

## I. Summary of Business Results in February 2010

Business results in February are as follows:

	09/02	09/03	10/02	Ratio or No. of YoY Change	Ratio or No. of Change from March 09
Direct cash loans to customers (¥ mil)	961,396	861,517	617,797	-35.7%	-28.3%
Installment (Credit) accounts receivable (¥ mil)	548	465	332	-39.4%	-28.6%
Number of loan customer accounts	1,625,208	1,480,683	1,114,129	-31.4%	-24.8%
Number of new customer accounts	4,791	5,285	1,449	-69.8%	-72.6%
Number of branch offices*	1,306	1,051	1,017	(-289)	(-34)
Manned	240	210	163	(-77)	(-47)
Unmanned*	1,065	840	853	(-212)	(13)
Internet	1	1	1	(0)	(0)
Number of unmanned loan contract machines*	1,306	1,051	1,017	(-289)	(-34)

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

### Monthly Data Book

## II. Working to Further Improve Compliance System

### In-House Training for Full Enforcement of Money Lending Business Law

TAKEFUJI CORPORATION has been working on system changes of credit control, of loan management and on in-house training, with an aim to provide customers with appropriate services as laws and regulations require, while anticipating full enforcement of Money Lending Business Law.

For example, because passing the Test for Managers of Money Lending Operations, a new national examination, leads to learning laws and regulations required by the full enforcement, we aimed at placing qualified employees more than legal requirements. Thus we have been providing educational courses, large-scale training and e-learning system. Due to these measures, the total number of those who passed the examination exceeds our initial plan and reaches more than 1,300.

Employees are studying with e-learning system every day since February. Its contents were revised to be more practical so that employees can improve their skills. We remain thoroughly committed to “Customer First” and will further promote compliance.



e-learning system

### Compliance Website

### III. CSR Activities

#### CSR Activities Report

A sales session of bread and cookies made by people at Ayumi workshop, a sheltered workshop for intellectually challenged, was held for the second time at our head office on Wednesday, March 3. The first time session in December was received so well that all bread was sold out after 10 minutes and everything was sold after 2 hours.

This time, people at Ayumi workshop and their families prepared a total of 2,200 items for sale, including 800 pieces of bread and 1,400 snacks such as cookies and rice crackers, yet the session was very popular and all was sold out only after 3 hours. Here are the photos and comments:

Takekeru Takei, General Manager of CSR Promotion Office, enjoys participating



Most popular cookies and pound cakes  
Sold out very shortly



Much to munch on!



Large rice crackers  
Nice and crunchy!

Employees helping as sales clerks

#### Comment from Ayumi workshop

We had never sold this much for such a short time. I am grateful to people from Takefuji, who helped us.

The store manager of Swan Bakery (the bakery of Ayumi workshop) went with us to see how popular their products were. I am certain that his feed back to staff leads to pride and motivation for work. Staff's mothers helped us baking from early in the morning. They seemed very happy to see their children work.

It took all of us 3 days to bake all the cookies. We cannot work this hard every day but it's good to have such an extreme and challenging opportunity once in a while. I felt that we grew spiritually and improved technical efficiency through the sales session. I am very much looking forward to the next time.



[CSR Website](http://www.takefuji.co.jp)