



N26 appoints Carina Kozole as Chief Risk Officer

Berlin, 25 July, 2023 - [Digital bank N26](#) today announced the appointment of Carina Kozole as Chief Risk Officer and Managing Director of N26 AG. She will begin in her new role later this year, and will assume responsibility for risk management at the digital bank.

Carina brings with her close to two decades of experience in the banking and financial services industry with the UniCredit Group, with a focus on risk management in lending and risk control, and corporate and investment banking. Most recently, she held the position of Senior Vice President and Head of Credit Risk Operations (Europe, Americas, Asia) of HypoVereinsbank - UniCredit Bank AG in Germany.

Carina will take over the role as Chief Risk Officer from Jan Stechele, who held this position in an interim capacity since April 2023. Jan Stechele will continue to act as Managing Director for N26 going forward and collaborate closely with the Chief Risk Officer on the topics Anti-Money-Laundering and Compliance.

Carina has multiple years of experience working with financial regulators across Europe, Asia and the Americas. She is also a passionate advocate for Diversity, Equity and Inclusion as well as digitization in banking with a focus on AI, Data Governance and Meta-leadership.

Carina Kozole, Chief Risk Officer: “I am excited to be coming on board to help build out the future of risk and compliance for one of the most dynamic digital innovators in our industry. Having seen what the team at N26 has achieved over the years, I believe that the company is well placed to deliver customer innovation in a highly regulated space, delivering new solutions that can be best-in-class examples in our sector.”

Marcus W. Mosen, Chair of the Supervisory Board: “We are very pleased to bring on board Carina Kozole as Chief Risk Officer and the latest member of the management team of N26. Carina has a proven track record in risk management and banking operations, which will be central in an industry backdrop of growing and evolving regulatory requirements. Her leadership experience and expertise in digital topics also place her strongly to drive innovation and efficiency. We have an excellent team with Jan Stechele and Carina Kozole for all regulatory topics.”

Valentin Stalf, CEO: “I look forward to welcoming Carina to the team. Alongside our strong bench of leaders, her comprehensive expertise and experience will further strengthen our focus on risk management and compliance.”

About N26

N26 AG is Europe's leading digital bank with a full German banking licence. Built on the latest technology, N26's mobile banking experience makes managing money easier, more secure and customer friendly. To date, it has welcomed more than 8 million customers in 24 markets, and processes over 100bn EUR in transactions a year. N26 is headquartered in Berlin with offices in multiple cities across Europe, including Vienna and Barcelona, and a 1,500-strong team of more than 80 nationalities. Founded by [Valentin Stalf](#) and [Maximilian Tayenthal](#) in 2013, N26 has raised close to US\$ 1.8 billion from some of the world's most renowned investors.

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N26 Press Contact: press@n26.com