

Busting the Myths of Hypergrowth



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Noor van Boven

Chief People Officer
N26

N26

Love is a reason.

N26 - the mobile bank. The bank you will love. Open your account now.

N26

On demand is a reason.

N26 - the mobile bank. Yes, we are a real, licensed bank. But you can skip the queue. Open your account now.

N26

Value is a reason.

N26 - the mobile bank. Manage your finances with no hidden fees. Open your account now.

N26

Easy is a reason.

N26 - the mobile bank. All of your finance in one app. Open your account now.

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BACKBASE



zalando

tomtom



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Fact or Myth?

Hyper growth is a buzz
word for rapid growth

MYTH

An advertisement for N26 bank displayed on a billboard. The billboard has a dark blue background. On the left, the N26 logo is in the top left corner. Below it, the text "Buzz is not a reason for a new bank." and "Branchless banking is." is written in white. Underneath that, smaller text says "Banking anywhere, anytime. Just click on the app. Open your account now." At the bottom left are the App Store and Google Play logos. On the right side of the billboard, a large, light pink letter 'B' is centered. A hand is shown holding a blue N26 credit card, which is positioned so that it appears to be part of the 'B'.

N26

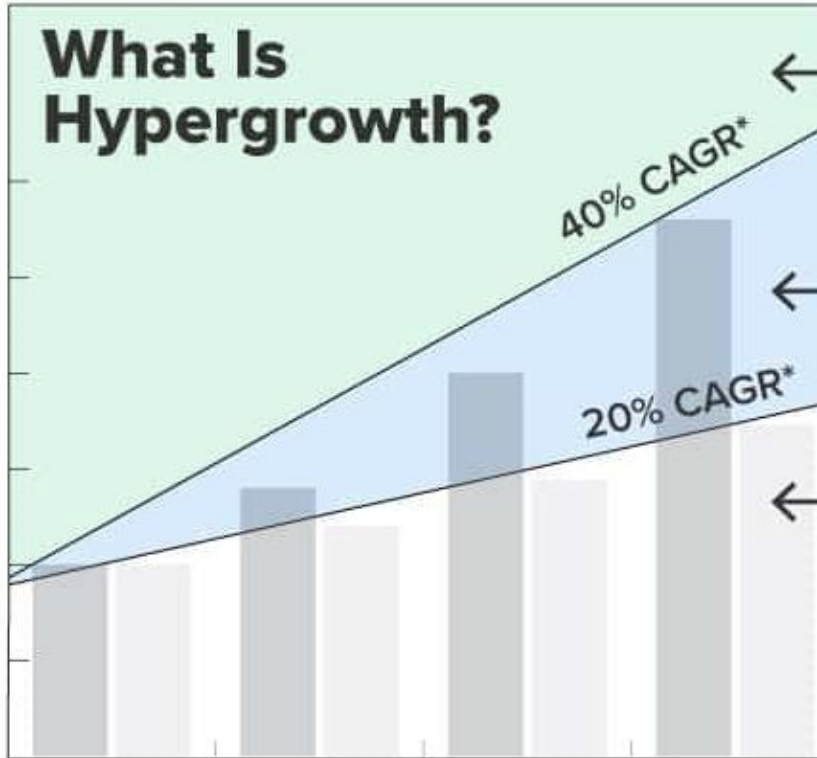
**Buzz is not a reason
for a new bank.**

**Branchless
banking is.**

Banking anywhere, anytime.
Just click on the app.
Open your account now.



What Is Hypergrowth?



← Hypergrowth

← Rapid growth

← Normal growth

*Compound annual growth rate

Source: World Economic Forum



Fact or Myth?

There is no graceful way
through hypergrowth

FACT

“Hypergrowth is painful - there is no way to do it gracefully. If it hurts, you’re not doing it wrong, you’re doing it right”

Ari Gesher, Palantir



Fact or Myth?

Hypergrowth increases
your productivity

MYTH

A man with a beard and dark hair, wearing a striped shirt, is shown in profile, pointing with a blue marker at a whiteboard. The whiteboard is covered in handwritten notes and diagrams, including the words "Plan", "Process", and "Team". The scene is brightly lit, suggesting a collaborative work environment.

**Production
all-time low**

A group of four people are sitting on a modern, light-colored wooden chair with a blue cushion. They are in a contemporary office or lounge setting with blue walls and wooden slat accents. A large, fluffy white dog is sitting on the floor in the foreground, looking towards the right. The atmosphere appears relaxed and social.

**Distractions
all-time high**

Fact or Myth?

Hypergrowth allows you to focus on multiple business objectives

MYTH

Trade-offs



Focus on today, instead of tomorrow is crucial for successful hypergrowth

MYTH

Today vs Tomorrow



“Scaling up is every entrepreneur’s^{N26}
dream and nightmare.

Hypergrowth is terrifying, and it’s
most often success that kills great
companies”

-Verne Harnish-

STREET N1



REXINGTON
J C
299
Lamp Posts 7
1821 8000

N26

No hidden fees is a reason.

N26 - the mobile bank. 100% transparent. Guaranteed. Open your account now.

Available on the App Store and Google Play.

N26

On demand is a reason.

N26 - the mobile bank. Yes, we are a real, licensed bank. But you can skip the queue. Open your account now.

Available on the App Store and Google Play.

N26

Worldwide is a reason.

N26 - the mobile bank. No markup on overseas transactions. No matter where you are. Open your account now.

Available on the App Store and Google Play.

N26

N26—the mobile bank. See every transaction in real time.

Open your account now.

Available on the App Store and Google Play.



more facts and myths

BRANDT
TALENT SOLUTIONS