

## I. Summary of the 3<sup>rd</sup> Quarter Financial Results for the Fiscal Year Ending March 2010

On Friday, February 12, TAKEFUJI CORPORATION (the “Company”) published its 3<sup>rd</sup> quarter financial results for the Fiscal Year ending March 2010. The summary is as follows:

【Main figures and Profit and Loss】 (consolidated)

Item	2008/12	2009/12	Change (%)	2010/3 Forecasts	Achievement Ratio (%)
Direct cash loans to customers (¥ mil)	995,958	648,589	-34.9%	705,300	-
Number of loan customer accounts	1,645,046	1,147,142	-30.3%	1,225,000	-
Number of new customer accounts	72,957	52,967	-27.4%	130,000	40.7%
Credit losses write-offs (¥ mil)	86,093	47,179	-45.2%	67,700	69.7%
Ratio of credit losses write-offs (%)	8.6%	7.3%	-	9.6%	-
Collection from bad debts previously written-off (¥ mil)	2,414	2,808	16.3%	3,600	78.0%
Ratio of net credit losses (%)	8.4%	6.8%	-	9.1%	-
Operating revenues (¥ mil)	147,076	95,326	-35.2%	118,700	80.3%
Operating expenses (¥ mil)	327,995	67,891	-79.3%	105,400	64.4%
Operating income (¥ mil)	-180,919	27,435	-	13,300	-
Ordinary income (¥ mil)	-185,484	27,364	-	13,700	-
Net income (¥ mil)	-214,395	19,681	-	13,000	-

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

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

Financial Results for the 3<sup>rd</sup> Quarter Ended December 31, 2009 (Presentation)

## II. Summary of Business Results in January 2010

Business results in January are as follows:

	09/01	09/03	10/01	Ratio or No. of YoY Change	Ratio or No. of Change from March 09
Direct cash loans to customers (¥ mil)	978,598	861,517	632,967	-35.3%	-26.5%
Installment (Credit) accounts receivable (¥ mil)	553	465	339	-38.7%	-27.1%
Number of loan customer accounts	1,635,348	1,480,683	1,130,991	-30.8%	-23.6%
Number of new customer accounts	4,838	5,285	1,438	-70.3%	-72.8%
Number of branch offices*	1,411	1,051	1,034	(-377)	(-17)
Manned	267	210	180	(-87)	(-30)
Unmanned*	1,143	840	853	(-290)	(13)
Internet	1	1	1	(0)	(0)
Number of unmanned loan contract machines*	1,411	1,051	1,034	(-377)	(-17)

\*including automatic loan application machine (until February 2009)

Monthly Data Book

### III. CSR Activities

#### St. Valentine's Day Charity Donation

St. Valentine's Day Charity was conducted among all employees, directors and corporate auditors. The donation will be given to UNICEF's relief work in Haiti. The 3<sup>rd</sup> St. Valentine's Day Charity was held this year and it is becoming a regular event at Takefuji. We introduce voices of participants.

I have been giving donation every year, although a small amount. When I told my son about St. Valentine's Day Charity, he was excited and gave me 500 yen out of his pocket, saying "I want to join, too. Add 1 more unit of donation for me." We enjoy participating together, instead of eating chocolates. I would like to continue donation.



I don't mind giving chocolates to my superiors and colleagues. It's the wrapping papers and decorations that I think are waste.

St. Valentine's Day Charity is ecological for the earth. We don't waste wrapping papers. I'm also kind of proud of being helpful to people suffering from disasters.

Donation instead of chocolates. I felt donations isn't anything special, but pretty comfortable to do. If it were not for St. Valentine's Day Charity, I may still feel distant to donation.

I think I'm a cool dad to tell my children how much I donated instead of how many chocolates I got at work. My wife seems happier since I don't have to return gifts for White Day.

[CSR website](#)

### IV. Advertisement

#### Handing Out Masks instead of Pocket Tissues

Takefuji Corporation used to distribute pocket tissues on the street. Now we distribute disposable masks instead, hoping that they help prevent influenza and hay fever. It is our hope to always be friendly and familiar company through distributing tissues or masks on the street.