

PEOPLE OF N26

Carina Kozole

Managing Director and Chief Risk Officer



Carina Kozole was appointed Managing Director and Chief Risk Officer of N26 AG and N26 Bank AG in November 2023. In her role, she is responsible for N26's Risk Management Function and oversees the Mobile Bank's risk controls.

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

Carina has previously worked in close liaison 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 holds a Diploma in Business Management from Duale Hochschule Baden-Württemberg.

For interviews and press requests, please contact:
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