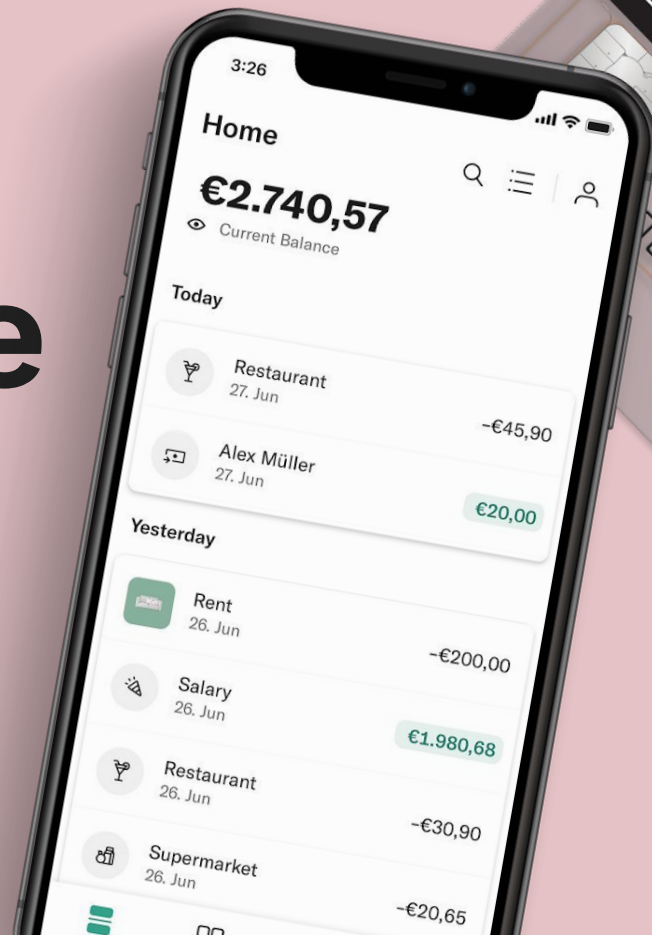


Data Analytics

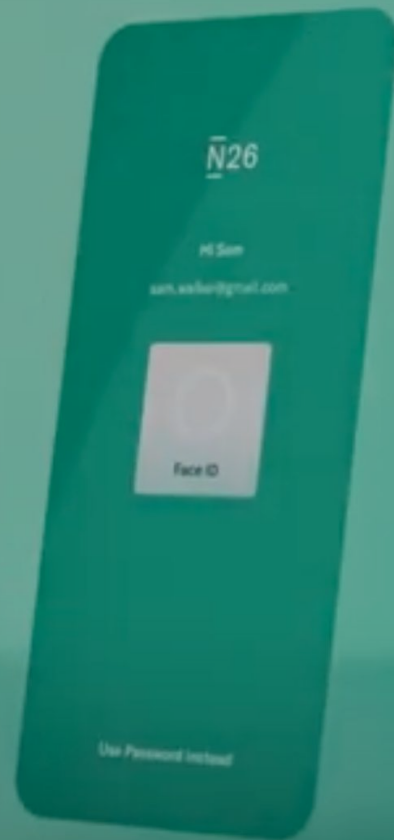
---

# Take Home Test



**All your  
finances  
at your  
fingertips**

[Intro  
Video](#)



N26

# We are building the bank the world loves to use.

N26

N26 is one of the strongest growing mobile banks around the world, clear #1 in all markets we are live today. N26 has redesigned banking to make it simple, elegant and easy for the digital user and beyond.

N26 goes beyond banking as it is, it has built an app that customers open daily. Financial decisions are the basis of our everyday life. Providing relevant context when these are taken is a powerful tool beyond finance.

N26 has a highly profitable customer base, thanks to a fully digital business model. N26 operates on a much lower cost base with lean organizational structures and without an expensive branch network or legacy technology.

Owning a full banking license in Europe, N26 now takes its business global, building the first global mobile bank with a user base of 10.7m+ users.

# Major Milestones for N26

## **Founded**

N26 was founded in 2013 by Valentin Stalf and Maximilian Tayenthal, with the vision to reimagine the retail banking experience for today's mobile lifestyle

## **Banking license**

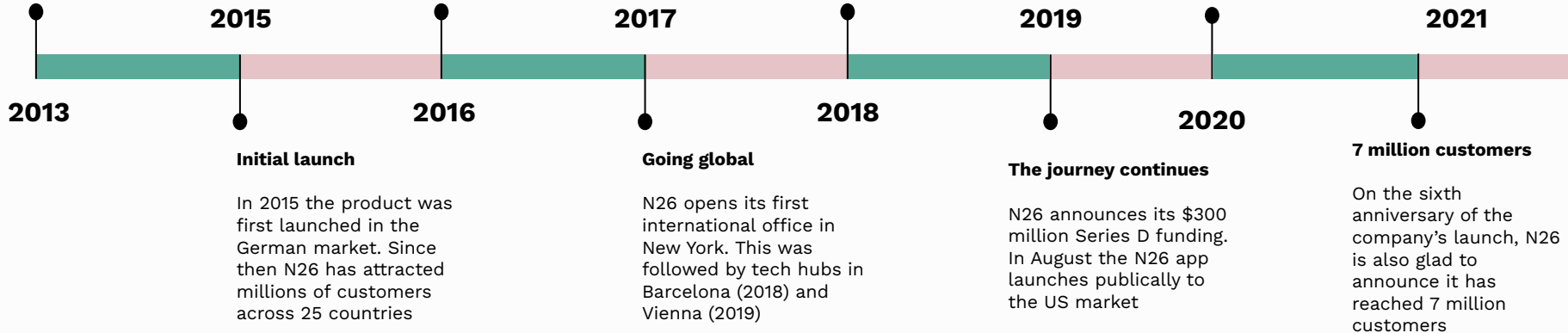
In 2016 N26 received its European banking license from the ECB and Bafin

## **Series C**

N26 raises \$160 million in its Series C funding round. The funding represents the largest equity financing round (non IPO) in the fintech industry in Germany to date and one of the largest in Europe

## **Investors' trust in N26**

N26 announces an extension of its Series D funding round to \$570M amid a global pandemic. This was a testament to the commitment of N26's investor base to its long-term vision



**Over the years, our company and product have changed a lot.**

**And we're constantly evolving.**

# The challenge

N26



First of all, congratulations for making it to this stage of the interview process for the **Data Analyst position at N26!**

---

**Push our boundaries!**

We'd like to see your way of working and your interpretation of where the N26 product could go as well as a rationale to your decisions.

To learn more about our product tiers, please visit [N26.com](https://n26.com)

## Expectations

---

### Objective

- We are interested in the process that you took to get to the final outcome.
- Help us gain a more well-rounded impression of your skills and what you can bring to the table
- We are interested in understanding your approach to solving problems and making decisions.
- Understand if working at N26 seems like fun to you and you could be a fit for the role
- Even though we encourage you to think of this interview as an interactive conversation rather than a formal presentation, we recommend a structured approach to setting up your presentation. This will help you be prepared, and showcase your best work and product thinking.

### Agenda

- 5 minutes for introductions
- 25 minutes to present
- 15 minutes for the interviewers questions
- 10 minutes candidate questions



## Expectations

---

### Approach

- Most candidates can spend 3 days preparing their responses.
- The case study solutions should be typically maximum 5 slides long.
- You may have to base your preparation on hypotheses and **outside-in assumptions of N26**.
- Your submission will be assessed offline so please do not rely on your speaker notes when completing your task as you may not have an opportunity to present it to the team
- Your submission should include the relevant code you used to reach your responses, feel free to use the tool of your preference (i.e. Python, R, Jupyter Notebooks) and attach it to your email or share the github link.
- If you are successful, you will be able to present your response in presentation format as part of your next 60 minute interview.

### What do we expect?

Every person is individual and seeking for diversity means for us to understand your approach.

Please help us, by taking us on your process journey.

### What do we not expect?

We want to get to know you and your process better, but we do not expect a full fledged project as a result.

You should also choose the length and which format is appropriate to reflect your approach and solution the best.

## The Challenge

---

N26 is a mobile-first digital bank offering a variety of financial products, including:

- **Subscriptions** (e.g., premium plans),
- **Payments** (domestic, international, ATM usage),
- **Crypto trading** (with associated markups and liquidity costs),
- **Treasury-related services** such as **interest-bearing savings** and **non-interest-bearing deposits**.

Despite user growth, the CFO is concerned that many users are **not generating sustainable net value**, and that **profit leakage is increasing** — particularly in **high-cost service areas** like support operations, fraud investigations, or low-margin product usage. The executive team is looking to better understand the underlying user dynamics and uncover opportunities to improve profitability across the customer base.



### Your Mission

1. Identify the different **user segments** based on profitability
2. **Estimate and forecast profit-at-risk** over the coming months, feel free to add relevant assumptions
3. **Recommend strategic actions** to increase margin per customer, improve unit economics, or reduce profit leakage.

#### Dataset details:

- (1) Month: reporting month
- (2) user\_id: unique identifier per user
- (3) kycc\_month: date in which the user signed up to N26
- (4) country\_code: market in which the user signed up from
- (5) product: higher level group of p&l allocation
- (6) label: lower level grouping of p&l allocation
- (7) value: amount in euros

# Creative Resources

**We are looking forward to  
seeing your results.**

**Have fun with the task and don't  
hesitate to contact us if you have  
questions or if something is unclear.**

**Thanks!**

---