

Planix's' approach for Mizuho International plc

Enhancing **Mizuho's** Liquidity Management: Strategies
for Compliance, Efficiency, and Risk Mitigation

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Introduction

This proposal offers **Mizuho International plc** targeted, research-driven solutions to enhance liquidity management. By aligning our platform's capabilities with **Mizuho's** objectives in **regulatory compliance**, **operational efficiency**, and **risk management**, we aim to equip Mizuho's treasury, risk and operations teams in the UK with the tools to drive resilience and sustainable growth in today's challenging financial environment.

About Planixs

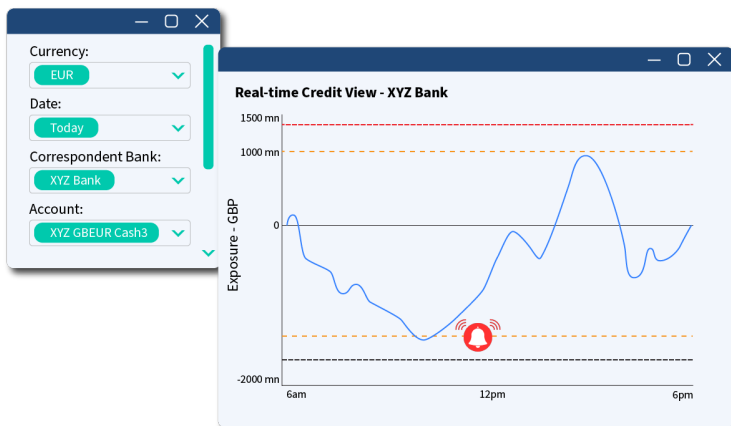
Planixs' Realiti solution is an advanced real-time liquidity management platform used by banks such as **Lloyds**, **Santander UK**, **Ahli** and **Ghana International**. It aggregates all your cash and securities information in real time, which eliminates data silos and automates many of your liquidity management processes.



1. Regulatory Compliance and Liquidity Optimisation

Challenge: Mizuho International plc maintains a Liquidity Coverage Ratio (LCR) of 322.6%*, significantly exceeding regulatory requirements. While this demonstrates financial strength, sustaining such high liquidity buffers can be capital-intensive and may limit the bank's ability to allocate resources to other strategic initiatives.

Solution: Realiti would automate liquidity management processes and provide precise, real-time visibility into liquidity positions across all accounts. This would enable Mizuho to optimise their liquidity without compromising regulatory compliance, while freeing up resources for other strategic objectives.



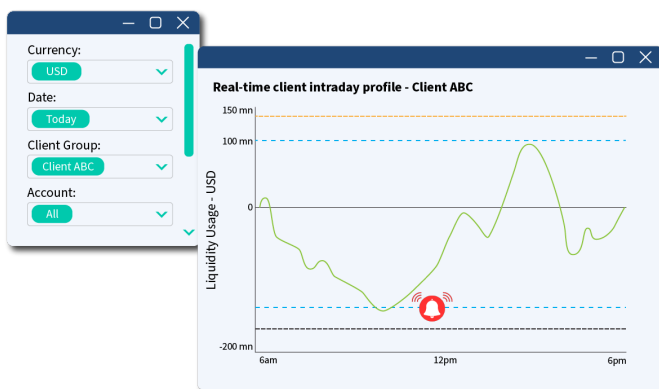
**Mizuho International: Pillar 3 disclosures year ended 31/03/2022*



2. Operational Efficiency and Cost Reduction

Challenge: Mizuho has undertaken significant modernisation efforts to enhance efficiency and reduce costs. The implementation of Orchestrade* has streamlined risk management processes, reducing manual tasks and operational expenses. Additionally, the development of an eTrading platform demonstrates a commitment to innovation and operational modernisation.

Solution: Realiti would enhance operational efficiency by centralising monitoring for all direct and indirect accounts, generating alerts for critical balance thresholds, and integrating settlement confirmations with projected cash flows. This automation would reduce manual tasks, minimise operational risks, and lower costs associated with liquidity management. Additionally, Realiti's Payment Control capability would coordinate with bank infrastructure to manage payment flows, preserving liquidity for high-priority transactions and further optimising operational efficiency as well as enhancing risk management.



**Orchestrade news article 2018*

3. Risk Management and Strategic Planning

Challenge: Mizuho's Integrated Report 2023 emphasises the importance of a comprehensive risk management framework, stating that "we are strengthening our risk management framework to support sustainable growth." Effectively managing liquidity risk is a critical component of this framework, requiring real-time data and proactive strategies to mitigate potential financial threats.

Solution: Realiti's Regulatory Control capability would utilise Mizuho’s liquidity data to provide reports that comply with various regulatory agendas, including BCBS 248. It would allow Mizuho to apply stress scenarios to liquidity data, assess the impacts of changes in payment behaviours, and evaluate restrictions on credit lines and collateral. Leveraging Realiti's comprehensive, reconciled data set, Mizuho can create and monitor a wide range of key risk metrics, enabling dynamic, real-time decision-making.

BCBS Report A

Daily maximum liquidity usage	Max	2d max	3d max	Avg
1. Largest positive net cumulative position	777 mn	647 mn	576 mn	361 mn
2. Largest negative net cumulative position	-734 mn	-618 mn	-612 mn	-492 mn

Available intraday liquidity at start of business day

	Max	2d max	3d max	Avg
Total	328 mn	300 mn	289 mn	259 mn
1. Central bank reserves	279 mn	269 mn	267 mn	235 mn
2. Collateral pledged at the central bank	49 mn	31 mn	22 mn	24 mn

Expand

Available intraday liquidity at start of business day

	Max	2d max	3d max	Avg
1. Gross Payments Sent - Value	-4100 mn	-2600 mn	-1800 mn	-2000 mn
2. Gross Payments Received - Value	3400 mn	2600 mn	2500 mn	2000 mn

Expand

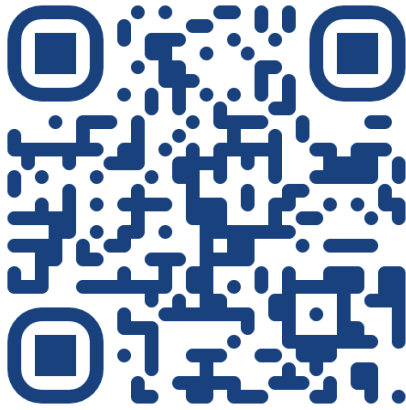


Banks using **Realiti** include:



Ready to strengthen Mizuho's Liquidity Management?

Discover how **Realiti** can enhance **Mizuho's** liquidity management and drive your next level of operational success.



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