

I. Summary of the 2nd Quarter Financial Results for the Fiscal Year Ending March 2009

On Thursday, November 6, Takefuji Corporation (“The Company”) published its 2nd quarter financial results for the Fiscal Year ending March 2009, at the Kabuto Press Club in the Tokyo Stock Exchange. On the following day, Friday November 7, the Company produced an Financial results presentation of the 2nd quarter financial results for the fiscal year ending March 31, 2009 at “Aoi” room of Toranomom Pastral Hotel. 212 institutional investors, analysts and journalists in total attended.

We would like to take this opportunity to express our sincere gratitude to all. In this presentation, the Company disclosed its 2nd quarter summary, explaining revised forecasts, direction for medium-term outlook, future marketing strategy, CSR activities to make the current state of the Company clear to everyone. We ask for unchanging support of stakeholders.

【Main figures & Profit and Loss】 (non-consolidated)

Item	2007/9	2008/9	Inc/Dec.(%)	2009/3 Forecasts (Revised)
Direct cash loans to Customers (million yen)	1,359,314	1,083,764	-20.3	960,000
Number of loan Customer A/C	2,036,554	1,707,798	-16.1	1,550,000
Number of new customer A/C	93,247	44,296	-52.5	108,000
Amount of write-offs	32,577	26,878	-17.5	89,000
Ratio of write-offs (%)	2.4	2.5	—	9.3
Collection from bad debts previously written-offs (mill. yen)	1,699	1,563	-8.0	3,300
Operating revenues	143,726	102,324	-28.8	190,000
Operating Expenses	118,322	93,931	-20.6	173,600
Operating income	25,405	8,393	-67.0	16,400
Ordinary income	25,148	5,746	-77.2	12,400
Net income	29,244	4,456	—	2,100

[Brief Statement of Financial Results at the 2nd quarter](#)

[The second quarter Financial Reports for FY ending March2009](#)

II. Summary of business results in October 2008

Business results in October 2008as follows:

*including automatic loan application machine

	2007/10	2008/3	2008/10	Ratio No. of YoY Change	Ratio No. of YoY From March 08
Direct cash loans to Customers (million yen)	1,349,748	1,195,328	1,085,097	-19.6%	-9.2%
Installment (Credit) A/C receivable	586	557	563	-3.9%	1.1%
Number of loan Customer A/C	2,033,787	1,833,316	1,706,282	-16.1%	-6.9%
Number of new customer A/C	13,013	5,805	10,881	-16.4%	87.4%
No. of branch office (*)	1,612	1,500	1,439	-173	-61
Manned	360	360	298	-62	-62
Unmanned(*)	1,251	1,139	1,140	-111	1
Internet	1	1	1	0	0
No. of unmanned loan contract machines	1,500	1,500	1,439	-173	-61

III. Announcement of Launch of New TV Commercial ~Ms. Yuki Uchida will play our new image character!!~

We are pleased to announce that the Company will launch new TV commercial performed by Ms. Yuki Uchida as our new image character on Saturday, October 25, 2008 and release it in stages nationwide. Since her debut to the world of entertainment, she has been widely known as a fashion model and singer and extended her career as an attractive actress for TV-dramas and movies. With cheerful, refreshing and friendly character of Ms. Uchida, we have appointed her as a new image character to enlighten young people for the planning of cashing with advice from elder sister.

[CM library](#)

IV. CSR activities

Since foundation as a financial institution close to the community, we would like to express our gratitude to the society, who supported and nurtured us, by doing what we can and doing one by one, in the field of CSR. As a part of our recent CSR activities, we decided to conduct crime prevention activities in collaboration with local police station.

1) Bank transfer fraud prevention

We will start informative activity to help prevent “bank transfer fraud prevention” that is frequent and now a social issue.

A warning for the fraud will be on our promotional leaflets, which have been distributed across Japan as our publicity, hoping to enhance awareness and help fraud prevention. The leaflets with warning will be distributed after December.

2) Crime prevention patrol

We formed Crime prevention patrol, with Taketeru Takei, Representative Director and Executive Vice President of TAKEFUJI CORPORATION as its chief, in order to prevent crimes on Wednesday, November 5, 2008. The patrol is to help crime prevention by patrolling near the head office and branch offices all over the country, when we conduct Takefuji clean-up activities on 2nd Wednesday of every month. For the purpose of crime prevention including bank transfer fraud, we continue to proactively address the issue in close cooperation with the police.

Participation in the Charity Bazaar Organized by “Sakura-Gakuen”, a Facility for Intellectually Challenged

Takefuji Corporation donated goods to the charity bazaar held on Sunday, October 19 organized by “Sakura-Gakuen”, a facility for intellectually challenged located in Gotenba City, Shizuoka Pref. and four employees of the Company worked as volunteer staff. The Company has been donating goods to welfare groups and facilities actively as a part of our CSR activities since 2006. This time, the Company donated Sakura-Gakuen 306 items of food products and daily articles. We consider CSR activities as our mission, and actively continue our efforts domestically and internationally.

BAMBOO NEWS



The 2008/2009 V Premiere League season opened. on Saturday, November 1, 2008 and 10 teams will compete against each other for the championship. Takefuji Bamboo played against Toyota Auto Body Queenseis on opening day and won by 3-0 straight set. Following on Saturday, November 8 against Pioneer Red Wings, on Sunday, November 9 against Toray Arrows, Takefuji Bamboo won by 3-1 respectively. They made wonderful start for this season with three wins in a row. Your warm support will certainly cheer them up. They are scheduled to play against:

1. NEC Red Rockets on Saturday, November 22 at Nagaoka City Gymnasium, Niigata Pref.
2. Hisamitsu Springs on Saturday, November 29 at Kakogawa City Gymnasium, Hyogo Pref.
3. Hitachi Sawa Rivale on Sunday, November 30 at Kishiwada City Gymnasium, Osaka Pref.