



State Bank of Mauritius  
Port Louis, Mauritius  
www.sbmonline.com

**Industry:**

Financial Services

**Annual Revenue:**

More than 1 billion MRs

**Employees:**

901

**Oracle Products & Services:**

Oracle Database  
Oracle Financial Services Data Model  
Oracle Performance Analyzer  
Oracle Funds Transfer Pricing  
Oracle Risk Manager  
Oracle Warehouse Builder  
Oracle Discoverer  
Oracle Enterprise Budgeting and Planning

**Implementor:**

Oracle Consulting Services

**State Bank of Mauritius Improves Reporting Capabilities Using Oracle Technology**

Founded in 1973, State Bank of Mauritius (SBM) is the country's second largest domestic bank in terms of assets. Listed on the Stock Exchange of Mauritius in 1995, SBM's share is amongst the most traded and performing shares in the country and SBM commands a market share of around 25% of the domestic commercial banking assets in Mauritius.

**Challenges**

- Expand use of technology to improve financial processes and effectively satisfy regulatory requirements, manage risk, and make forecasts
- Refine data extraction process to improve profitability reporting by portfolio, business unit, product, customer, and account
- Implement Basel II Advanced IRB approach for capital adequacy

**Solution**

- Implemented Oracle applications to support financial processes; solution included Oracle Funds Transfer Pricing, Oracle Performance Analyzer, Oracle Risk Manager, and Oracle Enterprise Budgeting and Planning
- Created a monthly, account-level data warehouse using Oracle Database and Oracle Warehouse Builder
- Used Oracle Discoverer to provide account-level reporting, which in turn provides accurate data for account profitability allocations, transfer pricing, risk management, and budgeting and planning processes
- Established a profitability solution based on a new activity-based costing allocation method using a combination of Oracle applications
- Implemented a budgeting and forecasting system using Oracle Enterprise Budgeting and Planning, which generates balance sheet projections using cash-flow-based processing and includes transfer pricing results using Oracle Funds Transfer Pricing