

(Translation)

**Brief Statement of Financial Results at the Third Quarter
for the Fiscal Year Ending March 31, 2006 (Consolidated)**



January 27, 2006

Company Name: **TAKEFUJI CORPORATION**

Stock Listings: Tokyo Stock Exchange, First Section/ London Stock Exchange

Code Number: 8564

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1. Information at the Third Quarter for the Fiscal Year Ending March 31, 2006

- a. Adoption of simple method in accounting during the nine months period: None
- b. Accounting change during the nine months period: None
- c. Changes in scope of consolidation and application of equity method during the nine months period: Yes

2. Business Results at the Third Quarter for the Fiscal Year Ending March 31, 2006

(From April 1, 2005 to December 31, 2005)

(1) Consolidated Operating Results

Note: Figures are rounded to the nearest appropriate unit.

	Operating Revenues		Operating Income		Ordinary Income	
	millions of yen	%	millions of yen	%	millions of yen	%
Nine Months Period ended Dec. 2005	265,513	(-2.7)	84,562	(-1.5)	88,521	(0.5)
Nine Months Period ended Dec. 2004	272,758	(-8.6)	85,880	(-5.0)	88,053	(-16.5)
Fiscal Year ended Mar. 2005	360,121	-	116,437	-	119,256	-

	Net Income		Net Income per Share	Net Income per Share-Diluted
	millions of yen	%	yen	yen
Nine Months Period ended Dec. 2005	44,724	(-11.5)	317.86	309.10
Nine Months Period ended Dec. 2004	50,508	(- 9.0)	358.91	349.02
Fiscal Year ended Mar. 2005	68,726	-	487.94	474.49

[Qualitative information on the consolidated operating results for the third quarter of the fiscal year ending March 31, 2006]

In general, the Japanese economy has been showing clear signs of recovery with getting out from economy leveling off and approaching to an end of deflation, in which the price of crude oil still remains high, the export and capital expenditure are increasing, and the consumer spending is growing steadily.

Although the number of personnel bankruptcy continues to decline, the consumer finance industry has been witnessing intense competition with new entries from other sectors such as operational or capital alliance among different segments, players from internet industry as well as some banks who offer excessive "consolidated loans services".

Under such circumstances, the Company has placed the strengthening of compliance structure as one of top management priorities and focus on re-thoroughness of compliance with laws and regulations company-wide. Almost full scale resumption of TV advertisement in October and newly introduced quick loan application machine in November will further develop and power our dynamic sales and marketing activities.

Operating revenues for the period of nine-months ended December 31, 2005 was 265,513 million yen and ordinary income for the period was 88,521 million yen. Although credit costs was slightly over the budget due to early charge off for the delinquent loans in quarterly base, the operating results for this third quarter maintain in-line level of full year forecast as we announced in our financial results for the first half of the current fiscal year on October 27, 2005 attributed by savings of operating expenses.

(2) Consolidated Financial Position

	Total Assets	Shareholders' Equity	Shareholders' Equity Ratio	Shareholders' Equity per Share
	millions of yen	millions of yen	%	yen
Nine Months Period ended Dec. 2005	1,767,383	970,575	54.9	6,897.89
Nine Months Period ended Dec. 2004	1,893,419	940,675	49.7	6,685.39
Fiscal Year ended Mar. 2005	1,903,991	960,719	50.5	6,827.41

(3) Consolidated Cash Flows

	Operating Cash Flows	Investing Cash Flows	Financing Cash Flows	Cash and Cash Equivalents as of the end of the nine months period (fiscal year)
	millions of yen	millions of yen	millions of yen	millions of yen
Nine Months Period ended Dec. 2005	87,195	31,190	-155,127	120,531
Nine Months Period ended Dec. 2004	64,628	17,115	- 92,013	103,301
Fiscal Year ended Mar. 2005	103,083	41,039	-102,440	155,436

[Qualitative information on the changes in consolidated financial position]

Consolidated cash and cash equivalents (hereinafter called "the funds") at the end of the current third quarter period decreased by 34,905 million yen to 120,531 million yen compared with the end of the previous fiscal year.

The situation and sources of cash flows by each activity for the current nine-months period are as follows;

(Cash flows from operating activities)

The funds provided by operating activities were 87,195 million yen (64,628 million yen for the previous nine-months period). The principal sources of these cash flows are as follows; Income before income taxes of 66,673 million yen (84,645 million yen), reflecting 47,525 million yen of impairment loss on fixed assets that was caused by the mandatory adoption of impairment accounting on fixed assets, 493,885 million yen (516,924 million yen) of increase in direct cash loans to customers, 433,499 million yen (439,656 million yen) of collection of loans from customers and 40,533 million yen (44,341 million yen) of the income taxes paid.

(Cash flows from investing activities)

The funds provided by investing activities were 31,190 million yen (17,115 million yen for the previous nine-months period). This was mainly due to proceeds from sales of investment in securities of 41,389 million yen (9,798 million yen).

(Cash flows from financing activities)

The funds used in financing activities were 155,127 million yen (92,013 million yen for the previous nine months period). This was mainly due to the proceeds from long-term borrowings of 265,740 million yen (75,100 million yen), redemption of bonds of 153,490 million yen (27,406 million yen) and repayments of long-term borrowings of 244,160 million yen (117,948 million yen).

3. Forecasts of Consolidated Operating Results for the Fiscal Year ending March 31, 2006

(From April 1, 2005 to March 31, 2006)

There is no change from the forecasts of Operating Results for the Fiscal Year ending March 31, 2006 released October 27, 2005.

Supplementary Information

1. Consolidated Financial Statements

(1) Third Quarter Consolidated Balance Sheets (Summarized)

Item of accounts	Previous Third Quarter Period As of Dec. 31, 2004		Current Third Quarter Period as of Dec. 31, 2005		Previous Fiscal Year as of Mar. 31, 2005		
	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	
Assets:							
I Current assets							
1. Cash in hand and at banks	131,532		131,531		73,980		
2. Direct cash loans to customers	1,595,359		1,563,859		1,568,725		
3. Installment receivables	346		477		357		
4. Securities	364		-		320		
5. Inventories	237		204		220		
6. Accrued interest income on loans to customers	11,859		11,782		12,113		
7. Short-term loans receivable	-		-		84,988		
8. Deferred income tax assets	38,512		15,967		24,582		
9. Other current assets	19,120		20,563		15,981		
Less: allowance for credit losses	-161,809		-163,707		-137,000		
Total current assets	1,635,519	86.4	1,580,677	89.4	1,644,267	86.4	
II Fixed assets							
1. Tangible fixed assets							
(1) Buildings and structures	16,993		9,557		16,649		
(2) Land	69,523		35,093		69,523		
(3) Other tangible fixed assets	12,358	98,874	5,413	50,063	12,149	98,321	
2. Intangible fixed assets		5,208		5,963		5,313	
3. Investments and other assets							
(1) Investments in securities	55,926		31,111		65,219		
(2) Deferred income tax assets	-		17,710		-		
(3) Other investments	13,961	69,887	8,524	57,345	7,936	73,155	
Total fixed assets		173,969		113,371		176,789	9.3
III Deferred charges		83,931		73,334		82,935	4.3
Total assets		1,893,419	100.0	1,767,383	100.0	1,903,991	100.0

Item of accounts	Previous Third Quarter Period as of Dec. 31, 2004		Current Third Quarter Period as of Dec. 31, 2005		Previous Fiscal Year as of Mar. 31, 2005	
	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)	Amount (millions of yen)	Compo- sition Ratio (%)
Liabilities:						
I Current liabilities						
1. Short-term borrowings	5,000		-		-	
2. Current maturities of bonds	31,371		68,000		31,369	
3. Current portion of long-term borrowings	95,944		119,472		97,325	
4. Accrued income taxes	17,617		22,096		16,920	
5. Allowance for bonuses	233		198		887	
6. Other current liabilities	14,510		15,085		15,095	
Total current liabilities	164,673	8.7	224,851	12.7	161,596	8.5
II Fixed liabilities						
1. Bonds	424,030		228,567		423,686	
2. Long-term borrowings	334,896		327,867		328,433	
3. Deferred income tax liabilities	11,296		131		12,293	
4. Allowance for retirement benefits of employees	2,515		2,982		2,615	
5. Allowance for retirement benefits of directors and corporate auditors	75		94		74	
6. Other fixed liabilities	15,258		12,315		14,575	
Total fixed liabilities	788,070	41.6	571,956	32.4	781,677	41.0
Total liabilities	952,744	50.3	796,807	45.1	943,273	49.5
Shareholders' Equity						
I Common stock	30,478	1.6	30,478	1.7	30,478	1.6
II Capital surplus	52,263	2.8	52,263	3.0	52,263	2.7
III Retained earnings	879,923	46.5	919,587	52.0	898,141	47.2
IV Net unrealized gains on investments in securities	18,929	1.0	9,012	0.5	20,858	1.1
V Foreign currency translation adjustments	-142	-0.0	11	0.0	-246	-0.0
VI Treasury stock	-40,776	-2.2	-40,776	-2.3	-40,776	-2.1
Total shareholders' equity	940,675	49.7	970,575	54.9	960,719	50.5
Total liabilities and shareholders' equity	1,893,419	100.0	1,767,383	100.0	1,903,991	100.0

(2) Third Quarter Consolidated Statements of Income (Summarized)

Item of accounts	Previous Nine Months Period from Apr. 1 to Dec. 31, 2004		Current Nine Months Period from Apr. 1 to Dec. 31, 2005		Previous Fiscal Year from Apr. 1, 2004 to Mar. 31, 2005				
	Amount (millions of yen)		Compo- sition Ratio (%)	Amount (millions of yen)		Compo- sition Ratio (%)	Amount (millions of yen)		Compo- sition Ratio (%)
I Operating revenues									
1. Interest income on direct cash loans		263,299			258,205			347,474	
2. Commissions earned		35			47			49	
3. Other financial income		124			391			195	
4. Other operating income		9,300			6,870			12,404	
Total operating revenues		272,758	100.0		265,513	100.0		360,121	100.0
II Operating expenses									
1. Financial expenses									
(1) Borrowing interest expenses	6,454			6,468			8,374		
(2) Bond interest expenses	10,308			8,175			13,570		
(3) Other financial expenses	904	17,666		835	15,478		1,192	23,136	
2. Other operating expenses									
(1) Advertising expenses	4,379			9,687			6,479		
(2) Provision of allowance for credit losses	97,517			91,989			124,907		
(3) Wages and bonuses	14,974			13,181			19,262		
(4) Provision of allowance for bonuses	233			198			887		
(5) Provision of allowance for retirement benefits of employees	526			671			701		
(6) Provision of allowance for retirement benefits of directors and corporate auditors	31			20			30		
(7) Temporary employment cost	1,104			839			1,439		
(8) Rent	5,869			5,561			7,729		
(9) Depreciation and amortization	2,653			2,497			3,598		
(10) Outside service fees	8,031			8,061			10,654		
(11) Others	33,895	169,211		32,770	165,473		44,864	220,548	
Total operating expenses		186,878	68.5		180,951	68.2		243,684	67.7
Operating income		85,880	31.5		84,562	31.8		116,437	32.3

Item of accounts	Previous Nine Months Period from Apr. 1 to Dec. 31, 2004			Current Nine Months Period from Apr. 1 to Dec. 31, 2005			Previous Fiscal Year from Apr. 1, 2004 to Mar. 31, 2005		
	Amount (millions of yen)		Compo- sition Ratio (%)	Amount (millions of yen)		Compo- sition Ratio (%)	Amount (millions of yen)		Compo- sition Ratio (%)
III Non-operating income									
1. Dividends income received	227			2,613			258		
2. Profit on investments in partnerships	2,585			-			2,782		
3. Foreign exchange gains	-			1,835			57		
4. Other non-operating income	206	3,018	1.1	352	4,800	1.8	266	3,363	0.9
IV Non-operating expenses									
1. Loss on sales of securities	-			43			-		
2. Loss on investments in partnerships	-			731			-		
3. Bond issue costs	220			-			220		
4. Loss on sales or disposal of fixed assets	207			62			249		
5. Foreign exchange losses	344			-			-		
6. Other non-operating losses	75	845	0.3	5	841	0.3	76	545	0.1
Ordinary income		88,053	32.3		88,521	33.3		119,256	33.1
V Extraordinary income									
1. Gain on sales of investments in securities	3,718			28,264			3,804		
2. Gain on redemption of bonds	-			189			-		
3. Gain on reversal of allowance for retirement benefits of directors and corporate auditors	212	3,930	1.4	-	28,452	10.7	212	4,017	1.1
VI Extraordinary losses									
1. Loss on redemption of securities	7,254			-			7,254		
2. Loss on devaluation of investments in securities	84			32			78		
3. Loss on redemption of bonds	-			2,418			-		
4. Loss on impairment of fixed assets	-			47,525			-		
5. Others	-	7,338	2.7	327	50,301	18.9	-	7,332	2.0
Income before income taxes		84,645	31.0		66,673	25.1		115,940	32.2
Corporate taxes, inhabitants taxes and enterprise taxes	41,097			44,924			40,604		
Corporate taxes refunded	-			-10,043			-		
Deferred income tax expenses	-6,960	34,137	12.5	-12,932	21,949	8.3	6,610	47,214	13.1
Net income		50,508	18.5		44,724	16.8		68,726	19.1

(3) Third Quarter Consolidated Statements of Retained Earnings

	Previous Nine Months Period from Apr. 1 to Dec. 31, 2004		Current Nine Months Period from Apr. 1 to Dec. 31, 2005		Previous Fiscal Year from Apr. 1, 2004 to Mar. 31, 2005	
Item of accounts	Amount (millions of yen)		Amount (millions of yen)		Amount (millions of yen)	
(Capital Surplus)						
I Capital surplus at the beginning of the nine months period (fiscal year)		52,263		52,263		52,263
II Capital surplus at the end of the nine months period (fiscal year)		52,263		52,263		52,263
(Retained earnings)						
I Retained earnings at the beginning of the nine months period (fiscal year)		843,536		898,141		843,536
II Increase in retained earnings						
1. Net income	50,508	50,508	44,724	44,724	68,726	68,726
III Decrease in retained earnings						
1. Dividends	14,076		23,216		14,076	
2. Bonuses to directors	45	14,121	62	23,278	45	14,121
IV Retained earnings at the end of the nine months period (fiscal year)		879,923		919,587		898,141

(4) Third Quarter Consolidated Statements of Cash Flows (Summarized)

	Previous Nine Months Period from Apr. 1 to Dec. 31, 2004	Current Nine Months Period from Apr. 1 to Dec. 31, 2005	Previous Fiscal Year from Apr. 1, 2004 to Mar. 31, 2005
Item of accounts	Amount (millions of yen)	Amount (millions of yen)	Amount (millions of yen)
I Cash flows from operating activities			
Income before income taxes	84,645	66,673	115,940
Depreciation and amortization	2,654	2,497	3,598
Loss on impairment of fixed assets	-	47,525	-
Profit on investments in partnerships	-1,608	-	-1,707
Loss on investments in partnerships	-	958	-
Increase or decrease in allowance for employees' retirement benefits	275	367	376
Increase or decrease in allowance for retirement benefits of directors and corporate auditors	-285	20	-286
Increase or decrease in allowance for credit losses	25,523	26,707	714
Write-offs	60,659	65,282	112,858
Non-operating interest income and dividend income	-227	-2,613	-258
Loss on sales or disposal of tangible fixed assets	207	62	249
Loss on sales of securities	-	43	-
Loss on redemption of securities	7,254	-	7,254
Gain on sales of investments in securities	-3,718	-28,264	-3,804
Loss on devaluation of investments in securities	84	32	78
Gain on redemption of bonds	-	-189	-
Loss on redemption of bonds	-	2,418	-
Increase or decrease in accrued interest income on loans to customers	11,873	331	11,619
Direct cash loans made to customers	-516,924	-493,885	-682,434
Direct cash loans collected from customers	439,656	433,499	579,629
Others	-1,327	-3,156	3,543
Sub total	108,742	118,306	147,370
Non-operating interest income and dividend income received	227	2,613	258
Income taxes refunded	-	6,809	-
Income taxes paid	-44,341	-40,533	-44,545
Net cash provided by operating activities	64,628	87,195	103,083

	Previous Nine Months Period from Apr. 1 to Dec. 31, 2004	Current Nine Months Period from Apr. 1 to Dec. 31, 2005	Previous Fiscal Year from Apr. 1, 2004 to Mar. 31, 2005
Item of accounts	Amount (millions of yen)	Amount (millions of yen)	Amount (millions of yen)
II Cash flows from investing activities			
Increase or decrease in time deposits	-24,700	-10,500	-
Increase or decrease in pledged bank deposits	12,097	3,032	12,095
Payments for purchase of tangible fixed assets	-676	-468	-1,232
Payments for purchase of intangible fixed assets	-670	-1,662	-1,068
Proceeds from sales or redemption of securities	22,746	277	22,746
Payments for purchase of investments in securities	-2,164	-385	-3,256
Proceeds from sales or redemption of investments in securities	9,798	41,389	10,389
Payments for acquisition of investments in partnerships	-195	-515	-195
Proceeds from collection of investments in partnerships	714	-	1,377
Others	165	24	182
Net cash provided by investing activities	17,115	31,190	41,039
III Cash flows from financing activities			
Increase or decrease in short-term borrowings	-21,000	-	-26,000
Proceeds from long-term borrowings	75,100	265,740	97,500
Repayments of long-term borrowings	-117,948	-244,160	-145,429
Proceeds from issuance of bonds	14,080	-	14,080
Repayments for redemption of bonds	-27,406	-153,490	-27,753
Acquisition or sales of treasury stock, net	-762	-0	-762
Cash dividends paid	-14,076	-23,216	-14,076
Net cash used in financing activities	-92,013	-155,127	-102,440

	Previous Nine Months Period from Apr. 1 to Dec. 31, 2004	Current Nine Months Period from Apr. 1 to Dec. 31, 2005	Previous Fiscal Year from Apr. 1, 2004 to Mar. 31, 2005
Item of accounts	Amount (millions of yen)	Amount (millions of yen)	Amount (millions of yen)
IV Effect of exchange rate changes on cash and cash equivalents	-320	1,836	-137
V Net increase or decrease in cash and cash equivalents	-10,590	-34,905	41,545
VI Cash and cash equivalents at the beginning of the nine months period (fiscal year)	113,892	155,436	113,892
VII Cash and cash equivalents at the end of the nine months period (fiscal year)	103,301	120,531	155,436

Significant Accounting Policies for Nine Months Consolidated Financial Statements

Previous Nine Months Period from Apr. 1 to Dec. 31, 2004	Current Nine Months Period from Apr. 1 to Dec. 31, 2005	Previous Fiscal Year from Apr. 1, 2004 to Mar. 31, 2005
<p>1. Scope of consolidation As of December 31, 2004, the number of consolidated subsidiaries were 10 as listed below; Kyoritsu Estate Co., Ltd. TWJ VC Co., Ltd. Takefuji Capital Co., Ltd. Take One Country Club, Ltd. TSR Co., Ltd. G.H Investment Co., Ltd. TWJ Co., Ltd. TWJ EURO Co., Ltd. TDS Co., Ltd. Takefuji Bull Mart Co., Ltd.</p> <p>2. Application of the equity method No entities are subject to the equity method of accounting.</p> <p>3. The third quarter-end of consolidated subsidiaries The third quarter-end date of each subsidiary listed hereunder is respectively described, TWJ Co., Ltd.: November 30 Take One Country Club, Ltd.: October 31 TSR Co., Ltd.: September 30 G.H Investment Co., Ltd.: September 30 For these consolidated subsidiaries, their financial statements at the above-mentioned third quarter-end dates are used respectively in the preparation of consolidated financial statements of TakeFuji Corporation. Adjustments are made in the consolidated accounts for any significant transactions that occur between these dates and the consolidated balance sheet date.</p>	<p>1. Scope of consolidation As of December 31, 2005, the number of consolidated subsidiaries were 9 as listed below; Kyoritsu Estate Co., Ltd. TWJ VC Co., Ltd. Takefuji Capital Co., Ltd. Take One Country Club, Ltd. TSR Co., Ltd. G.H Investment Co., Ltd. TWJ Co., Ltd. TWJ EURO Co., Ltd. TDS Co., Ltd. The Company sold all the stock of Takefuji Bull Mart Co.,Ltd. on July 15, 2005. Therefore its financial statements as of July 15, 2005 are used for consolidation.</p> <p>2. Application of the equity method The same as the previous nine months period.</p> <p>3. The third quarter-end of consolidated subsidiaries The same as the previous nine months period.</p>	<p>1. Scope of consolidation As of March 31, 2005, the number of consolidated subsidiaries were 10 as listed below; Kyoritsu Estate Co., Ltd. TWJ VC Co., Ltd. Takefuji Capital Co., Ltd. Take One Country Club, Ltd. TSR Co., Ltd. G.H Investment Co., Ltd. TWJ Co., Ltd. TWJ EURO Co., Ltd. TDS Co., Ltd. Takefuji Bull Mart Co., Ltd.</p> <p>2. Application of the equity method No entities are subject to the equity method of accounting.</p> <p>3. The fiscal year-end of consolidated subsidiaries The fiscal year-end date of each subsidiary listed hereunder is respectively described, TWJ Co., Ltd.: February 28 Take One Country Club, Ltd.: January 31 TSR Co., Ltd.: December 31 G.H Investment Co., Ltd.: December 31 For these consolidated subsidiaries, their financial statements at the above-mentioned fiscal year-end dates are used respectively in the preparation of consolidated financial statements of TakeFuji Corporation. Adjustments are made in the consolidated accounts for any significant transactions that occur between these dates and the consolidated balance sheet date.</p>

2. Actual Operating Results

(1) Break-down of Operating Revenues

Sources of revenues		Previous Nine Months Period from Apr. 1 to Dec. 31, 2004		Current Nine Months Period from Apr. 1 to Dec. 31, 2005		Previous Fiscal Year from Apr. 1, 2004 to Mar. 31, 2005	
		Amount (millions of yen)	Composition Ratio (%)	Amount (millions of yen)	Composition Ratio (%)	Amount (millions of yen)	Composition Ratio (%)
Interest income on direct cash loans	Unsecured loans	263,299	96.5	258,205	97.3	347,474	96.5
Commissions earned	Credit card	35	0.0	47	0.0	49	0.0
Other financial income	Interest on bank deposits	124	0.1	386	0.1	194	0.1
	Interest on loans other than direct cash loans	0	0.0	5	0.0	0	0.0
	Sub-total	124	0.1	391	0.1	195	0.1
Other operating income	Collection for principal and interest on bad debts previously written-off	6,151	2.3	4,890	1.9	8,213	2.3
	Real estate rent	652	0.2	623	0.2	857	0.2
	Others	2,497	0.9	1,356	0.5	3,335	0.9
	Sub-total	9,300	3.4	6,870	2.6	12,404	3.4
Total		272,758	100.0	265,513	100.0	360,121	100.0

Note: "Others" in other operating income consist mainly of parking lots fee and golf-course play fee.

(2) Other Highlights Data

Items	Previous Third Quarter Period as of Dec. 31, 2004	Current Third Quarter Period as of Dec. 31, 2005	Previous Fiscal Year as of Mar. 31, 2005
Outstanding direct cash loans to customers (millions of yen)	1,595,359	1,563,859	1,568,725
Unsecured loans	1,595,359	1,563,859	1,568,725
Secured loans	-	-	-
Installment receivables (millions of yen)	346	477	357
Number of customer accounts	2,525,795	2,383,015	2,442,560
Unsecured loans	2,525,795	2,383,015	2,442,560
Secured loans	-	-	-
Number of credit card membership member	206,500	246,284	218,957
Number of branch	1,892	1,898	1,893
Manned branch	528	523	528
Unmanned branch	1,363	1,364	1,364
Internet Yen shop	1	1	1
Automatic quick loan application machine	-	10	-
Number of unmanned loan contract machines (Yen-musubi machines)	1,892	1,888	1,893
Number of cash dispensers and ATMs	38,153	44,812	38,220
Owned	2,029	2,025	2,029
Other available ATM by on-line network	36,124	42,787	36,191
Number of employees	3,578	3,342	3,491
Write-offs (millions of yen)	60,659	65,282	112,858
Allowance for credit losses (millions of yen)	161,809	163,707	137,000