



Euromonitor
International

Credit Cards in Ukraine

February 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards show resilience despite economic pressures

INDUSTRY PERFORMANCE

Credit card volumes continue to expand amid economic uncertainty

Transactions increase despite monetary tightening

WHAT'S NEXT?

Credit card demand will remain resilient amid economic uncertainty

Continued fight against fraud

Large players will drive growth in fintech

COMPETITIVE LANDSCAPE

Universal Bank AT remains leading issuer

Mastercard focuses on social responsibility initiatives

PUMB and Visa drive digital innovation and credit flexibility

CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2020-2025
Table 2 - Credit Cards Transactions 2020-2025
Table 3 - Credit Cards in Circulation: % Growth 2020-2025
Table 4 - Credit Cards Transactions: % Growth 2020-2025
Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025
Table 6 - Commercial Credit Cards Transactions 2020-2025
Table 7 - Commercial Credit Cards in Circulation: % Growth 2020-2025
Table 8 - Commercial Credit Cards Transactions: % Growth 2020-2025
Table 9 - Personal Credit Cards: Number of Cards in Circulation 2020-2025
Table 10 - Personal Credit Cards Transactions 2020-2025
Table 11 - Personal Credit Cards in Circulation: % Growth 2020-2025
Table 12 - Personal Credit Cards Transactions: % Growth 2020-2025
Table 13 - Credit Cards: Number of Cards by Issuer 2020-2024
Table 14 - Credit Cards: Number of Cards by Operator 2020-2024
Table 15 - Credit Cards Payment Transaction Value by Issuer 2020-2024
Table 16 - Credit Cards Payment Transaction Value by Operator 2020-2024
Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024
Table 18 - Commercial Credit Cards: Number of Cards by Operator 2020-2024
Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024
Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024
Table 21 - Personal Credit Cards: Number of Cards by Issuer 2020-2024
Table 22 - Personal Credit Cards: Number of Cards by Operator 2020-2024
Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024
Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024
Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030
Table 26 - Forecast Credit Cards Transactions 2025-2030
Table 27 - Forecast Credit Cards in Circulation: % Growth 2025-2030
Table 28 - Forecast Credit Cards Transactions: % Growth 2025-2030
Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030
Table 30 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030
Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
Table 34 - Forecast Personal Credit Cards Transactions 2025-2030
Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Debit Cards in Ukraine - Category analysis](#)

[Debit Cards in Ukraine - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards gain momentum

INDUSTRY PERFORMANCE

POS-terminal expansion drives debit card usage

Mobile wallets gain traction

WHAT'S NEXT?

Digitalisation to drive future growth

Open Banking and SEPA integration to enhance functionality

Diia.Card will consolidate government payments and expands debit card usage

COMPETITIVE LANDSCAPE

Privat Bank is largest and most dynamic issuer

Mastercard and PROSTIR drive innovation and inclusion

CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2020-2025
Table 38 - Debit Cards Transactions 2020-2025
Table 39 - Debit Cards in Circulation: % Growth 2020-2025
Table 40 - Debit Cards Transactions: % Growth 2020-2025
Table 41 - Debit Cards: Number of Cards by Issuer 2020-2024
Table 42 - Debit Cards: Number of Cards by Operator 2020-2024
Table 43 - Debit Cards Payment Transaction Value by Issuer 2020-2024
Table 44 - Debit Cards Payment Transaction Value by Operator 2020-2024
Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
Table 46 - Forecast Debit Cards Transactions 2025-2030
Table 47 - Forecast Debit Cards in Circulation: % Growth 2025-2030
Table 48 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Pre-Paid Cards in Ukraine - Category analysis](#)

[Pre-Paid Cards in Ukraine - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards grow on back of cashless transport payment systems

INDUSTRY PERFORMANCE

Closed loop cards continue to dominate

Closed loop pre-paid card transactions rise amid growing number of cashless transport payments

WHAT'S NEXT?

Investments in digital public transport payment systems will support future growth

LeoKart to accelerates cashless public transport in Lviv

Pre-paid cards will face competition from other forms of cashless payments, such as debit cards

COMPETITIVE LANDSCAPE

GiOTS KP remains clear leader of closed loop pre-paid cards

Smaller issuers lead growth

CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 50 - Pre-paid Cards Transactions 2020-2025

Table 51 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 52 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 53 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 55 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 57 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 58 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 59 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 60 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 70 - Forecast Pre-paid Cards Transactions 2025-2030

Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Financial Cards and Payments in Ukraine - Industry Overview](#)

EXECUTIVE SUMMARY

Financial card industry expands amid digitalisation and regulatory reform

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Financial cards in circulation continues to grow, supported by expanding digital payment infrastructure

Credit cards grow in popularity for everyday spending
Regulatory changes strengthen card usage and flexibility

WHAT'S NEXT?

Open Banking and cross-border integration to boost card utility
Digital banking platforms to shape card access
Domestic fintech companies to drive up credit usage

COMPETITIVE LANDSCAPE

PrivatBank remains dominant issuer
Mastercard retains largest payment network
Universal Bank is most dynamic issuer

MARKET INDICATORS

Table 77 - Number of POS Terminals: Units 2020-2025
Table 78 - Number of ATMs: Units 2020-2025
Table 79 - Value Lost to Fraud 2020-2025
Table 80 - Card Expenditure by Location 2025
Table 81 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025
Table 82 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 83 - Financial Cards by Category: Number of Cards in Circulation 2020-2025
Table 84 - Financial Cards by Category: Number of Accounts 2020-2025
Table 85 - Financial Cards Transactions by Category: Value 2020-2025
Table 86 - Financial Cards by Category: Number of Transactions 2020-2025
Table 87 - Consumer Payments by Category: Value 2020-2025
Table 88 - Consumer Payments by Category: Number of Transactions 2020-2025
Table 89 - M-Commerce by Category: Value 2020-2025
Table 90 - M-Commerce by Category: % Value Growth 2020-2025
Table 91 - Financial Cards: Number of Cards by Issuer 2020-2024
Table 92 - Financial Cards: Number of Cards by Operator 2020-2024
Table 93 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024
Table 94 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024
Table 95 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030
Table 96 - Forecast Financial Cards by Category: Number of Accounts 2025-2030
Table 97 - Forecast Financial Cards Transactions by Category: Value 2025-2030
Table 98 - Forecast Financial Cards by Category: Number of Transactions 2025-2030
Table 99 - Forecast Consumer Payments by Category: Value 2025-2030
Table 100 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030
Table 101 - Forecast M-Commerce by Category: Value 2025-2030
Table 102 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/credit-cards-in-ukraine/report.