

GRI Content Index

In compiling the Takefuji Report 2009, reference was made to Global Reporting Initiative (GRI) Guidelines.

The GRI Content Index is a table or matrix that lists all the Standard Disclosures of the GRI Guidelines. Details in the Takefuji Report 2009 can be retrieved by means of the following content index. Part of detailed items can be presented in documents other than the printed Takefuji Report 2009. In such cases, the following index shows links to specific Web pages or page numbers of relevant publications.

GRI Indicators		Page Numbers / Other References and Notes
1. Strategy and Analysis		
1.1	Statement from the most senior decision-maker of the organization (e.g., CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy.	* 2-3 Business Overview * 4-6 Interview with the President * 8-13 Discussion of Medium-Term Business Plan and CSR Management
1.2	Description of key impacts, risks, and opportunities.	* 2-3 Business Overview * 4-6 Interview with the President * 8-13 Discussion of Medium-Term Business Plan and CSR Management * 53-55 Business Risk and Other Forms of Risk
2. Organizational Profile		
2.1	Name of the organization.	* 28 Takefuji's History * 82 Organizational Chart / Corporate Data
2.2	Primary brands, products, and/or services.	* Inside front cover (benecere card) * 7 The benecere Card * 10 Asset Quality Improvement * 18-20 For Customers
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	* 82 Organizational Chart / Corporate Data
2.4	Location of organization's headquarters.	* 82 Organizational Chart / Corporate Data
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	* 82 Organizational Chart / Corporate Data * (Note) Takefuji mainly operates in Japan.
2.6	Nature of ownership and legal form.	* 82 Organizational Chart / Corporate Data * 14-15 Corporate Governance

GRI Indicators		Page Numbers / Other References and Notes
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	<ul style="list-style-type: none"> * 3 Business Overview * 35 Direct Cash Loans to Customers by Japanese Geographical Region * 39 Number of Branch Offices by Japanese Geographical Region * 41 New Customer-Related Data * 42-43 Customer Profiles * 48 Market Share by Company (Non-Consolidated Basis)
2.8	Scale of the reporting organization, including: <ul style="list-style-type: none"> - Number of employees; - Net sales (for private sector organizations) or net revenues (for public sector organizations); - Total capitalization broken down in terms of debt and equity (for private sector organizations); and - Quantity of products or services provided. 	<ul style="list-style-type: none"> * 82 Organizational Chart / Corporate Data * 58 Consolidated Statements of Operations * 56-57 Consolidated Balance Sheets * 35 Operational Data (Non-Consolidated)
2.9	Significant changes during the reporting period regarding size, structure, or ownership including: <ul style="list-style-type: none"> - The location of, or changes in operations, including facility openings, closings, and expansions; and - Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations). 	<ul style="list-style-type: none"> * 20 Establishment of Free Call Center * 39 Number of Branch Offices
2.10	Awards received in the reporting period.	* 26 For Local Communities
3. Report Parameters		
Report Profile		
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	* 1 Period Covered
3.2	Date of most recent previous report (if any).	* 1 Publication Information
3.3	Reporting cycle (annual, biennial, etc.).	* 1 Publication Information
3.4	Contact point for questions regarding the report or its contents.	* 1 For more information, please contact
Report Scope and Boundary		

GRI Indicators		Page Numbers / Other References and Notes
3.5	<p>Process for defining report content, including:</p> <ul style="list-style-type: none"> - Determining materiality; - Prioritizing topics within the report; and - Identifying stakeholders the organization expects to use the report. 	* 12 CSR at Takefuji (including stakeholder chart)
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	* (Note) Scope of organization In principle, this report covers Takefuji and its consolidated subsidiaries. However, should the organization being covered differ depending on the field of activity, this will be clearly defined. There have been no significant changes in the scope of the organization since the previous fiscal year.
3.7	State any specific limitations on the scope or boundary of the report.	* 1 Editorial Policy * (Note) Scope of organization In principle, this report covers Takefuji and its consolidated subsidiaries. However, should the organization being covered differ depending on the field of activity, this will be clearly defined. There have been no significant changes in the scope of the organization since the previous fiscal year.
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	* 20 Expansion of ATM Affiliates * 40 Number of ATMs
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	* 27 Environmental Impact Indicators
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/ acquisitions, change of base years/periods, nature of business, measurement methods).	* (Note) There is no restatement of information provided in earlier reports.
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	* (Note) There are no significant changes from previous reporting periods.
GRI content index		
3.12	Table identifying the location of the Standard Disclosures in the report.	* (PDF) This is the GRI Index Table.

GRI Indicators		Page Numbers / Other References and Notes
Assurance		
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organization and the assurance provider(s).	<ul style="list-style-type: none"> * (Note) This report is not subject to external assurance. Financial statements for the year ended March 31, 2009 and for the year ended March 31, 2008 have been audited. * 81 Report of Independent Auditors
4. Governance, Commitments, and Engagement		
Governance		
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	<ul style="list-style-type: none"> * 9 The Significance of the Three Committees * 14-15 Corporate Governance * 82 Organizational Chart / Corporate Data
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, their function within the organization's management and the reasons for this arrangement).	<ul style="list-style-type: none"> * 83 Directors, Auditors, and Officers * (PDF) Articles of Incorporation (Article 22 Person Authorized to Convene Meetings of the Board) * (PDF) Corporate Governance Report submitted to the Tokyo Stock Exchange (Items regarding organizational structure and management) (Japanese only) <Matters related to directors> Chair of the Board of Directors: President
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	<ul style="list-style-type: none"> * 14 Corporate Governance * 83 Directors, Auditors, and Officers
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	<ul style="list-style-type: none"> * 14 Corporate Governance / Executive Committee * 15 Corporate Governance Diagram, Highly Rated Corporate Governance * 22-23 For Shareholders and Investors
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	<ul style="list-style-type: none"> * 15 Director and Corporate Auditor Remuneration
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	<ul style="list-style-type: none"> * 14-15 Corporate Governance
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	<ul style="list-style-type: none"> * Not reported

GRI Indicators			Page Numbers / Other References and Notes
4.8		Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	<ul style="list-style-type: none"> * (Web) CSR at Takefuji * (Web) TAKEFUJI CORPORATION Management Ethical Charter * (Web) Takefuji Group Policy With Respect to Environmental Conservation Efforts
4.9		Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	<ul style="list-style-type: none"> * 12 CSR at Takefuji * 14-15 Corporate Governance * 16-17 Compliance * 18-19 Self Declaration of Compliance with International Standard for Complaint Management System * 21 Information Security Management System
4.10		Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	* 15 Corporate Governance Diagram (including Note 3)
Commitments to External Initiatives			
4.11		Explanation of whether and how the precautionary approach or principle is addressed by the organization.	<ul style="list-style-type: none"> * 15 Risk Management Committee * 16-17 Compliance * 21 Information Security Management System * (Web) Compliance * (Web) Information Security * (Web) Takefuji Group Policy With Respect to Environmental Conservation Efforts
4.12		Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	* 1 Reference Guidelines
4.13		Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: <ul style="list-style-type: none"> - Has positions in governance bodies; - Participates in projects or committees; - Provides substantive funding beyond routine membership dues; or - Views membership as strategic. 	<ul style="list-style-type: none"> * 28 Takefuji's History * 26 For Local Communities * (Notes) Major Memberships <ul style="list-style-type: none"> - Nippon Keidanren (Japan Business Federation) - Japan Financial Services Association - Japan Consumer Finance Association - Consumer Finance Association (TAPALS)
Stakeholder Engagement			
4.14		List of stakeholder groups engaged by the organization.	* 12 CSR at Takefuji (including stakeholder chart)
4.15		Basis for identification and selection of stakeholders with whom to engage.	* 12 CSR at Takefuji (including stakeholder chart)

GRI Indicators			Page Numbers / Other References and Notes
4.16		Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	* 13 CSR Activities Report for FY2009 * 18-27 For Our Stakeholders
4.17		Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	* 13 CSR Activities Report for FY2009 * 18-27 For Our Stakeholders
5. Management Approach and Performance Indicators			
Economic Performance Indicators			
		Disclosure on Management Approach	* Inside front cover * 3 Business Overview * 9-13 Discussion of Medium-Term Business Plan and CSR Management * 28 Takefuji's History * (PDF) Brief Statement of Financial Results for the Fiscal Year Ended March 31, 2009 (3. Management Policy) 13
Aspect: Economic Performance			
EC1	Core	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	* 6 Returns to Shareholders * 13 CSR Activities Report for FY 2009 (February, March) * 58 Consolidated Statements of Operations * 32 Personal Expenses / Revenues Ratio * 33 Net Asset Per Share & Dividends Per Share * 34 Funding * (Web) benecere Donations
EC2	Core	Financial implications and other risks and opportunities for the organization's activities due to climate change.	* 12 benecere eco Green Loan * 13 CSR Activities Report for FY 2009 (March) * (Web) benecere eco Green Loan (Japanese only)
EC3	Core	Coverage of the organization's defined benefit plan obligations.	* 71-72 Retirement Plan and Retirement Benefits
EC4	Core	Significant financial assistance received from government.	* (Note) Takefuji does not receive significant financial assistance from government.
Aspect: Market Presence			
EC5	Additional	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	* (Web) Recruitment Information / Salaries (Japanese only)

GRI Indicators			Page Numbers / Other References and Notes
EC6	Core	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	* Not reported
EC7	Core	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	* (Web) Messages from personnel officers from offices throughout Japan / Required personnel and selection criteria (Japanese only) * (PDF) Financial Statement Report for fiscal 2009 (Status of Directors) 54-58 (Japanese only)
Aspect: Indirect Economic Impacts			
EC8	Core	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	* 26-27 For Local Communities * (Web) For Local Communities
EC9	Additional	Understanding and describing significant indirect economic impacts, including the extent of impacts.	* 12 CSR at Takefuji * (Web) Monetary Donation and Customer Services at Disasters
Environmental Performance Indicators			
		Disclosure on Management Approach	* Inside front cover * 12 CSR at Takefuji * 27 For the Environment * (Web) For the Environment * (Web) Takefuji Group Policy With Respect to Environmental Conservation Efforts
Aspect: Materials			
EN1	Core	Materials used by weight or volume.	* Not reported
EN2	Core	Percentage of materials used that are recycled input materials.	* (Web) Environmentally Friendly "Eco Pocket Tissues"
Aspect: Energy			
EN3	Core	Direct energy consumption by primary energy source.	* 27 Environmental Impact Indicators
EN4	Core	Indirect energy consumption by primary source.	* 27 Environmental Impact Indicators
EN5	Additional	Energy saved due to conservation and efficiency improvements.	* Not reported

GRI Indicators			Page Numbers / Other References and Notes
EN6	Additional	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	* 27 Environmental Impact Indicators * (Web) Takefuji Group Policy With Respect to Environmental Conservation Efforts * (Web) Eco-friendly Activities
EN7	Additional	Initiatives to reduce indirect energy consumption and reductions achieved. Initiatives to reduce indirect energy consumption and reductions achieved.	* Not reported
Aspect: Water			
EN8	Core	Total water withdrawal by source.	* 27 Environmental Impact Indicators
EN9	Additional	Water sources significantly affected by withdrawal of water.	* Not reported
EN10	Additional	Percentage and total volume of water recycled and reused.	* Not reported
Aspect: Biodiversity			
EN11	Core	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	* (Note) This section does not apply to Takefuji, as it does not operate in such areas.
EN12	Core	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	* 27 Forest Supporters Membership * (Web) Environmentally Friendly "Eco Pocket Tissues"
EN13	Additional	Habitats protected or restored.	* (Note) This section does not apply to Takefuji, as it does not operate in such areas.
EN14	Additional	Strategies, current actions, and future plans for managing impacts on biodiversity.	* (Web) Takefuji Group Policy With Respect to Environmental Conservation Efforts
EN15	Additional	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	* (Note) This section does not apply to Takefuji, as it does not operate in such areas.
Aspect: Emissions, Effluents, and Waste			
EN16	Core	Total direct and indirect greenhouse gas emissions by weight.	* 27 Environmental Impact Indicators
EN17	Core	Other relevant indirect greenhouse gas emissions by weight.	* Not reported

GRI Indicators			Page Numbers / Other References and Notes
EN18	Additional	Initiatives to reduce greenhouse gas emissions and reductions achieved.	* 27 Environmental Impact Indicators * (Web) Takefuji Group Policy With Respect to Environmental Conservation Efforts * (Web) Eco-friendly Activities
EN19	Core	Emissions of ozone-depleting substances by weight.	* Not reported
EN20	Core	NOx, SOx, and other significant air emissions by type and weight.	* Not reported
EN21	Core	Total water discharge by quality and destination.	* Not reported
EN22	Core	Total weight of waste by type and disposal method.	* Not reported
EN23	Core	Total number and volume of significant spills.	* (Note) Not applicable, given the nature of Takefuji's consumer finance service business.
EN24	Additional	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	* (Note) Not applicable, given the nature of Takefuji's consumer finance service business.
EN25	Additional	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	* (Note) Not applicable, given the nature of Takefuji's consumer finance service business.
Aspect: Products and Services			
EN26	Core	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	* 13 CSR Activities Report for FY 2009 (April-May) * 26 Held Takefuji Cleanup Campaigns * 27 Forest Supporters Membership * (PDF) benecere eco Green Loan * (Web) For the Environment
EN27	Core	Percentage of products sold and their packaging materials that are reclaimed by category.	* Not reported
Aspect: Compliance			
EN28	Core	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with environmental laws and regulations.	* Takefuji has not identified any incident of non-compliance with any environmental laws or regulations.
Aspect: Transport			
EN29	Additional	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	* 27 Environmental Impact Indicators (Gasoline used for branch office vehicles)

GRI Indicators			Page Numbers / Other References and Notes
Aspect: Overall			
EN30	Additional	Total environmental protection expenditures and investments by type.	* Not reported
Social Performance Indicators			
Labor Practices and Decent Work			
		Disclosure on Management Approach	* 12 CSR at Takefuji * 24-25 For Employees * 24 Training Sessions Conducted at the Head Office in FY2009 * 25 Education and Training System * 25 Health Management * (Web) For Employees
Aspect: Employment			
LA1	Core	Total workforce by employment type, employment contract, and region.	* 25 Number of Employees
LA2	Core	Total number and rate of employee turnover by age group, gender, and region.	* Not reported
LA3	Additional	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	* 25 Employees Welfare and Benefits * (Web) For Employees / Lay Judge System
Aspect: Labor/Management Relations			
LA4	Core	Percentage of employees covered by collective bargaining agreements.	* Not reported
LA5	Core	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	* Not reported
Aspect: Occupational Health and Safety			
LA6	Additional	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs.	* Not reported
LA7	Core	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	* Not reported
LA8	Core	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	* 25 Health Management * (Web) For Employees / Health Management
LA9	Additional	Health and safety topics covered in formal agreements with trade unions.	* Not reported

GRI Indicators			Page Numbers / Other References and Notes
Aspect: Training and Education			
LA10	Core	Average hours of training per year per employee by employee category.	* 24 Employee Education
LA11	Additional	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	* 25 Education and Training System
LA12	Additional	Percentage of employees receiving regular performance and career development reviews.	* Not reported
Aspect: Diversity and Equal Opportunity			
LA13	Core	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	* 24 Promotion * 25 Number of Employees, Employees with Disabilities * 83 Directors, Auditors, and Officers
LA14	Core	Ratio of basic salary of men to women by employee category.	* Not reported
Human Rights			
		Disclosure on Management Approach	* Not reported
Aspect: Investment and Procurement Practices			
HR1	Core	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	* Not reported
HR2	Core	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	* Not reported
HR3	Additional	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	* Not reported
Aspect: Non-Discrimination			
HR4	Core	Total number of incidents of discrimination and actions taken.	* Not reported
Aspect: Freedom of Association and Collective Bargaining			
HR5	Core	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	* Not reported
Aspect: Child Labor			

GRI Indicators			Page Numbers / Other References and Notes
HR6	Core	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	* Not reported
Aspect: Forced and Compulsory Labor			
HR7	Core	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	* Not reported
Aspect: Security Practices			
HR8	Additional	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	* Not reported
Aspect: Indigenous Rights			
HR9	Additional	Total number of incidents of violations involving rights of indigenous people and actions taken.	* Not reported
Society Performance Indicators			
		Disclosure on Management Approach	<ul style="list-style-type: none"> * 12 CSR at Takefuji * 15 Corporate Governance Diagram * 16-17 Compliance * 24 Employee Education * 25 Education and Training System * (Web) TAKEFUJI CORPORATION Management Ethical Charter * (Web) Compliance
Aspect: Community			
SO1	Core	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	<ul style="list-style-type: none"> * (Web) Takefuji Group Policy With Respect to Environmental Conservation Efforts * (Web) For Local Communities
Aspect: Corruption			
SO2	Core	Percentage and total number of business units analyzed for risks related to corruption.	<ul style="list-style-type: none"> * 15 Corporate Governance * 16-17 Compliance
SO3	Core	Percentage of employees trained in organization's anticorruption policies and procedures.	<ul style="list-style-type: none"> * 16-17 Compliance * 24 Employee Education
SO4	Core	Actions taken in response to incidents of corruption.	<ul style="list-style-type: none"> * 3 Business Improvement Order * 17 Business Improvement Plan Summary

GRI Indicators			Page Numbers / Other References and Notes
Aspect: Public Policy			
SO5	Core	Public policy positions and participation in public policy development and lobbying.	<ul style="list-style-type: none"> * 27 Forest Supporters Membership * (Web) Participation in Team Minus 6%, a national project under the direction of the Ministry of the Environment * (Web) Participation in the "Lights Down" campaign sponsored by the Ministry of the Environment
SO6	Additional	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	* Not reported
Aspect: Anti-Competitive Behavior			
SO7	Additional	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	* (Note) No legislative case related to anti-competitive behaviors has been reported.
Aspect: Compliance			
SO8	Core	Monetary value of significant fines and total number of non-monetary sanctions for noncompliance with laws and regulations.	<ul style="list-style-type: none"> * 3 Business Improvement Order * 16-17 Implementation of Business Improvement Plan and Progress Report
Product Responsibility			
		Disclosure on Management Approach	<ul style="list-style-type: none"> * 16-17 Compliance * 18-21 For Customers * (Web) TAKEFUJI CORPORATION Management Ethical Charter * (Web) Principles of Our Privacy Policy * (Web) For Local Communities * (PDF) Officer Responsible for Clerical Work (Monthly IR report, July 2009)
Aspect: Customer Health and Safety			
PR1	Core	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	<ul style="list-style-type: none"> * 18-21 For Customers * (PDF) Officer Responsible for Clerical Work (Monthly IR report, July 2009)
PR2	Additional	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	* Not reported
Aspect: Product and Service Labeling			
PR3	Core	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	* 18-21 For Customers

GRI Indicators			Page Numbers / Other References and Notes
PR4	Additional	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	* Not reported
PR5	Additional	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	* 18-19 For Customers
Aspect: Marketing Communications			
PR6	Core	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	* 16-17 Compliance * 18-20 For Customers
PR7	Additional	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	* Not reported
Aspect: Customer Privacy			
PR8	Additional	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	* Not reported
Aspect: Compliance			
PR9	Core	Monetary value of significant fines for noncompliance with laws and regulations concerning the provision and use of products and services.	* Not reported

Sustainability Reporting Guidelines & Financial Services Sector Supplement			
GRI Indicators			Page Numbers / Other References and Notes
Product and Service Impact (Financial Services Sector Specific Disclosure on Management Approach)			
FS1	Core	Policies with specific environmental and social components applied to business lines.	* (Web) CSR at Takefuji * (Web) TAKEFUJI CORPORATION Management Ethical Charter

GRI Indicators			Page Numbers / Other References and Notes
FS2	Core	Procedures for assessing and screening environmental and social risks in business lines.	<ul style="list-style-type: none"> * 14-15 Corporate Governance * 16-17 Compliance * 18-21 For Customers * (Web) Takefuji Group Policy With Respect to Environmental Conservation Efforts
FS3	Core	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.	* Not reported
FS4	Core	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	<ul style="list-style-type: none"> * 16-17 Compliance * 18-21 For Customers * 24-25 For Employees
FS5	Core	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	* Not reported
Product and Service Impact (Performance Indicators)			
Aspect: Product Portfolio			
FS6	Core	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	<ul style="list-style-type: none"> * 35 Direct Cash Loans to Customers & Number of Accounts * 35 Direct Cash Loans to Customers by Japanese Geographical Region
FS7	Core	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	<ul style="list-style-type: none"> * 12 benecere Support Nine * (Web) benecere Donation
FS8	Core	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	<ul style="list-style-type: none"> * 12 benecere eco green loan * (PDF) benecere eco Green Loan
Aspect: Audit			
FS9	Core	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	<ul style="list-style-type: none"> * 14-15 Corporate Governance * 16-17 Compliance * 18-19 Self Declaration of Compliance with International Standard for Complaint Management System * 21 Information Security Management System
Aspect: Active Ownership			

GRI Indicators			Page Numbers / Other References and Notes
FS10	Core	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	* Not reported
FS11	Core	Percentage of assets subject to positive and negative environmental or social screening.	* Not reported
FS12	Core	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	* Not reported
Society (Performance Indicators)			
Aspect: Community			
FS13	Core	Access points in low-populated or economically disadvantaged areas by type.	* 39 Number of Branch Offices by Japanese Geographical Region * (Web) Customer
FS14	Core	Initiatives to improve access to financial services for disadvantaged people.	* 12 benecere Support Nine * (PDF) Announcement of New Product, "benecere Support Nine" * (Web) Customer
Product and Service Impact (Financial Services Sector Specific Disclosure on Management Approach)			
FS15	Core	Policies for the fair design and sale of financial products and services.	* (Web) CSR at Takefuji * (Web) TAKEFUJI CORPORATION Management Ethical Charter
Product Responsibility (Performance Indicators)			
Aspect: Product and Service Labeling			
FS16	Core	Initiatives to enhance financial literacy by type of beneficiary.	* (Note) Takefuji engages in consumer enlightenment and education activities through such industry organizations as the Japan Consumer Finance Association.

* Please refer to original version for "[Sustainability Reporting Guidelines & Financial Services Sector Supplement](#)".

* This content index specifies the pages of the Takefuji Report 2009 and Web pages related to respective GRI Guideline requirements and does not guarantee the materials' compliance with the said Guidelines .