

## I. 40th Interim Results Announcement and IR Explanatory Meeting

Takefuji Corporation is pleased to announce the schedule and venue of its 40<sup>th</sup> Interim Results Announcement and IR Explanatory Meeting as follows:

【Interim Results Announcement】 Schedule: 3:00 pm on November 1st, 2006 (Wednesday)

Venue: Tokyo Stock Exchange – Kabuto Press Club

【IR Explanatory Meeting】 Schedule: 10:30 am – 11:30 am on November 2nd, 2006 (Thursday)

Venue: Tower Hall at Roppongi Academyhills 49

Address: Mori Tower 49th FL in Roppongi Hills, 6-10-1, Roppongi Minato-ku, Tokyo 106-6149



For further information, please contact Investor Relations at [ir\\_info@takefuji.co.jp](mailto:ir_info@takefuji.co.jp).

Additionally, a part of the IR Explanatory Meeting will be **released as moving images on our website** from the week starting November 6th, 2006. Please do not hesitate to visit our IR site to see the presentation made by the board.

## II. Monthly Flash Reports for September 2006

The monthly flash reports for September 2006 are shown below. Please note that all figures are provisional given that September is the month of the interim closing. Takefuji Corporation always **places its top priority on compliance**, taking every possible opportunity to **increase awareness of regulatory compliance**. As reported in the Monthly IR Report last month in September, we **conducted a three-day company-wide training program to eliminate complaints from customers focused on the protection of personal information** at Head Office and Training Centers nationwide during September 13-15. This program has **halved the number of customer complaints**. We believe that **our continuation of intensive compliance training** has been well evaluated by our clientele. In the future, we'll sustain sincere efforts to reemphasize our founding spirit of "**Sense of Gratitude**" and corporate philosophy of **Customer First** to earn greater trust from society.

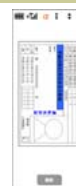
At the same time, we are working to develop a number of attractive products to adequately meet our customer needs in light of recent statutory revision. In October, the Company began offering **a new product with an interest rate of 21.535%, called the Royal Plan**, to those repeating customers who have previously taken advantage of our services. It has proven to be quite popular. We will continue to provide a broad array of products that deliver greater convenience to our customers and open up new channels for acquiring business. We will also encourage our existing clients to use our services. Taking **a positive wait-and see attitude**, Takefuji will look at consolidation and M&A in the card business and other sectors with a forward-looking stance, flexibly accelerate **the reconstruction of business models**, including new business initiatives, endeavor to boost the motivation and vitality of the entire Company under **the cheering slogan of Serving Customers with a Smile** and **bolster corporate transparency as well as corporate and shareholder value**.

Unit of amount: millions of yen)	2005/09	2006/03	2006/09	Ratio/ No. of YoY change	Ratio/ No. of change from March 06
Direct Cash Loans	1,577,078	1,540,046	<b>1,518,789</b>	-3.7%	-1.4%
Installment Receivable	440	494	<b>577</b>	31.1%	16.8%
No of customer accts	2,404,389	2,322,917	<b>2,268,706</b>	-5.6%	-2.3%
No of New Accts	23,530	21,894	<b>19,413</b>	-17.5%	-
No of branch office	1,888	1,898	<b>1,896</b>	(+8)	(-2)
Manned	523	523	<b>523</b>	(0)	(0)
Unmanned	1,364	1,374	<b>1,372</b>	(+8)	(-2)
Internet	1	1	<b>1</b>	(0)	(0)
No. of unmanned loan contract machines (Yen-musubi machines)	1,888	1,888	<b>1,886</b>	(-2)	(-2)

\*Takefuji carries out bad debt write-offs on a quarterly basis at the end of June, September, December and March.

### III. Launch of a New Service, Keitai Yen-Musubi, with Camera Phones

Takefuji Corporation is pleased to announce our featuring new service of Keitai Yen-musubi, which achieves simple new loan application in any circumstance, started on September 28. The most significant feature of this service is that it can meet customer's urgent needs of loans in such a short time because of its smooth consistent progress from applying loan to making a contract through screening by using their mobile camera phones (3G users). Please refer to [News Release](#) for further details.



### IV. Cessation of Consumer Group Credit Life Insurance

Takefuji Corporation announced the Consumer Group Credit Life Insurance contracts will be terminated on October 31 and new applications for the life insurance coverage for new customers will be ceased effective from November 1. Based on our corporate principle of Customer First from the foundation, the Company has been offering various products of unsecured, un-guaranteed and small lot loans to customers as Familiar Financial Institution. We understand that the current circumstances surrounding consumer finance industry and customer's requirements have been changing. Considering such backgrounds, the corporate decision was made comprehensively for this insurance coverage scheme after reviewing the factors involved in the business operations, whether it is proper to offer this service at our expense, evaluating the cost related to insurance premium and more importantly customer's choice. Going forward, in case a customer unfortunately passed away, we would like to respond in accordance with the rules and regulations after taking into deep consideration the situation of the bereaved family.

### V. Launch of a Support Service Website for Sound Family Budget Management

On Monday, October 2, Takefuji Corporation, ACOM CO., LTD., Promise Co., Ltd., Aiful Corporation, Sanyo Shinpan Finance Co., Ltd., CFJ K.K. and GE Consumer Finance Co., Ltd. (the Seven Companies) launched a special website dedicated to support sound family budget management. The website is designed to help customers and consumers voluntarily assess their own financial perceptions, to identify any latent risk factors behind their spending behavior or perceptions, and to better balance their household budgets. Links to this Support Service Website for Sound Family Budget Management can be found on the websites of the seven companies. To boost public recognition of the website, its address of <http://www.kakei-shindan.jp> is printed on the publicity leaflet entitled Checks to Make before Borrowing and posters designed to raise awareness are distributed and displayed at the branch offices as well as ATM booths of the seven companies as part of their efforts to provide information on the problem-free use of their services.

#### Topics

#### [Takefuji Runs Anti Drink Driving Campaign](#)

A recent rash of serious accidents attributable to drink driving has made us realize that driving while under the influence of alcohol is a serious issue confronting our society. Takefuji Corporation has requested all employees, including dispatched, contracted and part-time workers, to submit a written promise never to drive after drinking alcohol, with the goal of eliminating and preventing drink driving. The Company has long been committed to corporate social responsibility activities, including its efforts to ensure regulatory compliance. We will continue to strictly comply with laws and regulations whether we are at work or not, taking an increasingly proactive approach to fulfilling our corporate social responsibilities.

#### [Debut of the Fifth Takefuji Dancers](#)

The lilting tune of Synchronized Love may remind many of you of the Takefuji Dancers. Takefuji's dancing unit now consists of all new members. Selected through auditions involving 200 professional dancers, eight new members form the fifth generation of the Takefuji Dancers. The long-awaited new clip is now available on Takefuji's website featuring the dancing squad at [www.dance-ch.tv](http://www.dance-ch.tv). It is directed by Wataru Takeishi, a renowned director from the world of music videos. The Takefuji Dancers were first formed in 1991 to represent Takefuji's corporate image of youthfulness and liveliness. The members changed in 1998, 2001 and 2005. Their performances have increasingly demonstrated elegance, passion and the splendor of good health. A 15-second clip has been featured on the website since Saturday, September 30, followed by a 30-second version and behind-the-scenes footage lasting over two minutes, both became available from mid-October. In addition, members' blogs will be updated on a weekly basis. In shining, pure white costumes, they dance passionately, powerfully and elegantly on a brand-new stage sprinkled with water. Be sure to check out the fifth Takefuji Dancers.

