TABInsights

World's Top 100 Digital Banks

2026 Report



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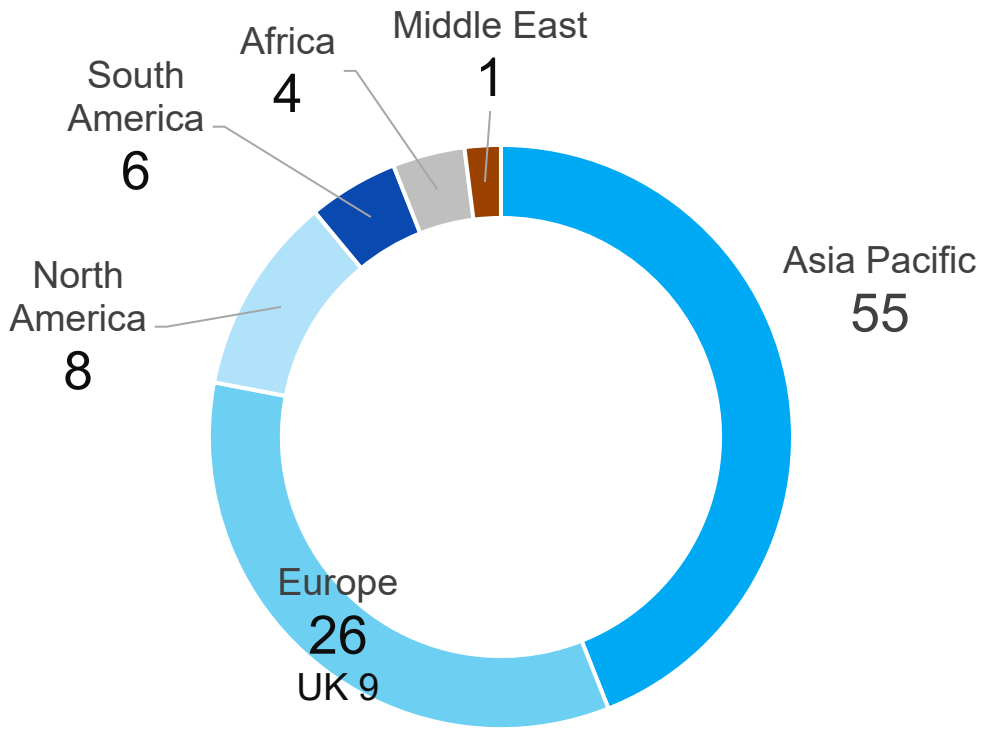
World's Top 100 Digital Banks

Regional distribution of the World's Top 100 Digital Banks (FY2024)



- The evaluation process included 130 of the top-tier genuinely digital banks from over 40 markets, selected from a total of about 190 digital banks globally.
- **Asia Pacific** is home to around 90 genuinely digital banks contributing the largest share of 55 banks in the Top 100. **In the Middle East and Africa,** the count is small — roughly 10 genuinely digital banks across the entire region but only one bank (Wio Bank, UAE) performed well enough to be included. **Europe** has about 65 digital banks and 40% made it into the Top 100. **North America**, out of the around 20 genuinely digital banks, eight digital banks are in the Top 100. **Latin and South America** counts around 10-15 digital banks with 6 banks in the Top 100, the majority concentrated in Brazil.
- Assessment grounds the ranking based on financial performance, market and product scope, customer growth, balance sheet strength and funding performance: https://tabinsights.com/best-digital-bank-rankings/global-digital-bank-rankings.
- The number of profitable players among the Top 100 has risen from 29 in 2022 to 62 in 2024 among the Worlds' Top 100 digital banks.

Source: TABInsights

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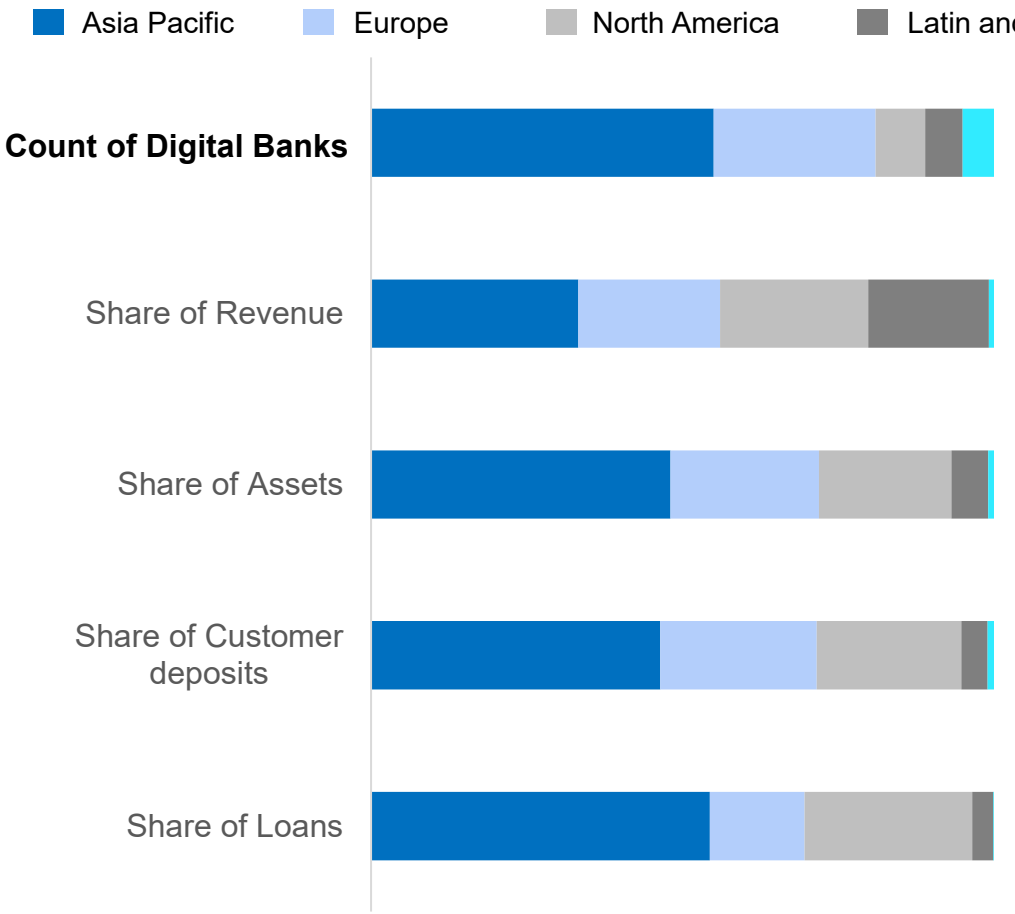
Asia Pacific leads in scale, Americas in revenue per bank and Europe maintains a balanced performance

Regional breakdown and share of key metrics for the World's Top 100 Digital Banks



- **Asia Pacific leads with 55 digital banks** and has the largest market share across revenue, assets, deposits and loans. Despite leading in scale, intense competition and modest profit margins result in a lower revenue share compared to other regions.
- **The 26 digital banks from Europe** account for X% of revenue but just X% of loans. Their limited scale, high IT costs, and substantial marketing expenses hinder their competitiveness. While they take on similar credit risk to incumbents, they lack the scale and funding advantages to profit as effectively.None of the European banks except for Revolt are in the World's Top 10.

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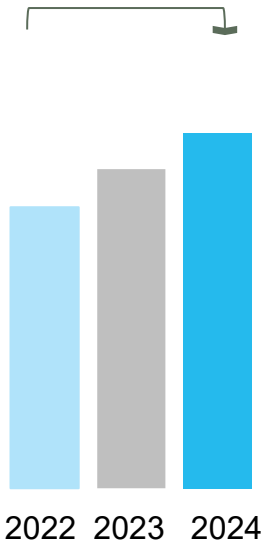
Digital banks witnessed substantial revenue and asset growth since 2022

Total size of balance sheet and revenue for the World's Top 100 Digital Banks (2021, 2024)

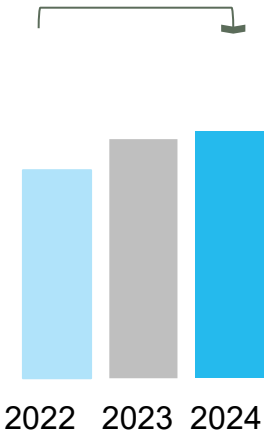
Assets
($, billion)



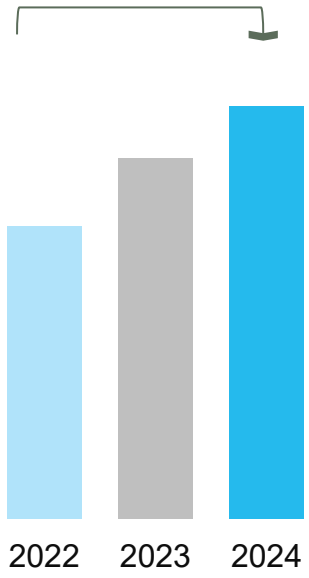
Deposits
($, billion)



Loans
($, billion)



Revenue
($, billion)



- The World's Best 100 digital banks collectively held $1.4 trillion in assets, $1.1 trillion in deposits and $0.7 trillion in loans, generating approximately $60 billion in revenue by the financial year 2024.

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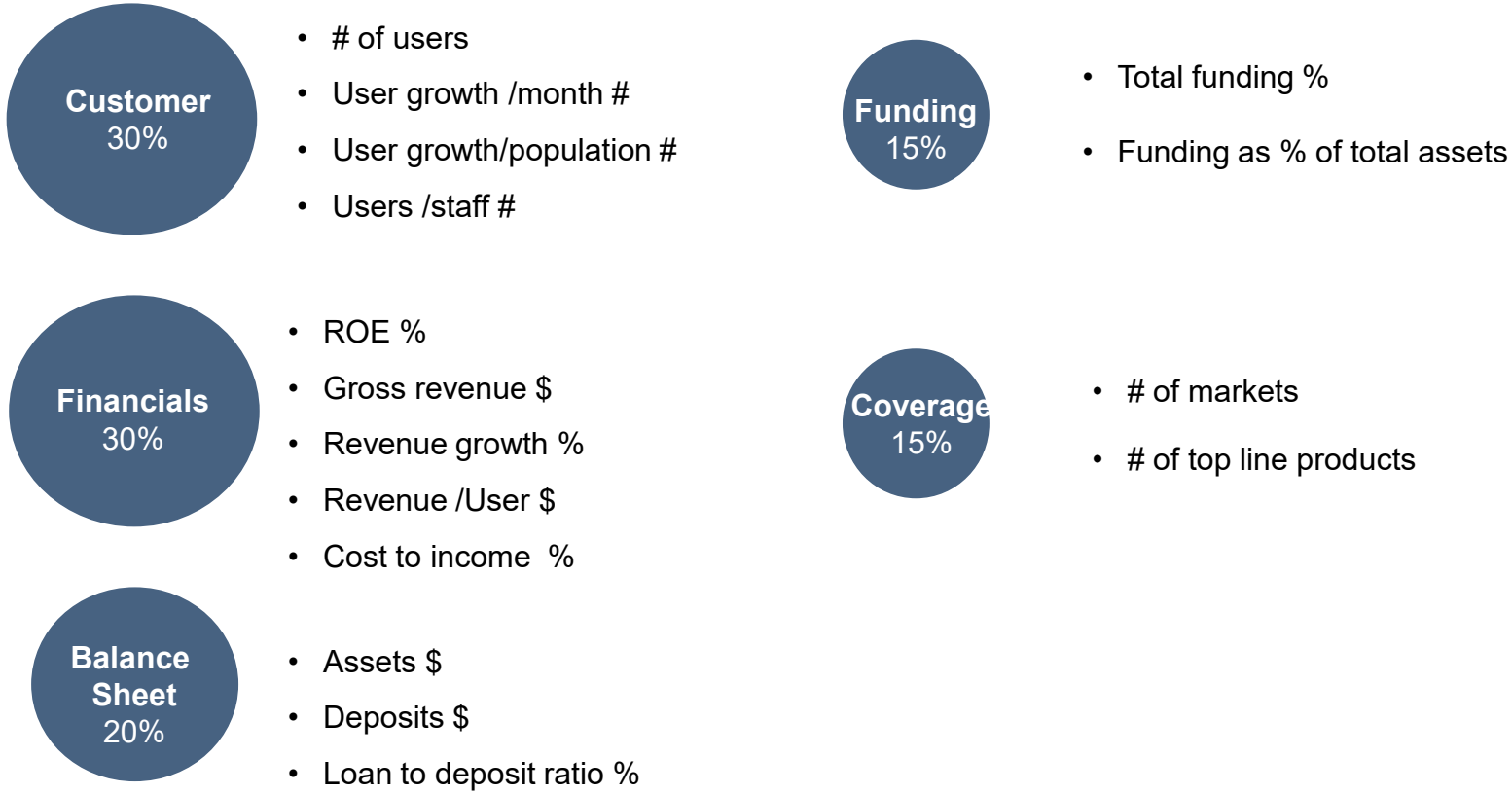
While acknowledging size, the assessment of the World's 100 Top Digital banks uses a five-dimensional scorecard across 16 key indicators to determine strength

World's 100 Top Digital Banks 2025 - Balanced Scorecard Assessment

Strength is not defined by size alone. While scale matters, it is only one of several factors we assess. In addition, we measure:

- How sustainably a bank is able to generate profits (ROE, CIR, fee income)
- Growth matters both on the loan and funding side of the balance sheet equation
- Its ability to fund its operations
- To view the full scorecard and methodology go to https://tabinsights.com/best-digital-bank-rankings/scorecard



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Appendix - Why TAB Global created the World's 100 Top Digital Banks Ranking

There is no shortage of coverage of digital banks today. However, most lack a clear and specific definition of a digital bank as well as a set of objective and transparent criteria to assess and rank them. This annual ranking aims to address this gap by assessing them on a more consolidated and consistent global perspective. The World's Top 100 Digital Banks Ranking focuses on the most successful digital banks in the world, which operate independently of traditional commercial banks and deliver a unique virtual customer experience.

TAB Global defines digital banks as those that are recognised under the law or regulation as a distinct digital / virtual / internet-only category and as long as the regulator formally treats them as a different type of institution. The bank must be natively digital, built to operate without branches or reliance on legacy structures. We also do not include those that are mainly payments platforms. Digital transformation alone or branded mobile banking apps of banks do not qualify a bank as digital.

To view the full ranking go to https://tabinsights.com/best-digital-bank-rankings/global-digital-bank-rankings

To view the scorecard and methodology go to https://tabinsights.com/best-digital-bank-rankings/scorecard

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