

Brand New Takefuji

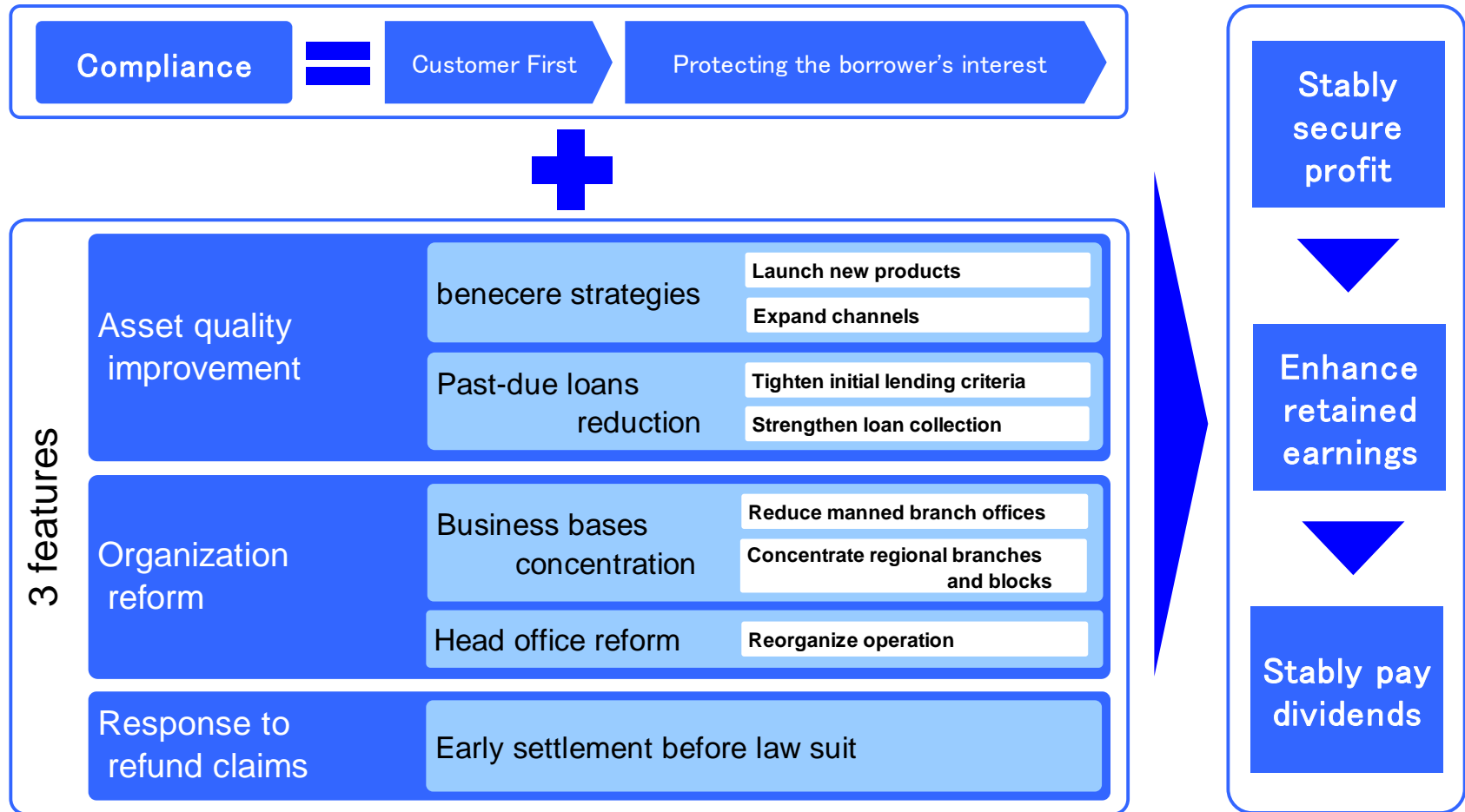
Financial Results for the 1st Quarter Ended June 30, 2009
(Consolidated Basis)

Investor Presentation

July 30, 2009
TAKEFUJI CORPORATION



Outline of Medium-Term Business Plan





Summary of the 1st Quarter Financial Results and Forecast

ITEMS (million yen)	2008/3	2008/6	2009/3	2009/6	2009/9 (Plan)	2010/3 (Plan)
Operating revenues	270,479	54,995	186,349	35,175	63,500	118,700
Operating expenses	225,698	51,567	396,961	25,562	55,300	105,400
Provision for credit losses	90,984	15,120	97,400	12,026	26,000	47,100
Provision for refund of interest received from customers	57,854	18,104	229,662	0	0	0
Operating income	44,781	3,428	-210,612	9,613	8,200	13,300
Ordinary income	42,285	2,358	-214,669	9,575	8,500	13,700
Income before income taxes	10,542	2,827	-229,935	9,364	8,500	13,600
Net income	14,105	1,306	-256,137	9,272	8,200	13,000

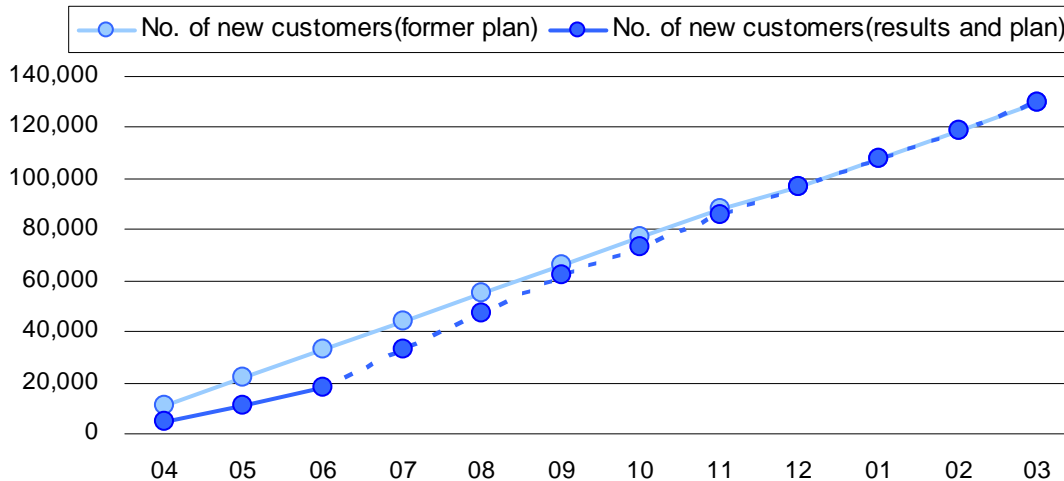
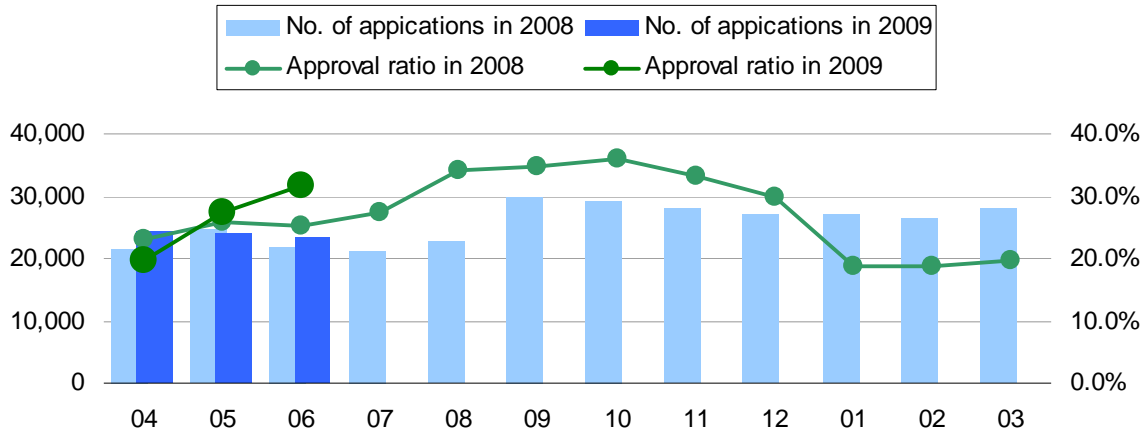


Business Performance

ITEMS (million yen)	2008/3	2008/6	2009/3	2009/6		2010/3 (Plan)
Direct cash loans to customers	1,195,328	1,133,038	861,517	798,449	Tightened lending criteria in weak economy	705,300
Number of loan customer accounts	1,833,316	1,764,730	1,480,683	1,407,020		1,225,000
Number of new customer accounts	143,115	19,226	87,871	18,247		130,000
NPL	237,880	250,195	159,727	164,538	Past-due loans related to refund claims	122,000
NPL ratio	19.9%	22.1%	18.5%	20.6%		17.3%
Credit losses write-offs	98,248	13,675	144,404	16,615	Leveling after write-off method changes	67,700
Ratio of credit losses write-offs	8.2%	1.2%	16.8%	2.1%		9.6%



benecere Strategies



New customer acquisition

Increase applications

① Enhance Internet

② Develop new products

- benecere Support Nine
- products at new interest rate

Approval ratio target

30%~35%

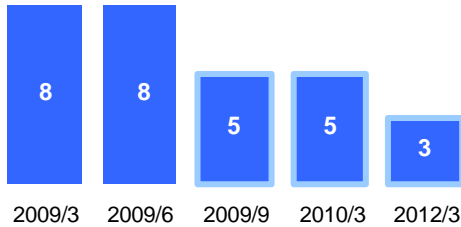
Campaign

1st series scheduled in Aug.

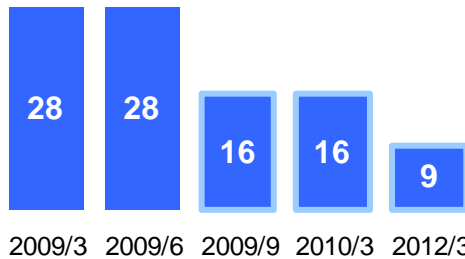


Organization Reform

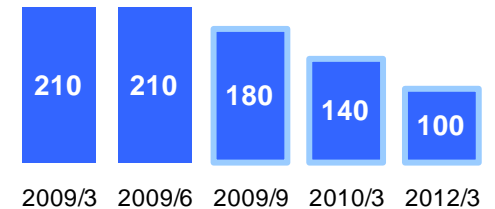
No. of regional branches



No. of blocks



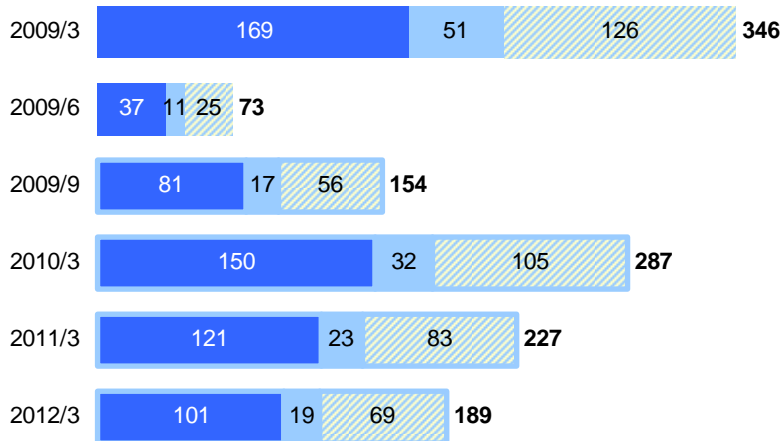
No. of manned branch offices



Cost cut
by higher efficiency

Past-due loans reduction
by higher efficiency

Salaries, rent and others (100 million yen)



Asset quality improvement

Branch offices

Enhance counseling

Collection system enhancement

Regional Loan Collection Office

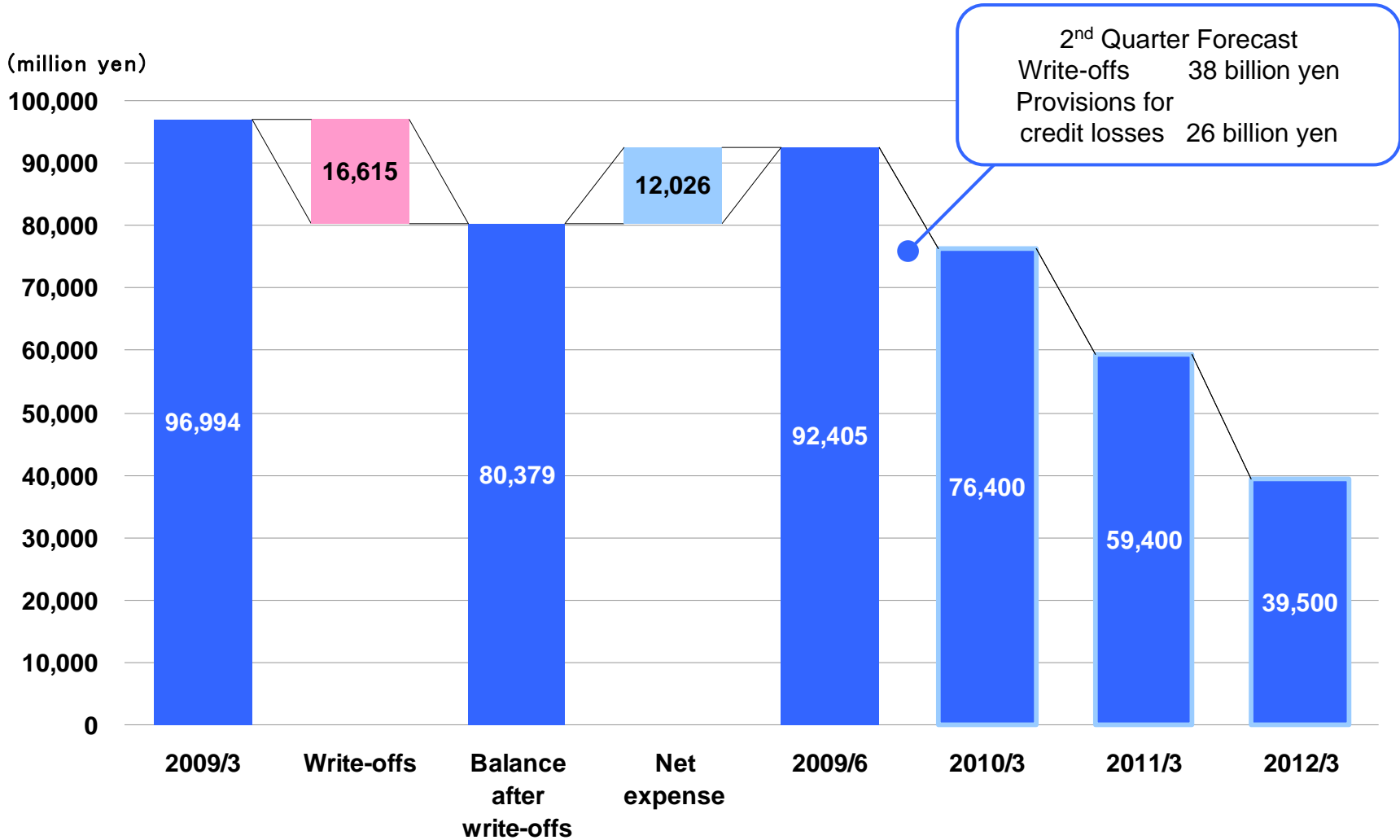
Categorize past-due loans by no. of delayed days to enhance responses for each category

Loan Administration Division

Clear jurisdiction and higher efficiency to enhance collection system

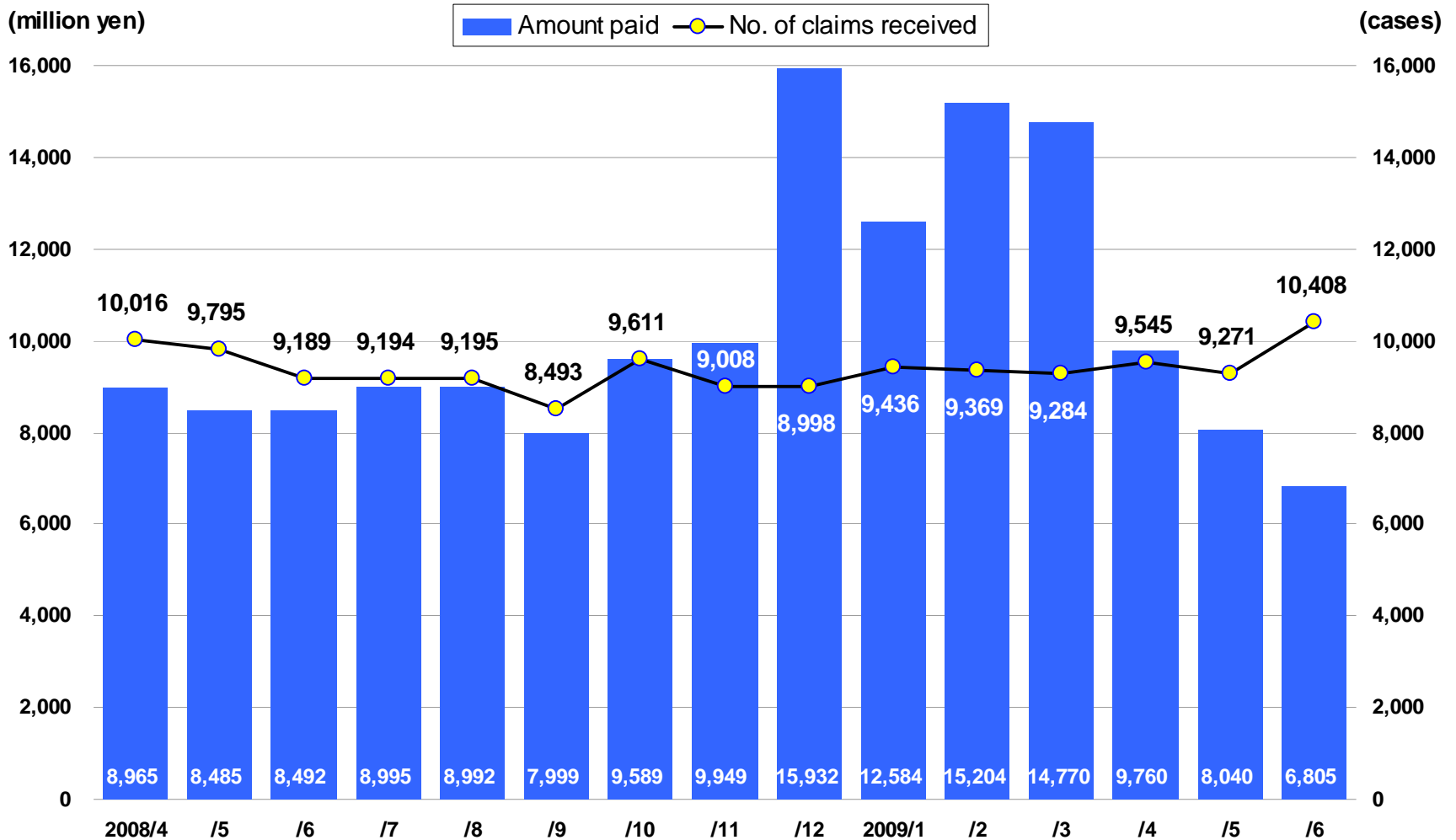


Allowance for Credit Losses



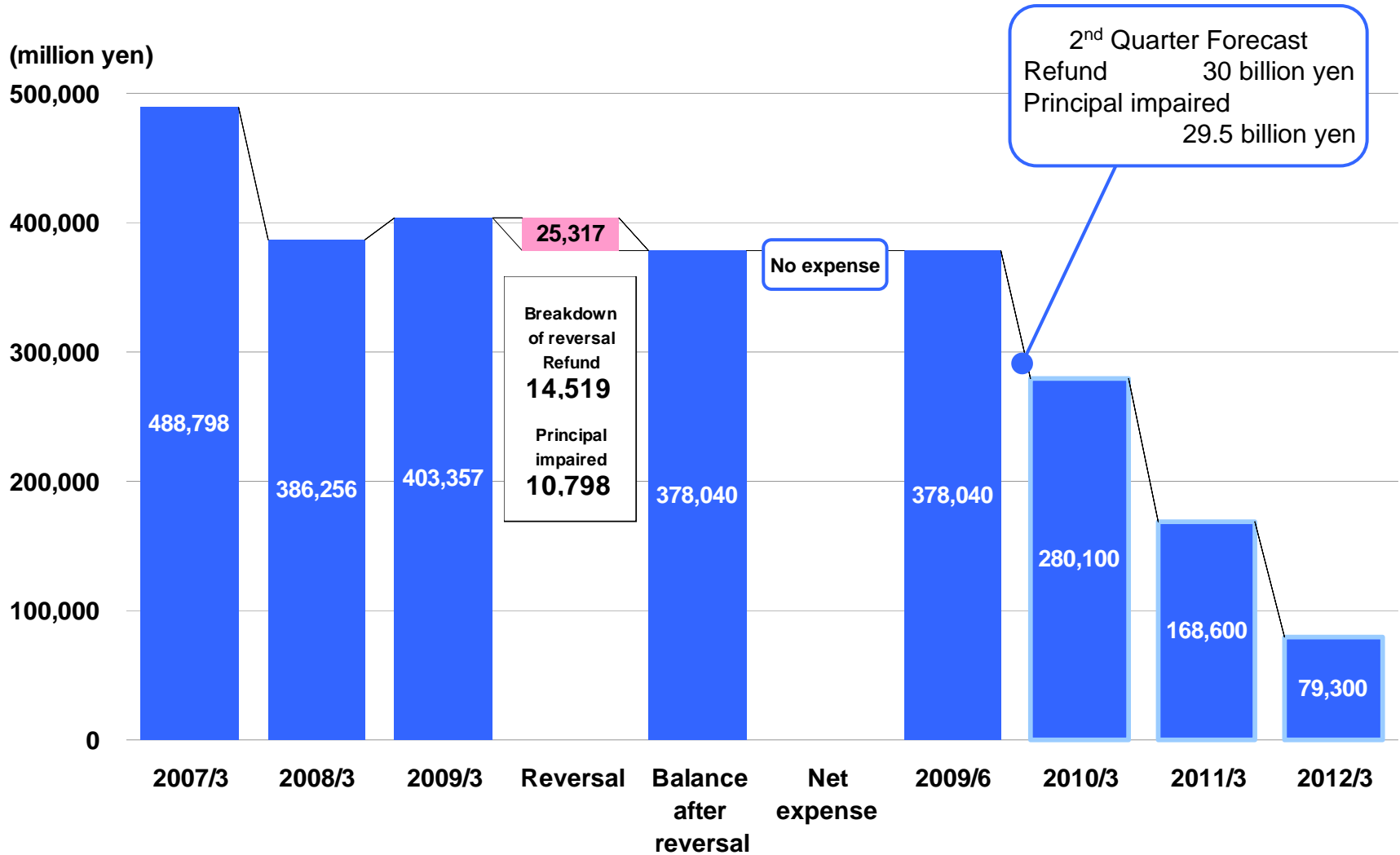


Refund Claims of Interest Received from Customers



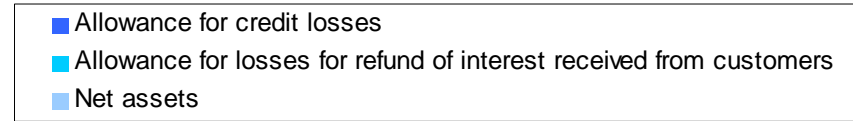


Allowance for Losses for Refund of Interest Received from Customers

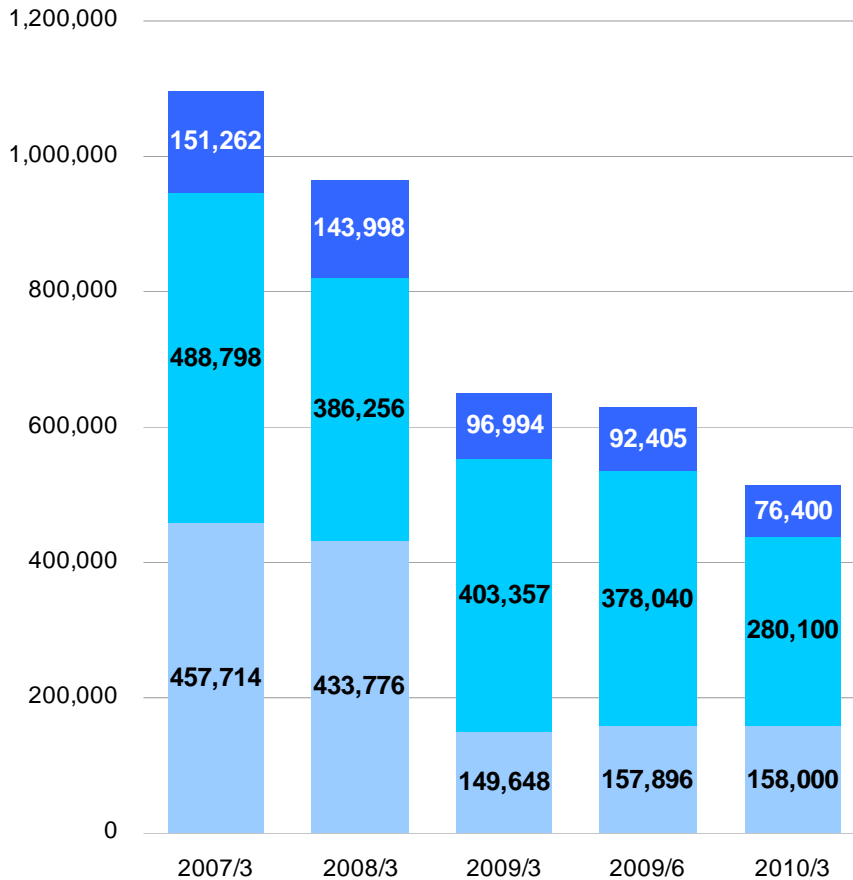




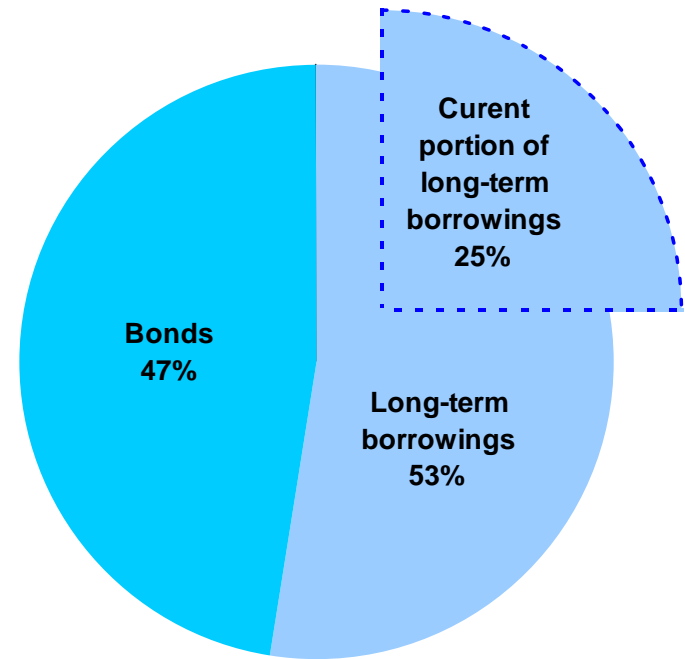
Financial Position



(million yen)



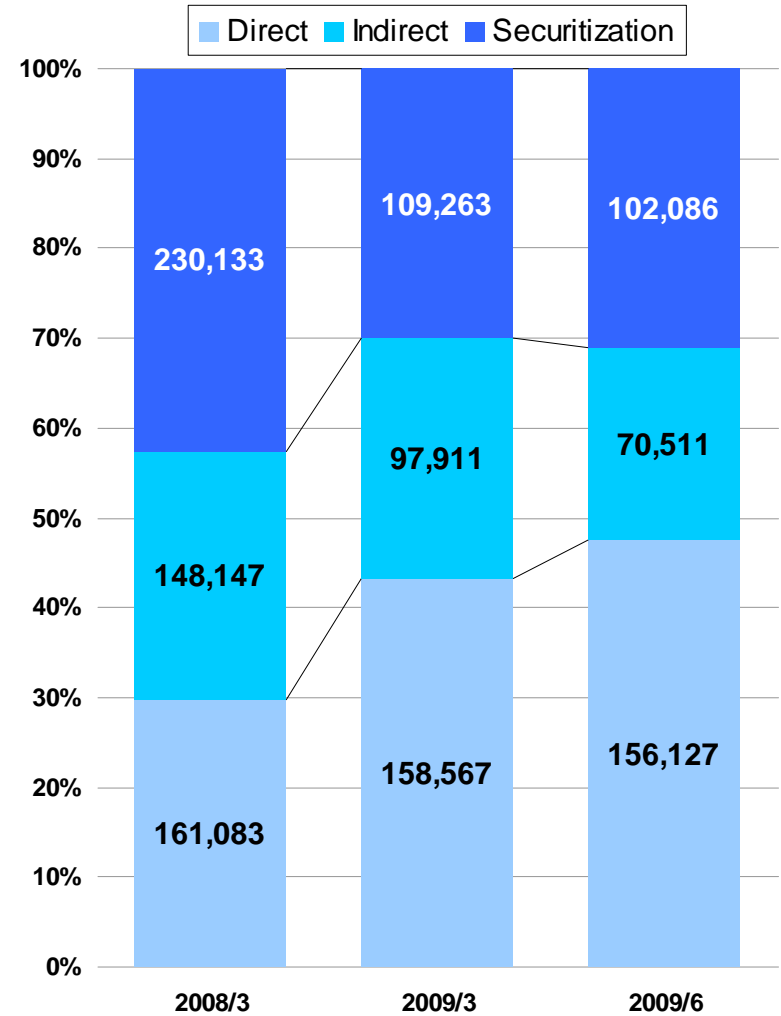
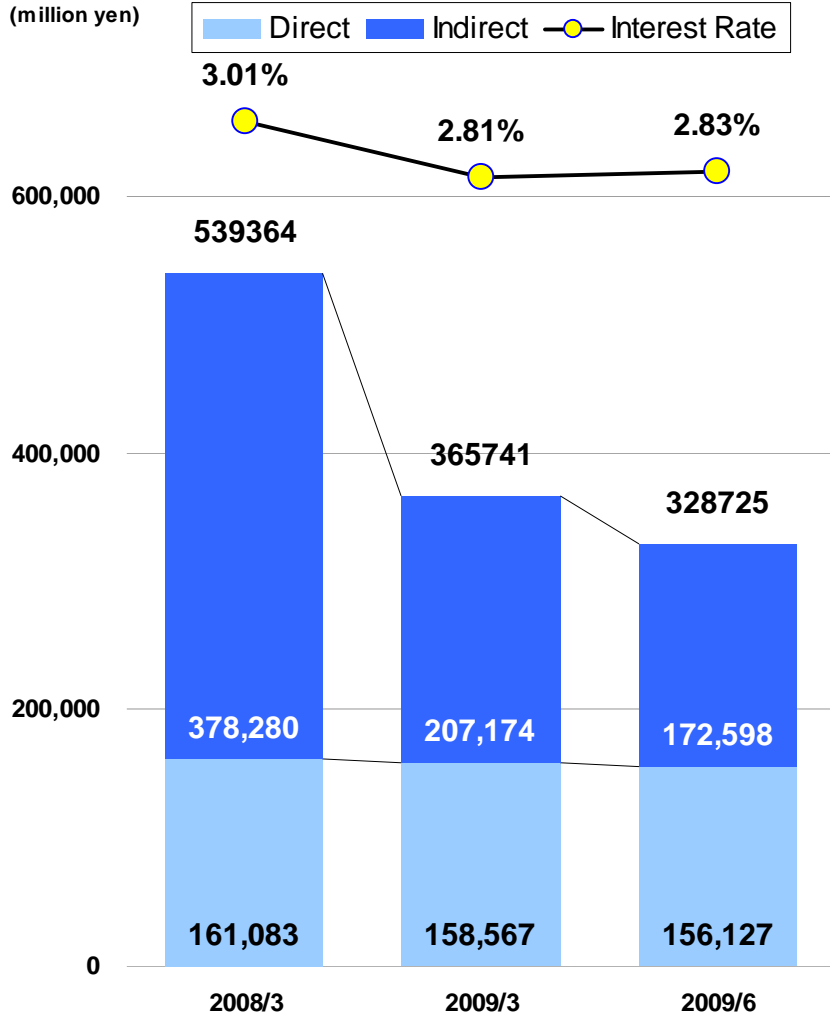
Interest bearing debt (million yen)



Long-term borrowings	172,598
Current portion of long-term borrowings	81,865
Bonds	156,127



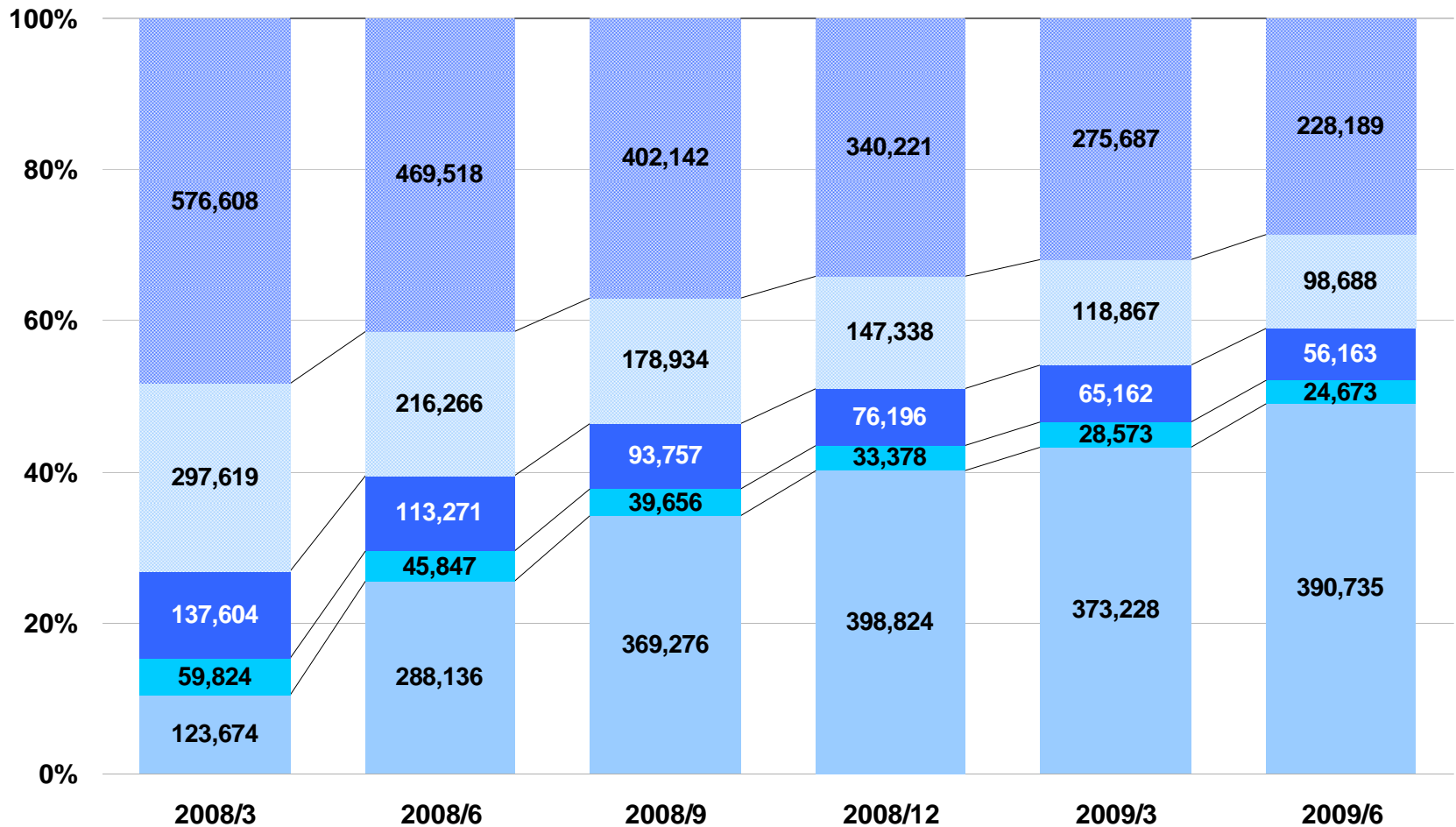
Funding : by Sources





Composition of Loans by Interest Rate

18.0% or less over 18.0% ~ 20.0% or less over 20.0% ~ 25.0% or less over 25.0% ~ 27.0% or less over 27.0%





Summary of Financial Statements and Three-Year Plan

ITEMS (100million yen)	2009/3	2009/6	2010/3 plan	2011/3 plan	2012/3 plan
Operating revenues	1,863	352	1,187	990	870
Operating expenses	3,970	256	1,054	870	750
Operating income	-2,106	96	133	120	120
Ordinary income	-2,147	96	137	120	120
Net income	-2,561	93	130	120	120
Direct cash loans to customers	8,615	7,984	7,053	6,200	5,730
Number of loan customer accounts	1,480,683	1,407,020	1,225,000	1,070,000	1,000,000
Number of new customer accounts	87,871	18,247	130,000	170,000	200,000
Allowance for credit losses	970	924	764	594	395
NPL	1,597	1,645	1,220	930	700
Credit losses write-offs	1,444	166	677	470	410
Refund of interest received from customers	1,450	145	750	700	550
Interest repaid (portion of principal impaired)	675	108	483	415	343
Allowance for losses for refund of interest received from customers	4,034	3,780	2,801	1,686	793
Number of employees	2,434	2,403	2,200	2,000	1,800
Manned branch offices	210	210	140	100	100
Unmanned branch offices	840	842	860	870	870



Number of Corporate Bankruptcies Number of Money Lenders

