

# ICT & Financial Business Company

- Information technology (IT services, BPO, and healthcare)
- Communications (mobile, media, and space and satellite)
- Finance (retail finance business)
- Insurance (retail, brokerage, and underwriting)



**Tatsushi Shingu**  
President,  
ICT & Financial Business Company



From left: **Hiroshi Kajiwara**,  
Chief Operating Officer, ICT Division  
**Yasuhito Kawauchino**,  
Chief Operating Officer, Financial & Insurance Business Division  
**Fumitaka Horiuchi**,  
Chief Financial Officer  
**Atsushi Hashimoto**,  
General Manager, Planning & Administration Department

## Company Strengths

- Profitable revenue structure made possible by the core Group companies in the ICT field and the generation of synergies through various alliances between businesses
- Business development in the retail financial services and insurance fields in Japan and overseas
- Network including start-up companies and other leading-edge companies in Japan and overseas

### Business Development

Percentage of Earnings from Domestic Business (image)

80%

#### Information Technology / Communications

##### IT services and BPO

- ITOCHU Techno-Solutions
  - Provision of a wide range of IT solutions, from software development to sales, maintenance and support of computers and network systems
  - A robust client base of more than 10,000 companies in various industries
- BELLSYSTEM24 (Customer relationship management solutions and contact center services)
- ITOCHU INTERACTIVE (Digital marketing)
- WingArc1st (Software development and sales)
- DENTSU RETAIL MARKETING (Data analysis and sales promotion / marketing support services for retailers)



##### Communication and mobile business

- CONEXIO
  - One of the largest networks of carrier-certified stores in Japan
  - Provision of solutions for corporate clients
- Asurion Japan (Insurance for mobile devices)
- Belong (Online distribution of mobile devices)
- ITC Auto Multi Finance (Mobile device finance)

##### Healthcare business

- A2 Healthcare (Clinical development services)
- Wellness Communications (Healthcare management solutions)

##### Space, satellite, and media related business

- SKY Perfect JSAT
  - Asia's largest satellite communications operator
  - Media service "SKY PerfectTV!"
- SPACE SHOWER NETWORKS (Music media)
- ITOCHU Cable Systems (System integration for broadcasters and telecommunication companies)
- Advanced Media Technologies (Distribution of cable TV products)
- Venture capital business
  - ITOCHU TECHNOLOGY VENTURES



Copyright© Boeing  
Photo courtesy of SKY Perfect JSAT

#### Finance / Insurance

##### Retail finance business

- Money Communications
  - Salary prepayment service
- Orient Corporation (Consumer credit business)
- POCKET CARD (Credit card business)
- Paidy (Buy Now Pay Later service)
- United Asia Finance (Retail finance business in Hong Kong and other parts of China)
- EASY BUY (Retail finance business in Thailand)
- ACOM CONSUMER FINANCE (Retail finance business in the Philippines)
- Pasar Dana Pinjaman (Peer-to-peer finance intermediation business in Indonesia)
- First Response Finance (Pre-owned vehicle finance business in the U.K.)



##### Insurance shop and retail insurance business

- HOKEN NO MADOGUCHI
  - Japan's leading retail insurance distributor
  - Network of more than 790 shops in Japan



##### Insurance brokerage business

- ITOCHU Orico Insurance Services (Insurance agency)
- I&T Risk Solutions (Insurance broker)
- COSMOS SERVICES (Insurance broker)

##### Reinsurance business and credit guarantee business

- Gardia (Credit guarantee for retail businesses)
- NEWGT Reinsurance (Reinsurance business)

Region legend: ♦ Japan ■ North America ■ Europe ■ China and other Asian countries

### FYE 2021 Review (Specific Accomplishments)

$$\text{Corporate Value} = \frac{\text{Created Value}}{\text{Cost of Capital} \times \text{Growth Rate}}$$

- Strengthened our DX support capabilities through a capital alliance with BrainPad Inc. and partnering with its team
- Entered the online distribution business for mobile devices rooted in customer- and market-oriented perspectives
- Through Money Communications Inc., accelerated the development of the salary prepayment business
- Concluded a business alliance related to providing unified financial services with GMO Aozora Net Bank, Ltd.

### Growth Opportunities (Sustainable Growth)

$$\text{Corporate Value} = \frac{\text{Created Value}}{\text{Cost of Capital} \times \text{Growth Rate}}$$

- Discovering and forming alliances with start-up companies, and leveraging new technologies to create and promote next-generation businesses
- Fostering overseas development of business models cultivated in Japan in the mobile and ICT business sectors
- Establishing an earnings base in the innovative and highly convenient DX business based on a market-oriented perspective
- Expanding our overseas business foundation by leveraging new retail finance
- Creating an insurance business value chain in the retail sector

### Risk Responses (Reduction in Cost of Capital)

$$\text{Corporate Value} = \frac{\text{Created Value}}{\text{Cost of Capital} \times \text{Growth Rate}}$$

- Reducing negative environmental impact caused by the high demand of new mobile handsets, by distributing secondary phones
- Reducing health-related risks by supporting the development of pharmaceuticals and providing health preventive services
- Enhancing the quality of people's lives through the retail finance business in Japan and overseas
- Reducing the risk of business suspension by realizing a highly robust ICT environment, backed up by reliable telecommunication infrastructure

Notes: Items related to Sustainability Action Plans are indicated with a mark for the corresponding material issues.

Details of the action plans are available on our website: <https://www.itochu.co.jp/en/csr/itochu/activity/actionplan/>

- Evolve Businesses Through Technological Innovation
- Address Climate Change (Contribute to Realization of a Decarbonized Society)
- Cultivate a Motivating Workplace Environment
- Respect Human Rights
- Contribute to Healthier and More Enriched Lifestyles
- Ensure Stable Procurement and Supply
- Maintain Rigorous Governance Structures

### Specific Example of Realizing Business Transformation by Shifting to a Market-Oriented Perspective



BrainPad Inc.  
—Supporting the DX of companies through data utilization

#### Capital and Business Alliance with Data Utilization Specialist Group BrainPad Inc.

ITOCHU concluded a capital and business alliance agreement related to DX promotion with BrainPad Inc. (BrainPad), which is a leading company using data to support DX. This capital and business alliance will accelerate the Group's DX promotion and will realize new market-oriented customer experiences, services, and products by connecting the Group's business know-how in various industries with BrainPad's data analysis and utilization know-how. We will continue contributing to the sustainable growth of customer companies in digital society by supporting unified DX promotion in various industries with multiple collaborators, including BrainPad.



**Naoto Tazumi**  
IT Business Section No. 1