

Data Governance

Bridging Governance & Agile Analytics: The Data Mesh & Federated Governance Journey



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The data mesh and federated governance journey

March 2026
Berlin

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The problem and the promise

Solaris and its USP

Fully licensed German bank and a tech company at heart



We are uniquely positioned to navigate the regulatory and technological complexities of all banking services for our partners.



Our **German banking license (CRR)** ensures compliance with legal requirements – from **DORA** to **AFC** regulations, we meet the highest compliance standards.



Customer deposits are protected by the **Deposit Protection Act** – up to a maximum amount of €100,000 per customer.



Our unique Banking-as-a-Service platform offers some of the most advanced **RESTful APIs** in Europe, built for scalability and international growth.



Powered by a **fully cloud-based infrastructure**, we enable exceptional banking experiences and lead the way in creating innovative, truly digital financial products.



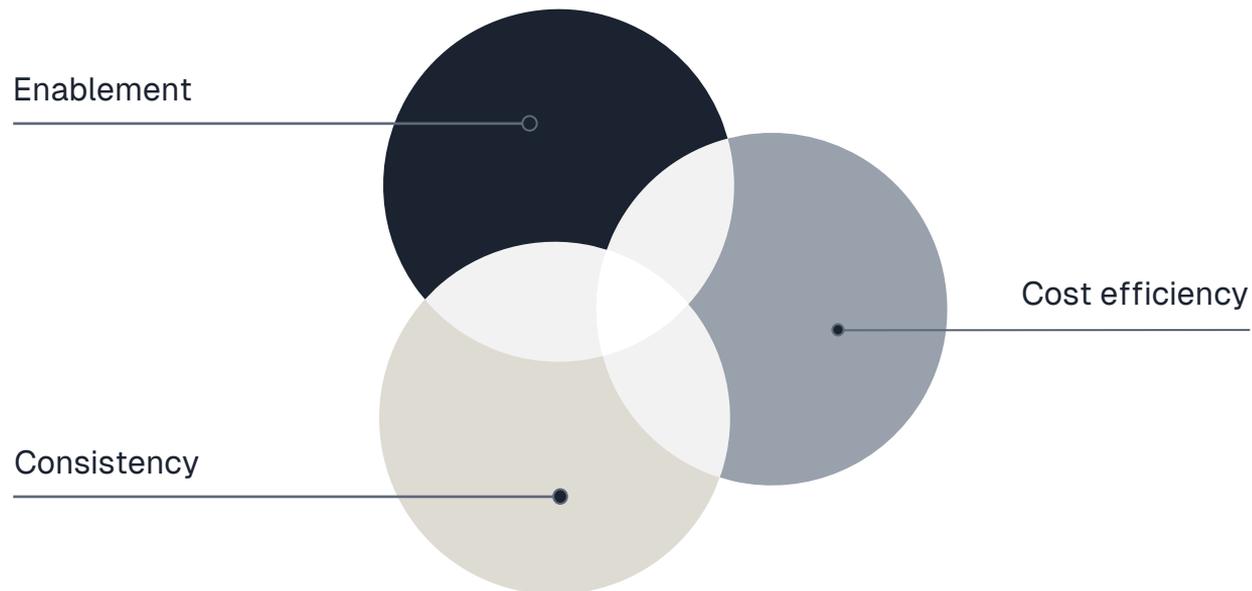


Data organisation maturity

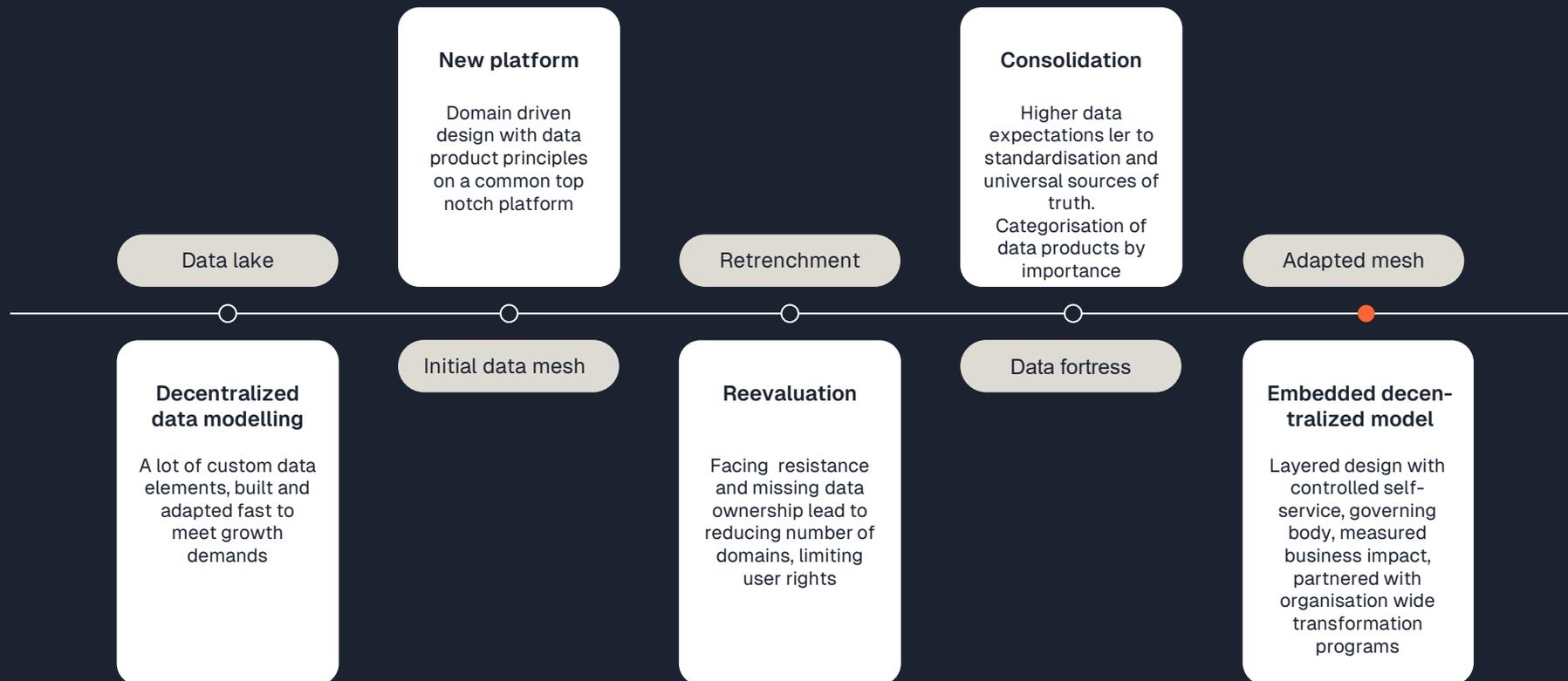
The turbulent journey towards balanced
data governance

The impossible trinity

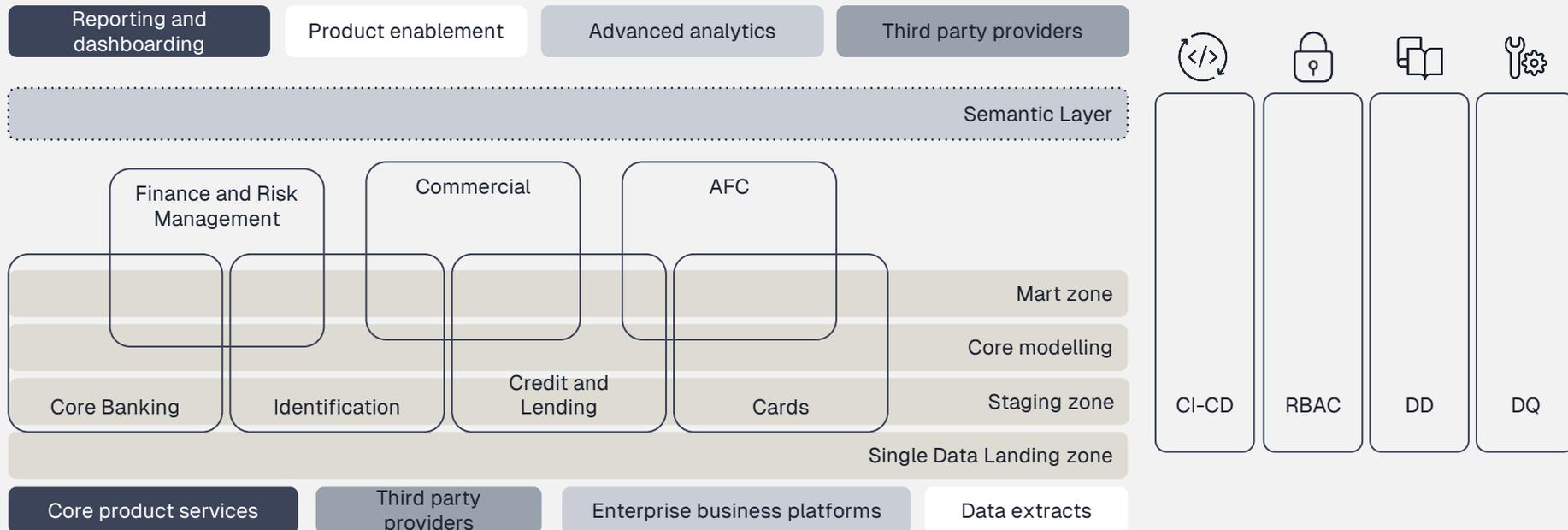
- There is always a tradeoff when designing the data architecture, so that it fits the **unique organisational setup**
- Financial institutions need to **conform finance, risk management and regulatory reporting** across a vast number of analytical products
- **Effective data governance** is mostly an organisational change, so ambitions need to be realistic



Data maturity journey



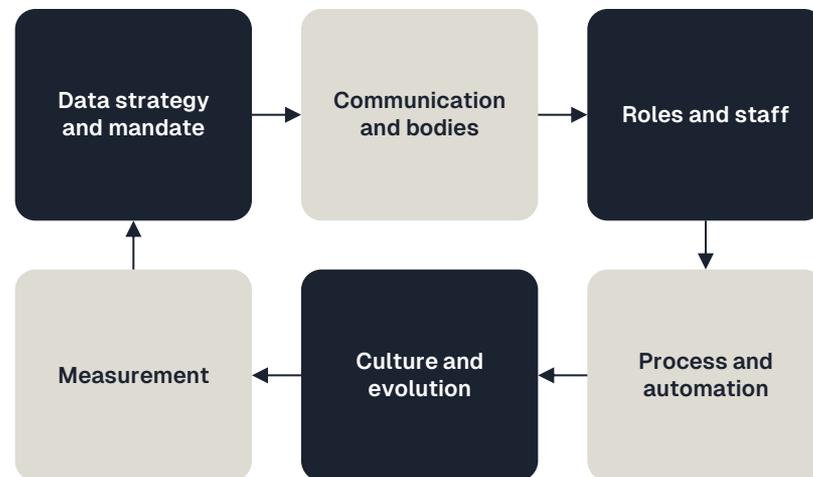
Fully governed data platform



Data governance operating model

and its data management elements

- Framed inside the data strategy
- Clear policies and procedures
- Establishment of committees and working groups
- Democratisation
- Clear roles and responsibilities
- Team for standard definition and implementation
- Automation of processes:
 - cataloging metadata including owner contact generation,
 - CI-CD pre-commits checks,
 - tag based data masking, data health checks, data on/off boarding
- Data governance as business process improvement



Future prospects

- Unifying data and AI governance
- Adapted governance of the semantic layer
- Governing all data with same standards is a myth, so classification addition of governance levels
- Strengthening the governance operating model, pushing controls upstream and AI agents to speed up automation and mobilise more data owners
- Incentivising data owners to take control by adding direct value and return
- Data Governance as competitive advantage

