DIGITAL & TRENDS

Digital banks

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Table of Contents

01 Overview

Neobanks global market size 2021-2023, with forecast for 2030 04
Leading challenger banks worldwide 2023, by valuation 05
Number of new challenger banks worldwide 2014-2022 06
Number of digital banks worldwide 2024, by region 07
Value of deposits at digital banks worldwide 2017-2023, with forecasts to 2028 08
Net interest income of digital banks worldwide 2017-2023, with forecasts to 2028 09
Net interest income of digital banks worldwide 2023, by country 10

02 Funding

Leading digital banks worldwide 2023, by capital raised 12
Total funding of selected independent neobanks worldwide 2023 13
Leading neobank individual funding rounds worldwide 2020-2023 14

03 Users

Mobile and online banking penetration worldwide 2023, by country 16
Number of customers at selected digital banks worldwide 2023 17
Number of customers at selected digital banks in the U.S. 2023 18
Number of customers at selected digital banks in Europe 2023 19
Number of users at selected digital banks in Latin America 2023 20
Leading neobanks in France 2023, by number of users 21
Estimated customer growth of Revolut and N26 2018-2024 22
Number of European online banking app downloads worldwide 2015-2023, by bank 23

04 Opinions

Executives who see challenger banks as threat for traditional banking U.S. 2020-2023 25
Leading reasons for opening an app-only bank account Great Britain 2023 26
Neobanking and neobrokerage popularity in the U.S. 2023, by brand 27
Neobanking and neobrokerage popularity in the UK 2023, by brand 28
Neobanking and neobrokerage popularity in Germany 2023, by brand 29
Brand awareness and popularity of selected neobanks and neobrokers in India 2023 30
Brand awareness and popularity of selected neobanks and neobrokers in Brazil 2023 31
Brand awareness and popularity of selected neobanks and neobrokers in Mexico 2023 32

05 Leading players

Total assets of Nubank 2015-2022 34
Gross profit of Nubank 2019-2022 35
Current and non-current assets of Revolut 2015-2021 36
Profit/loss after tax of Revolut 2015-2021 37
Total assets of WeBank 2016-2022 38
Net profit of WeBank 2016-2022 39
Total assets of N26 2016-2021 40

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Table of Contents

Annual net profit/loss of N26 2016-2022	41
Total assets of Ally 2016-2023	42
Net revenue of Ally 2016-2023	43

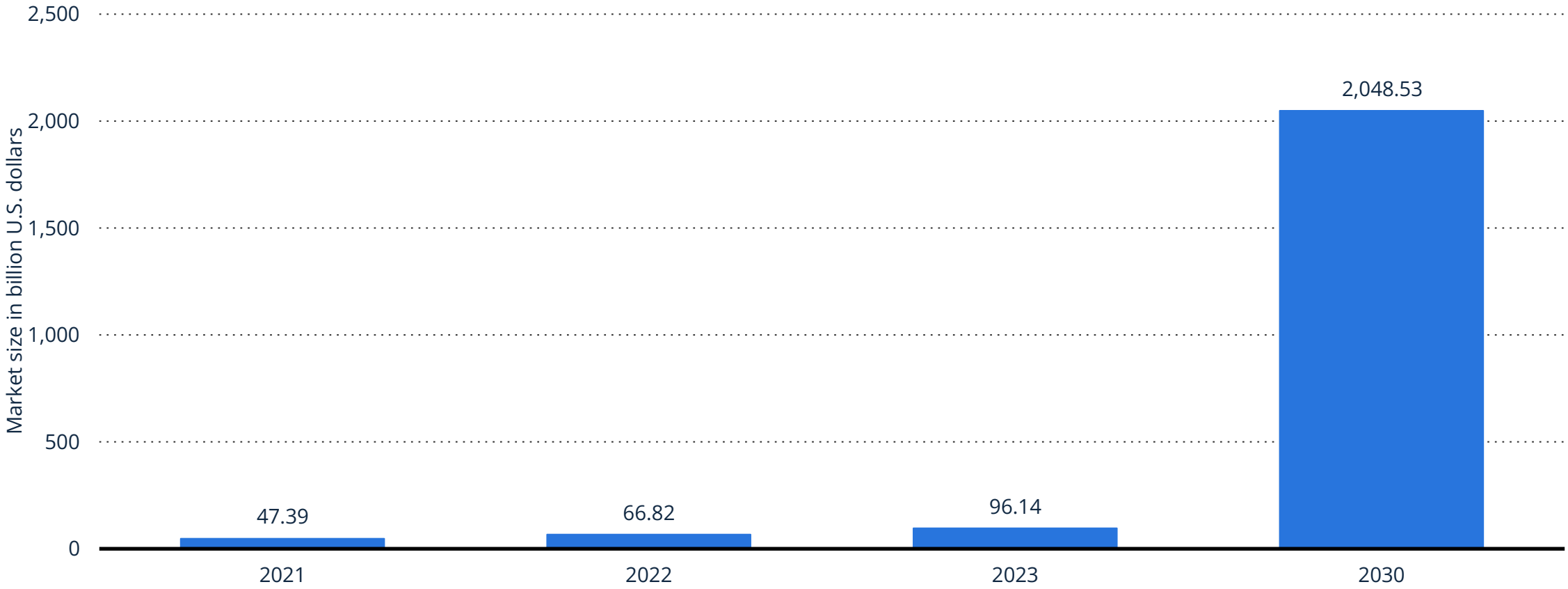
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CHAPTER 01

Overview

Market size of neobanks from 2021 to 2023, with a forecast for 2030 (in billion U.S. dollars)

Neobanks global market size 2021-2023, with forecast for 2030

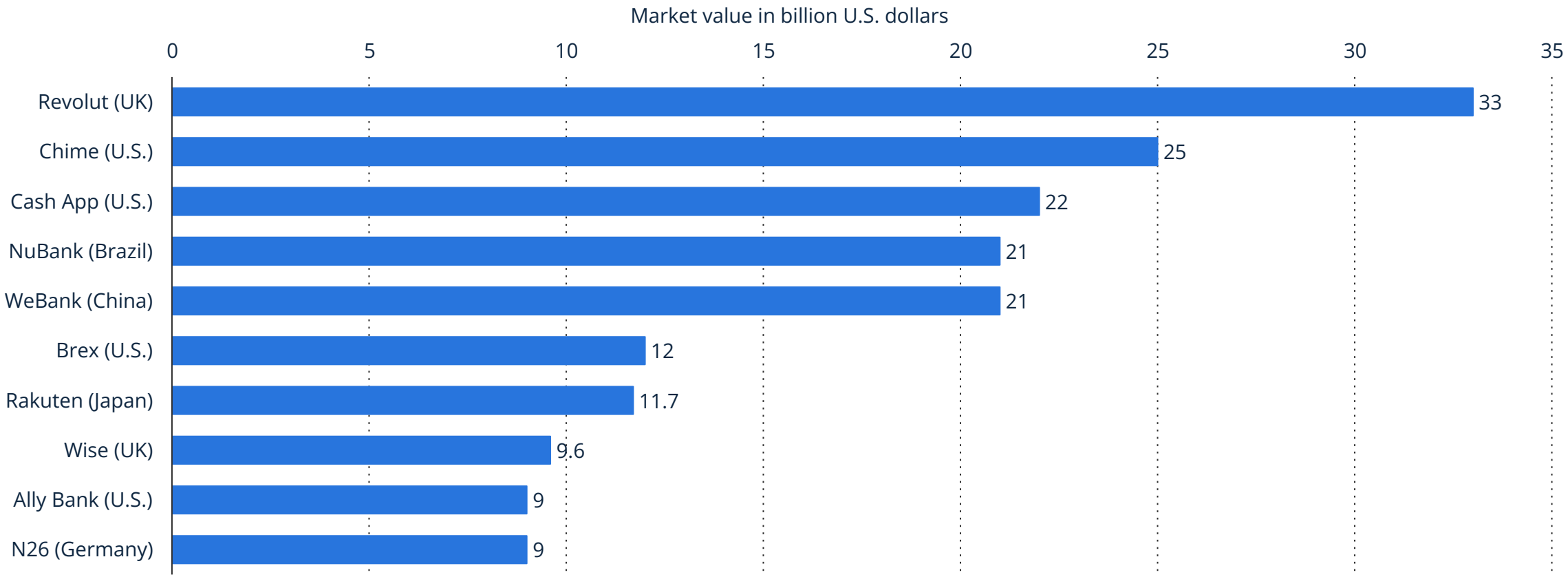


Description: The market size of neobanks was estimated at more than 47 billion U.S. dollars in 2021, which grew to 66.8 billion U.S. dollars in 2022. Estimates project the sector's market size to grow at an annual average rate (CAGR) of 53.4 percent until 2030, reaching a value of 2.05 trillion U.S. dollars that year. Read more
Note(s): Worldwide; 2021 to 2023
Source(s): Grand View Research

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Leading challenger banks worldwide as of April 2023, by valuation (in billion U.S. dollars)

Leading challenger banks worldwide 2023, by valuation

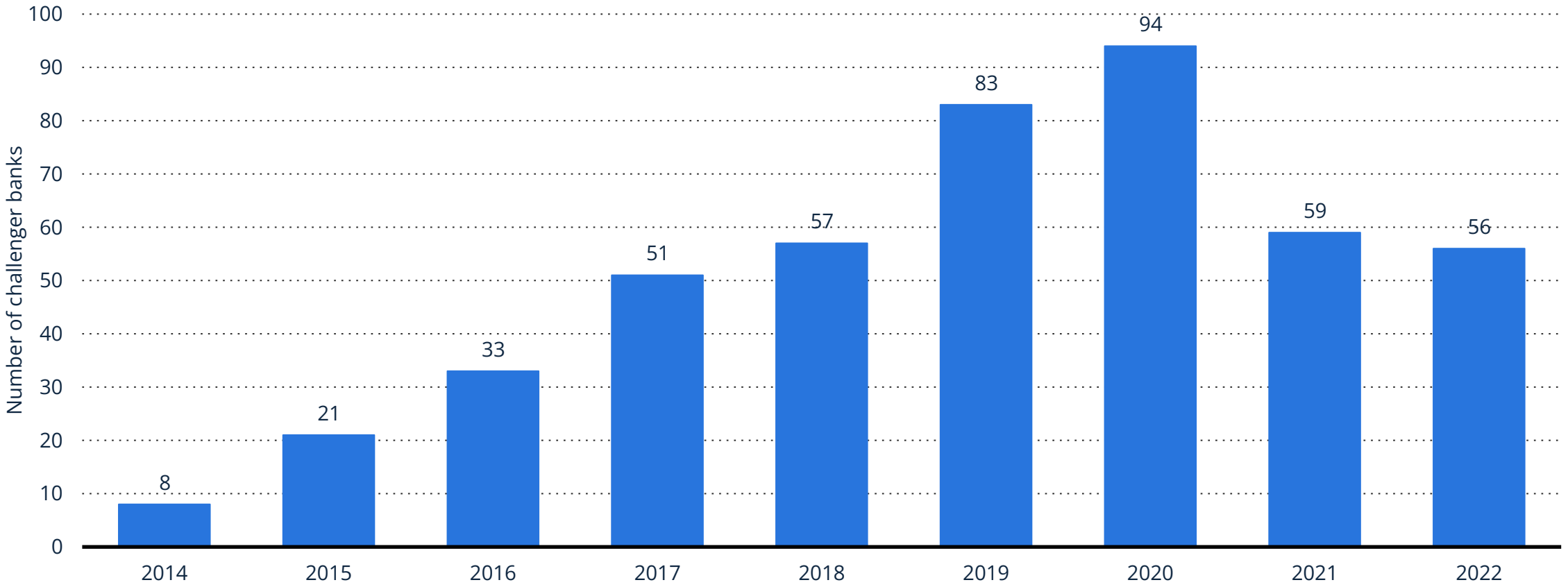


Description: The UK-based Revolut was the most valuable digital bank worldwide as of July 2023. The challenger bank founded in 2015 and headquartered in London was worth 33 billion U.S. dollars in July 2023. Second in the ranking came Chime. Founded in 2013 and headquartered in San Francisco, U.S., this digital bank was worth 25 billion U.S. dollars. Read more
Note(s): Worldwide; April 2023
Source(s): Website (topmobilebanks.com)

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Number of new challenger banks launched annually worldwide from 2014 to 2022

Number of new challenger banks worldwide 2014-2022



Description: Challenger banks have been increasing in popularity and have been growing in number in recent years. As the graph shows, the number of challenger banks launches has grown year-on-year until 2020. In 2021 and 2022, while the number of challenger banks still increased, the pace of increase slowed down. In 2022, 56 new challenger banks were launched, three less than in the previous year. Read more

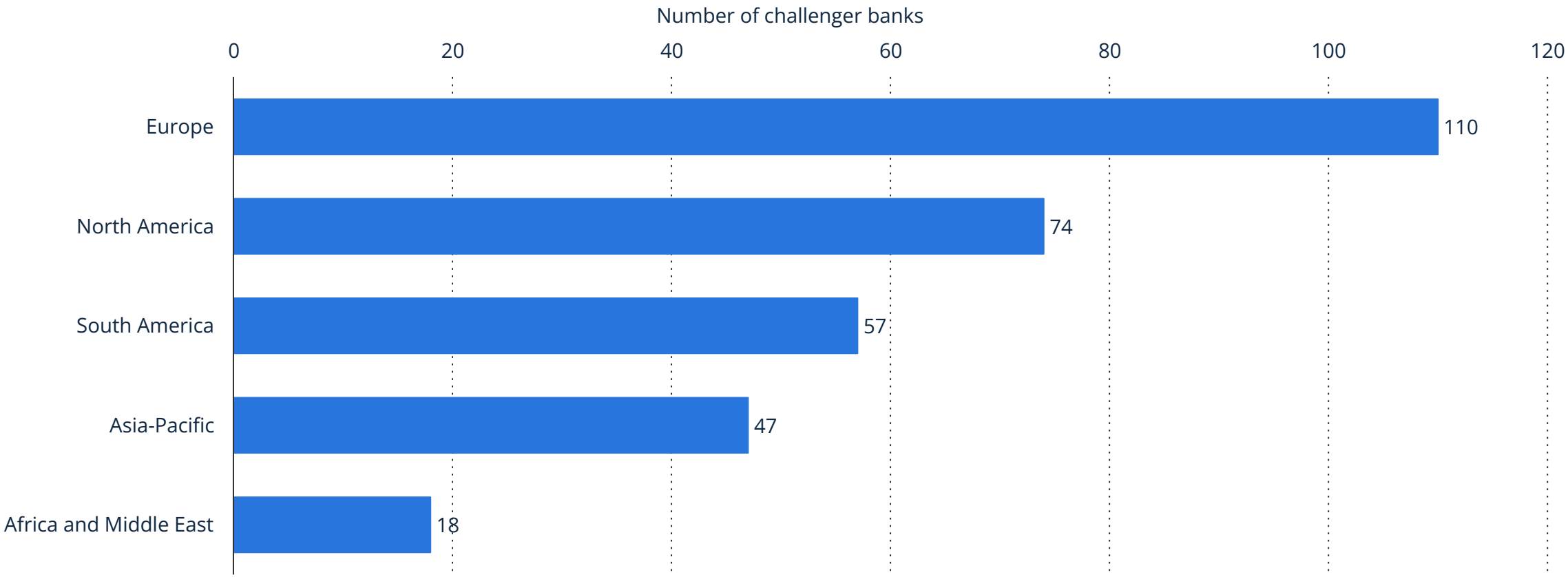
Note(s): Worldwide; 2014 to 2022

Source(s): Simon-Kucher & Partners;

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Number of digital banks worldwide as of January 2024, by region

Number of digital banks worldwide 2024, by region

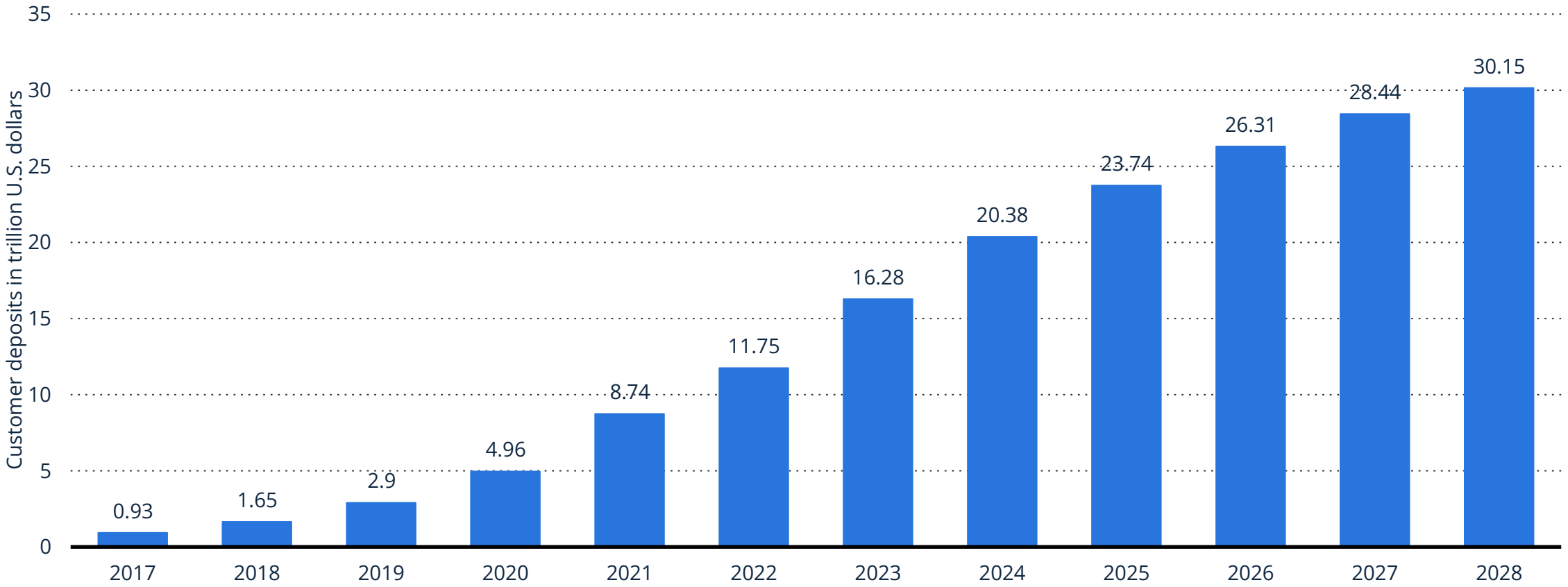


Description: Digital banks have been increasing in popularity and growing in number in recent years. As of January 2024, Europe was home to 110 digital banks, the highest across the world. North America and South America counted 74 and 57 digital banks, respectively. Digital banks (often referred to as neobanks, challenger banks, online banks, or app-only banks) did not only grow in number but also in customer base, with some of the largest digital banks counting more than 100 million customers. Read more
Note(s): Worldwide; January 2024
Source(s): Website (NeoBanks.app)

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Value of customer deposits at digital banks worldwide from 2017 to 2023, with forecasts from 2024 to 2028 (in billion U.S. dollars)

Value of deposits at digital banks worldwide 2017-2023, with forecasts to 2028

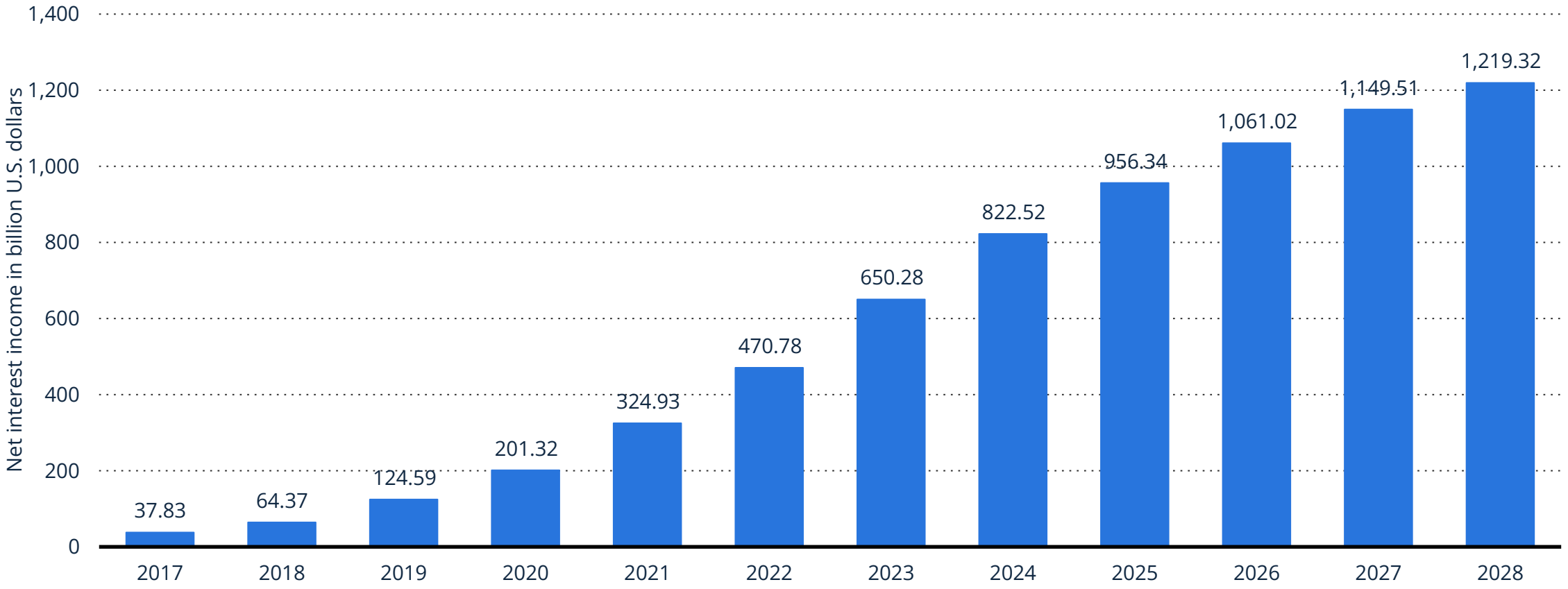


Description: Between 2017 and 2023, the value of customer deposits at digital banks worldwide grew sharply, reaching 16 trillion U.S. dollars in 2023. According to Statista's Financial Market Insights, the value of deposits is forecast to grow even further in the following years. By 2028, the total value of customer deposits is estimated to exceed 30 trillion U.S. dollars. " Read more
Note(s): Worldwide
Source(s):

statista

Net interest income of the digital banking industry worldwide from 2017 to 2023, with forecasts from 2024 to 2028 (in billion U.S. dollars)

Net interest income of digital banks worldwide 2017-2023, with forecasts to 2028

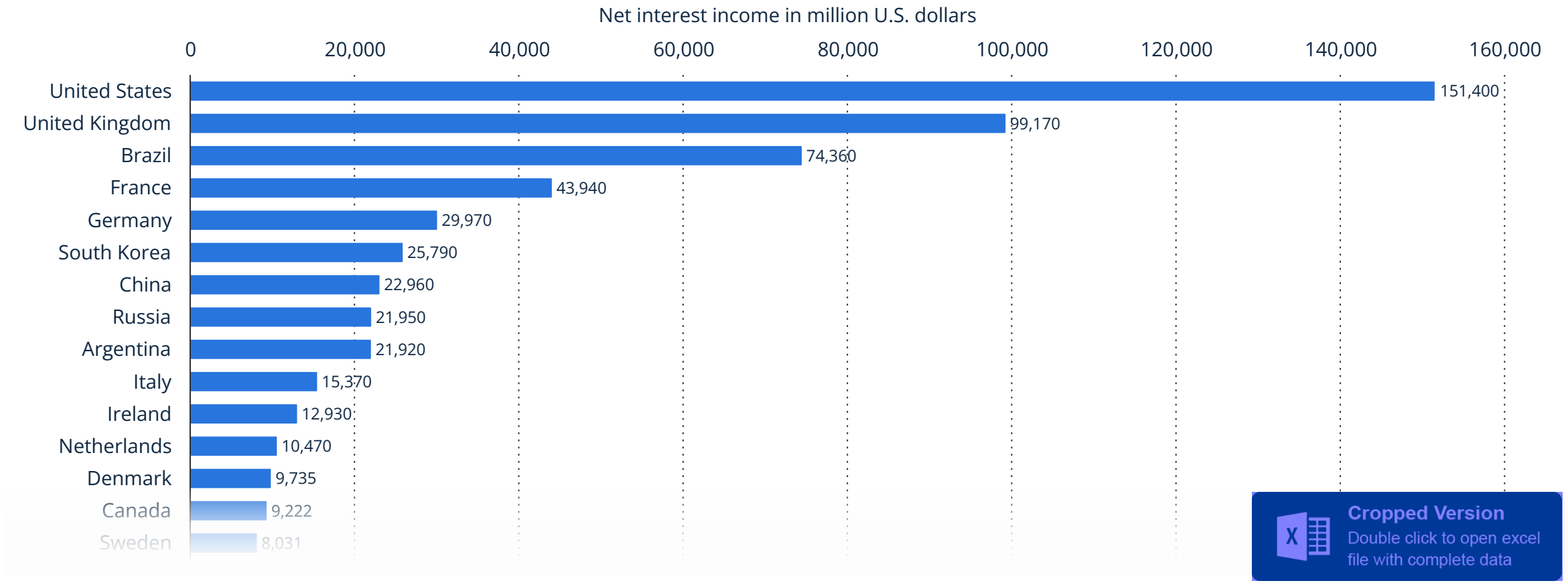


Description: The net interest income of the digital banking industry multiplied in recent years, reaching 650 billion U.S. dollars in 2023. According to Financial Market Insights, the net interest income of digital banks will increase even further in the following years, exceeding 1.2 trillion U.S. dollars in 2028. " Read more
Note(s): Worldwide; 2017 to 2023
Source(s):

statista

Net interest income of the digital banking industry worldwide in 2023, by country (in million U.S. dollars)

Net interest income of digital banks worldwide 2023, by country



Cropped Version
Double click to open excel file with complete data

Description: The digital banking industry in the United States had by far the largest value of net interest income in the world in 2023. According to Financial Market Insights, the net interest income of digital banks in the U.S. exceeded 151 billion U.S. dollars. It was followed by the United Kingdom, where the net interest income of digital banks was slightly more than 99 billion U.S. dollars. Read more
Note(s): Germany; 2023
Source(s): Financial Market Insights

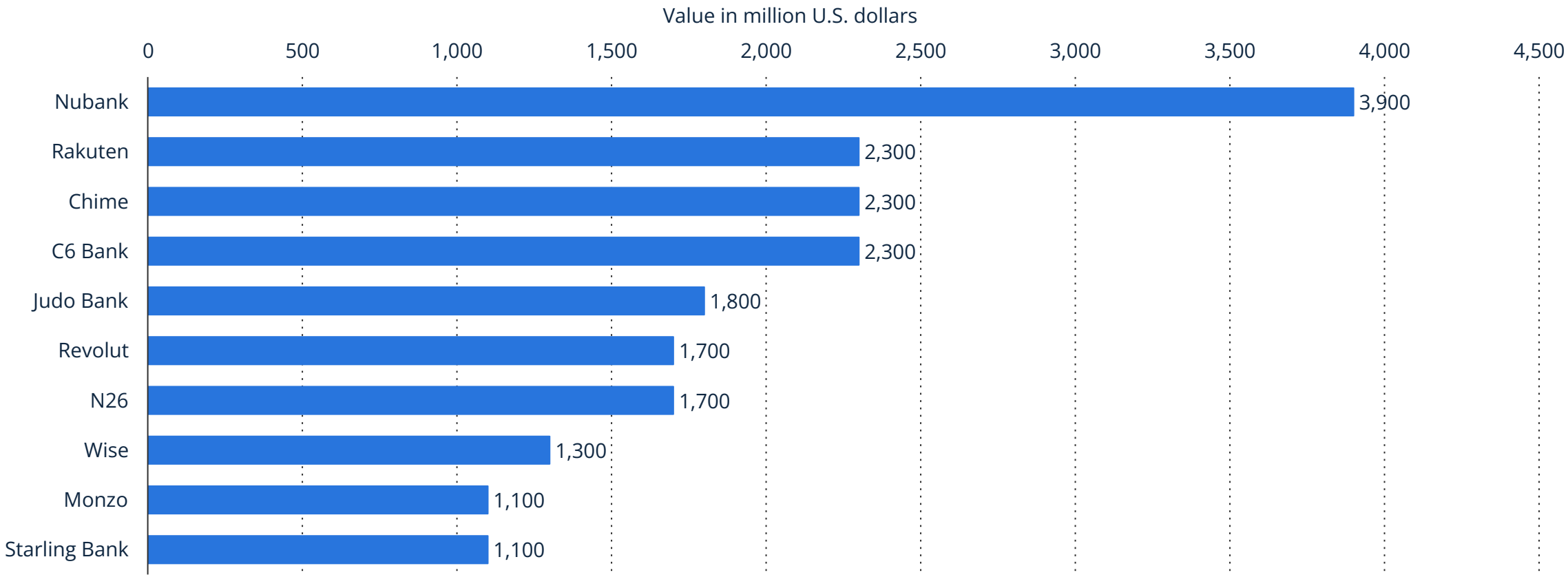
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CHAPTER 02

Funding

Leading digital banks worldwide as of July 2023, by capital raised (in million U.S. dollars)

Leading digital banks worldwide 2023, by capital raised

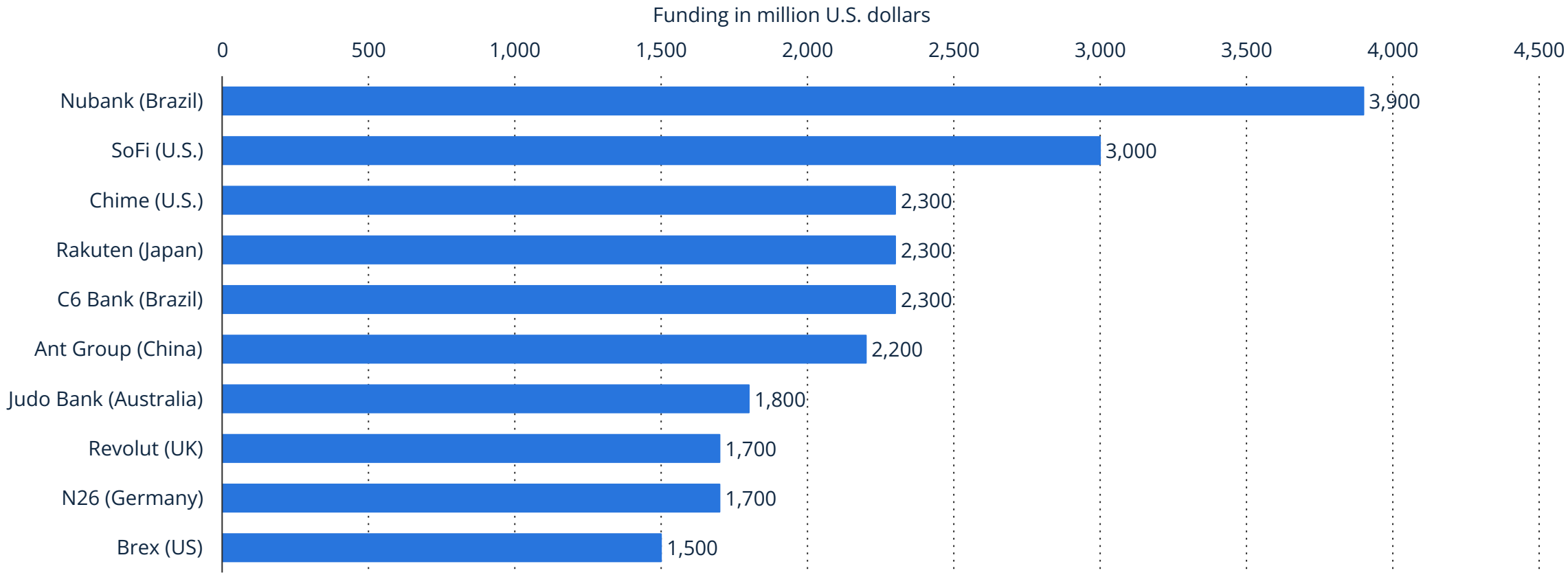


Description: As of July 2023, Nubank was the digital bank which raised the most capital since its establishment in 2013. Since then, the Brazilian digital bank raised a total of approximately 3.9 billion U.S. dollars. Second in the ranking came Rakuten, Chime, and C6 Bank, which raised a total of 2.3 billion U.S. dollars, each. Read more
Note(s): Worldwide; July 2023
Source(s): Website (topmobilebanks.com)

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Total funding raised by selected independent neobanks worldwide as of April 2023 (in million U.S. dollars)

Total funding of selected independent neobanks worldwide 2023

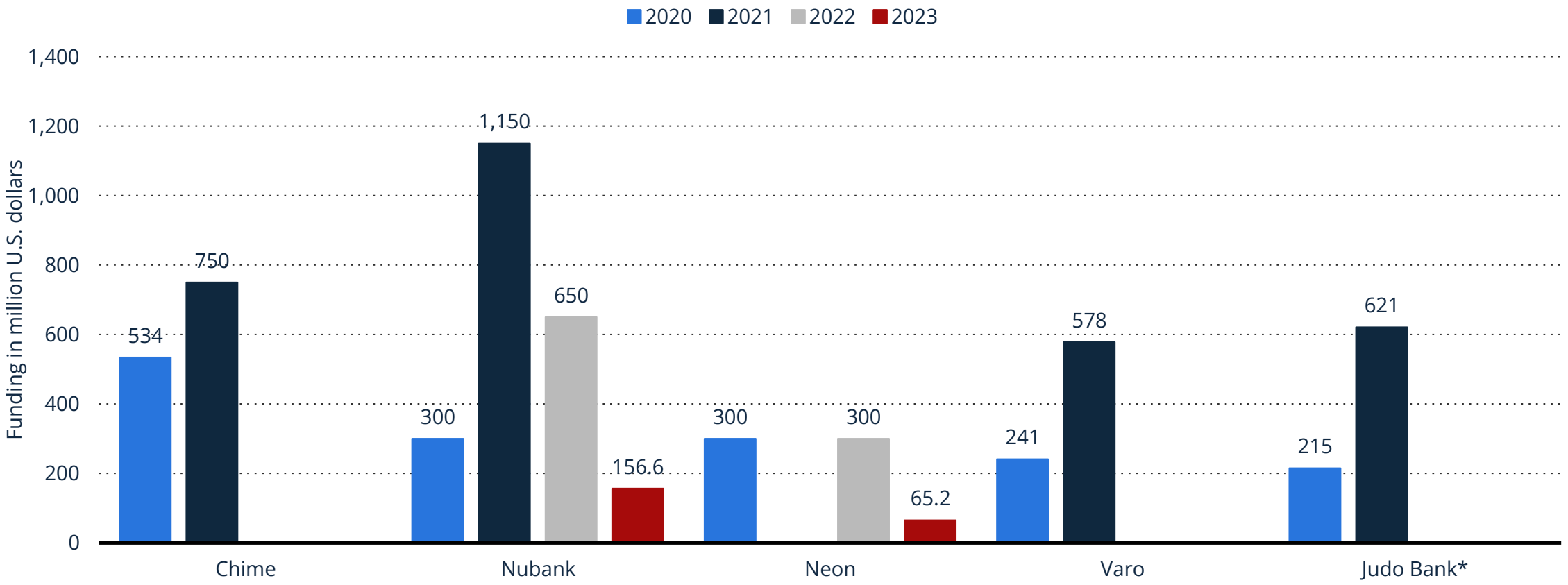


Description: Challenger banks have been expanding in recent years, attracting an increasing volume of funding from investors to develop their business. Brazilian neobank, Nubank, was the leading neobank in terms of capital raised as of April 2023, which amounted to 3.9 billion U.S. dollars. SoFi followed, with three billion U.S. dollars raised. Read more
Note(s): Worldwide; As of April 2023
Source(s): Website (topmobilebanks.com)

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Leading neobank individual funding rounds worldwide from 2020 to July 2023 (in million U.S. dollars)

Leading neobank individual funding rounds worldwide 2020-2023



Description: Challenger banks have been expanding in recent years, attracting an increasing volume of funding from investors to develop their business. In 2020, the U.S.-based Chime boasted the highest value of capital raised in an individual funding round, which amounted to 534 million U.S. dollars. The following year, both Chime and Nubank topped their previous highest individual funding rounds, Chime with 750 million U.S. dollars, and Nubank with 1150 million U.S. dollars. Nubank received [...] Read more
Note(s): Worldwide; 2020 to July 2023; *The values have been converted with the exchange rate AUS/USD on June 21, 2021, the day of the funding round. Read more
Source(s): Dealroom.co;

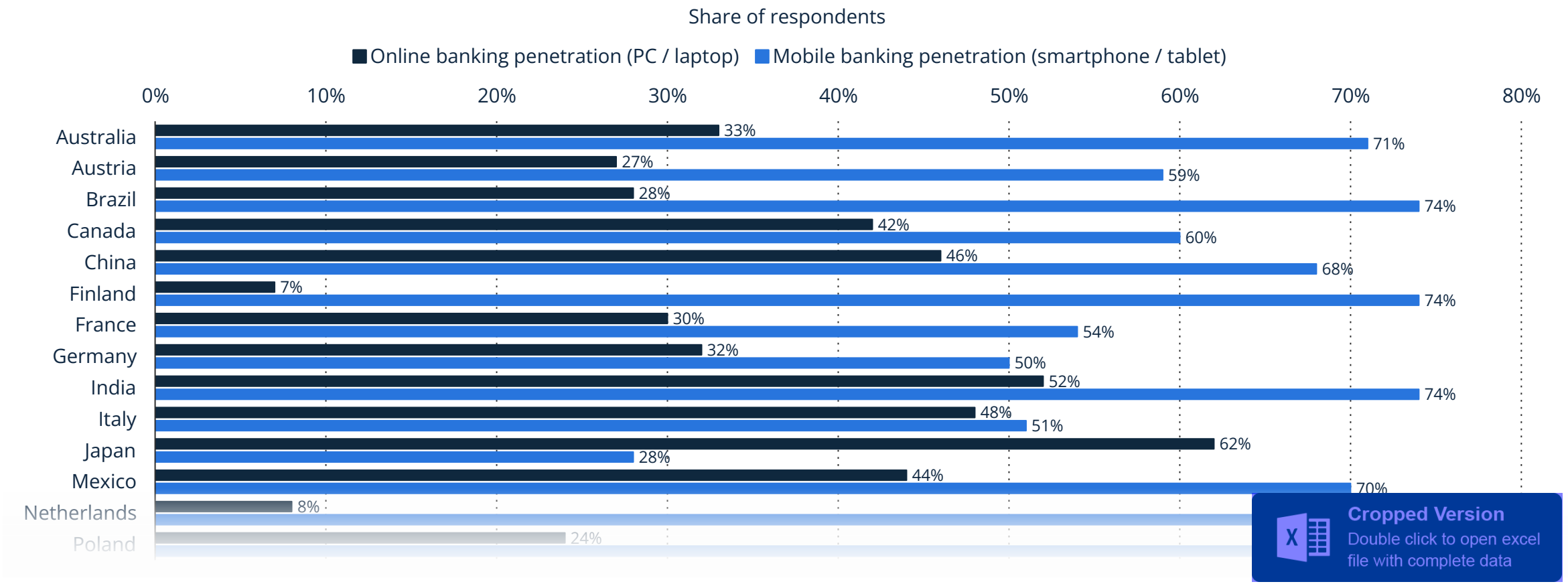
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CHAPTER 03

Users

Share of bank account holders processing banking matters via online banking (PC or laptop) or mobile banking (smartphone or tablet) worldwide 2023, by country

Mobile and online banking penetration worldwide 2023, by country



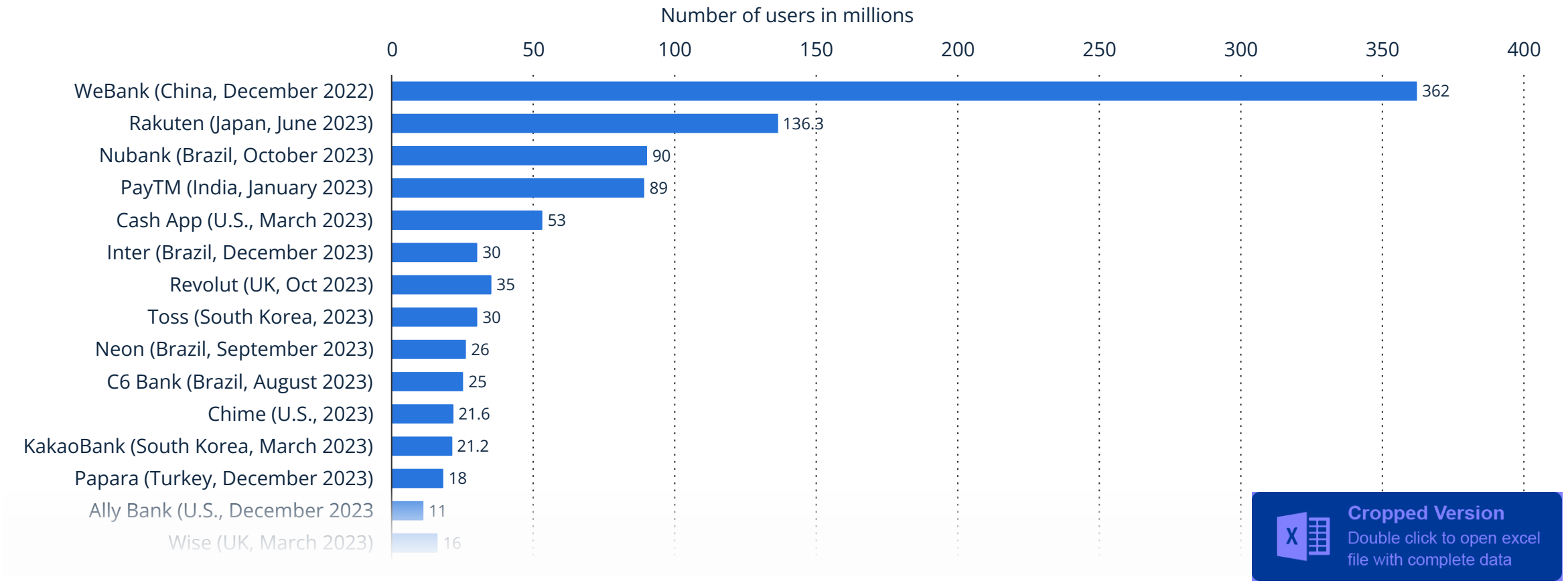
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Description: In 2023, South Korea had the highest mobile banking penetration among the observed countries. According to Statista's Consumer Insights, 82 percent of the respondents processed banking matters via smartphone or tablet in Korea. In terms of online banking, however, Japan had the highest penetration rate, with 62 percent of the respondents using either a PC or laptop to process banking matters. Online banking penetration was generally high in European countries such as [...] Read more
Note(s): Worldwide; January 2023 to December 2023; 18-64 years; bank account holders
Source(s): Consumer Insights

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Number of users at selected digital challenger banks worldwide in 2023 (in millions)

Number of customers at selected digital banks worldwide 2023



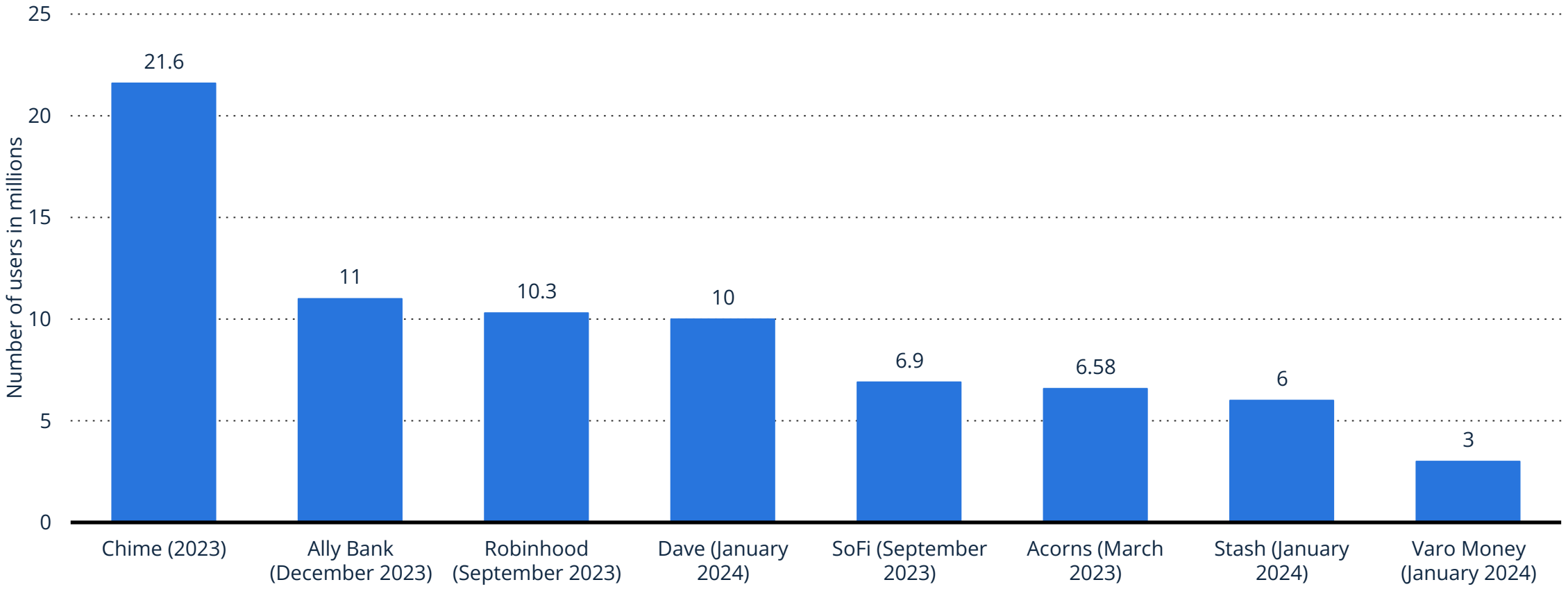
Cropped Version
Double click to open excel file with complete data

Description: In 2023, the digital bank with the largest user base was WeBank. The Chinese neobank reported 362 million customers at the end of 2022, by far the highest number of customers among the observed neobanks. It was followed by Rakuten, with 136.3 million customers in June 2023. Nubank ranked third, with 90 million users in October 2023. In Europe, Revolut was the leading neobank in terms of customer base, with 30 million customers. Along with the number of customers, WeBank's net [...] Read more
Note(s): Worldwide; 2023
Source(s): Various sources (websites, annual reports, press releases)

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Number of users at selected digital challenger banks in the United States in 2023 (in millions)

Number of customers at selected digital banks in the U.S. 2023

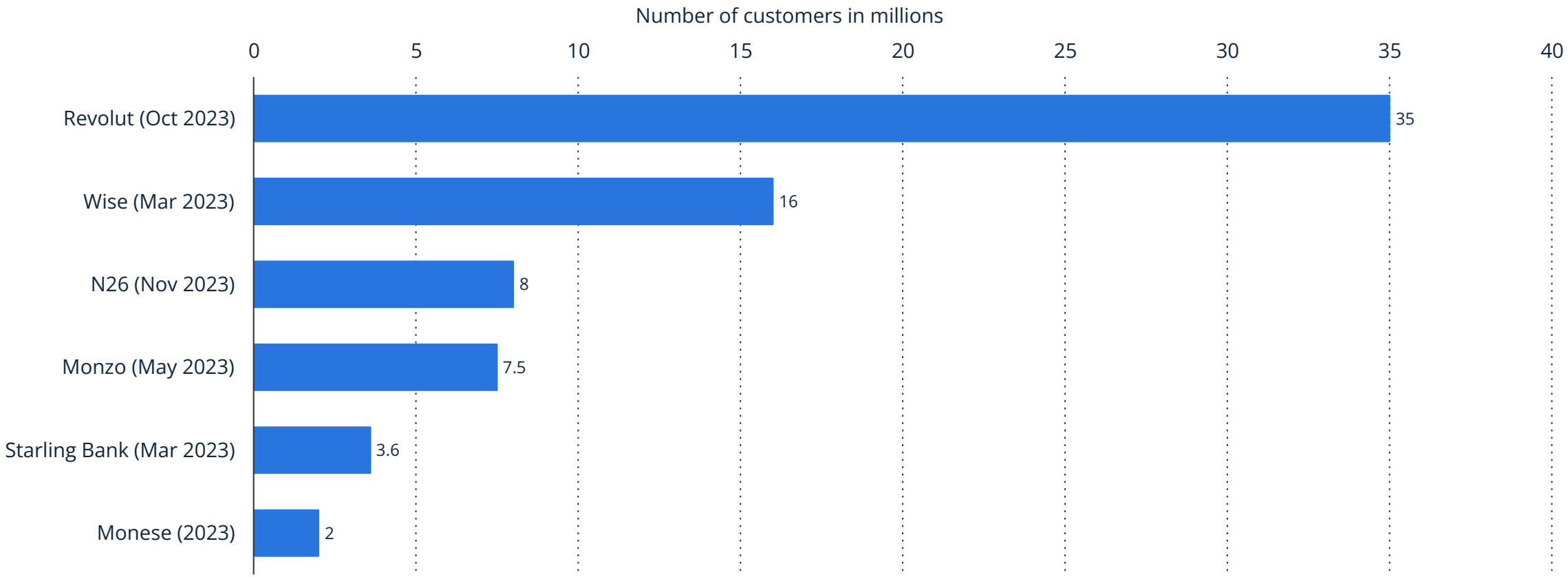


Description: In 2023, several digital banks had a customer base exceeding 10 million in the United States. The company with the highest number of users was Chime, with a user base of 21.6 million. It was followed by Ally Bank, with 11 million customers as of December 2023. Robinhood ranked third, with 10.3 million customers, but Dave's customer base also reached the 10 million milestone. Read more
Note(s): United States; 2023
Source(s): Various sources (websites, press releases, annual and quarterly reports)

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Number of customers at selected digital banks in Europe in 2023 (in millions)

Number of customers at selected digital banks in Europe 2023

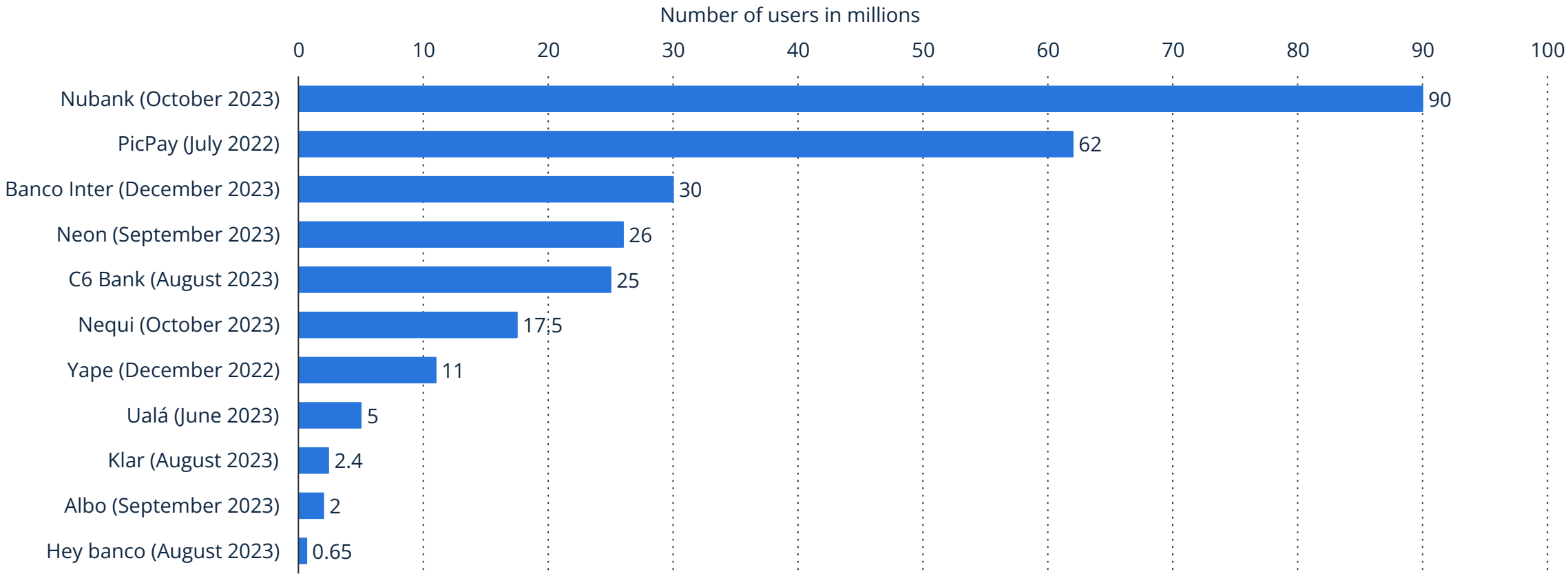


Description: In February 2018, the London-based app-only bank, Revolut, announced that they hit 1.5 million customers, a figure that has grown to 25 million by November 2022 and to 35 million by November 2023. The incredible acceleration of new customers joining digital-only banks has been mirrored by the Berlin-based N26 who have seen their customer base reaching eight million in October 2022, and fellow London-headquartered Monzo. Revolut's quickly increasing customer base can also be [...] Read more
Note(s): Europe; 2023
Source(s): Various sources

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Number of users of selected digital banks in Latin America in 2023 (in millions)

Number of users at selected digital banks in Latin America 2023



Description: In 2023, Nubank was the digital bank with the most users in Latin America, among the solutions depicted. As of October 2023, around 90 million people adopted the Brazilian neobank. It was followed by PicPay, with 62 million users as of July 2022. Banco Inter ranked third, with roughly 30 million users at the end of 2023. Read more

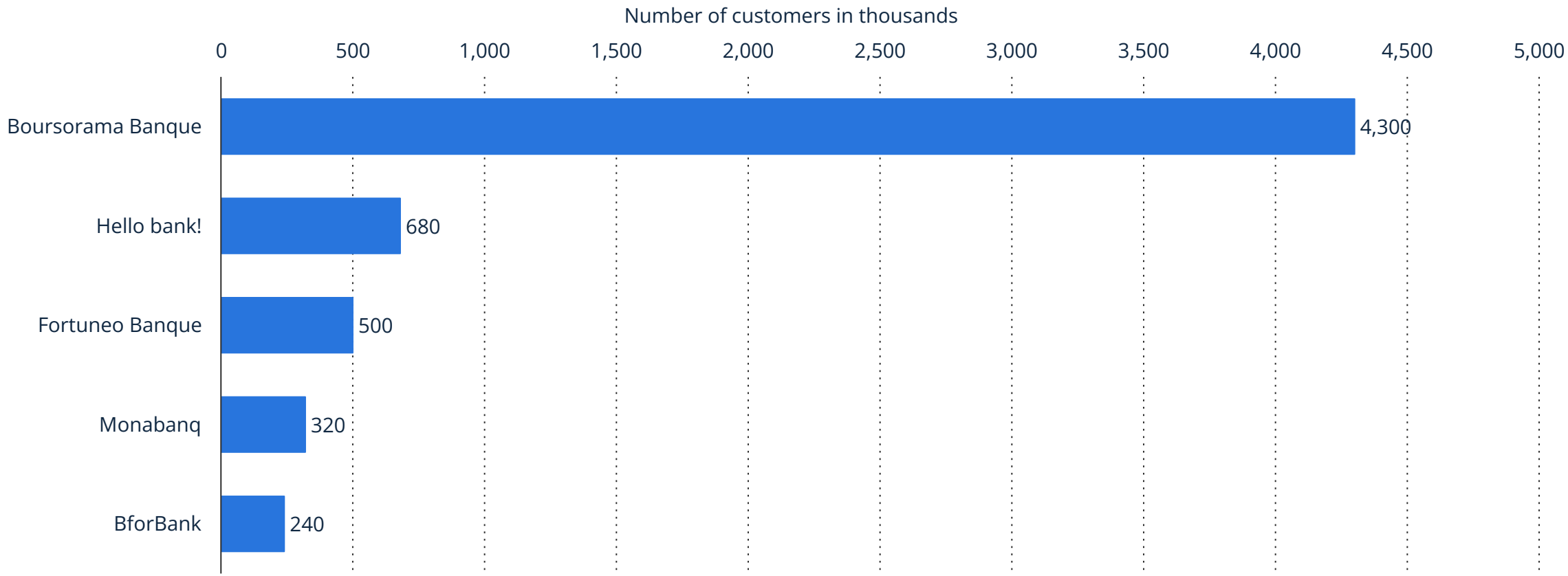
Note(s): 2023

Source(s): Various sources (websites, reports, press releases)

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Leading online banks in France in 2023, by number of users

Leading neobanks in France 2023, by number of users



Description: In 2023, the leading neobank by the number of customers in France was Boursorama Banque. Société Générale's online bank reported a total of 4.3 million customers. It was followed by Hello bank!, with roughly 680,000 customers. Fortuneo ranked third, with a user base of approximately 500,000. Online banking penetration in France is relatively high: In 2022, the penetration rate was slightly more than 68 percent, roughly seven percent above the EU average. Read more
Note(s): France; 2023
Source(s): Culture Banque

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