

PEOPLE OF N26

Jochen Klöpper

Chief Risk Officer



Jochen Klöpper joined N26 as Managing Director and Chief Risk Officer in December 2025. In this pivotal role, he leads the bank's risk, compliance and governance functions, helping shape resilient risk frameworks, strengthen compliance culture and maintain the trust that underpins a leading digital bank operating across Europe.

Jochen brings more than two decades of deep international banking experience. Most recently, he served as Chief Risk Officer at Santander Consumer Bank AG (Germany), where he oversaw the entire Risk division including Compliance for over a decade. Prior to that, he held the role of Chief Risk Officer and member of the Management Board at BAWAG PSK AG in Vienna, driving risk frameworks in an international setting. He spent close to 20 years of his early career at Deutsche Bank AG in various roles, including as the Chief Credit Officer for their Private and Corporate banking clients in Italy, giving him strong foundations in credit risk, cross-border markets and corporate banking.

Jochen holds a Diploma in Banking Business Administration from the Frankfurt School of Finance & Management. He is based in Berlin.

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