

I. Summary of the 2nd Quarter Financial Results for the Fiscal Year Ending March 2010

On Thursday, November 5, TAKEFUJI CORPORATION (the “Company”) published its 2nd quarter financial results for the Fiscal Year ending March 2010, at the Kabuto Club in the Tokyo Stock Exchange. On the same day, the Company held a financial results presentation at Aoyama Diamond Hall from 5:00 pm.

We would like to express our gratitude for many institutional investors, analysts and media related people, who kindly attended our presentation.

Summary of the 2nd quarter financial results and forecasts for the fiscal year ending March 31, 2010 are as follows:

【Main figures & Profit and Loss】 (consolidated)

Item	2008/9	2009/9	Change (%)	2010/3 Forecasts	Achievement Ratio (%)
Direct cash loans to customers (¥ mil)	1,083,764	748,938	-30.9	705,300	-
Number of loan customer accounts	1,707,798	1,351,238	-20.9	1,225,000	-
Number of new customer accounts	44,296	41,473	-6.4	130,000	31.9
Credit losses write-offs (¥ mil)	26,878	32,404	20.6	67,700	47.9
Ratio of Credit losses write-offs (%)	2.5	4.3	-	9.6	-
Collection from bad debts previously written-off (¥ mil)	1,563	1,848	18.2	3,600	51.3
Ratio of net credit losses (%)	2.3	4.1	-	9.1	-
Operating revenues (¥ mil)	102,764	66,209	-35.6	118,700	55.8
Operating expenses (¥ mil)	93,892	47,833	-49.1	105,400	45.4
Operating income (¥ mil)	8,872	18,375	107.1	13,300	138.2
Ordinary income (¥ mil)	6,368	17,619	176.7	13,700	128.6
Net income (¥ mil)	4,982	16,982	240.9	13,000	130.6

Brief Statement of Financial Results at the Second Quarter for the Fiscal Year Ending March 31, 2010

The Second Quarter Financial Report for the Fiscal Year ending March 2010

II. Summary of Business Results in October 2009

Business results in October are as follows:

	08/10	09/03	09/10	Ratio or No. of YoY Change	Ratio or No. of Change from March 09
Direct cash loans to customers (¥ mil)	1,085,097	861,517	731,308	-32.6	-15.1
Installment (Credit) accounts receivable (¥mil)	563	465	407	-27.7	-12.5
Number of loan customer accounts	1,706,282	1,480,683	1,333,196	-21.9	-10.0
Number of new customer accounts	10,881	5,285	7,683	-29.4	45.4
Number of branch offices*	1,439	1,051	1,034	(-405)	(-17)
Manned	298	210	180	(-118)	(-30)
Unmanned*	1,140	840	853	(-287)	(13)
Internet	1	1	1	(0)	(0)
Number of unmanned loan contract machines*	1,439	1,051	1,034	(-405)	(-17)

*including automatic loan application machine (until the end of February 2009)

Monthly Data Book

III. CSR Activities – Notice of the 5th Annual Takefuji Volunteer Month

Volunteer Walk 950 people participated at Ashinaga P-Walk 10 held across Japan

Employees, directors and auditors or even their family members can participate in a volunteer walk. Its initial objective is the volunteer, but the number of participants from Takefuji is increasing every year as it becomes a popular event for communication and exercise.

Volunteer walk is helping Takefuji to enhance spirit of unity and to enable smooth operation. While walking a 10 km-course, participants are given opportunities to talk to directors and people from different departments, who otherwise would not be often available for close communication.

Photo with Mr. Taketeru Takei, General Manager, CSR Promotion Office at Hibiya Course



Closing ceremony after finishing 10 km-walk



Comments from Forest Preservation Volunteer

Participation-oriented lesson of “Tama-no-mori Daishizenjuku” held by NPO Morizukuri Forum

Forest preservation volunteer is a down-to-earth kind of work with a lofty objective.

First, you have to facilitate a road so that we can work in the forest. In summer, you need to mow grass to protect broadleaf trees. Planted broadleaf trees are fragile compared to wild grown trees. They die if tall grass, such as Japanese silver grass, grows around them.

I always have been fond of animals and plants and familiar with plants, but it was my first time to do a heavy labor in the mountain. I got blisters on hands and my arms soared at first. Yet, every time that I worked, I was satisfied with a sense of achievement.

We have been building two roads from both sides of the mountain and very soon, the two will meet at the top. It is like the completion of a tunnel construction. I am looking forward to seeing the road becomes through.

I use more of brain at work and more of body at volunteer. I think that it is important to balance these two, and it makes a life more fulfilled. You have to look at the volunteer work in a long-term perspective, but I hope to keep balancing myself, while helping the nature remains balancing.

I learned a lot from other participants and instructors at the volunteer work. They share their extraordinary knowledges with me and we share a joy while working in cooperation together. This is one of many reasons why I enjoy volunteer work.

Last time, I was impressed to witness seedlings, which were 30 cm when we had planted, grew up as big as 2m.

I will continue working so that many people can enjoy nature and share a joy and a sensation.



[CSR website](#)