

# ICT & Financial Business Company

Business Fields	Information technology (IT solutions, BPO, consulting, digital marketing, venture capital, healthcare, etc.)
	Communications (mobile devices, related equipment and services, space and satellite, media and content, etc.)
	Finance (retail finance, corporate finance, asset management, etc.)
	Insurance (insurance shop, retail insurance, corporate insurance brokerage, reinsurance, credit guarantee, etc.)
Company Strengths	Earnings base and synergies, driven by Group companies with leading scale and presence in the Japanese 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

Quantitative information (FYE 2024 results) ▶ Pages 99–101, 128–131

Consolidated Net Profit	Core Profit	Percentage of Earnings from Business in Japan (image)
¥67.8 billion	¥76.8 billion	
ROA*1	CAGR*2	80%
6%	14%	

\*1 ROA based on core profit.  
 \*2 Compound annual growth rate of consolidated net profit from FYE 2012 to FYE 2024. Since FYE 2011 reported loss due to the impairment loss on Orient Corporation, etc., CAGR is shown from FYE 2012 onwards.



**Shunsuke Noda**  
President, ICT & Financial Business Company



From left:  
**Masato Horiuchi** Chief Operating Officer, ICT Division  
**Yasuhito Kawauchino** Chief Operating Officer, Financial & Insurance Business Division  
**Suguru Amano** Chief Financial Officer  
**Tetsuya Asano** General Manager, Planning & Administration Department

Business Development

### Information Technology / Communications

<b>IT Services and BPO</b> <ul style="list-style-type: none"> <li>ITOCHU Techno-Solutions (IT solutions, from software development to sales, maintenance, and support)</li> <li>BELLSYSTEM24 (CRM<sup>3</sup> solutions and contact center services)</li> <li>WingArc1st (Software development and sales)</li> <li>ITOCHU INTERACTIVE (Digital marketing)</li> <li>AKQA UKA (Customer experience design)</li> <li>I&amp;B Consulting (Consulting)</li> <li>Hongo Tsuji IT Consulting (Digital transformation support for small- and medium sized companies)</li> </ul>	<b>Communication and Mobile Business</b> <ul style="list-style-type: none"> <li>Asurion Japan (Insurance for mobile devices)</li> <li>Belong (Retail and wholesale of used mobile devices)</li> <li>ITC Auto Multi Finance (Mobile device finance / Indonesia)</li> </ul>	<b>Healthcare Business</b> <ul style="list-style-type: none"> <li>A2 Healthcare (Clinical development contract services)</li> <li>Century Medical (Import and sale of medical devices)</li> <li>Docquity Holdings (Online platform for healthcare professionals / Singapore)</li> <li>TXP Medical (Medical data platform)</li> </ul>
<b>Space, Satellite, and Media-Related Business</b> <ul style="list-style-type: none"> <li>SKY Perfect JSAT (Media business and space satellite business)</li> <li>ITOCHU Cable Systems (System integration for broadcasters and telecommunication companies)</li> <li>Advanced Media Technologies (Distribution of cable TV products / the U.S.)</li> <li>Avidex Industries (Sale of AV equipment for hospitals, companies, and schools / the U.S.)</li> <li>Rights &amp; Brands Asia (Character / brand licensing in Asia / Hong Kong)</li> </ul>		

Leading-edge technologies and services that drive innovation

**Venture Capital Business (Investment in top-tier venture capital firms in Japan, North America, Europe, and other regions)**

- Itchu Technology Ventures
- ITC Ventures XI

### Finance / Insurance

<b>Retail Finance &amp; Insurance</b> <table border="1"> <tr> <td> <b>Retail Finance Business</b> <ul style="list-style-type: none"> <li>Japan: Diverse retail financial business</li> <li>POCKET CARD (Credit card business)</li> <li>Gaitame.Com (Provider of an FX margin transaction platform)</li> <li>Orient Corporation (Consumer credit business)</li> </ul> </td> <td> <b>Overseas</b> <ul style="list-style-type: none"> <li>Industry-leading overseas financial business</li> <li>United Asia Finance (Retail finance business / Hong Kong and China)</li> <li>EASY BUY (Retail finance business in Thailand)</li> <li>First Response Finance (Pre-owned vehicle finance business / the U.K.)</li> </ul> </td> </tr> </table>	<b>Retail Finance Business</b> <ul style="list-style-type: none"> <li>Japan: Diverse retail financial business</li> <li>POCKET CARD (Credit card business)</li> <li>Gaitame.Com (Provider of an FX margin transaction platform)</li> <li>Orient Corporation (Consumer credit business)</li> </ul>	<b>Overseas</b> <ul style="list-style-type: none"> <li>Industry-leading overseas financial business</li> <li>United Asia Finance (Retail finance business / Hong Kong and China)</li> <li>EASY BUY (Retail finance business in Thailand)</li> <li>First Response Finance (Pre-owned vehicle finance business / the U.K.)</li> </ul>	<b>Insurance Shop and Retail Insurance Business</b> <ul style="list-style-type: none"> <li>Japan's leading retail insurance distributor with approx. 700 retail shops</li> <li>HOKEN NO MADOGUCHI (Retail insurance distributor)</li> </ul>	<b>Corporate Insurance</b> <ul style="list-style-type: none"> <li>Insurance Brokerage Business, Reinsurance Business, Credit Guarantee Business</li> <li>Risk solutions business that leverages the strengths of a general trading company</li> <li>ITOCHU Orico Insurance Service (Insurance agency)</li> <li>Cosmos Risk Solutions (Insurance broker)</li> <li>Cosmos Services (Insurance broker / Hong Kong)</li> <li>Siam Cosmos Services (Insurance broker / Thailand)</li> </ul>
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Region legend: ♦ Japan ■ North America ■ The U.K. and Europe ■ China and other Asian countries \*3 CRM: Customer Relationship Management

## Initiative for Sustainable Enhancement of Corporate Value through a Market-Oriented Perspective — Advancing a Joint Venture with Boston Consulting Group, a Leading Management Consulting Firm

In April 2024, we established a joint venture with Boston Consulting Group (BCG) to engage in digital transformation (DX) consulting services that help clients solve issues and transform their businesses through the utilization of IT and digital technologies. By combining BCG's world-class consulting expertise with our business know-how and the capabilities of our group of digital businesses centered around CTC and BELLSYSTEM24, Inc., we will provide comprehensive and flexible DX consulting services tailored to our clients' needs. In addition to identifying business challenges and solutions, we will provide proposals that include optimal collaboration with IT services and business process outsourcing (BPO). By providing highly effective consulting services tailored to customer needs and preferences, we aim to further expand our business foundation.



Providing DX consulting services based on a market-oriented perspective



From left:  
 IT Business Section No. 1, Information Technology Business Department  
**Keita Koizumi, Taichi Isogaya**  
 IT Business Section No. 3, Information Technology Business Department  
**Shinichi Oomoto**  
 I&B Consulting Inc.  
**Tasuku Yamazaki** (Dispatched), **Yuko Kawamoto** (Dispatched), **Makoto Takeuchi** (Dispatched)



### Expand Created Value (FYE 2024 Review)

- Privatized CTC, the core of our digital value chain strategy, and strengthened our earnings base
  - Agreed to establish a joint venture with BCG, a leading management consulting firm in the United States, to develop a DX consulting business
  - Began supporting overseas biotech companies' development of new drugs in Japan through A2 Healthcare Corporation to promote the elimination of drug loss\*4
  - Commenced the handling of financial products compatible with the new NISA and iDeCo schemes at HOKEN NO MADOGUCHI GROUP INC.
  - Began offering the Gaitame.Com Card, which allows users to use credit card points for foreign currency savings, through a collaboration between Gaitame.Com Co., Ltd. and POCKET CARD CO., LTD.
- \*4 Due to the complexity of Japan's pharmaceutical regulations and clinical trial procedures, as well as the differences in the drug pricing system compared to Western countries, foreign pharmaceutical companies are avoiding Japan, resulting in a lack of new drug development in the country.

### Increase Growth Rate

- Finding and forming alliances with start-up companies, and leveraging new technologies to create and promote next-generation businesses
- Utilizing our group of digital businesses to expand the earnings base for the DX business and strengthen the synergies with existing businesses, such as BELLSYSTEM24, Inc. and CTC within the digital value chain.
- Making smartphone reuse more accessible and promoting the effective use of limited resources through a collaboration between Belong Inc., which operates a distribution business for used mobile devices, and Mercari, Inc.
- Creating a finance and insurance business value chain in the retail sector

### Lower Cost of Capital

- Increasing the handling of used mobile devices with the aim of reducing the negative environmental impact caused by the frequent replacement of mobile devices
- Reducing health-related risks by supporting the development of pharmaceutical products and distributing and selling advanced medical equipment
- Contributing to the improvement of people's quality of life through retail finance businesses that encompass diverse regions and products
- Reducing the risk of business disruptions by realizing a highly robust ICT environment, backed up by reliable telecommunication infrastructure

The list of major subsidiaries and associated companies is available on ITOCHU's website.  
[https://www.itochu.co.jp/en/files/ar2024E\\_12.pdf](https://www.itochu.co.jp/en/files/ar2024E_12.pdf)

Details on the Sustainability Action Plans are available on ITOCHU's website.  
<https://www.itochu.co.jp/en/csr/itochu/actionplan/>