

**CASE STUDY**

# BNP Paribas Personal Finance Transforms Data Access with Dremio's Data Lakehouse Platform

## At a Glance

### The Customer

**BNP PARIBAS**

### Challenge

BNP Paribas Personal Finance (BNPPF) needed a secure enterprise platform to replace fragmented, legacy SaaS tools. The decentralized approach for 800,000 users across eight countries created major security risks and data silos.

### Solution

By implementing Dremio's data lakehouse platform in 2023, BNPPF established a unified data virtualization layer. This layer is crucial for enabling self-service analytics, consolidating data from various countries, and supporting key strategic initiatives like new mobility data products and advanced AI/ML projects.

### Results

- Over 1M+ queries executed per year
- 2,000 views created by users, enabling self-service analytics across the organization
- 8 European countries supported with a centralized data virtualization platform
- 4-person team managing the entire platform, demonstrating operational efficiency
- 1.5 million contracts consolidated in the Data Mart Mobility for unified partner reporting

## The Customer

BNP Paribas Personal Finance (BNPPF), a leading European financial services provider, sought to modernize its data strategy. Serving multiple business lines across eight countries, BNPPF aimed to transform from fragmented, decentralized data access to a modern, scalable data supply chain. Their goal was to democratize high-quality data access while maintaining strict governance and security. This allowed consumers to focus on value creation, such as building dashboards and feeding AI/ML models, rather than complex data preparation.

## The Challenge

BNPPF faced mounting pressures from a fragmented and inefficient legacy data landscape spread across eight European countries. Nearly 800,000 users depended on various SaaS tools to extract and manipulate data, creating uncontrolled data movement and frequent exports to personal devices—an approach that introduced significant governance, security, and compliance risks. With each country maintaining its own data warehouse and operational systems, BNPPF struggled to deliver consolidated reporting to strategic partners, especially in the automotive sector, where consistent weekly views across markets were essential.

Data quality problems compounded these issues. Independent reporting by each country often produced inconsistent formats and contradictory figures, eroding partner trust and complicating decision-making. Meanwhile, BNPPF's commitment to keeping all data within its own infrastructure required a solution that could scale efficiently without relying on public cloud environments or increasing carbon footprint. The organization also faced escalating complexity in its ETL setups, as users built intricate transformation pipelines inside SaaS tools—creating shadow data engines that were difficult to govern and nearly impossible to scale sustainably.

## The Solution

To address these challenges, BNPPF adopted Dremio as the foundation of its unified data lakehouse and virtualization strategy, forming what they call the "Data Ring"—a single access layer spanning all countries and data sources. Dremio enabled a true data virtualization architecture, connecting local warehouses and operational systems across Europe without requiring data movement or duplication. This "leave data where it is" approach eliminated

**“Dremio has become a pillar of our data strategy because it facilitates data access with a strong governance framework. By presenting the tool effectively, we see strong adoption from our data consumers. It allows us to leave data where it’s stored, stop moving it from business line to business line, and create a unified access portal for our enterprise data.”**

— Julien Deschamps, Data Product Manager, BNP Paribas Personal Finance

redundant ETL processes and centralized all access through SQL, dramatically simplifying the overall ecosystem.

A major early success was the creation of the Data Mart Mobility, which consolidated vehicle sales, catalog data, and mobility-related activities from each country into a unified, governed dataset. Dremio virtualized disparate systems into a single, consistent view that serves both automotive partners and internal analytics teams. BNPPF deployed Dremio in two tailored environments—a Studio mode for exploration with more than 300 users, and a Serving mode for high-performance data products—ensuring optimal workloads for discovery and production.

Self-service analytics expanded rapidly. Analysts and data scientists now explore and query data directly through Dremio without depending on IT teams, using the platform for everything from basic discovery to advanced statistical analysis. Governance remains tightly controlled: Dremio’s role-based access integrates with BNPPF’s Ab Initio platform, enabling automated provisioning and GDPR-compliant data product subscriptions through their internal marketplace.

## Results

The implementation of Dremio has established a new benchmark for data efficiency and self-service across BNPPF European operations. Operationally, a lean team of only four individuals oversees the entire Dremio platform. This small team has processed over 1 million queries per year to

date, demonstrating the platform’s exceptional stability and efficiency. Furthermore, the Data Mart Mobility initiative has successfully integrated 1.5 million contracts, replacing fragmented, inconsistent outputs from various individual countries with unified, weekly reporting for BNPPF’s key automotive partners.

Dremio’s adoption has expanded enterprise-wide, becoming the foundational layer for data access across mission-critical business lines—including mobility, risk, retail, and finance—in all eight operating European countries. The platform has fostered a culture of true self-service, evidenced by the creation of over 2,000 user-generated views, allowing users to rapidly build and execute their own analytics workflows. This unified semantic layer is the bedrock of BNPPF’s ambitious AI strategy, accelerating AI/ML model development and setting a goal for 2030 to deliver new, data-driven products within a single week.

Beyond analytics, Dremio has guided the transition from IaaS toward a modern OpenShift/Kubernetes environment for dynamic, scalable resource allocation. Dremio is also central to the “Analytics for Tomorrow” strategic program, designed to reduce the organization’s reliance on a large SaaS footprint by providing a more governed, secure, and unified alternative for comprehensive data access and governance. As this accelerated adoption continues, Dremio is fundamentally reshaping how BNPPF manages, governs, and leverages data across Europe, significantly enhancing its capability to deliver consistent, high-quality insights at scale.

### ABOUT DREMIO

Dremio is the intelligent lakehouse platform for the business, serving hundreds of global enterprises, including Maersk, Amazon, Regeneron, NetApp, and S&P Global. Based on open-source technologies like Apache Iceberg and Apache Arrow, Dremio provides an open lakehouse architecture enabling the fastest time to insight and platform flexibility at a fraction of the cost.

Learn more at [www.dremio.com](http://www.dremio.com).

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