



(Translation)
Brief Statement of Financial Results at the First Quarter
for the Fiscal Year Ending March 31, 2010

July 30, 2009

Company Name: TAKEFUJI CORPORATION (the "Company")

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

Code Number: 8564

URL: <http://www.takefuji.co.jp/>

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Scheduled date for filing the quarterly report to Financial Services Agency: August 14, 2009

Scheduled date of payment of Dividends: None

Note: Figures are rounded (as for "statistics per share" at three places of decimal)
 to the nearest appropriate unit.

**1. Consolidated Business Results at the First Quarter (From April 1, 2009 to June 30, 2009) for the
 Fiscal Year Ending March 31, 2010**

(1) Consolidated Operating Results

Note: The percentage figures for operating revenues, operating income,
 ordinary income and net income represent year-on-year changes.

	Operating Revenues		Operating Income		Ordinary Income		Net Income	
	millions of yen	%	millions of yen	%	millions of yen	%	millions of yen	%
First Quarter Ended June 2009	35,175	(-36.0)	9,613	(180.4)	9,575	(306.0)	9,272	(609.8)
First Quarter Ended June 2008	54,995	(-)	3,428	(-)	2,358	(-)	1,306	(-)

	Net Income per Share	Net Income per Share-diluted
	yen	yen
First Quarter Ended June 2009	68.72	57.24
First Quarter Ended June 2008	9.49	-

(2) Consolidated Financial Position

	Total Assets	Net Assets	Shareholders' Equity Ratio	Net Assets per Share
	millions of yen	millions of yen	%	yen
First Quarter Ended June 2009	891,654	157,896	17.7	1,169.06
Fiscal Year Ended March 2009	958,464	149,648	15.6	1,108.12

Note: Shareholders' Equity

First quarter ended June 2009

157,729 millions of yen

Fiscal year ended March 2009

149,507 millions of yen

2. Dividends

Effect Date	Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
	yen	yen	yen	yen	yen
Fiscal Year Ended March 2009	-	30.00	-	20.00	50.00
Fiscal Year Ending March 2010	-				
Fiscal Year Ending March 2010(Forecasts)		15.00	-	15.00	30.00

Note: Revision of dividends forecasts during the quarter: None

**3. Forecasts of Consolidated Operating Results for the Fiscal Year Ending March 31, 2010
(From April 1, 2009 to March 31, 2010)**

Note: The percentage figures show year-on-year changes.

	Operating Revenues		Operating Income		Ordinary Income	
	millions of yen	%	millions of yen	%	millions of yen	%
First Six months	63,500	(-38.2)	8,200	(- 7.6)	8,500	(33.5)
Full Year	118,700	(-36.3)	13,300	(-)	13,700	(-)

	Net Income		Net Income per Share
	millions of yen	%	yen
First Six months	8,200	(64.6)	60.78
Full Year	13,000	(-)	96.35

Note: Revision of consolidated operating results forecasts during the quarter: None

4. Others

(1) Changes of Significant Subsidiaries in the First Quarter (Changes in Scope of Consolidation): None

(2) Adoption of Simple Method in Accounting and Adoption of Particular Accounting Method for Consolidated Quarterly Financial Statements: Yes

(Refer to the detail of "4.Others" on page 4 of "Qualitative Information and Financial Statements")

(3) Changes in Accounting Method for Consolidated Quarterly Financial Statements (Significant Accounting Policies for Consolidated Quarterly Financial Statements)

A. Changes in accordance with revision of accounting standard: None

B. Other changes: None

(4) Number of Shares Issued (Common Stock)

A. Number of shares issued (including treasury stock)

First quarter ended June 2009 144,295,200 Shares

Fiscal year ended March 2009 144,295,200 Shares

B. Treasury stocks

First quarter ended June 2009 9,375,385 Shares

Fiscal year ended March 2009 9,375,385 Shares

C. Average number of shares (Consolidated first quarter)

First quarter ended June 2009 134,919,815 Shares

First quarter ended June 2008 137,648,593 Shares

*** Explanatory note and remarks regarding performance forecasts**

Forward-looking statements such as forecasts of operating results and others contained in this Brief Statement of Financial Results are based on beliefs in light of information currently available as of the date of this announcement and management's assumptions considered reasonable. Final business results may differ greatly from the forecasts above as a result of various factors and future events. Please refer to "3. Qualitative Information on Forecasts of Consolidated Operating Results" on page 4 of "Qualitative Information and Financial Statements".

Qualitative Information and Financial Statements

1. Qualitative Information on Consolidated Business Performance

Japan's economy during the consolidated first quarter under review is coming close to bottom out, with export and production turning for the better, although there are negative factors, such as a drastic fall of capital investment and severer employment conditions stemmed from substantially deteriorated corporate earnings following the global turmoil in financial markets.

Consumer finance industry is under the pressure of earnings structure readjustment including promoting stricter lending criteria and efficient operation in anticipation of full enforcement of revised Money Lending Business Law. Furthermore, business environment for the industry continues to be severe with the number of refund claims of interest staying at a high level.

Under such circumstances, TAKEFUJI CORPORATION and its subsidiaries ("the Group") have been strengthening systematic response to asset quality improvement and prompt response to refund claims of interest, as well as establishing Loan Administration Division with an objective of stricter and more precise loan administration, in order to achieve Medium-Term Business Plan.

We also have been continuously working to improve customer services by offering various products and to improve compliance system in order to achieve thorough "Customer First," our founding philosophy.

As a result of above initiatives, operating revenues for the consolidated first quarter under review amounted to 35,175 million yen (year-on-year down by 36.0%), ordinary income amounted to 9,575 million yen (year-on-year up by 306.0%) and net income amounted to 9,272 million yen (year-on-year up by 609.8%).

2. Qualitative Information on Consolidated Financial Condition

Total assets at the end of the first quarter under review on a consolidated basis was 891,654 million yen, down by 66,810 million yen compared to that of the end of the previous consolidated fiscal year. This was mainly due to a decrease in direct cash loans to customers by 63,068 million yen and a decrease in cash and cash equivalents in hand, which is a sum of "cash and deposits" and "short-term loans receivable," by 10,982 million yen.

As for liabilities, the amount decreased to 733,758 million yen, by 75,058 million yen compared to that of the end of the previous consolidated fiscal year. This was mainly due to a decrease in allowance for losses for refund of interest received from customers by 25,317 million yen due to responding to refund claims of interest and a decrease in long-term borrowings by 24,846 million yen.

Regarding net assets, the amount increased to 157,896 million yen, by 8,248 million yen compared to that of the end of the previous consolidated fiscal year mainly due to an increase in retained earnings by 6,573 million yen. Consequently, shareholders' equity ratio was 17.7%, up by 2.1 point compared to that of the end of the previous consolidated fiscal year.

(The situation of consolidated cash flows)

Cash and cash equivalent at the end of the first quarter under review on a consolidated basis (hereinafter called "the Funds") was 86,880 million yen, down by 10,982 million yen compared to that of the end of the previous consolidated fiscal year.

Each cash flow situation and factors were as follows:

(Net cash provided by operating activities)

The Funds provided by operating activities were 28,856 million yen (43,151 million yen was provided in the previous year's same period). The principal sources of these cash flows were as follows; 20,729 million yen (previously 50,112 million yen) for direct cash loans made to customers and 56,404 million yen (previously 84,242 million yen) for direct cash loans collected from customers based on our core business of consumer finance.

(Net cash used in investing activities)

The Funds used in investing activities were 76 million yen (previously 483 million yen was provided). The principal sources of these cash flows were as follows; 441 million yen (previously 676 million yen) for purchase of tangible and intangible fixed assets, 96 million yen (previously 1,139 million yen) for proceeds from sales of investment securities and 279 million yen (previously 20 million yen) for proceeds from other activities including collection of lease deposits.

(Net cash used in financing activities)

The Funds used in financing activities were 39,455 million yen (previously 31,122 million yen was provided). The principal sources of these cash flows were as follows; 34,576 million yen (previously 29,786 million yen) for repayment of long-term borrowings, 2,177 million yen for redemption of bonds (previously 70,000 million yen for proceeds from issuance of bonds) and 2,702 million yen (previously 12,392 million yen) for cash dividends paid.

3. Qualitative Information on Forecasts of Consolidated Operating Results

There is no change to Forecasts of Consolidated Operating Results for the Fiscal Year Ending March 31, 2010 and Non-Consolidated Forecast for the Fiscal Year Ending March 31, 2010, both announced on May 14, 2009.

4. Others

(1) Changes of Significant Subsidiaries in the First Quarter (Changes in Scope of Consolidation)

None

(2) Adoption of Simple Method in Accounting and Adoption of Particular Accounting Method for Consolidated Quarterly Financial Statements

A. Calculation Method of Write-off Estimate for Normal Loans

As there is no significant change between the credit loss ratio at the end of the consolidated quarter under review and the credit loss ratio at the end of the previous consolidated fiscal year, the write-off estimate is calculated based upon the credit loss ratio at the end of the previous consolidated fiscal year.

B. Calculation Method of Fixed Assets Depreciation and Amortization

As for assets adopting declining-balance method, the amount of depreciation and amortization is allocated based on related duration.

(3) Changes in Accounting Method for Consolidated Quarterly Financial Statements

None

5. First Quarter Consolidated Financial Statements

(1) First Quarter Consolidated Balance Sheets

(millions of yen)

	Current First Quarter as of June 30, 2009	Previous Fiscal Year as of March 31, 2009
Assets:		
Current assets		
Cash and deposits	66,880	47,871
Direct cash loans to customers	798,449	861,517
Short-term loans receivable	19,999	49,992
Other current assets	26,565	24,156
Allowance for credit losses	-92,405	-96,994
Total current assets	819,488	886,541
Fixed assets		
Tangible fixed assets	45,064	45,195
Intangible fixed assets	5,000	5,174
Investments and other assets	22,102	21,554
Total fixed assets	72,166	71,923
Total assets	891,654	958,464

(millions of yen)

	Current First Quarter as of June 30, 2009	Previous Fiscal Year as of March 31, 2009
Liabilities:		
Current liabilities		
Current portion of bonds	3,665	-
Current portion of long-term borrowings	81,865	91,595
Income taxes payable	121	461
Allowance for bonuses	124	639
Other current liabilities	20,314	31,478
Total current liabilities	106,088	124,173
Fixed liabilities		
Bonds payable	82,462	88,567
Convertible bond-type bonds with subscription rights to shares	70,000	70,000
Long-term borrowings	90,733	115,579
Allowance for losses for refund of interest received from customers	378,040	403,357
Allowance for retirement benefits of employees	3,705	3,610
Allowance for retirement benefits of directors and corporate auditors	148	147
Other fixed liabilities	2,582	3,382
Total fixed liabilities	627,670	684,642
Total liabilities	733,758	808,816
Net assets:		
Shareholders' equity		
Capital stock	30,478	30,478
Capital surplus	52,263	52,263
Retained earnings	112,335	105,761
Treasury stock	-36,469	-36,469
Total shareholders' equity	158,607	152,034
Valuation and foreign currency translation adjustments		
Valuation difference on available-for-sale securities	-400	-1,943
Foreign currency translation adjustments	-478	-584
Total valuation and foreign currency translation adjustments	-878	-2,527
Subscription rights to shares	166	141
Total net assets	157,896	149,648
Total liabilities and net assets	891,654	958,464

(2) First Quarter Consolidated Statements of Income

(millions of yen)

	Previous First Quarter (from April 1, 2008 to June 30, 2008)	Current First Quarter (from April 1, 2009 to June 30, 2009)
Operating revenues		
Interest income on direct cash loans	53,036	33,741
Credit card revenues	18	15
Other financial revenues	678	34
Other operating revenues	1,263	1,385
Total operating revenues	54,995	35,175
Operating expenses		
Financial expenses	5,214	2,931
Other operating expenses		
Provisions for credit losses	15,120	12,026
Provisions for losses for refund of interest received from customers	18,104	-
Other	13,129	10,605
Total other operating expenses	46,353	22,631
Total operating expenses	51,567	25,562
Operating income	3,428	9,613
Non-operating income		
Dividends income	286	124
Foreign exchange gains	822	-
Miscellaneous income	114	175
Total non-operating income	1,223	299
Non-operating expenses		
Bond issuance cost	1,798	-
Foreign exchange losses	-	306
Miscellaneous loss	495	30
Total non-operating expenses	2,293	337
Ordinary income	2,358	9,575
Extraordinary income		
Gain on sales of investment securities	625	61
Gain on redemption of bonds	-	754
Total extraordinary income	625	816
Extraordinary loss		
Loss on devaluation of investment securities	-	576
Impairment loss	93	-
Loss on closing of branch offices	53	437
Other	10	14
Total extraordinary loss	156	1,027
Income before income taxes	2,827	9,364
Income taxes-current	178	85
Income taxes-deferred	1,343	7
Total income taxes	1,521	92
Net income	1,306	9,272

(3) First Quarter Consolidated Statements of Cash Flows

(millions of yen)

	Previous First Quarter (from April 1, 2008 to June 30, 2008)	Current First Quarter (from April 1, 2009 to June 30, 2009)
Net cash provided by operating activities		
Income before income taxes	2,827	9,364
Impairment loss	93	-
Increase or decrease in allowance for retirement benefits of employees	74	95
Increase or decrease in allowance for retirement benefits of directors and corporate auditors	-21	1
Increase or decrease in allowance for credit losses	1,445	-4,589
Increase or decrease in allowance for losses for refund of interest received from customers	-22,417	-25,317
Write-offs	13,675	16,615
Interest repaid (portion of principal impaired)	14,563	10,798
Interest and dividends income	-286	-124
Loss on closing of branch offices	53	-
Gain or loss on sales of short-term and long-term investment securities	-622	-61
Direct cash loans made to customers	-50,112	-20,729
Direct cash loans collected from customers	84,242	56,404
Other	-398	-13,420
Subtotal	43,117	29,038
Interest and dividends income received	286	124
Income taxes paid	-252	-305
Net cash provided by operating activities	43,151	28,856

(millions of yen)

	Previous First Quarter (from April 1, 2008 to June 30, 2008)	Current First Quarter (from April 1, 2009 to June 30, 2009)
Net cash provided by investing activities		
Purchase of tangible fixed assets	-179	-237
Purchase of intangible fixed assets	-497	-204
Purchase of investment securities	-	-9
Proceeds from sales of investment securities	1,139	96
Other	20	279
Net cash provided by investing activities	483	-76
Net cash provided by financing activities		
Proceeds from long-term borrowings	3,300	-
Repayments of long-term borrowings	-29,786	-34,576
Proceeds from issuance of bonds with subscription rights to shares	70,000	-
Repayments for redemption of bonds	-	-2,177
Cash dividends paid	-12,392	-2,702
Net cash provided by financing activities	31,122	-39,455
Effect of exchange rate changes on cash and cash equivalents	823	-307
Net increase or decrease in cash and cash equivalents	75,579	-10,982
Cash and cash equivalents at the beginning of the period	153,471	97,862
Cash and cash equivalents at the end of the period	229,050	86,880

(4) Notes on the Going-concern Assumption

None

(5) Notes in Case of Significant Changes in the Amount of Shareholders' Equity

None

[Reference]

First Quarter Non-consolidated Financial Statements

(1) First Quarter Non-consolidated Balance Sheets

(millions of yen)

	Current First Quarter as of June 30, 2009	Previous Fiscal Year as of March 31, 2009
Assets:		
Current assets		
Cash and deposits	61,861	42,935
Direct cash loans to customers	798,449	861,517
Short-term loans receivable	19,999	49,992
Other current assets	26,518	24,102
Allowance for credit losses	-92,405	-96,994
Total current assets	814,422	881,552
Fixed assets		
Tangible fixed assets	32,510	32,655
Intangible fixed assets	4,996	5,171
Investments and other assets	58,293	57,714
Total fixed assets	95,799	95,540
Total assets	910,220	977,092

(millions of yen)

	Current First Quarter as of June 30, 2009	Previous Fiscal Year as of March 31, 2009
Liabilities:		
Current liabilities		
Short-term borrowings	23,884	23,884
Current portion of bonds	3,665	-
Current portion of long-term borrowings	81,865	91,595
Income taxes payable	51	204
Allowance for bonuses	121	638
Other current liabilities	20,320	31,485
Total current liabilities	129,906	147,806
Fixed liabilities		
Bonds payable	82,462	88,567
Convertible bond-type bonds with subscription rights to shares	70,000	70,000
Long-term borrowings	90,733	115,579
Allowance for losses for refund of interest received from customers	378,040	403,357
Allowance for retirement benefits of employees	3,700	3,605
Allowance for retirement benefits of directors and corporate auditors	148	147
Other fixed liabilities	2,564	3,371
Total fixed liabilities	627,647	684,626
Total liabilities	757,553	832,432
Net assets:		
Shareholders' equity		
Capital stock	30,478	30,478
Capital surplus	52,263	52,263
Retained earnings	106,214	99,787
Treasury stock	-36,469	-36,469
Total shareholders' equity	152,487	146,059
Valuation and foreign currency translation adjustments		
Valuation difference on available-for-sale securities	14	-1,541
Total valuation and foreign currency translation adjustments	14	-1,541
Subscription rights to shares	166	141
Total net assets	152,667	144,659
Total liabilities and net assets	910,220	977,092

Note: The quarterly balance sheets are prepared based upon quarterly financial statements rules. However, it is not subject to review for statutory disclosure.

(2) First Quarter Non-consolidated Statements of Income

(millions of yen)

	Previous First Quarter (from April 1, 2008 to June 30, 2008)	Current First Quarter (from April 1, 2009 to June 30, 2009)
Operating revenues		
Interest income on direct cash loans	53,036	33,741
Credit card revenues	18	15
Other financial revenues	665	32
Other operating revenues	1,070	1,196
Total operating revenues	54,790	34,983
Operating expenses		
Financial expenses	5,346	3,068
Other operating expenses	46,244	22,516
Total operating expenses	51,589	25,584
Operating income	3,201	9,399
Non-operating income		
Dividends income	271	124
Foreign exchange gains	814	-
Miscellaneous income	114	174
Total non-operating income	1,199	298
Non-operating expenses		
Bond issuance cost	1,798	-
Foreign exchange losses	-	295
Miscellaneous loss	452	30
Total non-operating expenses	2,250	325
Ordinary income	2,150	9,372
Extraordinary income		
Gain on sales of investment securities	477	61
Gain on redemption of bonds	-	754
Total extraordinary income	477	816
Extraordinary loss		
Loss on devaluation of investment securities	-	576
Impairment loss	93	-
Loss on closing of branch offices	53	437
Other	10	14
Total extraordinary loss	156	1,027
Income before income taxes	2,471	9,161
Income taxes-current	54	35
Income taxes-deferred	1,336	-
Total income taxes	1,390	35
Net income	1,080	9,126

Note: The quarterly statements of income are prepared based upon quarterly financial statements rules. However, it is not subject to review for statutory disclosure.

6. Other Information

(1) Actual Operating Results (Consolidated)

A. Break-down of Operating Revenues

Sources of revenues		Previous First Quarter (from April 1, 2008 to June 30, 2008)		Current First Quarter (from April 1, 2009 to June 30, 2009)		Previous Fiscal Year (from April 1, 2008 to March 31, 2009)	
		Amount (millions of yen)	Compo- sition Ratio(%)	Amount (millions of yen)	Compo- sition Ratio(%)	Amount (millions of yen)	Compo- sition Ratio(%)
Interest income on direct cash loans	Unsecured loans	53,036	96.5	33,741	95.9	178,337	95.7
Credit card revenues	Credit card	18	0.0	15	0.0	69	0.0
Other financial revenues	Interest on bank deposits	112	0.2	11	0.0	461	0.2
	Interest on loans other than direct cash loans	124	0.2	23	0.1	329	0.2
	Other (Note 1)	442	0.8	-	-	1,822	1.0
	Subtotal	678	1.2	34	0.1	2,611	1.4
Other operating revenues	Collection from bad debts previously written-off	770	1.4	899	2.6	3,235	1.8
	Real estate rent	247	0.5	231	0.7	993	0.5
	Other (Note 2)	246	0.4	256	0.7	1,104	0.6
	Subtotal	1,263	2.3	1,385	4.0	5,331	2.9
Total		54,995	100.0	35,175	100.0	186,349	100.0

Notes: 1. "Other" in other financial revenues mainly consist of interest received from interest swap transaction.

2. "Other" in other operating revenues mainly consist of parking lots fees and golf course play fees.

B.Other Highlights Data

Items	Previous First Quarter as of June 30, 2008	Current First Quarter as of June 30, 2009	Previous Fiscal Year as of March 31, 2009
Direct cash loans to customers (millions of yen)	1,133,038	798,449	861,517
Unsecured loans	1,133,038	798,449	861,517
Secured loans	-	-	-
Installment receivables (millions of yen)	571	435	465
Number of loan customer accounts	1,764,730	1,407,020	1,480,683
Unsecured loans	1,764,730	1,407,020	1,480,683
Secured loans	-	-	-
Number of credit card membership	293,262	266,832	275,684
Number of branch offices	1,499	1,053	1,051
Manned	360	210	210
Unmanned (including Quick loan application machines)	1,138	842	840
Internet Yen shop	1	1	1
Number of unmanned loan contract machines (including Quick loan application machines)	1,499	1,053	1,051
Number of cash dispensers and ATMs	53,938	55,194	54,904
Owned	1,616	1,163	1,161
Inter-linked	52,322	54,031	53,743
Number of employees	2,705	2,403	2,434
Write-offs (millions of yen)	13,675	16,615	144,404
Interest repaid (portion of principal impaired) (millions of yen)	14,563	10,798	67,531
Allowance for credit losses (millions of yen)	145,443	92,405	96,994

(2)Actual Operating Results (Non-consolidated)**A.Break-down of Operating Revenues**

Sources of revenues		Previous First Quarter (from April 1, 2008 to June 30, 2008)		Current First Quarter (from April 1, 2009 to June 30, 2009)		Previous Fiscal Year (from April 1, 2008 to March 31, 2009)	
		Amount (millions of yen)	Compo- sition Ratio(%)	Amount (millions of yen)	Compo- sition Ratio(%)	Amount (millions of yen)	Compo- sition Ratio(%)
Interest income on direct cash loans	Unsecured loans	53,036	96.8	33,741	96.5	178,337	96.2
Credit card revenues	Credit card	18	0.0	15	0.0	69	0.0
Other financial revenues	Interest on bank deposits	99	0.2	9	0.0	427	0.2
	Interest on loans other than direct cash loans	124	0.2	23	0.1	329	0.2
	Other (Note 1)	442	0.8	-	-	1,822	1.0
	Subtotal	665	1.2	32	0.1	2,578	1.4
Other operating revenues	Collection from bad debts previously written-off	770	1.4	899	2.6	3,235	1.8
	Real estate rent	247	0.5	231	0.6	993	0.5
	Other (Note 2)	53	0.1	66	0.2	232	0.1
	Subtotal	1,070	2.0	1,196	3.4	4,459	2.4
Total		54,790	100.0	34,983	100.0	185,443	100.0

Notes: 1. "Other" in other financial revenues mainly consist of interest received from interest swap transaction.

2. "Other" in other operating revenues mainly consist of fee earned.

B.Other Highlights Data

Items	Previous First Quarter as of June 30, 2008	Current First Quarter as of June 30, 2009	Previous Fiscal Year as of March 31, 2009
Direct cash loans to customers (millions of yen)	1,133,038	798,449	861,517
Unsecured loans	1,133,038	798,449	861,517
Secured loans	-	-	-
Installment receivables (millions of yen)	571	435	465
Number of loan customer accounts	1,764,730	1,407,020	1,480,683
Unsecured loans	1,764,730	1,407,020	1,480,683
Secured loans	-	-	-
Number of credit card membership	293,262	266,832	275,684
Number of branch offices	1,499	1,053	1,051
Manned	360	210	210
Unmanned (including Quick loan application machines)	1,138	842	840
Internet Yen shop	1	1	1
Number of unmanned loan contract machines (including Quick loan application machines)	1,499	1,053	1,051
Number of cash dispensers and ATMs	53,938	55,194	54,904
Owned	1,616	1,163	1,161
Inter-linked	52,322	54,031	53,743
Number of employees	2,685	2,384	2,415
Write-offs (millions of yen)	13,675	16,615	144,404
Interest repaid (portion of principal impaired) (millions of yen)	14,563	10,798	67,531
Allowance for credit losses (millions of yen)	145,443	92,405	96,994