



I am One with Infinite Missions

Investors Meeting for ICT & Financial Business Company

December 21, 2017

ITOCHU Corporation

ICT & Financial Business Company Overview

- Organization/Personnel/Business Overview
- Financial Highlights
- Position of our Company
- Major Operating Companies

ICT & Financial Business Company Outlook

- ICT Division
- Financial & Insurance Business Division
- Focus areas
- Enhancing Overall Capabilities
- Investment Image



ICT & Financial Business Company Overview

Organization/Personnel/Business Overview



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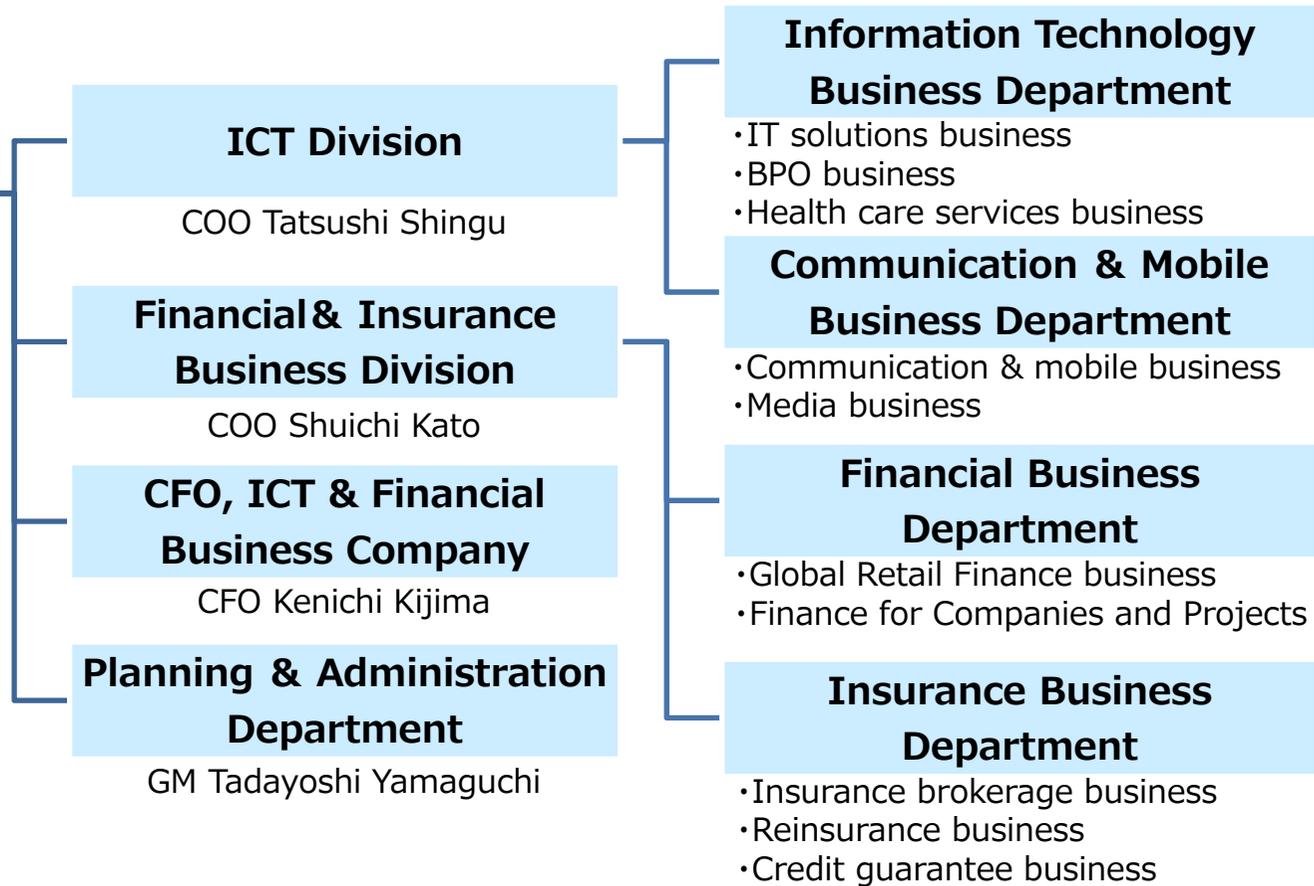
- Newly established in 2016 to fuse information and finance
- Aggressive involvement in fintech and other new technology, next-generation businesses



President
Yoshihisa Suzuki



Shingu/Kato/Kijima/Yamaguchi



(As of September 1, 2017)

No. of operating companies:	31 companies
No. of employees:	318

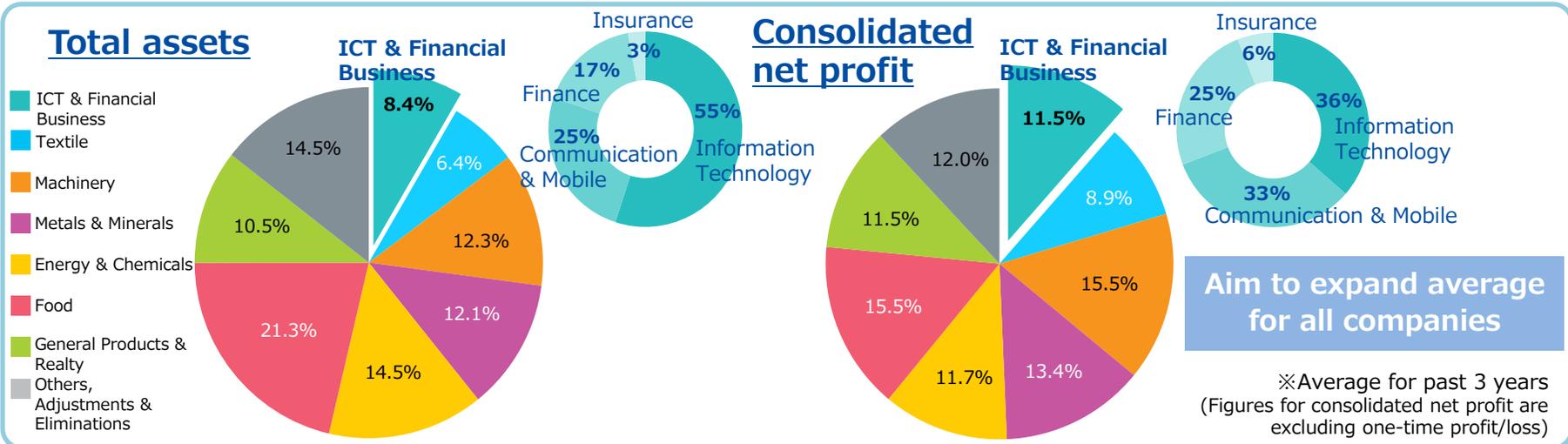
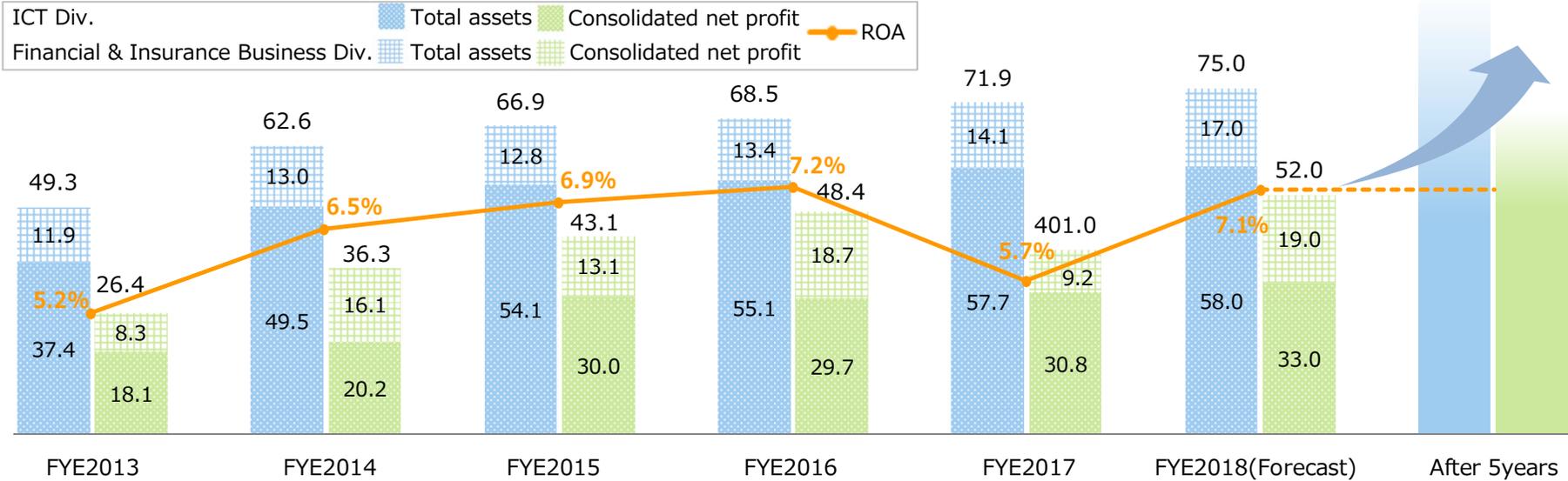
Financial Highlights



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Consolidated net profit is **expanding favorably** since FYE2013, ROA is **top among all companies**

(Unit) Total assets : ¥10billion, Consolidated net profit : ¥1billion. Based on U.S. GAAP through FYE2014, IFRS from FYE2015



New growth engine
In an age of innovation,
information and finance are the key

- **Add information and financial functions to the ITOCHU Group to enhance overall Capabilities**
- **Fuse ITOCHU's conventional offline assets and online**
- **Evolve ITOCHU's profit model**

Major Operating Companies

ICT Division

IT solutions	■ CTC	<u>Japan's largest</u> system integrator	 Challenging Tomorrow's Changes
BPO	■ Bellsystem24	<u>One of Japan's largest</u> contact centers	
Healthcare services	■ A2 Healthcare	<u>One of Japan's foremost</u> CROs	 The Life First Company
Media	■ SKY Perfect JSAT	<u>Asia's largest</u> subscription based content broadcast / satellite communications operator	
Communications/mobile	■ CONEXIO	<u>No. 1 sales agent</u> for NTT DOCOMO	

Financial & Insurance Business Division

Global retail finance	■ Orient Corporation	<u>Japan's largest</u> credit sales, 10.24 million card members	
	■ POCKETCARD	<u>Major domestic</u> credit card company, 4.82 million card members	
	■ Overseas Retail Finance	<u>Leading consumer</u> financing business <u>in multiple markets</u> , 1.44 million policies enrolled	
Insurance brokerage	■ HOKEN NO MADOGUCHI	<u>Japan's largest</u> insurance shops with 669 sites and 800,000 policies enrolled	
Credit guarantee	■ e Guarantee	<u>Japan's largest</u> credit guarantor for enterprises	



ICT & Financial Business Company Outlook

■ Firm market growth

- CTC and numerous other major operating companies achieved record high profit
- Top class business scope among general trading companies

■ Responding to 4th industrial revolution, including AI/IoT

- CTC and other existing SI businesses shifting to services
- POC/DEJIMA project

■ Arrival of the age of 5G

- Increase facilities investments
- Advancement of mobile systems

■ Emergence of new technologies, new business models

- Venture investments
- Collaborate with cross-industry/joint ventures

- **Shift from corporate finance to retail, further enhancements**
 - In Japan, FamilyMart surrounding financial businesses, build financing and payment ecosystem
 - For overseas, shift from personal lending business to P2P lending
- **Shift from insurance agent business (B2B) to insurance shop management (B2C) from agent to provider**
- **Fintech, insurtech business development**

Enhancing Overall Capabilities

Collaborating Companies

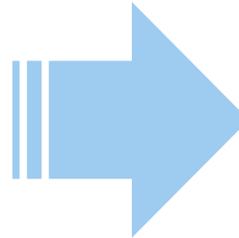


Collaborating Business

- **FamilyMart UNY Holdings**
Build ID/CRM, financing payment business, partnership with EC businesses
- **ITOCHU-SHOKUHIN, NIPPON ACCESS**
Cross-border EC business
- **Automobile-related businesses**
Connected car, ride shares
- **ITOCHU LOGISTICS**
Cross-border EC business
- **Textile Business**
Online sales, financing payment business
- **CP/CITIC**
Cross-border EC business, financing payment business, mobile business

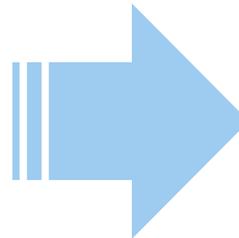
New investment image in 5yrs

ICT Sector
Enhance
existing business



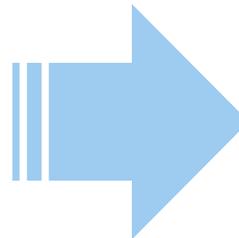
60 billion yen

Financial & Insurance
Sector
Enhance
existing business



40 billion yen

New business
domains



100 billion yen

Increase total assets of approx. 750 billion yen to more than 1,000 billion yen within 5 years while maintaining ROA at the current level



Forward-Looking Statements

This material contains forward-looking statements regarding ITOCHU Corporation's corporate plans, strategies, forecasts, and other statements that are not historical facts. They are based on current expectations, estimates, forecasts and projections about the industries in which ITOCHU Corporation operates. The expectations, estimates, forecasts and projections are subject to a number of risks, uncertainties and assumptions, including without limitation: changes in economic conditions; fluctuations in currency exchange rates; changes in the competitive environment; the outcome of pending and future litigation; and the continued availability of financing, financial instruments and financial resources. Therefore, they may cause actual results to differ materially from those presented in such forward-looking statements. ITOCHU Corporation, therefore, wishes to caution that readers should not place undue reliance on forward-looking statements, and further, that ITOCHU Corporation undertakes no obligation to update any forward-looking statements as a result of new information, future events or other developments.

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