

# A New Beginning For Takefuji

Financial Results for the 1<sup>st</sup> Quarter Ended June 30, 2008  
(Non-Consolidated Basis)

August 8, 2008  
TAKEFUJI CORPORATION



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## Summary of Financial Statements

ITEMS  (million yen)	2008/3	2008/6	2007/6	Year-on-year comparison	
				Amount	Ratio
Operating revenues	269,452	54,790	73,644	-18,854	-25.6%
Operating expenses	225,711	51,589	57,755	-6,165	-10.7%
Provision for credit losses	90,984	15,120	30,241	-15,121	-50.0%
Provision for refund of interest received from customers	57,854	18,104	7,961	10,143	127.4%
Operating income (Loss)	43,741	3,201	15,889	-12,688	-79.9%
Ordinary income (Loss)	40,666	2,150	16,469	-14,319	-86.9%
Extraordinary losses	32,115	156	557	-401	-72.0%
Net income (Loss)	13,064	1,080	18,023	-16,943	-94.0%



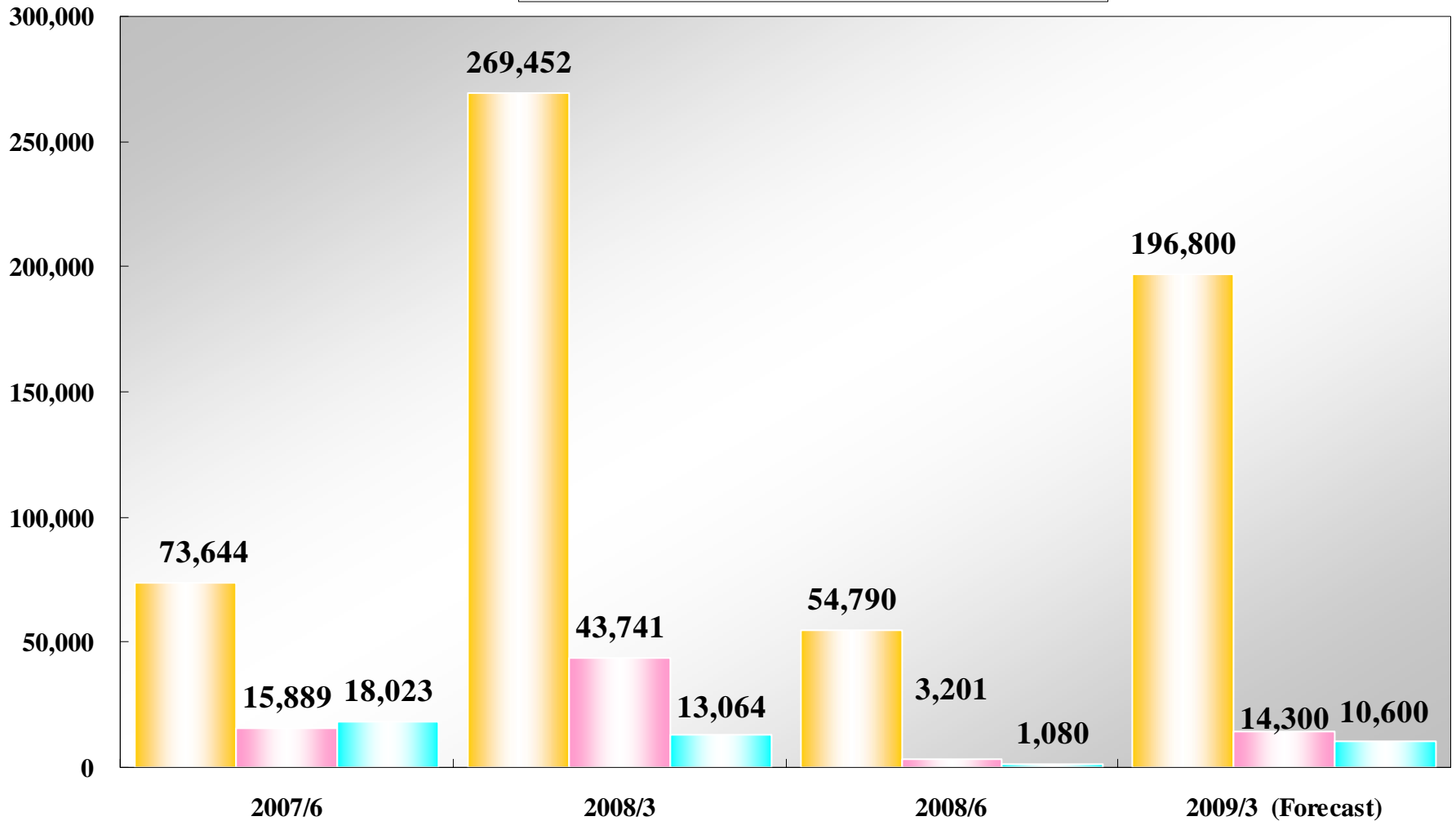
# Business Results

ITEMS (million yen)	2008/3	2008/6	2007/6	Year-on-year comparison	
				Amount	Ratio
Direct cash loans to customers	1,195,328	1,133,038	1,409,357	-276,319	-19.6%
Number of loan customer accounts	1,833,316	1,764,730	2,087,768	-323,038	-15.5%
Number of new customer accounts	143,115	19,226	51,669	-32,443	-62.8%
Credit losses write-offs	98,248	13,675	16,614	-2,939	-17.7%
Ratio of credit losses write-offs	8.22%	1.21%	1.18%	—	—
Refund of interest received from customers	99,154	25,958	16,197	9,761	60.3%
Interest repaid ( portion of principal impaired )	61,242	14,563	12,402	2,161	17.4%



# Operating Revenues, Operating Income and Net Income

(million yen)



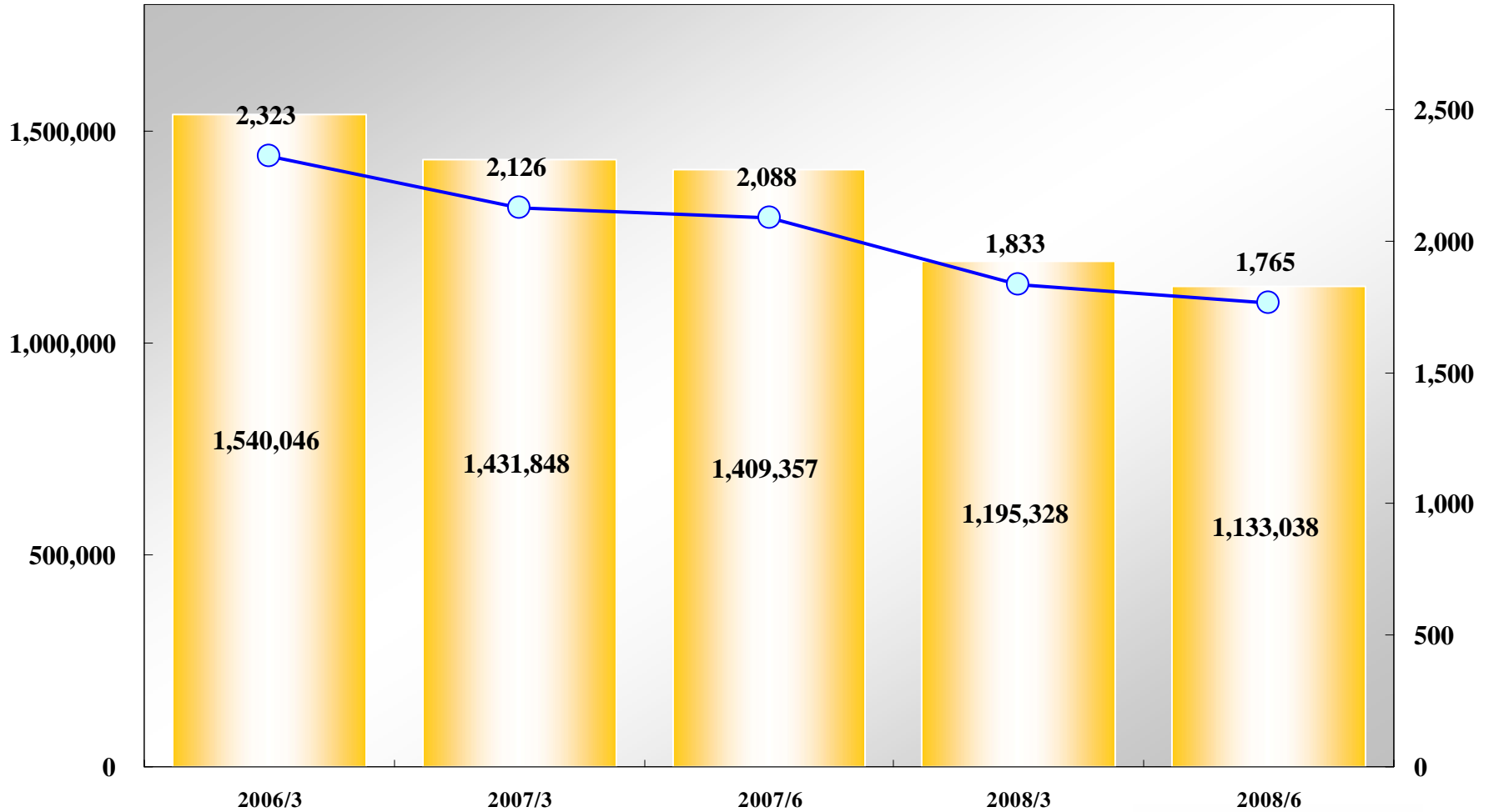


## Direct Cash Loans to Customers, Number of Loan Customer Accounts

( million yen )

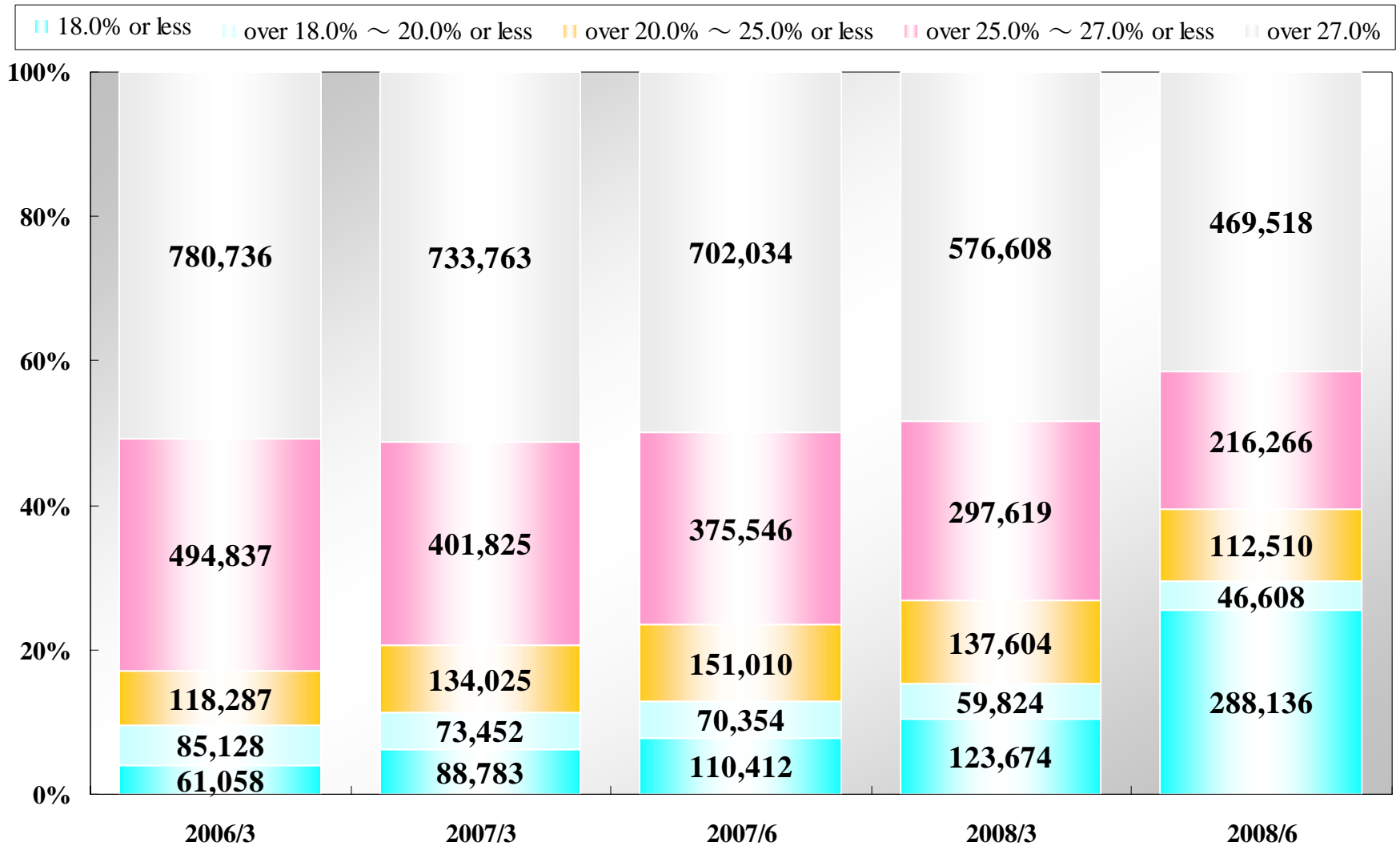
Direct Cash Loans to Customers — Number of Loan Customer Accounts

( 1,000 accounts )





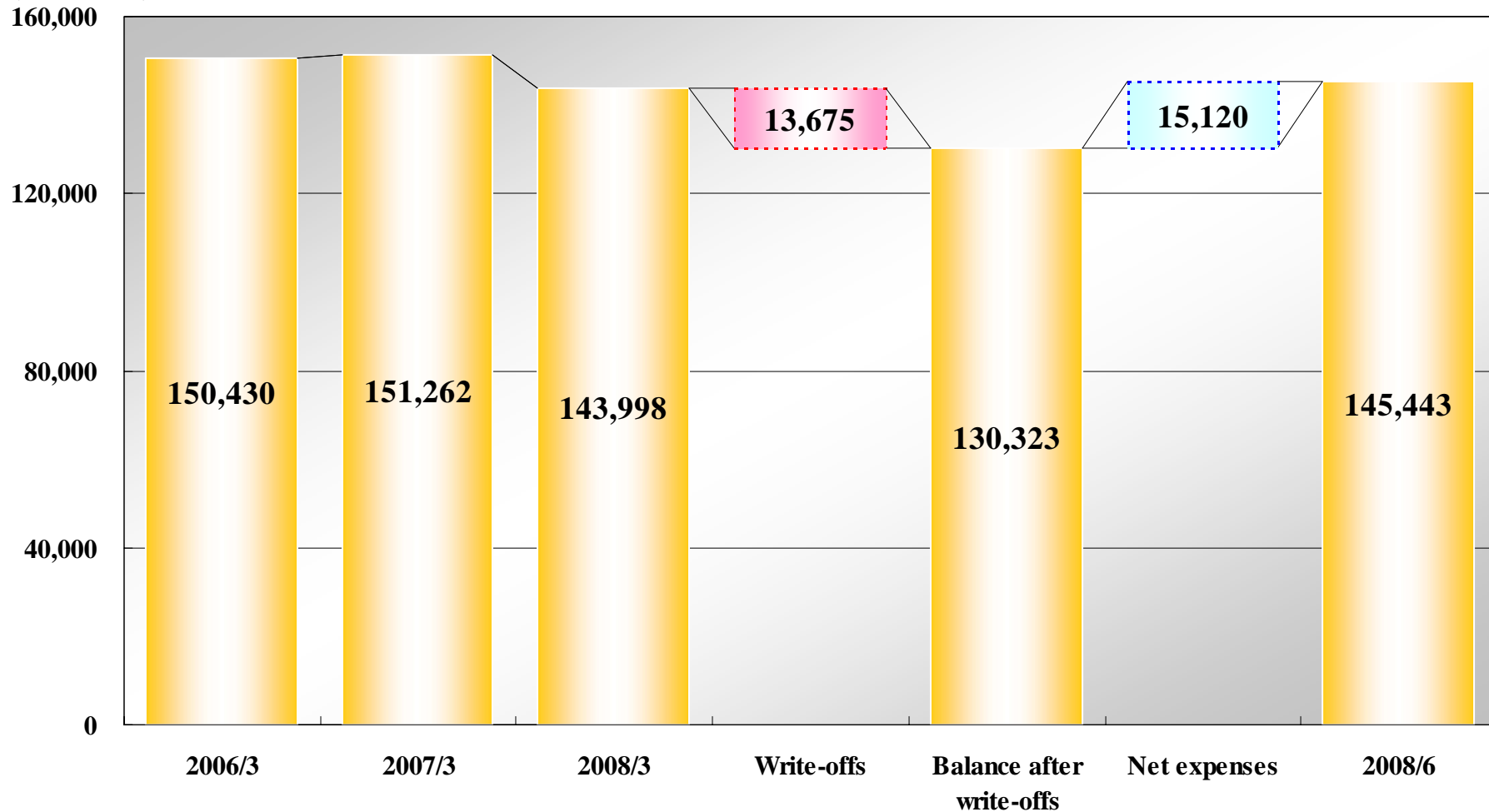
# Composition of Loans by Interest Rate





# Allowance for Credit Losses

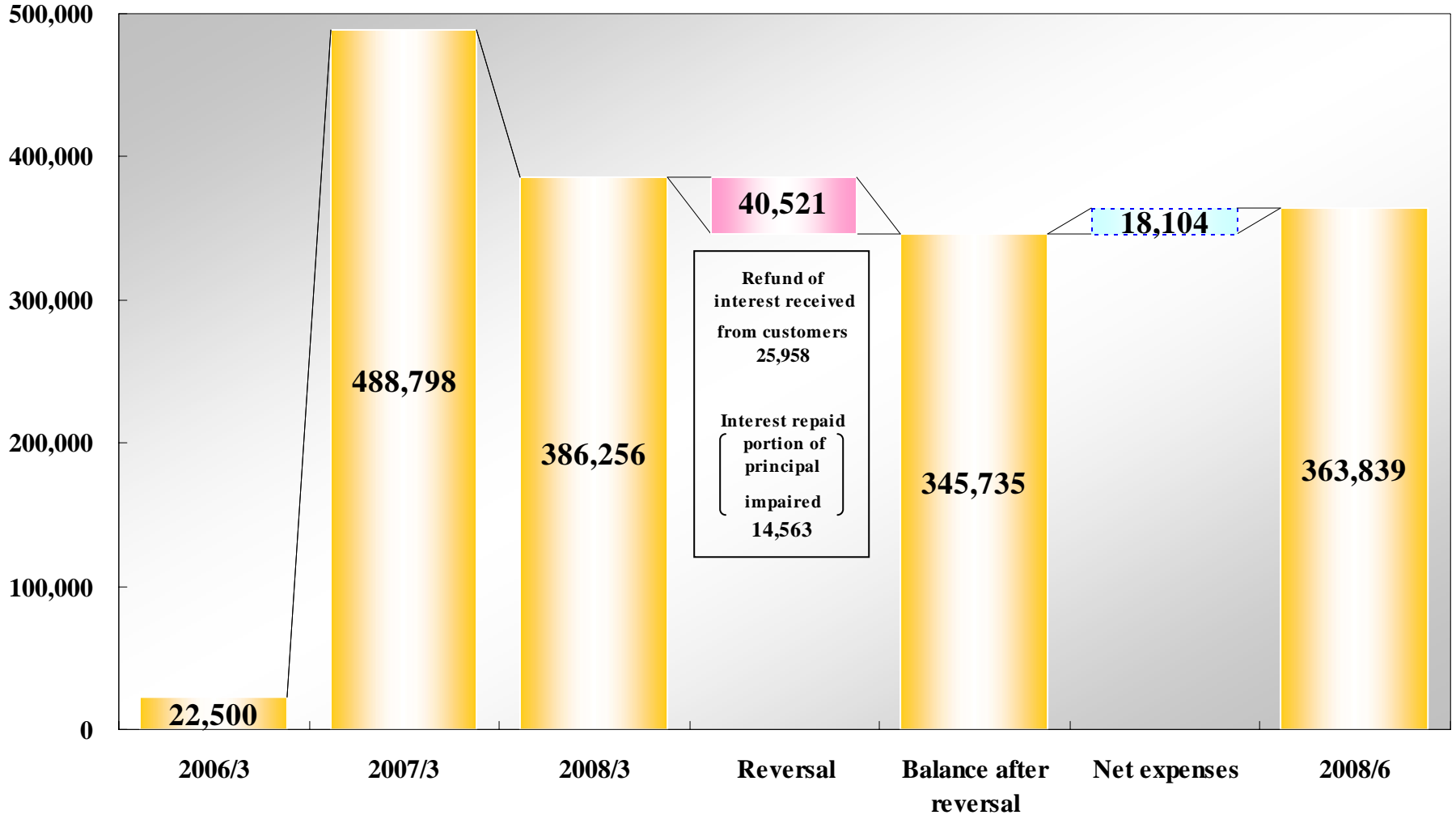
(million Yen)





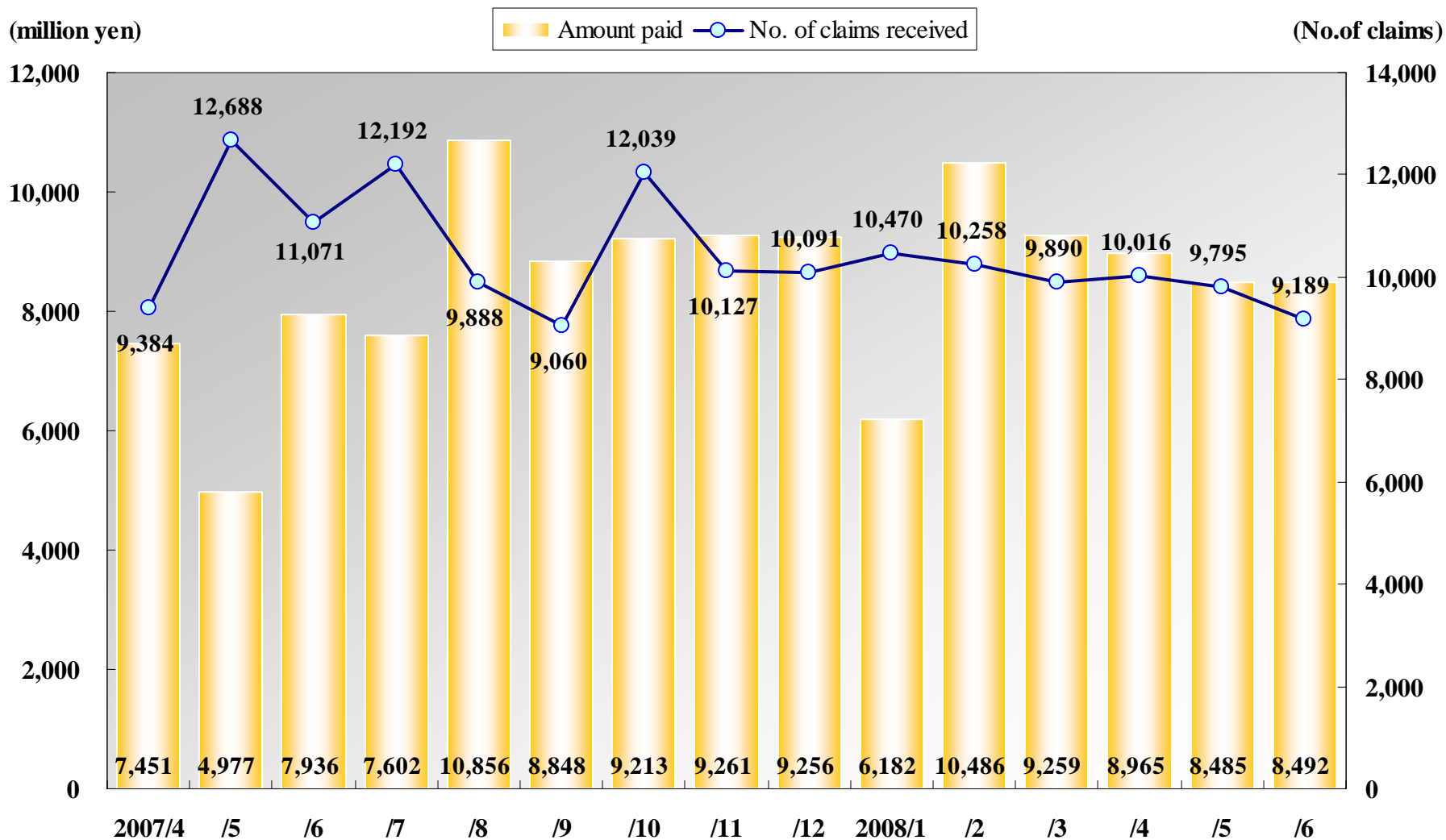
## Allowance for Losses for Refund of Interest Received from Customers

(million Yen)





# Refund of Interest Received from Customers





# Financial Forecast for the FYE March 31, 2009

ITEMS (million yen)	2008/3	2008/6	2009/3 Forecast	2009/3 Forecast Achievement ratio	
				Amount	Ratio
Operating revenues	269,452	54,790	196,800	142,010	27.8%
Operating expenses	225,711	51,589	182,500	130,911	28.3%
Provision for credit losses	90,984	15,120	72,000	56,880	21.0%
Provision for refund of interest received from customers	57,854	18,104	31,300	13,196	57.8%
Operating income (Loss)	43,741	3,201	14,300	11,099	22.4%
Ordinary income (Loss)	40,666	2,150	12,200	10,050	17.6%
Extraordinary losses	32,115	156	1,300	1,144	12.0%
Net income (Loss)	13,064	1,080	10,600	9,520	10.2%

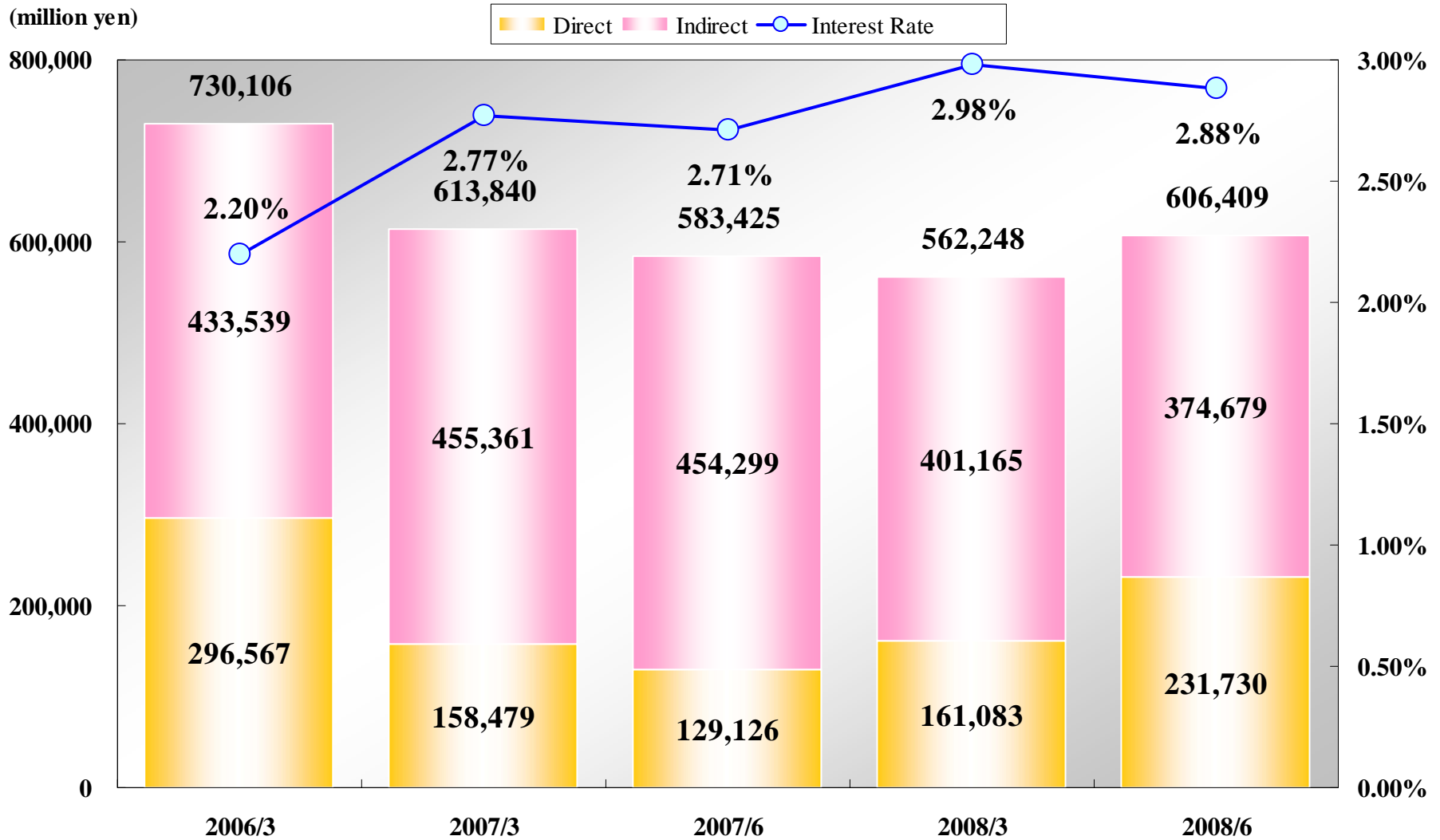


# Business Forecast for the FYE March 31, 2009

ITEMS (million yen)	2008/3	2008/6	2009/3 Forecast	2009/3 Forecast Achievement ratio	
				Amount	Ratio
Direct cash loans to customers	1,195,328	1,133,038	1,005,600	-127,438	—
Number of loan customer accounts	1,833,316	1,764,730	1,570,000	-194,730	—
Number of new customer accounts	143,115	19,226	108,000	88,774	17.8%
Credit losses write-offs	98,248	13,675	92,000	78,325	14.9%
Ratio of credit losses write-offs	8.22%	1.21%	9.15%	—	—
Refund of interest received from customers	99,154	25,958	90,000	64,042	28.8%
Interest repaid ( portion of principal impaired )	61,242	14,563	54,000	39,437	27.0%

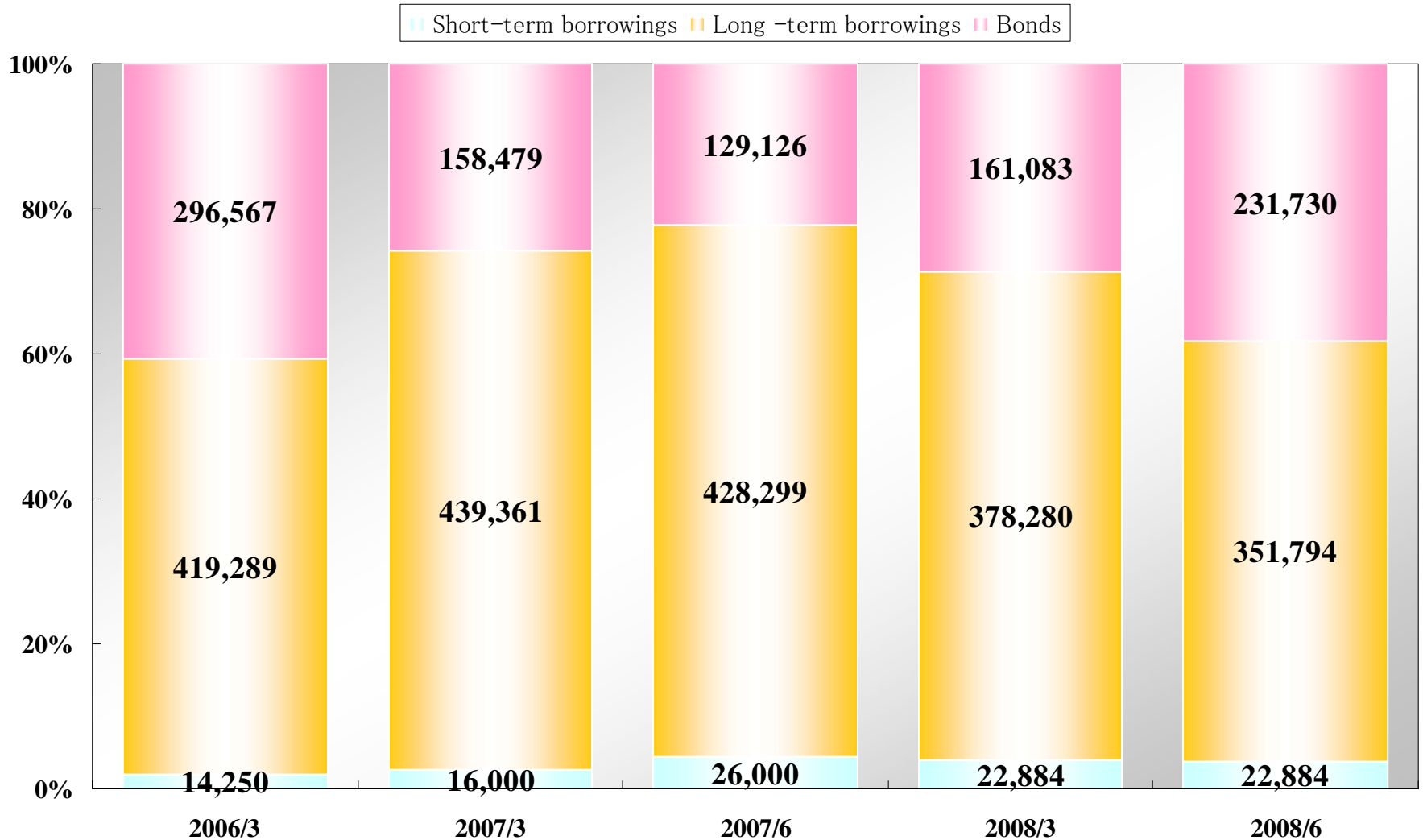


# Funding: by Sources





## Funding: Long/Short-Term Ratio

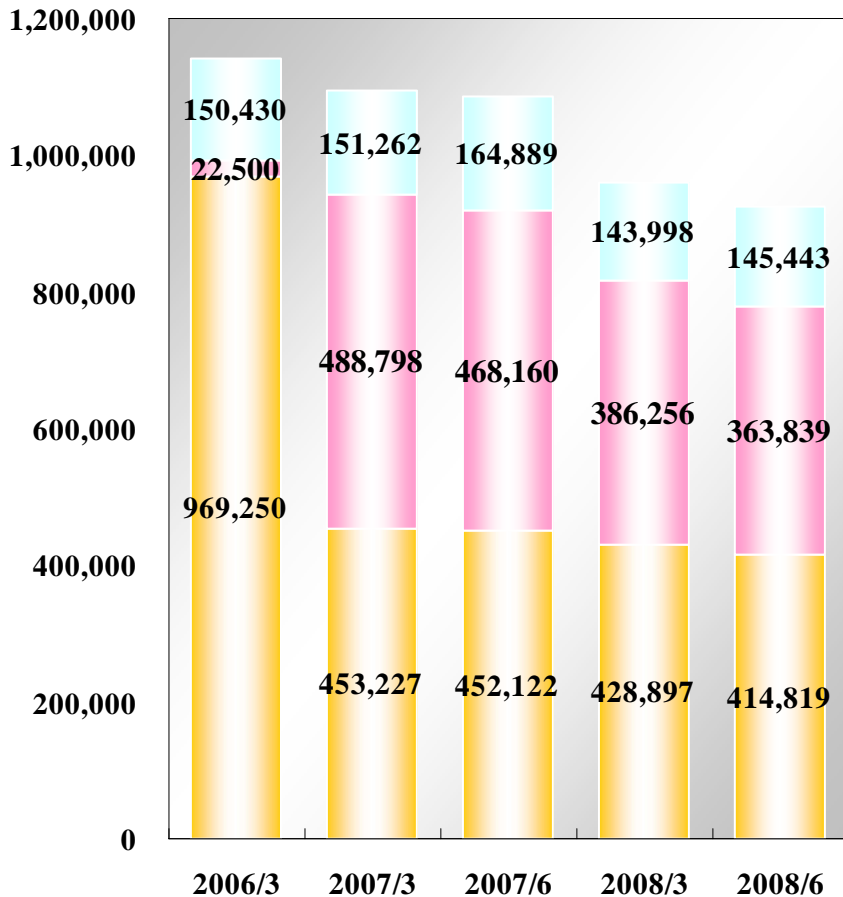




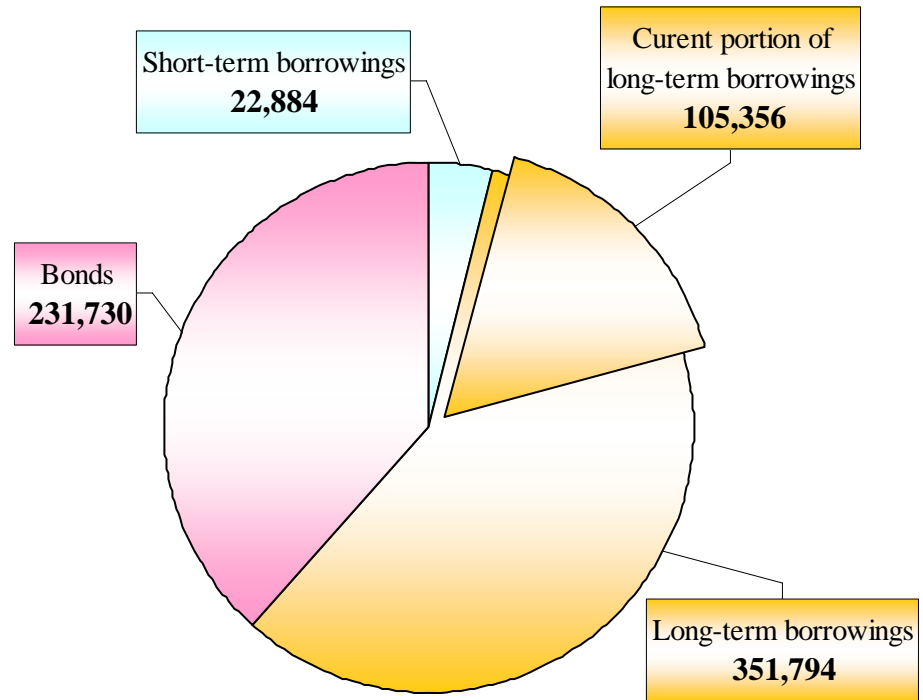
# Financial Position

■ Allowance for credit losses  
■ Allowance for losses for refund of interest received from customers  
■ Net assets

(million yen)

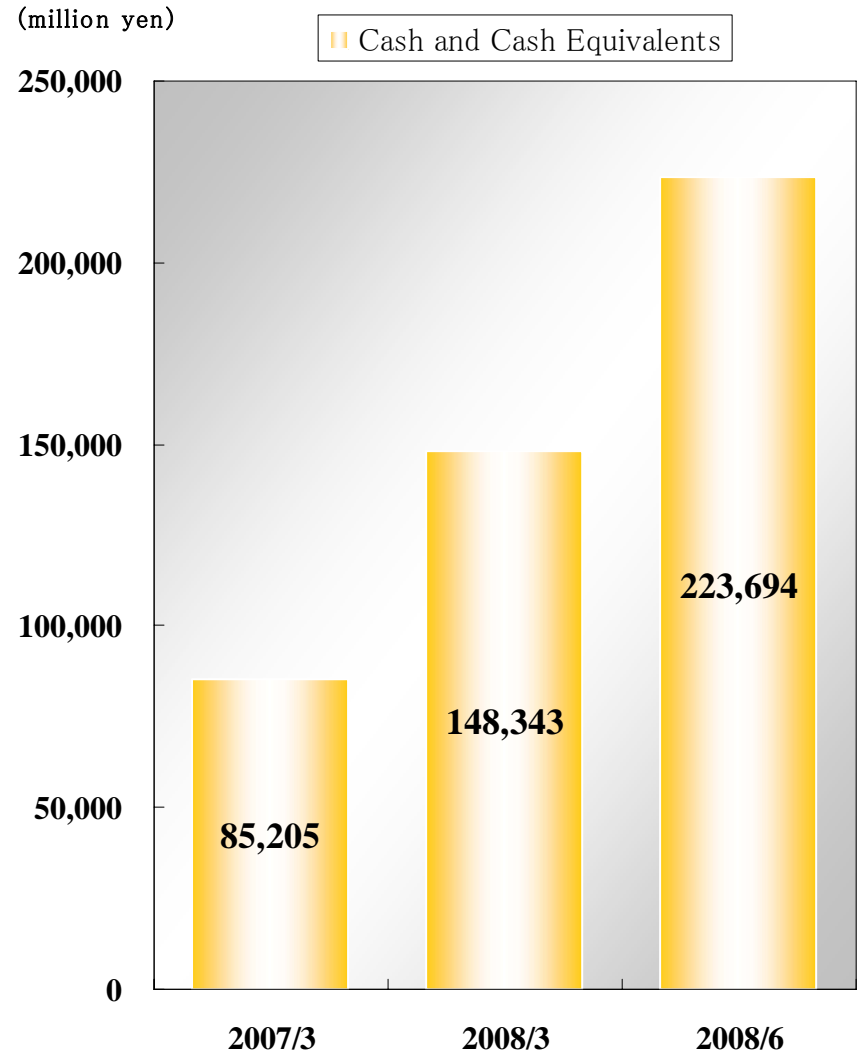
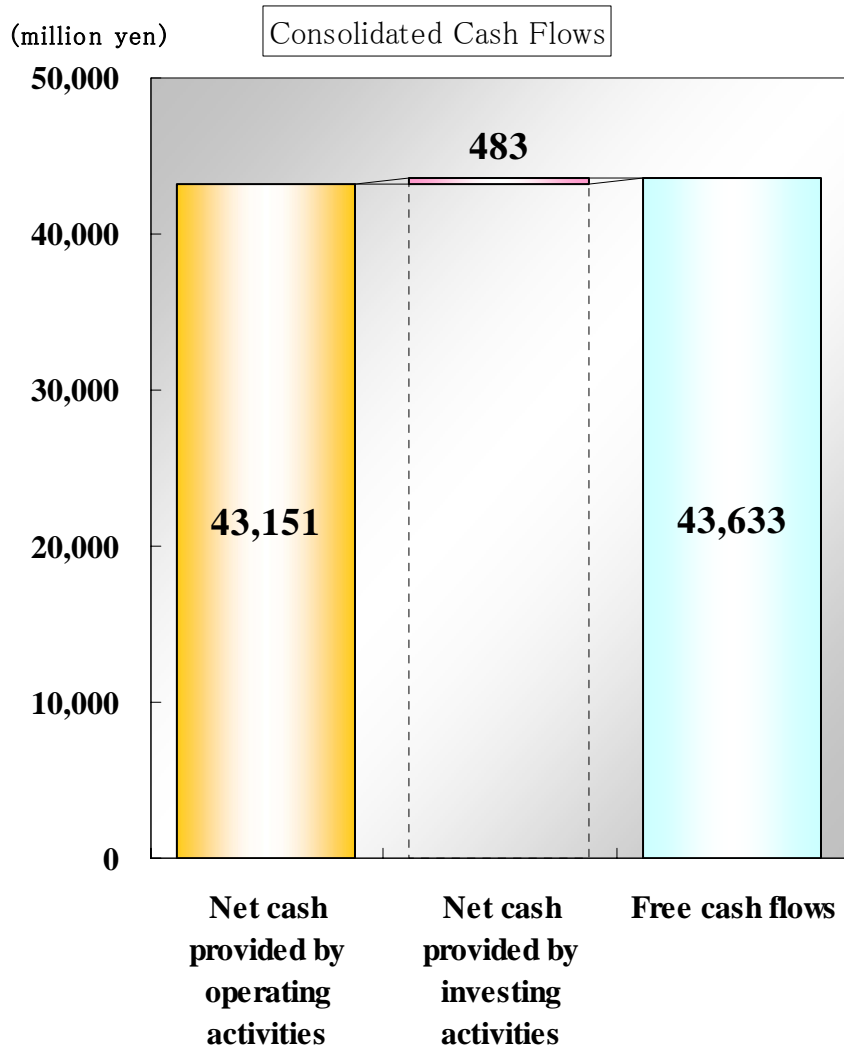


### Interest Bearing Debts (million yen)





# Funding Status





# CSR Activities



Beach Cleaning



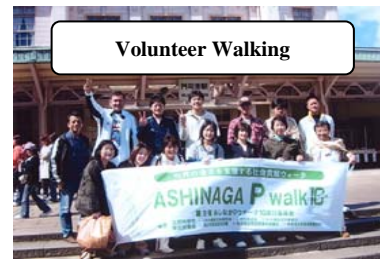
Forest Preservation Volunteer



Fund Raising for Promoting Guide Dogs



Takefuji Clean Drive



Volunteer Walking



## Number of Corporate Bankruptcies, Number of Moneylenders

