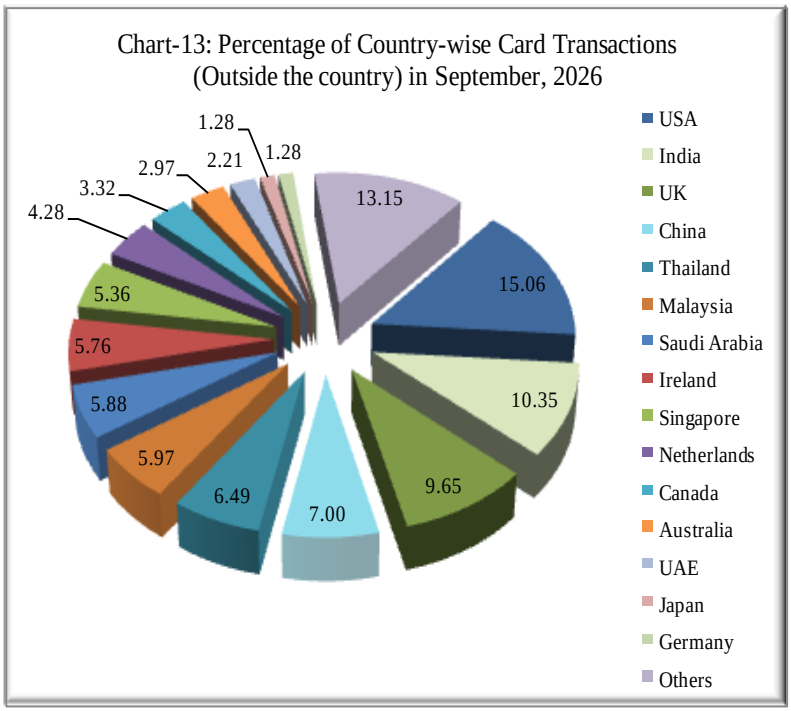
Chart-12 illustrates that domestic credit card transactions showed an overall upward trend during October, 2025 to September, 2026. From October to December, 2025, it increased and then declined up to February, 2026, before rising sharply in March, 2026, but decreased again in April, 2026. Thereafter, it increased in May and June, 2026, before declining in July and August, 2026 and then again increased in September, 2026. Cross-border transactions experienced an overall upward trend during this period, despite some fluctuations. Transactions increased from October to November, 2025, before declining until February, 2026. Subsequently, transactions increased in March, declined slightly in April, and rose from May to June, 2026, before declining in July. After that it increased again in August, and September, 2026. Card spending by foreign nationals in Bangladesh increased from October to November, 2025. Thereafter, spending declined in December, 2025, before rising in January, 2026, decreasing



in February, 2026, and increasing again in March and April, 2026, but further decreasing from May to July, 2026, before increasing slightly in August, 2026. After that it again decreased in September, 2026.

9. Trend of overall outflow of cards transaction

Overall outflow summary through cards (Credit, Debit and Prepaid Card) transaction from Bangladesh in September, 2026 shows that credit card leads in total spending, with Taka 5,402 million spent across approximately 8,95,747 transactions. Debit card follows, with 4,412 million taka spent over nearly 9,51,074 transactions. Prepaid card represents the smallest share in terms of amount and transaction count, with 588 million taka spent through about 1,43,344 transactions. The combined outflow amount across all three card types reaches nearly 10402 million taka in September, 2026 (Annex-table-21). The overall outflow of cards in September, 2026 significantly increased compared to the figures recorded in August, 2026 (9867 million taka).



A country-wise breakdown of cross-border transactions reveals that the majority of card transactions took place in the USA, accounting for 15.06%. The remaining transactions were spread across other countries: India (10.35%), UK (9.65%), China (7.00%), Thailand (6.49%), Malaysia (5.97%), Saudi Arabia (5.88%), Ireland (5.76%), Singapore (5.36%), Netherlands (4.28%), Canada (3.32%), Australia (2.97%) and other countries (17.91%) (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 September, 2026 data, it is evident that Bangladeshi cardholders conducted approximately 4.53 times transactions outside the country compared to that of the foreign nationals did within Bangladesh. VISA credit cards were the most popular choice for both domestic and international transactions. Notably, Bangladeshi nationals predominantly used their cards in the USA, while among foreign nationals; USA cardholders spent the most within Bangladesh. The issuance of debit, credit and prepaid cards grew by 96% and the total transaction volume through these three types of cards increased by 101% 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 Sep, 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**	**46**	**37**

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 Sep, 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	372823	-	-	372823
	2	BANGLADESH DEVELOPMENT BANK LTD.	9681	-	-	9681
	3	BASIC BANK LTD.	18218	3648	-	21866
	4	JANATA BANK LIMITED	153769	1713	1064	156546
	5	RUPALI BANK LIMITED	463765	-	-	463765
	6	SONALI BANK LIMITED	1569748	8734	-	1578482
SPECIALIZED BANKS	7	BANGLADESH KRISHI BANK	59939	576	-	60515
	8	PROBASI KALLAN BANK	-	-	-	-
	9	RAJSHAHI KRISHI UNNAYAN BANK	-	-	-	-
PRIVATE COMMERCIAL BANK	10	AB BANK LTD.	314689	51954	-	366643
	11	AL-ARAFAH ISLAMI BANK LTD.	621057	21079	4964	647100
	12	BANGLADESH COMMERCE BANK LTD.	10845	2292	-	13137
	13	BANK ASIA LTD.	890355	103788	9919	1004062
	14	BENGAL COMMERCIAL BANK LTD	35111	2230	530	37871
	15	BRAC BANK LTD.	1630952	316039	10678	1957669
	16	CITIZENS BANK PLC.	22299	22170	1875	46344
	17	COMMUNITY BANK BANGLADESH LTD	249562	37757	801	288120
	18	DHAKA BANK LTD.	377707	49415	32623	459745
	19	DUTCH-BANGLA BANK LTD.	15052587	202481	214435	15469503
	20	EASTERN BANK LTD.	644422	237074	293990	1175486
	21	EXIM BANK LTD.	500009	30246	9080	539335
	22	FIRST SECURITY ISLAMI BANK LTD.	296712	711	-	297423
	23	ICB ISLAMIC BANK	48458	-	-	48458
	24	IFIC BANK	566003	8093	4	574100
	25	ISLAMI BANK BANGLADESH LTD.	6793204	27982	8446712	15267898
	26	JAMUNA BANK LTD.	264932	18492	7731	291155
	27	MEGHNA BANK LTD.	57163	50811	1498	109472
	28	MERCANTILE BANK LTD.	285225	37565	8722	331512
	29	MIDLAND BANK LTD.	179922	17883	68948	266753
	30	MODHUMOTI BANK LTD.	69456	11419	1024	81899
	31	MUTUAL TRUST BANK LTD.	1122809	184766	106641	1414216
	32	NATIONAL BANK LTD.	157466	18811	385	176662
	33	NATIONAL CREDIT AND COMMERCE BANK LTD.	237194	15084	5242	257520
	34	NRB BANK LTD.	164004	92582	1564	258150
	35	NRB COMMERCIAL BANK LTD.	227064	9876	3833	240773
	36	GLOBAL ISLAMI BANK	64551	1056	-	65607
	37	ONE BANK LTD.	194187	35923	4279	234389
	38	PREMIER BANK LTD.	461545	33521	13785	508851
	39	PRIME BANK LTD.	508816	60173	25730	594719
	40	PUBALI BANK LTD	1819150	41497	-	1860647
	41	SHAHJALAL ISLAMI BANK LTD.	230714	14977	1716	247407
	42	SHIMANTO BANK LIMITED	68750	18649	109	87508
	43	SOCIAL ISLAMI BANK LTD.	220328	17434	1199	238961
	44	SOUTH BANGLA AGRICULTURE AND COMMERCE BANK LTD	113300	9862	-	123162
	45	SOUTHEAST BANK LTD.	388794	176857	112763	678414
	46	STANDARD BANK LTD.	113598	-	-	113598
	47	THE CITY BANK LTD.	1230230	367730	6902	1604862
	48	PADMA BANK	36961	-	340	37301
	49	TRUST BANK LTD.	695317	61330	3847	760494
	50	UNION BANK LTD.	64549	-	-	64549
	51	UNITED COMMERCIAL BANK LTD.	1086515	150341	126069	1362925
	52	UTTARA BANK LTD.	160699	8993	2163	171855
FOREIGN COMMERCIAL BANKS	53	BANK AL-FALAH LTD.	18631	-	-	18631
	54	CITI BANK NA	-	-	-	-
	55	COMMERCIAL BANK OF CEYLON LTD	43709	3288	-	46997
	56	HABIB BANK LTD.	2831	-	-	2831
	57	HONGKONG AND SHANGHAI BANKING CORPORATION	-	-	-	-
	58	NATIONAL BANK OF PAKISTAN	-	-	-	-
	59	STANDARD CHARTERED BANK	351743	160873	197	512813
	60	STATE BANK OF INDIA	6862	-	136391	143253
	61	WOORI BANK	4973	-	-	4973
		Total	41353903	2747775	9667753	53769431
NBFC	62	*LANKABANGLA FINANCE PLC	-	90860	-	90860

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
October, 2021	24675363	1779794	1075009	27530166	231263	19643	2012	252918
September, 2026	41353903	2838635	9667753	53860291	455678	46288	5624	507590
Growth (%)	68	59	799	96	97	136	180	101

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
Sep-26	41353903	2838635	9667753	53860291
Growth Percentages in September 2026 over December 2022	39	34	186	52

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

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

(Amount in million taka)

Merchant Categories	Aug-26			Sep-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
Department Stores	2671258	19688	48.14	2660782	20557	48.76
Retail Outlet Services	1563477	5183	12.67	1553374	5335	12.65
Paying Utility Bills	385935	4416	10.80	223007	3092	7.33
Drug and Pharmacies	568648	2836	6.94	593371	2942	6.98
Cash Withdrawal	262339	2629	6.43	252479	2485	5.89
Clothing Stores	401960	1964	4.80	460805	2211	5.24
Government Services	70772	1278	3.13	83115	1731	4.11
Business Services	199527	1244	3.04	179427	1429	3.39
Transportation	116811	1228	3.00	114558	1274	3.02
Fund Transfer	758	84	0.21	127306	692	1.64
Professional Services	49595	344	0.84	54565	413	0.98
Grand Total	6291080	40893	100.00	6302789	42163	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Card Type	Aug-26			Sep-26		
	No. of Transactions	Amount	Percentage	No. of Transactions	Amount	Percentage
VISA	4491445	30540	75.54	4492637	31282	74.19
MasterCard	1187866	6642	15.53	1208533	7094	16.83
AMEX	569145	3556	8.60	560618	3630	8.61
Diners	29867	57	0.14	28086	56	0.13
Qcash Proprietory	5043	49	0.09	5003	50	0.12
UnionPay	7543	46	0.09	7748	48	0.11
JCB	171	3	0.01	164	3	0.01
Grand Total	6291080	40893	100.00	6302789	42163	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Merchant Categories	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	329191	1528	30.29	357598	1704	31.54
Retail Outlet Services	160697	903	17.89	180699	979	18.13
Transportation	75870	610	12.09	90850	726	13.44
Drug and Pharmacies	32661	598	11.86	33738	585	10.83
Clothing Stores	32440	358	7.10	34790	381	7.06
Business Services	99408	380	7.54	102133	372	6.89
Professional Services	14468	191	3.78	15599	188	3.48
Government Services	23358	199	3.95	25444	187	3.47
Paying Utility Bills	48830	139	2.76	48677	140	2.59
Cash Withdrawal	6227	138	2.74	6219	139	2.57
Grand Total	823150	5046	100.00	895747	5402	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Card Type	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	607163	3781	75.50	655156	4001	74.08
Mastercard	127719	737	15.01	149925	866	16.03
AMEX	87230	525	9.37	88749	527	9.76
UnionPay	964	3.7	0.10	1820	6.0	0.11
Diners	74	.18	0.01	97	1.24	0.02
Grand Total	823150	5046	100.00	895747	5402	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Countries	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	215534	866	17.16	215129	838	15.52
UK	50351	492	9.75	59890	553	10.23
Thailand	51714	548	10.86	46918	496	9.17
India	48498	460	9.12	51676	485	8.98
Singapore	64080	403	7.98	60055	368	6.81
Malaysia	54130	289	5.73	64584	353	6.53
Netherlands	33726	219	4.35	35036	245	4.53
China	40243	186	3.68	60449	240	4.44
Canada	40582	232	4.60	40077	231	4.27
Saudi Arabia	27151	192	3.81	29575	229	4.24
Australia	29523	180	3.57	30201	193	3.56
Ireland	42917	166	3.29	45971	171	3.17
UAE	10643	131	2.59	12099	146	2.70
Japan	9205	57	1.14	12030	80	1.49
Germany	6066	63	1.26	7285	79	1.45
Other Countries	98787	562	11.14	124772	697	12.89
Grand Total	823150	5046	100.00	895747	5402	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Merchant Categories	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	133984	878	35.25	119433	808	35.20
Cash Withdrawal	37849	591	23.76	34530	537	23.40
Transportation	10548	323	12.99	10824	334	14.56
Clothing Stores	28974	228	9.17	23369	177	7.72
Retail Outlet Services	52037	183	7.34	46022	168	7.31
Drug and Pharmacies	12477	89	3.59	11998	92	3.99
Paying Utility Bills	56488	67	2.68	54147	72	3.12
Business Services	6391	77	3.11	4977	67	2.92
Government Services	2913	21	0.84	4096	23	0.98
Professional Services	6936	31	1.26	7168	19	0.81
Grand Total	348597	2489	100.00	316564	2295	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Card Type	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	207837	1425	57.23	189586	1324	57.68
Mastercard	126811	889	35.71	114895	829	36.10
AMEX	12118	155	6.22	10635	128	5.56
Diners	848	8.1	0.33	662	7.6	0.33
Unionpay	939	11.3	0.45	748	6.2	0.27
JCB	44	1.52	0.06	38	1.27	0.06
Grand Total	348597	2489	100.00	316564	2295	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Country	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	62715	530	21.29	48694	458	19.96
UK	34522	269	10.81	27750	216	9.42
India	32350	214	8.61	31277	203	8.86
Singapore	16159	121	4.86	13828	123	5.36
China	7751	66	2.64	8985	85	3.69
Canada	13769	89	3.59	11605	72	3.13
UAE	11775	76	3.04	9680	68	2.94
Japan	8013	72	2.89	7362	67	2.91
Mozambique	1412	73	2.92	1518	65	2.84
Australia	15388	78	3.14	14082	59	2.58
France	11574	58	2.34	11037	55	2.40
Saudi Arabia	19826	62	2.48	17863	49	2.12
Germany	5150	46	1.86	5796	47	2.07
Korea, Republic of	4776	39	1.56	4272	47	2.03
Italy	6778	53	2.12	6444	46	1.98
Others	96639	644	25.86	96371	636	27.71
Total	348597	2489	100.00	316564	2295	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Merchant Categories	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Department Stores	299564	854	20.24	331399	1052	23.84
Cash Withdrawal	25293	545	12.92	31410	652	14.77
Business Services	227085	591	13.99	235247	587	13.30
Government Services	74777	722	17.12	73858	548	12.42
Retail Outlet Services	112461	411	9.74	141230	480	10.87
Drug and Pharmacies	24253	447	10.60	25340	380	8.60
Transportation	41150	320	7.57	51911	348	7.88
Professional Services	13450	153	3.62	19195	174	3.94
Clothing Stores	13366	119	2.82	14649	128	2.90
Paying Utility Bills	25921	58	1.37	26835	65	1.48
Grand Total	857320	4221	100.00	951074	4412	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Card Type	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	717781	3555	84.22	803045	3743	84.83
Mastercard	95764	482	11.41	105260	517	11.73
AMEX	42103	177	4.20	40461	143	3.23
Unionpay	1672	7	0.16	2308	9	0.21
Grand Total	857320	4221	100.00	951074	4412	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Countries	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	192696	567	13.43	179630	633	14.35
India	49076	496	11.76	54087	486	11.01
China	100553	315	7.46	157745	472	10.70
UK	34359	599	14.19	47123	413	9.36
Ireland	149300	386	9.15	153789	380	8.61
Saudi Arabia	67155	267	6.34	64884	307	6.95
Malaysia	36635	186	4.40	44032	238	5.40
Netherlands	41187	162	3.84	40892	174	3.94
Thailand	15344	211	4.99	14050	165	3.74
Singapore	33550	166	3.94	32811	160	3.63
Australia	12682	110	2.61	11334	105	2.39
Canada	11648	98	2.33	11857	101	2.28
UAE	8171	63	1.49	8658	73	1.66
Korea, Republic Of	4290	27	0.64	12772	55	1.25
Germany	4847	47	1.12	5747	50	1.14
Other Countries	95827	520	12.31	111663	599	13.57
Grand Total	857320	4221	100.00	951074	4412	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Merchant Categories	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
Government Services	36073	124	20.60	44106	132	22.52
Cash Withdrawal	9284	105	17.53	9089	112	19.01
Department Stores	29022	98	16.36	28822	98	16.68
Business Services	35369	86	14.39	34365	79	13.39
Retail Outlet Services	11963	69	11.42	12476	49	8.32
Drug and Pharmacies	4314	51	8.56	3966	47	7.92
Transportation	3564	25	4.20	3959	29	4.86
Professional Services	1515	17	2.77	1653	18	2.99
Clothing Stores	1595	17	2.76	1713	17	2.89
Paying Utility Bills	3184	8	1.41	3195	8	1.43
Grand Total	135883	601	100.00	143344	588	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Card Type	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
VISA	107801	508	84.52	109501	484	82.21
Mastercard	27923	92	15.27	33583	104	17.64
Unionpay	143	.72	0.12	245	.80	0.14
AMEX	9	.48	0.08	10	.06	0.01
Diners	7	.02	0.00	5	.01	0.00
Grand Total	135883	601	100.00	143344	588	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Countries	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
India	15328	112	18.71	14491	106	17.98
USA	22187	90	14.94	20439	95	16.16
Saudi Arabia	30790	61	10.21	37987	75	12.83
Ireland	19112	49	8.11	20121	48	8.22
UK	5899	57	9.47	6806	38	6.39
Malaysia	4500	24	4.01	5478	30	5.06
Singapore	6985	27	4.50	7035	29	4.95
Netherlands	10916	34	5.74	9279	27	4.52
China	3875	11	1.91	5250	16	2.76
Thailand	1539	22	3.74	1216	15	2.53
Canada	2117	18	2.96	1955	14	2.40
Cyprus	2121	14	2.37	1374	12	2.00
Australia	1298	13	2.11	1532	11	1.88
UAE	635	8	1.27	672	11	1.79
Luxembourg	780	11	1.90	821	6	1.04
Other Countries	7801	48	8.06	8888	56	9.49
Total	135883	601	100.00	143344	588	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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

(Amount in million taka)

Countries	Aug-26			Sep-26		
	No of Transactions	Amount	Percentage	No of Transactions	Amount	Percentage
USA	430417	1522	15.43	415198	1567	15.06
India	112902	1069	10.83	120254	1077	10.35
UK	90609	1148	11.63	113819	1003	9.65
China	144671	512	5.19	223444	728	7.00
Thailand	68597	781	7.92	62184	676	6.49
Malaysia	95265	499	5.06	114094	621	5.97
Saudi Arabia	125096	521	5.28	132446	611	5.88
Ireland	211329	601	6.09	219881	600	5.76
Singapore	104615	596	6.04	99901	557	5.36
Netherlands	85829	416	4.21	85207	445	4.28
Canada	54347	348	3.53	53889	346	3.32
Australia	43503	303	3.07	43067	309	2.97
UAE	19449	201	2.04	21429	230	2.21
Japan	17973	95	0.96	21882	133	1.28
Germany	11353	114	1.15	13536	133	1.28
Others	200398	1142	11.58	249926	1368	13.15
Grand Total	1816353	9867	100.00	1990157	10402	100.00

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

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
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
Jul-26	43248	9847	2343
Aug-26	40893	9867	2489
Sep-26	42163	10402	2295

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Table-21: Outflow Summary through Cards

(Amount in million)

Card Type	Aug-26			Sep-26			Growth Percentages in August over July
	No of Transactions	Amount (BDT)	Amount (USD)	No of Transactions	Amount (BDT)	Amount (USD)	
Credit Card	823150	5046	41	895747	5402	44	7.05
Debit Card	857320	4221	34	951074	4412	36	4.53
Prepaid Card	135883	601	5	143344	588	5	-2.05
Grand Total	**1816353**	**9867**	**80**	**1990165**	**10402**	**85**	**5.42**

Source: Big Data Analytics and Data Science Unit, Statistics Department, Bangladesh Bank

Note: *1 USD= 122.95 BDT