

ICT & Financial Business Company

Business Fields

- Information technology (IT solutions, BPO, digital marketing, venture capital, and healthcare)
- Communications (mobile devices, related equipment and services, space and satellite, and media and content)
- Finance (retail finance and corporate finance)
- Insurance (insurance shop, retail insurance, corporate insurance brokerage, reinsurance, and credit guarantee)

Company Strengths

- Earnings base and synergies, driven by Group companies with leading scale and presence in the domestic ICT field
- Development of retail businesses together with market-driving core Group companies in the financial and insurance business
- Network of start-ups and leading-edge companies in Japan and overseas through relationships with top-tier venture capital firms in North America, Europe, and other regions



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
Shuichiro Yamaura	Chief Financial Officer
Atsushi Hashimoto	General Manager, Planning & Administration Department

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



Made Major U.S. Security Company, SilverSky Inc. an Affiliate

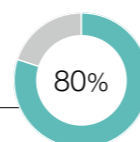
Through ITOCHU International Inc., ITOCHU has made U.S. security-related service provider SilverSky Inc., an affiliate. Based on more than 20 years of experience and knowledge, SilverSky Inc. uses advanced analysis of diverse data to protect customers' networks and terminals from a range of threats. The company has earned the trust of the financial and healthcare industries—which require particularly high levels of regulatory compliance—and has more than 4,000 customers throughout the U.S. Through this investment, we will support the company's expansion in Asia while gaining access to advanced threat intelligence from around the world. Further, ITOCHU and SilverSky Inc. will collaborate with CTC to minimize the concerns of customers about business continuity in the digital age, thereby supporting their sustained growth.



Nobutaka Kiyohara
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ITOCHU International Inc.

Business Development Quantitative information Page 136–143

Percentage of Earnings from Domestic Business (image)



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 customer base of more than 10,000 companies in various industries



- BELLSYSTEM24 (CRM* solutions and contact center services)
- ITOCHU INTERACTIVE (Digital marketing)
- WingArc1st (Software development and sales)
- SilverSky (Security business)

* Customer Relationship Management

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 in Indonesia)

Healthcare business

- A2 Healthcare (Clinical development contract services)
- Wellness Communications (Healthcare management solutions)
- TXP Medical (Medical data platform)

Space, satellite, and media-related business

- SKY Perfect JSAT
 - Asia's largest satellite communication operator
 - Media service "SKY PerfectTV!"



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Photo courtesy of SKY Perfect JSAT

- ITOCHU Cable Systems (System integration for broadcasters and telecommunication companies)
- RIGHTS & BRANDS ASIA (Character / brand licensing in Asia)
- Advanced Media Technologies (Distribution of cable TV products)

Venture capital business

- ITOCHU TECHNOLOGY VENTURES
- ITC VENTURES XI

Finance / Insurance

Retail finance business

- Money Communications
 - Salary prepayment service
- Orient Corporation (Consumer credit business)
- POCKET CARD (Credit card business)
- 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 over 790 shops in Japan



Insurance brokerage business

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

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 2022 Review (Specific Accomplishments)



- Promoted corporate DX support through collaborations with WingArc1st Inc., SIGMAXYZ Inc., and BrainPad Inc.
- Made U.S. security-related service provider SilverSky Inc., an affiliate
- Invested in Bumper International Limited, which provides buy-now-pay-later services for car repairs and services mainly in the U.K.
- Formed a capital and business alliance with TXP Medical Co. Ltd., a start-up that provides a platform for emergency medical data

Growth Opportunities (Sustainable Growth)



- 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 business foundations in Japan and overseas by leveraging new retail finance
- Creating an insurance business value chain in the retail sector

Risk Responses (Lower Cost of Capital)



- Reducing negative environmental impact caused by the frequent replacement of new mobile devices, by procuring and distributing secondhand mobile devices
- Reducing health-related risks by supporting the development of pharmaceutical products and providing preventive health services
- Enhancing the quality of people's lives through the retail finance business in Japan and overseas
- Reducing the risk of business interruptions 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 a Decarbonized Society)
- Develop a Rewarding Work Environment
- Respect and Consider Human Rights
- Contribute to Healthier and More Affluent Lifestyles
- Ensure Stable Procurement and Supply
- Maintain Rigorous Governance Structures