



CSR Report

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Editorial Policy

The purpose of this report is to show "Open Takefuji" in CRS category. It has been a year since the Compliance Administrative Office was established in December 2003 and the Social Contribution Office was established in April 2004 respectively. As the first year milestone, this report shows our performance as well as introducing our future action plans.

The limitation of Reporting Organization

All Takefuji Group Companies including consolidated subsidiaries.

The limitation of Reporting Contents

Compliance, Social Welfare, Contribution to the Local Society and priority fields such as Information Security and Environmental Protection.

Basic Information about the Company

Information about Business, Organization of Takefuji can be gotten from our Annual Report

Reporting Periods

It basically covers the fiscal year ended in March 2005 also it includes Performances and Future Plans after the fiscal year as far as possible.



Takefuji's CSR Policy

Takefuji Corporation (“the Company”) has set up 527 manned offices nationwide as a familiar financial institution that provides unsecured and non-guaranteed loans for consumers. The Company has been listed on Tokyo Stock Exchange as well as London Stock Exchange.

As a result, the Company has strong relationship with various stakeholders, not only our customers but also shareholders, employees, and business partners, with whom we are expected to build more constructive relationship. Therefore, we believe that fulfilling CSR (“Corporate Social Responsibility”) is necessary obligation as a member of society so that a corporate can sustain itself.

Concretely, our aim is to have more trust from the society. In order to achieve the purpose, we intend to strengthen our compliance structure by not only complying with rules and regulations but also tying not to deviate from social ethics, to improve corporate governance by establishing the decision-making process to secure the Company's sustainable growth and fulfilling the accountability, and to carry out various social contribution activities.

Last fiscal year, we had been trying to reconstruct our systems for compliance and governance with having reflection and regretted for the incidents occurred two years ago. We have focused on social activities more than we used to have such as the start of “Takefuji Clean Campaign” that all Takefuji staffs clean areas around each branch office. We are willing to carry on having more consideration for Privacy Protection Law and newly responding to needs for environmental protection as a part of fulfilling our social responsibility in this fiscal year, which we believe improves our business performances by pulling up social trust to Takefuji's brand.

Needless to say, aggressive information disclosure and communication with stakeholders are important and necessary for effective promotion of CSR activities. We disclose critical information for management through the press conferences and press releases in a timely manner, and try to deepen public understanding of our business strategy and financial condition as well as efforts for CSR activities through our official HP and the CSR report.

Also in this fiscal year, we, Takefuji, perseveres more in disclosing information for our eternal goal of being “Open Takefuji Truly loved by People” in the society.

April, 2005
Takefuji Corporation

Concern for our Stakeholders

Activity Policy

We regard creation and supply of the value fitted to social interest as the most respectful CSR and hope to become a company truly loved by people in the society including customers and investors. We always give extra considerations to establish good relationship with our stakeholders.

[Customers] We promote business by paying much attention to the interest of our customers and always provide the best services which would bring satisfaction and relief to them.

[Stockholders] We assertively disclose the latest information updates on important topics in a timely manner to gain stockholder's understanding and appreciation of our performance. Bearing in mind about the stockholders' interest, we are making headway to continuously enhance the value of the company on a long-term basis by pursuing business sincerely with higher ethics and sense of responsibility.

[Employees] We have to observe fundamental human rights, so that employees respect each other and can keep human dignity. We aim at building wholesome environment in which employees can appreciate each individual's character and a sense of values.

[Business Partners] We endeavor to ensure every transaction with our business partner is conducted in a fair manner, and carefully manage it to make the best benefit for both parties.

[Sufficiently mutual understanding with people in society] We fully recognize that the progress of the society is essential to the growth of our business and pursue to realize mutual harmony and benefit. We promote smooth communication with people in society by affirmative disclosure of the company information. We also make an effort to contribute to the local society and environmental protection.

Relationship with our Stakeholders

■ Customers

Based on the strong understanding that "Customer's Trust" is fatal to business of Takefuji, whenever offering services our continued efforts in all sorts of complacent business with customers underlies corporate creed: putting the customer first. Especially, we certainly recognize the fact that an accumulation of customer's trust is a fount of benefit, and hold a greater respect to customers with a heartfelt sense of gratitude to them.

Whenever we offer business, we endeavor to create and provide attractive services by grasping customers' needs precisely from their standing point. Especially we deploy business putting emphasis upon consultation to customers by which we completely grasp what they want.

On the ground of "The Customer First" point of view, we sincerely pay much attention to and cope adequately with various opinions of them including complaints, inquiries and desires. We also utilize the opinions to improve our services entirely. We have a thorough recognition that explanation of our services is essential for customers to get sufficient information about characters and contents of them. We not only abide by laws and regulations including ones in the company but also carry out thorough explanation and solicitation by which we respect customers' will.

We fully understand that our mission is to contribute to the sound growth of the economy and/or society by supporting customers' lives through providing loans. On this ground, we carry out loans and manage repayment plan properly also from view point of the society.

■ Stockholders

All the while we have been assertively disclosing the latest information updates on important topics in a timely manner for stockholder's understanding and valuation of our performance, bearing in mind about the stockholder value, company is continuously paying high cash dividends of J.Yen100. - per share since the fiscal year ended March 2001.

Furthermore, we are making headway to continuously enhance the company value on a long-term basis by pursuing business sincerely with higher ethics and responsibilities.

■ Employees

Takefuji is convinced that effective personnel development underlies its Customer First philosophy. We believe that the most important reasons customers choose Takefuji are unchanging professionalism and satisfactory customer services. The Company follows the principle that human resources are assets. Takefuji considers staff training and education of primary importance, inseparable from showing respect for individual character and encouraging development of skills and abilities. Since its foundation, the Company has employed a merit-based promotion system, in which an individual's ability rather than age, gender, or educational background determines his or her position.

Moreover, the Company continues to actively promote the appointment of women to management positions. In fact, women now head 150 Takefuji branch offices. We are endeavoring to render fine-tuned financial services from new perspectives to meet the needs of our customers by

Drawing on the sensibilities and skills of both male and female staff.

The management, following a detailed curriculum designed for each staff and management level, to assist their practice of “compliance with laws and regulations” and the principle of “Customer First”, implements training programs. This training is conducted throughout the year at Takefuji's

head office and at five training centers located around the country. In addition, more than 70 correspondence courses covering specialist skills, foreign languages, general knowledge, etc. are available to employees.



■ Business Partners

Takefuji aims to conduct its procurement activities on an equal footing with the companies with which we are doing business, and comply with relevant laws and regulations avoiding unfair dealings. To assess all procure transactions that the high-quality goods and services are obtained properly, we set up “Standards of conduct procurement” and make a decision based on it.

We endeavor to ensure transactions are conducted fairly, and carefully managed to make a best mutual benefit in the course of business.

■ Mutual Understanding with People in Society

We strive to become a company whose activities can widely be understood by local societies not only by grasping voices of neighboring people over the various channels, but also by active participation to community events such as sweeping in the neighbor areas of our offices, and crime and fire preventive activities.

We make an effort to deepen mutual understanding with people in society by affirmative disclosure of the company information.

We plan to choose recycled paper as material of envelopes and name cards, and non-wooden paper as pocket tissue for sales promotion, which is the first step to promote environmental protection.

Organization Policy

Activity policy of Directions and Employees

Takefuji Corporation has long been striving to enhance its credibility and achieve its mission of helping people with trouble-free family finance since it was established in 1966. In the 21st century, as people's lifestyles change in various ways, Takefuji has the conviction that consumer finance companies have an ever-increasing range of duties and responsibilities.

Based on this understanding, all officers and employees of Takefuji must become more acutely aware of the social responsibility of enterprise, observe the relevant laws and ordinances in the everyday business operation and ensure that the activities comply with the ethics of society. Accordingly, we hereby pledge to make a constant effort to earn the trust from society and establish the Ethical Charter of Takefuji Corporation to demonstrate our firm commitment.

Takefuji Corporation-Ethical Charter

- 1.Our founding spirit of gratitude is the basis of our entire code of conduct.
- 2.We believe that we must be a group of people who are proud to be part of the enterprise that has created a consumer finance business that helps consumers with household financial agreement, and who are therefore needed and trusted by society.
- 3.The objective of our business activities is to provide our financial services based on a customer focus to serve the customer.
- 4.We will strive to ensure that all our corporate activities are compliant with the relevant laws and ordinances, conducted in accordance with fair commercial practices, while enhancing transparency.
- 5.We will remain aware of our position and responsibility as a corporate citizen, increase our ethics to a high level and act in accordance with conscience of society.

Code of Conduct

- 1.Social responsibility and mission of the consumer finance company
We remain constantly aware of the social responsibility and mission of a consumer finance company; besides we endeavor to earn the unwavering trust of society through the sound business operations.
- 2.Provision of high-quality finance services
We provide customer-focused financial services to contribute to the economic development of society.
- 3.Rigid compliance with the laws, ordinances, and regulations.
We observe all laws, ordinances and regulations to conduct our corporate activities in an honest and fair manner in line with social standards.
- 4.Struggle against anti-social activities
We remain resolute against anti-social activities that threaten the order and safety of society.
- 5.Open communication with society
We ensure open and broad-based communication with society through the positive and impartial disclosure of our management information.

Compliance Policy

Both compliance with laws/regulations and behavior in accordance with social ethics are one of the most essential aspects in fulfilling corporate social responsibility.

Since the establishment of the Compliance Administrative Office in December 2003, the Company has regularly held the Compliance Committee meetings with invited external experts. We set up the external hotline system to collect reports and information from employees. Also, in order to make all our directors/employees to have more sense of compliance, we have assigned some employees to Designated Compliance Officers or Internal Compliance Control Managers in every branch office and department, to whom we have distributed compliance manuals so that they can provide training to other employees. We believe these acts help the Company secure the effectiveness of its compliance system.

Principle of Privacy Policy

Takefuji has devoted itself to “Customers First” policy since its foundation. This solid policy has been shared with all employees in Takefuji and also has realized the Company’s successful growth as a one of respected corporation today. We believe customers’ information are strictly confidential and those are customers’ important assets to be treated with lots of care. Therefore, we have applied strict control system and rules in the company with multiple checking systems by the latest controlling device in order to protect customers’ personal data. Takefuji will continue to comply with the clauses below and make every effort to perfectly protect customers’ individual information.

1. We observe laws and related regulations to protect privacy.
2. We define and review compliance rules of privacy protection constantly for further improvement.
3. As for obtained personal information, a purpose of its usage should be specified clearly and we ensure that such information are used within a scope of the defined purpose.
4. The information, registered to the individual credit information organizations, with which Takefuji associates, should be applied only to research a customer’s repayment ability under the relevant law and it should not be applied to other purpose.
5. With regard to protection of personal data that we hold, we define security control rules to prevent such data from unauthorized access, information loss, destruction, falsification and leakage. Fore that purpose, we review personal data control rules constantly for further improvement.
6. We audit terms and conditions of obtaining, applying or supplying personal data regularly that improves our control system fully secured in order to this policy.

This policy declared has become effective as of April 1st, 2005.

Environmental Conservation Efforts

Takefuji Corporation has involved itself in a variety of ongoing CSR activities over the years, such as supporting guide dog associations since 1984 and providing donations to disaster-stricken areas. In addition, as a way of expressing our gratitude to the entire globe and fully acknowledging the fact that the preservation and protection of our environment is a duty shared by all mankind and essential for continued social development, we intend to fulfill our social responsibility through ongoing efforts to promote a harmonious relationship with the environment in our corporate activities and pursuit of economic growth.

1. We shall observe strict adherence to the Basic Environment Law and other laws and regulations pertaining to the environment.
2. We shall work to lessen the burden placed on the environment by our business activities; and in order to prevent environmental pollution, we shall not only continue with our practice of using recycled paper, photocopying with used paper which does not contain private information, and conserving electricity, but shall also make continued efforts to promote recycling and other energy- and resource-saving activities.
(Since foundation, we have always been, and will continue to be, particularly conscientious with respect to the protection of personal data, an issue that has recently gained attention as a social problem.)
3. We shall actively endeavor to deal in and promote the diffusion of products, such as water-based ink and pocket tissues made with bagasse (the pulp remaining in sugar cane after juice has been extracted), that are reflective of environmental and global warming concerns.
4. All staff, including the Company directors themselves, shall continue to take part in regional environmental beautification projects, such as the "Clean-up Campaign" held on the third Wednesday of every month, that the Company has worked over the years to foster, taking advantage of the industry's unique strengths.
5. We shall step up our efforts to ensure that all staff and directors, and work to raise the level of environmental ethics and the awareness of recycling, resource-conservation, and energy-saving issues within the Company strictly observe these policies.

In addition to announcing the above policies to the general public, we shall inform the public of any new developments in our activities, as the situation requires.

CSR Management System

Corporate Governance and Internal Control

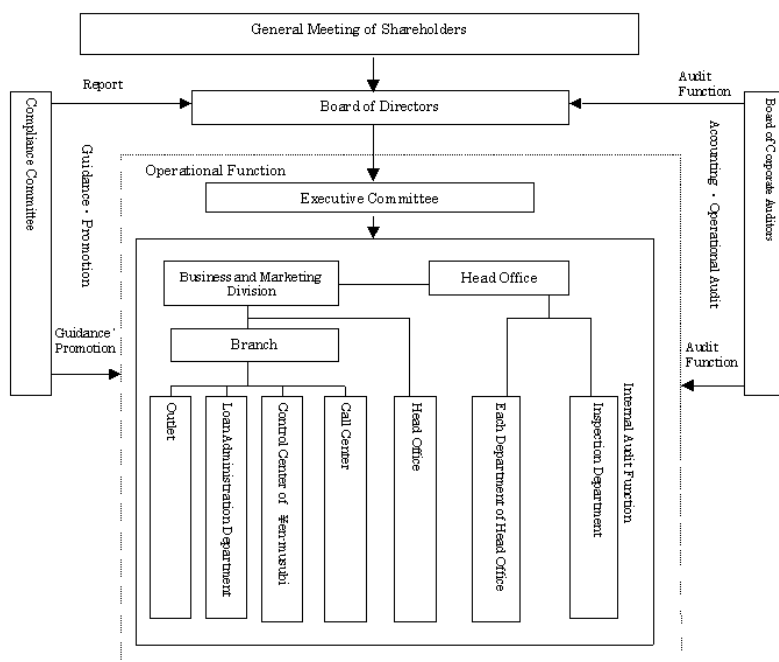
■ Basic Idea about Corporate Governance

In order to realize “Customer First” and “Efficient Management” which have been basic concept since foundation, Takefuji group companies pay attention to the voices of various stakeholders such as stockholders, investors, business partners, customers, and employees, and put establishment and constant practice of corporate ethics in the scope of view and regard efforts to improve efficiency, transparency, and health of management and to complete compliance as basic to corporate governance. The group aims at establishment and promotion of management system which can cope lawfully, rapidly, and precisely with both ordinary situation and drastically change in the management environment.

■ Concrete System of Corporate Governance

1. In order to make clear awareness of management and duty discharge responsibility, the term of directors is decided to be one year, also in order to strengths neutral and objective surveillance function, two outside directors are to be chosen.
2. Since June, 2004, Executive director system has been genuinely introduced, which promotes separation of director’s decision making and surveillance function and executive director’s rapid and effective execution function.
3. A board of managing directors, which consists of representative directors, directors and executive directors in charge of related department, and auditors, is held once a week to discuss important agenda concerning about job execution and etc. aiming at prompt action.
4. The company has to appoint auditors under the regulation of commercial code. Auditors meeting ties up with inspections department in the company and CPA and practice severe inspection timely and properly over fairness and adequacy of directors’ job execution.
5. In order to complete recognition of managers concerning about corporate governance, managers’ meeting, which also directors attend, is held once a month, where managers grasp actual condition of corporate environment, analyze problems, and confirm concrete plan of job execution and its progress.
6. Aiming at meeting the demand for accountability and sufficient disclosure, timely and proper discloser of corporate information on homepage and timely, proper and transparent IR activities are practiced.

The following is a diagram of our corporate governance structure.



Approach to Compliance

Compliance with law is one of the most essential and important aspects of fulfilling corporate social responsibility. In order to strengthen Compliance Structure, Takefuji established the Compliance Administrative Office on December 24, 2003, and reinforced the Compliance Committee by having invited esteemed experts to join the Committee. Compliance Hotlines are set outside the company in order to implement self-regulation by early identification of legal issues and prevention of consequential problems. This aims to establish appropriate Corporate Ethics. Compliance of Takefuji means not only abide by laws and regulations but also establishment and maintenance of transparency and governance structure fitted to top class companies in Japan. In order to reach this goal all the directors and employees endeavor to succeed and evolve good tradition of Takefuji, cores of that are management policy of “customers first” and founding spirit of “gratitude” which are continued to pursuit thoroughly since starting of our business.

■ Invitation of esteemed experts to Compliance Committee

We have invited esteemed experts to join Compliance Committee in order to be pointed out the agenda of management and to build up highly effective organization.

■ Establishment of Compliance Administrative Office

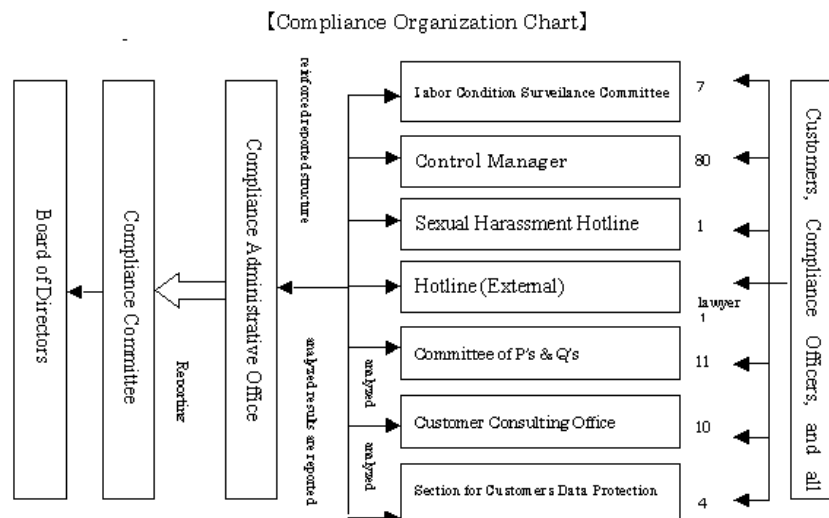
We established Compliance Administrative Office to strongly support the activities of Compliance Committee. 80 Compliance Control Managers have been appointed and they represent the key sections of the Company, including Head quarters, regional branch offices, and main local branches. All Compliance Control Managers are required to take regular training courses and to take awareness test to check if they maintain required legal knowledge. One Compliance Officer is appointed from each branch, each regional branch office, and each main local branch (548 officers in total).

■ Reinforced Compliance Structure

We set up structure that all compliance information in sales offices be collected to and all notice and warning documents to sales offices be dispatched from Compliance Management Office.

■ Intelligence Network/Hotline Information

Compliance Hotlines are set for both inside and outside callers in order to implement self-regulation by early identification of legal issues and prevention of consequential problems. An independent attorney has been appointed to serve as an impartial contact person, so that caller’s privacy will be protected in secrecy. Hotline information shall be examined and any matter deemed to be illegal, unfair, or ethically inappropriate would immediately be reported to the Compliance Committee via the Compliance Administrative Office. Such issues will also be reviewed at the Board Meeting and appropriate countermeasures will be taken.



■ Enhancement of Service by Customer Relations Office

In order to meet more customers' requirements, we have extended the Customer Relations Office's opening hours in our head office from 9:00am-19:00pm to 8:00am-22:00pm. Also, we respond to customers from 9:00am to 18:00pm on weekends (except for the year-end and new-year holiday). Besides attending to customers by telephone, we correspond to conclusions and claims through e-mails to further meet customers' needs.

■ Compliance Manual / Small Brochure

Our founding spirit, Ethical Charter, Code of Conduct, relevant laws and regulations are gathered in the book named "Compliance Manual", which has been distributed to all sections of Head quarters, regional branch offices, and local offices. Compliance Manual is used as textbook in training sessions of every week to enhance awareness and understanding by employees. Handy Small Brochure is also distributed to all employees. All officers and employees have pledged to observe compliance thoroughly by submitting written oath letters.



Information Security Systems

Engaged in the consumer finance business and the credit card business, Takefuji must maintain important information to provide its services, including customers' personal and transaction data. From the time of its establishment, Takefuji has recognized its duty to prevent any incident involving information security and to safely manage important information supplied by customers, so that it can provide security and credibility for customers and offer top-level services based on its "Customer First" policy. Positioning the information transferred on networks and computers as well as information systems as critical information assets, Takefuji has continuously strengthened the protection and management always in the best possible manners.

■ Takefuji to Obtain both "BS7799-2" Certification on the International Standard and the "ISMS (Ver. 2.0)" Certification on Japanese Standard for Information Security Management Systems

Takefuji Corporation is pleased to announce that it has obtained the "BS7799-2: 2002" certification on the international standard and the "ISMS (Ver. 2.0)" certification on Japan's domestic standard for information security management systems on March 15, 2005. These certifications accredit the Information Systems Department, which is centrally responsible for all life cycles of planning, development, operation and maintenance of Takefuji's information processing functions. Takefuji is the first consumer finance company in Japan to obtain those certifications.

The recent simultaneous acquisition of the international and domestic certifications on security management systems are evidence that Takefuji's commitment to information management including counter measures to Privacy Protection Law executed on April 1st, 2005 has been appropriately and securely implemented. Takefuji will maintain its advanced information security management systems and endeavor to further improve its information control systems to enable it to provide its customers with security and credibility.

[About the BS7799-2: 2002] The BS7799-2: 2002 is an internationally recognized standard specification for information security management systems formulated by the British Standards Institution (BSI). It has been established as a standard aimed at providing an effective model of construction, operation and management of information security management systems.

[About the ISMS] The ISMS Certification Standard (Ver. 2.0) is a certification standard used by third-party certification and registration bodies to make conformity assessments of those business operators who seek certification under the scheme to assess the conformity of their information security management systems. The standard has been formulated on the basis of the British standard BS7799-2: 2002 and is administered by the Japan Information Processing Development Corporation (JIPDEC).



Performance Report (Results and Future Plan)

Economical Efficiency

Takefuji inaugurated its business in 1966 under the concept of providing useful services to customers.

Since then, we have tried to strengthen our policy, “Customers First”, at every occasion and provide our convenient unsecured and non-guaranteed loans for people who had slight difficulty to get personal loans from a bank to support customers’ house-hold budgets, create/develop the consumer finance market and contribute to sound social growth. As a result, Takefuji group has paid 24.2 billion yen for personnel expenses and 64.7 billion tax including corporate, inhabitant and enterprise tax on a consolidated basis in 03/2005.



Environmental Conservation

We announced “Takefuji Group Policy with respect to Environmental Conservation Efforts” in February 2005. Taking this policy into consideration, we are planning to decrease waste and recycle resources and utilize ecology products as well as improving existing environmental beautification activities such as cleaning activity, and saving papers and electricity. Takefuji has started to distribute new type tissues with “Eco-tissue” mark (trademark applied) on the package. Printing ink used for package is highly safety water-soluble ink that is the world’s first applying for pocket tissue package film from April 2005. Also there is 10% bagasse, is pulp of sugar cane, contained in tissues that saves forests. We have been keep our globe clean to comply with the Air Pollution Control Law, which is required as “Nation’s obligation” based on ecology-related laws and regulations that will be implemented on April 2006. Also we are willing to promote “Green Procurement” from business partners who pay attention to environmental preservation in various ways.

Since we believe that it is important to educate directors and employees so that each of them has interest in environmental issues like saving energy, resources and recycling, we intend to promote such activities company-wide.



Employment, Education, and Welfare to Employees

Takefuji philosophy for employees is that “human resource is our assets”. We respect individual characters of each staff and fully consider and evaluate their own abilities and skills. We apply a merit system that individual ability should deserve rather than ones age, gender or academic record since its foundation. We provide rewarding work place and opportunities to improve their own personality as professionals that we believe it is one of responsibilities and missions of a corporation. Our employees aim to maintain a high level of customer satisfaction by always greeting them with great cordiality.

■The evaluation system that respects employee’s individuality and employment with merit system

Takefuji sees and respects candidate’s individuality in recruitment activities, and carries the staff evaluation system that attaches a great deal to actual performance and achievement. The biggest aspect in the system is that the Company assigns responsibility and authorities to those who have ability for motivating other staffs and to raise business performance as a team. We have 83 female branch-office managers (27%) and 133 female deputy branch-office managers (40%) at the present, March 2005. We expect them to take full advantage of their own delicate sensibility in exercising their ability to meet customers’ needs adequately.

■Takefuji Staff Training System

Since our business operations are carried out based on “Trust between the staff and customers”, we strongly consider education and training system are the key for achieving and improving our business performance. The specialty about our staff training is that we guide staffs to see themes in each class and learn necessary knowledge and ideas. New graduates are provided Freshman Introductory Training to learn etiquette and polite manners as member of the society, and they will have OJT (On the Job Training) at their own branch office or department afterwards. Also, we provide them Freshman Follow-up Training courses at a regular interval to brush up their ability. Moreover, there are Office Manager Candidate Training for the 1st step to a branch office manager, Office Manager Level-up Training for working office managers, and Area Manager Training for regional manager candidates.

■Utilization of infant-care Leave

	No. of Eligible Employee	Employee Utilized	%
FY 2002	31	29	94
FY 2003	46	42	91
FY 2004	31	29	94
Total	108	100	93

Note: This table does not include employees who has worked for Takefuji less than a year and part-time staffs.

■Employment the Physically handicapped

We are making efforts to achieve 1.8% that is required by the regulations.

	Total No. of Employee	No. of the handicapped	%
At the end of FY 2002	4404	50	1.14
At the end of FY 2003	4426	54	1.22
At the end of FY 2004	4583	77	1.68

■Substantial Welfare Benefit

Takefuji provides various welfare benefit plans and facilities for its employees to support their life including bachelor dormitories in Tokyo, Saitama and Chiba prefectures and leased official residences for transferred employees.

On their vacation, employees are able to use resort houses that are contracted by the Company, with cheap accommodation rate. Besides, as a member of financial industry, there are company loan system, capital participation and asset building savings to support employees.



Kawaguchi Dormitory in Saitama Pref.

Social Activity

Since foundation, Takefuji Corporation has been regarded as a familiar financial institution close to the local communities and greatly helped by numerous customers, business connections, and people in the local societies. We express sincere gratitude to those who have made every effort to support us. We would like to put our thanks to them into concrete shape by piling up CSR activities gradually which we can do.

■Activities in local society

Takefuji Clean-up Campaign

Last July we decide the 3rd Wednesday of every month as the date of “Takefuji Clean-up Campaign” and since then we have swept streets in the neighborhood of 527 offices and 8 branch offices nationwide, and head office. This campaign evolved from daily activities of sweeping streets before and after distributing packs of pocket tissue there. Some of the employees expressed that they could refresh themselves and deepen their thoughts about relationship with the society by engaging in the activities and being encouraged by the pedestrians.



Received the “small kindness movement award”

“Takefuji Clean-up Campaign” aiming at promoting further social contribution activities from last July was awarded recently by The Japanese Small Kindness Movement Executive Office, the government-related incorporation, in Japan, which has long been targeting at establishing the society in full of kindness and thoughtfulness under the slogan: “Let’s share the kindness with one another, until it becomes a practice and a custom in the society”. It is a great honor for all the managers and employees of Takefuji Corporation to continue steadily social contribution activities in order to express our sincere thanks to the society into concrete shape



Katase-Enoshima-Higashihama beach “Beach Clean-up Campaign”

Aug.14 2004, we sponsored "Takefuji Beach Volleyball Festival 2004" on Katase-Enoshima-Higashihama beach in Kanagawa Prefecture, where all the staff including the employee engaged in "Beach Clean-up Campaign" after the event.



■ Social Welfare

Donation to association of guide dogs and service dogs

Since 1984, we supported the blind through donation to associations of guide dogs. This year we started donation to GUIDE DOG & SERVICE DOGS ASSOCIATION OF JAPAN, which breed dogs to help the blind, the deaf, and the physically handicapped.

[Donation to associations of guide dogs]


- HOKKAIDO GUIDE DOGS for the BLIND ASSOCIATION
- Tochigi Guide Dog Center
- The Eye Mate, Inc
- The Chubu Guide Dogs Association
- KANSAI GUIDE DOGS FOR THE BLIND ASSOCIATION
- Nippon Lighthouse Welfare Center for The Blind
- Hyogo Guide Dogs for the Blind Association
- FUKUOKA GUIDE DOG ASSOCIATION
- GUIDE DOG & SERVICE DOGS ASSOCIATION OF JAPAN



Donation to nursing institutions

We provide children living in nursing institutions the opportunities to create dream and emotion by inviting them to professional games by way of Tokyo Good-Will Bank which is in charge of handing donation and volunteer activities over to social welfare institutions. In fiscal year 2004 we invited 200 of them to Japan versus US all star baseball of Nov., about 250 to V-league women’s volleyball, and plan to invite 100 to Expo 2005 Aichi Japan starting from March. We also donate various necessities of life including foods and cloths in order to support to nursing institutions.

In Dec.2004 we received gratitude letter from Tokyo Good-Will Bank because of our support to children living in nursing institutions.




We have received various letters from children and staff in nursing institutions.



Support to “Daddy Long Legs”P-walk 10 Committee

Since 1996 we have supported “Daddy Long Legs” P- walk 10 Committee, which is a volunteer institution mainly managed by orphan students who obtain scholarships from “Daddy Long Legs” foundation. On May 9th of this year, the students presided volunteer 10km walk event which we donated to and total 24 persons of the employee of the company and their family participated in.



■Support to sitting volleyball teams of the handicapped

In 2001,we established V-league women’s volleyball team named “Takefuji-Bamboo”,which is the first professional sport team sponsored by the company in consumer finance industry. The team is now engaged in management to be fitted to the leading company. They are also deploying activities stuck to Saitama Pref., which is their franchise, such as training class of elementary school students’ volleyball team, and support to sitting volleyball teams of the handicapped. Sitting volleyball is played in principle under the same rule as that of 6 members volleyball and is a regular event of Paralympics. “Takefuji-Bamboo” provides the site and training opportunities to those teams

Training class of volleyball team

Our Takefuji-Bamboo women’s volleyball team is carrying out training classes for students of elementary schools, junior and senior high schools nationwide.



■Cultural exchange between Japan and overseas

Takefuji has promoted activities to enhance mutual understanding between Japan and overseas by supporting an organization which introduces society and traditional culture of Japan to the world, and an institution which enhances understanding between people in Japan and Austria with each other.

■Support to disaster suffered area

Takefuji Corporation wishes for the earliest possible recovery of the severe disaster suffered areas. We made contributions to the areas affected and introduced supporting program to the customer affected.

Date	Incident	Supporting Program to the customers affected
2004.12.26	Asia Tsunami Disaster	
2004.10.23	Niigata Chuetsu Earthquake	◇grant an extension on payments due for the period of 3 months and no late-payment fees ◇for customerrs whose houses were completely or partially destroyed as a result of the earthquake, all interest will be discharged for 3 months.
2004.7.13	Heavy rainfalls in Niigata Pref.	◇refrained from contacting the customers residing the areas for 1 month.
2004.7.13	Heavy rainfalls in Fukui Pref.	◇original due date extended from 7.15 to 8.16 and no late-payment fees
2003.8.10	Heavy rainfalls in Hokkaido by typhoon No.10	
2003.7.26	The earthquake in northern Miyagi Pref.	◇refrained from contacting the customers residing the area for 1 week.
2003.7.20	Heavy rainfalls in Kumamoto Pref.	
2003.7.19	Heavy rainfalls in Fukuoka Pref.	
2001.9.11	Support New York City for quick recovery after Sep.11	
2000.3.31	The eruption of volcano Usu	◇refrained from contacting the customers residing the area for 3 months ◇consultation of repayment condition.
1995.1.17	Hanshin-Awaji earthquake	◇refrained from contacting the customers residing the area for 3 months and no late-payment fees ◇for customerrs whose houses were completely or partially destroyed as a result of the earthquake, all interest will be discharged for 3 months.
1993.7.31	The earthquake in Hokkaido South- western Sea	
1991.6.25	The eruption of volcano Unzen-Fugen-Dake	◇refrained from contacting the customers residing the area for 1 month.

■ Social contribution of the industry member's association

Delivery Lecture of Consumer Educations

Since the establishment in 1997, Liaison Group of Consumer Finance Companies operated by five companies of Takefuji, Acom, Promise, Aiful and Sanyo Shinpan has aggressively providing consumer education programs to aim sound growth in the consumer finance industry keeping pace with realizing protection and benefit of the consumers. The Liaison group has originated and distributed various educational tool and has sent teachers to the schools to carry out delivery lecture of practical consumer education.

Recently we have received a lot of request of delivery lecture from educational institutions nationwide on the ground of wide-spread criminal activities by a dishonest trader such as fraud to remittance and forged direct mails. In the fiscal year ended March 2005, we practiced delivery lectures in 4 senior high schools and 2 university targeted to 642 students. We also held courses for adults in public institutions such as municipal offices. During the lectures, we utilize VTR and guide books and plainly explain common sense in contracts and self responsibility which sound consumers must have by citing quiz and Q&A of subjects in daily life in order to promote quick understanding. We also pick up serious loss from concrete examples of fraud to make the students to pay attention to them. The employees of the member companies of the Liaison Group including Takefuji voluntarily play a role of the teachers of those lectures.

The Liaison Group aims to fulfill the corporate social responsibility and to contribute to sound growth of the consumer finance market by preventing multiple debt and spontaneously personal bankruptcy beforehand.



Japan Consumer Finance Association Clean-up Activities

Kanto Branch of JCFA, which is an organization of customer finance companies, has been carried out clean-up activities in 10 sites near JR stations in Tokyo Metropolitan Area such as Shinjuku, Ikebukuro, Shinbashi and Shibuya since October 14, 2004 as one of its social contribution projects.

Takefuji, which has already deployed "Clean-up Campaign" every month near all branches since July 2004, also let its employees participate in the JCFA's activities in each area and play a part as the leader for such activities in Shinjuku and Shibuya to cooperate with people in the same industry and contribute to beautify the environment.



Disclosure

Takefuji transmits various information of our cooperation plans, achievements and directional movement to outside with our conception, disclosure, in mind. As in present, corporation transparency is necessary from the cooperate governance of view. We should believe that disclosing corporation activities to the society is one of essential obligations of CRS.

Takefuji corporation willingly contributes to disclosing risks in security reports and providing administrative important information in a timely bases through media as well as improving contents of our official HP. There is special IR pages in the HP in which everyone can see our “IR & Corporate Information”, “Annual Report”, “Financial Results (Brief statements of Financial Results)”, “Monthly Data book” and “Monthly IR report”. In 03/2005 fiscal year, we considerably improved to transmit our CRS activities that we opened “Social Contribution” page in August 2004, “Compliance” page in October and “Environmental preservation initiatives” page in February 2005 besides distributing CSR report in the IR meeting in October 2004. Also we make posters and advertisements that present our social activities to the society. For the authorities, we inform them all facts we did and seek advices if there is something pointed out from the authorities and we promptly clarify the cause and try to clear it as soon as possible. Takefuji is enhancing sending information about CSR policy and its activities to our stakeholders from varied of angles.



Evaluation by FTSE4Good Global Index

Takefuji Corporation has been registered to “FTSE4Good Global Index” since March 2002 which is a leading indicator of the world representative social responsibility investment and relied by investors as the standard that index is computed by FTSE (Financial Times Stock Exchange) combined with Financial Times and London Stock Exchange.

Also Takefuji Corporation is adopted to “FTSE4Good Japan Index” in September 2004, which is constructed by newly developed Japanese stocks. This act shows the social evaluation for our CRS activities that we should believe it presents our compliments for the society that grows and supports us. This index reviews registered corporations every half year with the latest threshold and put refusal so that Takefuji is willingly improving more CRS activities and widen the limitation to meet society’s expectation.





Toward a familiar financial institution truly loved by people

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APRIL 2005