



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

February 12, 2010

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: February 12, 2010

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 Third Quarter (from April 1, 2009 to December 31, 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 Nine Months Ended December 2009	95,326	(-35.2)	27,435	(-)	27,364	(-)	19,681	(-)
First Nine Months Ended December 2008	147,076	(-)	-180,919	(-)	-185,484	(-)	-214,395	(-)

	Net Income per Share	Net Income per Share-diluted
	yen	yen
First Nine Months Ended December 2009	145.87	122.79
First Nine Months Ended December 2008	-1,569.11	-

**(2) Consolidated Financial Position**

	Total Assets	Net Assets	Shareholders' Equity Ratio	Net Assets per Share
	millions of yen	millions of yen	%	yen
Third Quarter Ended December 2009	740,923	165,249	22.3	1,223.30
Fiscal Year Ended March 2009	958,464	149,648	15.6	1,108.12

Note: Shareholders' Equity

Third quarter ended December 2009      165,048    millions of yen

Fiscal year ended March 2009              149,507    millions of yen

**2. Dividends**

	Dividends per Share				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total
	yen	yen	yen	yen	yen
Fiscal Year Ended March 2009	-	30.00	-	20.00	50.00
Fiscal Year Ending March 2010	-	15.00	-		
Fiscal Year Ending March 2010 (Forecasts)				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	%
Full Year	118,700	(-36.3)	13,300	(-)	13,700	(-)

	Net Income		Net Income per Share
	millions of yen	%	yen
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 Third 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)

Third quarter ended December 2009	144,295,200	Shares
Fiscal year ended March 2009	144,295,200	Shares

B. Treasury stocks

Third quarter ended December 2009	9,375,405	Shares
Fiscal year ended March 2009	9,375,385	Shares

C. Average number of shares (Consolidated first nine months)

First nine months ended December 2009	134,919,810	Shares
First nine months ended December 2008	136,635,008	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” for the assumptions adopted and precaution for use of the forecasts.

## **Qualitative Information and Financial Statements**

### **1. Qualitative Information on Consolidated Business Performance**

The Japanese economy continued to be severe as observed in high unemployment ratio during the third quarter under review, although exports and production continued increasing, showing signs of economic recovery. While economic recovery in the future was expected against a background of various measures and their effects, there was potential downward pressure, such as further deterioration of employment situation and concerns for worsening global economy.

Business environment of the consumer finance sector continued to be unpredictable since interest refund claims were staying at a high level and preparatory measures for full enforcement of the Money Lending Business Law were taken. In addition, rapid deterioration of funding situations in recent years forced consumer finance companies to shrink operations or to withdraw from the business, as well as forcing even major companies to improve management practices.

In this environment, regarding business performance of TAKEFUJI CORPORATION and its subsidiaries (the "Group") for the consolidated first nine months under review, operating revenues were 95,326 million yen (down 35.2% year-on-year comparison). Ordinary income and net income were 27,364 million yen (Ordinary loss of 185,484 million yen for the previous year's same period) and 19,681 million yen (Net loss of 214,395 million yen for the previous year's same period) respectively. This was partly because all of the refund claims, which stayed at a high level, was treated as reversal of allowance.

### **2. Qualitative Information on Consolidated Financial Condition**

Total assets at the end of the third quarter under review on a consolidated basis was 740,923 million yen, down 217,541 million yen compared to that of the end of the previous consolidated fiscal year. This was mainly because of a decrease in direct cash loans to customers of 212,928 million yen, a consequent decrease in allowance for credit losses of 33,738 million yen and a fall in short-term loans receivable of 49,992 million yen.

As for liabilities, the amount was 575,674 million yen, down 233,142 million yen compared to that of the end of the previous consolidated fiscal year. This was mainly due to factors such as a decrease in allowance for losses for refund of interest received from customers of 94,801 million yen as a result of reversal, a decrease in long-term borrowings of 103,738 million yen and a decrease in convertible bond-type bonds with subscription rights to shares of 24,950 million yen.

Regarding net assets, the amount was 165,249 million yen, up 15,601 million yen compared to that of the end of the previous consolidated fiscal year. This was mainly due to an increase in retained earnings of 14,959 million yen. Consequently, shareholders' equity ratio was 22.3%, up 6.7 points 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 third quarter under review on a consolidated basis (the "Funds") was 51,223 million yen, down 46,639 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 77,479 million yen (61,149 million yen was provided in the previous year's same period). The principal sources of these cash flows were as follows; 58,212 million yen (previously 168,794 million yen) for direct cash loans made to customers and 154,824 million yen (previously 234,737 million yen) for direct cash loans collected from customers, based on our core business of consumer finance.

(Net cash provided by investing activities)

The Funds provided by investing activities were 4,555 million yen (1,873 million yen was used in the previous year's same period). The principal sources of these cash flows were as follows; 1,366 million yen (previously 2,944 million yen) for purchase of tangible and intangible fixed assets, and 6,145 million yen (previously 1,412 million yen) for gain on sales of investment securities.

(Net cash used in financing activities)

The Funds used in financing activities were 127,625 million yen (114,741 million yen was used in the previous year's same period). The principal sources of these cash flows were as follows; 105,489 million yen (previously 152,052 million yen) for repayment of long-term borrowings, 17,409 million yen (previously 20,000 million yen) for redemption of bonds, including convertible bond-type bonds with subscription rights to shares and 4,727 million yen (previously 16,464 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 announced on November 5, 2009 and Non-consolidated Forecast for the Fiscal Year Ending March 31, 2010 announced on May 14, 2009.

### **4. Others**

#### **(1) Changes of Significant Subsidiaries in the Third 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 etc. at the end of the consolidated quarter under review and the credit loss ratio etc. 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

#### **(4) Important Events Affecting Going-concern Assumption**

The Group had been conducting funding through various, expeditious and flexible measures, such as borrowing from financial institutions, issuance of corporate bonds and securitization of direct cash loans to customers. However, while financial situation was becoming more and more severe due to sub-prime loan issue in the U.S. and Lehman Brother's shock etc., funding environment surrounding the Group became more severe with financial needs for high-level interest refund claims and with concerns about impact of loan volume control that is expected to be introduced at the full enforcement of Money Lending Business Law scheduled by June 2010. In addition, the Company was downgraded against this background to give rise to conflict against covenant for early redemption and other events for a part of borrowings.

In above mentioned situation, the Group considered various funding methods to improve cash position. As a result, in preparation for the early redemption requests of convertible bond-type bonds with subscription rights to shares, we conducted exchange offer of such bonds during the third quarter under review on a consolidated basis. The Group also conducted sale of listed securities and sale of a part of restructured loans. Despite these successful conducts, new funding continues to be extremely difficult due to extending economic slowdown, unpredictable future of the industry, high-level interest refund claims and additional downgrade.

As explained above, a material question about the Group's going-concern assumption exists under current circumstances.

The Group responds to said circumstances with approaches below:

##### **1. Procurement of necessary funds and stabilizing cash position**

On an assumption that severe funding environment continues for the foreseeable future, the Group strives to secure necessary funds for future operation by means such as borrowings utilizing the Group's real estate properties and loans receivable as well as sale of loans receivable. At the same time, the Group also aims to stabilize its total cash position by considering and conducting measures to reduce cost burden related to existing bonds.

##### **2. Improvement of business streamlining**

In addition to further promoting streamlining measures, such as scrap and build of branch offices, which has been conducted in a planned and consistent way, the Group further aims to streamline business by advancing cost cut through reviewing contracts related to various payments and through sale of unutilized assets.

Regarding above approaches for procurement of necessary funds and stabilizing cash position, concrete negotiations with related counterparties are surely progressing as planned and we have currently reached to a stage of specifying assets in scope and price negotiation. However, we have not yet reached an obvious form of agreement such as conclusion of contracts or memorandums. Thus a material uncertainty about the Group's going-concern assumption is recognized.

## 5. Third Quarter Consolidated Financial Statements

### (1) Third Quarter Consolidated Balance Sheets

(millions of yen)

	Current Third Quarter as of Dec. 31, 2009	Summary of previous Fiscal Year as of Mar. 31, 2009
<b>Assets:</b>		
Current assets		
Cash and deposits	51,223	47,871
Direct cash loans to customers	648,589	861,517
Short-term loans receivable	-	49,992
Other current assets	40,199	24,156
Allowance for credit losses	-63,256	-96,994
Total current assets	676,755	886,541
Fixed assets		
Tangible fixed assets	43,398	45,195
Intangible fixed assets	4,685	5,174
Investments and other assets	16,085	21,554
Total fixed assets	64,168	71,923
Total assets	740,923	958,464

(millions of yen)

	Current Third Quarter as of Dec. 31, 2009	Summary of previous Fiscal Year as of Mar. 31, 2009
<b>Liabilities:</b>		
Current liabilities		
Current portion of bonds	6,045	-
Current portion of long-term borrowings	89,843	91,595
Income taxes payable	206	461
Allowance for bonuses	100	639
Other current liabilities	22,209	31,478
<b>Total current liabilities</b>	<b>118,403</b>	<b>124,173</b>
Fixed liabilities		
Bonds payable	86,492	88,567
Convertible bond-type bonds with subscription rights to shares	45,050	70,000
Long-term borrowings	11,842	115,579
Allowance for losses for refund of interest received from customers	308,556	403,357
Allowance for retirement benefits of employees	3,868	3,610
Allowance for retirement benefits of directors and corporate auditors	167	147
Other fixed liabilities	1,296	3,382
<b>Total fixed liabilities</b>	<b>457,271</b>	<b>684,642</b>
<b>Total liabilities</b>	<b>575,674</b>	<b>808,816</b>
<b>Net assets:</b>		
Shareholders' equity		
Capital stock	30,478	30,478
Capital surplus	52,263	52,263
Retained earnings	120,720	105,761
Treasury stock	-36,469	-36,469
<b>Total shareholders' equity</b>	<b>166,993</b>	<b>152,034</b>
Valuation and foreign currency translation adjustments		
Valuation difference on available-for-sale securities	-1,295	-1,943
Foreign currency translation adjustments	-650	-584
<b>Total valuation and foreign currency translation adjustments</b>	<b>-1,945</b>	<b>-2,527</b>
Subscription rights to shares	201	141
<b>Total net assets</b>	<b>165,249</b>	<b>149,648</b>
<b>Total liabilities and net assets</b>	<b>740,923</b>	<b>958,464</b>

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

(millions of yen)

	Previous First Nine Months Ended Dec. 31, 2008 (from Apr. 1, 2008 to Dec. 31, 2008)	Current First Nine Months Ended Dec. 31, 2009 (from Apr. 1, 2009 to Dec. 31, 2009)
Operating revenues		
Interest income on direct cash loans	140,975	90,161
Credit card revenues	54	45
Other financial revenues	2,054	762
Other operating revenues	3,994	4,358
Total operating revenues	147,076	95,326
Operating expenses		
Financial expenses	15,016	9,349
Other operating expenses		
Provisions for credit losses	59,045	27,559
Provisions for losses for refund of interest received from customers	214,387	-
Other	39,547	30,983
Total other operating expenses	312,979	58,542
Total operating expenses	327,995	67,891
Operating income	-180,919	27,435

(millions of yen)

	Previous First Nine Months Ended Dec. 31, 2008 (from Apr. 1, 2008 to Dec. 31, 2008)	Current First Nine Months Ended Dec. 31, 2009 (from Apr. 1, 2009 to Dec. 31, 2009)
Non-operating income		
Dividends income	635	247
Miscellaneous income	249	711
Total non-operating income	883	958
Non-operating expenses		
Bond issuance cost	1,798	-
Equity in losses of affiliates	-	2
Foreign exchange losses	2,307	931
Option fees	1,306	-
Miscellaneous loss	37	96
Total non-operating expenses	5,448	1,028
Ordinary income	-185,484	27,364
Extraordinary income		
Gain on sales of investment securities	688	667
Gain on redemption of bonds	-	4,062
Gain on sales of fixed assets	-	34
Total extraordinary income	688	4,763
Extraordinary loss		
Loss on devaluation of investment securities	528	722
Loss on sales of investment securities	51	849
Impairment loss	108	1,231
Loss on closing of branch offices	631	396
Loss on commitment facility cancellation	2,165	-
Loss on transfer of receivables	-	8,807
Other extraordinary loss	-	152
Total extraordinary loss	3,482	12,156
Income before income taxes	-188,278	19,971
Income taxes-current	676	283
Income taxes-deferred	25,442	7
Total income taxes	26,117	290
Net income	-214,395	19,681

**(3) Third Quarter Consolidated Statements of Cash Flows**

(millions of yen)

	Previous First Nine Months Ended Dec. 31, 2008 (from Apr. 1, 2008 to Dec. 31, 2008)	Current First Nine Months Ended Dec. 31, 2009 (from Apr. 1, 2009 to Dec. 31, 2009)
Net cash provided by operating activities		
Income before income taxes	-188,278	19,971
Impairment loss	108	1,231
Gain on redemption of bonds	-	-4,062
Increase or decrease in allowance for retirement benefits of employees	286	258
Increase or decrease in allowance for retirement benefits of directors and corporate auditors	-0	20
Increase or decrease in allowance for credit losses	-27,048	-33,738
Increase or decrease in allowance for losses for refund of interest received from customers	77,582	-94,801
Write-offs	86,093	47,179
Interest repaid (portion of principal impaired)	47,377	33,502
Interest and dividends income	-635	-247
Gain or loss on sales of tangible fixed assets	-	-34
Loss on closing of branch offices	631	10
Gain or loss on sales of short-term and long-term investment securities	-637	181
Direct cash loans made to customers	-168,794	-58,212
Direct cash loans collected from customers	234,737	154,824
Decrease in direct cash loans due to transfer of receivables	-	35,684
Increase or decrease of long-term deposit	-13,082	-5
Other	8,421	-24,297
Subtotal	56,761	77,465
Interest and dividends income received	635	247
Income taxes paid	-499	-507
Income taxes refund	4,253	275
Net cash provided by operating activities	61,149	77,479

(millions of yen)

	Previous First Nine Months Ended Dec. 31, 2008 (from Apr. 1, 2008 to Dec. 31, 2008)	Current First Nine Months Ended Dec. 31, 2009 (from Apr. 1, 2009 to Dec. 31, 2009)
Net cash provided by investing activities		
Purchase of tangible fixed assets	-767	-690
Proceeds from sales of tangible fixed assets	-	51
Purchase of intangible fixed assets	-2,177	-676
Purchase of investment securities	-571	-1,216
Proceeds from sales of investment securities	1,412	6,145
Other	230	941
Net cash used by investing activities	-1,873	4,555
Net cash used by financing activities		
Net increase or decrease in short-term borrowings	800	-
Proceeds from long-term borrowings	6,200	-
Repayments of long-term borrowings	-152,052	-105,489
Repayments for redemption of bonds	-20,000	-5,841
Proceeds from issuance of bonds with subscription rights to shares	70,000	-
Repayments for redemption of bonds with subscription rights to shares	-	-11,568
Purchase of treasury stock	-3,225	-0
Cash dividends paid	-16,464	-4,727
Net cash used by financing activities	-114,741	-127,625
Effect of exchange rate changes on cash and cash equivalents	-1,302	-1,048
Net increase or decrease in cash and cash equivalents	-56,767	-46,639
Cash and cash equivalents at the beginning of the period	153,471	97,862
Cash and cash equivalents at the end of the period	96,705	51,223

#### **(4) Notes on the Going-concern Assumption**

The Group had been conducting funding through various, expeditious and flexible measures, such as borrowing from financial institutions, issuance of corporate bonds and securitization of direct cash loans to customers. However, while financial situation was becoming more and more severe due to sub-prime loan issue in the U.S. and Lehman Brother's shock etc., funding environment surrounding the Group became more severe with financial needs for high-level interest refund claims and with concerns about impact of loan volume control that is expected to be introduced at the full enforcement of Money Lending Business Law scheduled by June 2010. In addition, the Company was downgraded against this background to give rise to conflict against covenant for early redemption and other events for a part of borrowings.

In above mentioned situation, the Group considered various funding methods to improve cash position. As a result, in preparation for the early redemption requests of convertible bond-type bonds with subscription rights to shares, we conducted exchange offer of such bonds during the third quarter under review on a consolidated basis. The Group also conducted sale of listed securities and sale of a part of restructured loans. Despite these successful conducts, new funding continues to be extremely difficult due to extending economic slowdown, unpredictable future of the industry, high-level interest refund claims and additional downgrade.

As explained above, a material question about the Group's going-concern assumption exists under current circumstances.

The Group responds to said circumstances with approaches below:

##### **1. Procurement of necessary funds and stabilizing cash position**

On an assumption that severe funding environment continues for the foreseeable future, the Group strives to secure necessary funds for future operation by means such as borrowings utilizing the Group's real estate properties and loans receivable as well as sale of loans receivable. At the same time, the Group also aims to stabilize its total cash position by considering and conducting measures to reduce cost burden related to existing bonds.

##### **2. Improvement of business streamlining**

In addition to further promoting streamlining measures, such as scrap and build of branch offices, which has been conducted in a planned and consistent way, the Group further aims to streamline business by advancing cost cut through reviewing contracts related to various payments and through sale of unutilized assets.

Regarding above approaches for procurement of necessary funds and stabilizing cash position, concrete negotiations with related counterparties are surely progressing as planned and we have currently reached to a stage of specifying assets in scope and price negotiation. However, we have not yet reached an obvious form of agreement such as conclusion of contracts or memorandums. Thus a material uncertainty about the Group's going-concern assumption is recognized.

For your reference, third quarter consolidated financial statements are made based on going-concern assumption. They do not reflect the impact of uncertainty about the Group's going-concern assumption.

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

None

[Reference]

**Third Quarter Non-consolidated Financial Statements**

**(1) Third Quarter Non-consolidated Balance Sheets**

(millions of yen)

	Current Third Quarter as of Dec. 31, 2009	Summary of previous Fiscal Year as of Mar. 31, 2009
<b>Assets:</b>		
Current assets		
Cash and deposits	49,751	42,935
Direct cash loans to customers	648,589	861,517
Short-term loans receivable	550	49,992
Other current assets	40,145	24,102
Allowance for credit losses	-63,256	-96,994
Total current assets	675,779	881,552
Fixed assets		
Tangible fixed assets	30,835	32,655
Intangible fixed assets	4,681	5,171
Investments and other assets	51,295	57,714
Total fixed assets	86,810	95,540
Total assets	762,589	977,092

(millions of yen)

	Current Third Quarter as of Dec. 31, 2009	Summary of previous Fiscal Year as of Mar. 31, 2009
<b>Liabilities:</b>		
Current liabilities		
Short-term borrowings	27,079	23,884
Current portion of bonds	6,045	-
Current portion of long-term borrowings	89,843	91,595
Income taxes payable	119	204
Allowance for bonuses	97	638
Other current liabilities	22,218	31,485
Total current liabilities	145,402	147,806
Fixed liabilities		
Bonds payable	86,492	88,567
Convertible bond-type bonds with subscription rights to shares	45,050	70,000
Long-term borrowings	11,842	115,579
Allowance for losses for refund of interest received from customers	308,556	403,357
Allowance for retirement benefits of employees	3,862	3,605
Allowance for retirement benefits of directors and corporate auditors	167	147
Other fixed liabilities	1,284	3,371
Total fixed liabilities	457,253	684,626
Total liabilities	602,655	832,432
<b>Net assets:</b>		
Shareholders' equity		
Capital stock	30,478	30,478
Capital surplus	52,263	52,263
Retained earnings	114,155	99,787
Treasury stock	-36,469	-36,469
Total shareholders' equity	160,427	146,059
Valuation and foreign currency translation adjustments		
Valuation difference on available-for-sale securities	-695	-1,541
Total valuation and foreign currency translation adjustments	-695	-1,541
Subscription rights to shares	201	141
Total net assets	159,934	144,659
Total liabilities and net assets	762,589	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) Third Quarter Non-consolidated Statements of Income**

(millions of yen)

	Previous First Nine Months Ended Dec. 31, 2008 (from Apr. 1, 2008 to Dec. 31, 2008)	Current First Nine Months Ended Dec. 31, 2009 (from Apr. 1, 2009 to Dec. 31, 2009)
Operating revenues		
Interest income on direct cash loans	140,975	90,161
Credit card revenues	54	45
Other financial revenues	2,023	761
Other operating revenues	3,346	3,710
Total operating revenues	146,397	94,677
Operating expenses		
Financial expenses	15,424	9,793
Other operating expenses	312,655	58,178
Total operating expenses	328,079	67,971
Operating income	-181,682	26,706

(millions of yen)

	Previous First Nine Months Ended Dec. 31, 2008 (from Apr. 1, 2008 to Dec. 31, 2008)	Current First Nine Months Ended Dec. 31, 2009 (from Apr. 1, 2009 to Dec. 31, 2009)
Non-operating income		
Dividends income	384	247
Miscellaneous income	308	703
Total non-operating income	692	949
Non-operating expenses		
Bond issuance cost	1,798	-
Foreign exchange losses	2,217	993
Option fees	1,306	-
Miscellaneous loss	37	95
Total non-operating expenses	5,357	1,089
Ordinary income	-186,347	26,567
Extraordinary income		
Gain on sales of investment securities	495	667
Gain on redemption of bonds	-	4,062
Gain on sales of fixed assets	-	34
Total extraordinary income	495	4,763
Extraordinary loss		
Loss on devaluation of investment securities	485	701
Loss on sales of investment securities	51	849
Impairment loss	108	1,231
Loss on closing of branch offices	631	396
Loss on commitment facility cancellation	2,165	-
Loss on transfer of receivables	-	8,807
Other extraordinary loss	-	152
Total extraordinary loss	3,439	12,136
Income before income taxes	-189,292	19,194
Income taxes-current	338	103
Income taxes-deferred	25,435	-
Total income taxes	25,773	103
Net income	-215,064	19,090

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 Nine Months Ended Dec. 31, 2008 (from Apr. 1, 2008 to Dec. 31, 2008)		Current First Nine Months Ended Dec. 31, 2009 (from Apr. 1, 2009 to Dec. 31, 2009)		Previous Fiscal Year (from Apr. 1, 2008 to Mar. 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	140,975	95.9	90,161	94.6	178,337	95.7
Credit card revenues	Credit card	54	0.0	45	0.0	69	0.0
Other financial revenues	Interest on bank deposits	402	0.3	38	0.0	461	0.2
	Interest on loans other than direct cash loans	297	0.2	27	0.0	329	0.2
	Other (Note 1)	1,354	0.9	697	0.8	1,822	1.0
	Subtotal	2,054	1.4	762	0.8	2,611	1.4
Other operating revenues	Collection from bad debts previously written-off	2,414	1.6	2,808	3.0	3,235	1.8
	Real estate rent income	759	0.5	687	0.7	993	0.5
	Other (Note 2)	821	0.6	862	0.9	1,104	0.6
	Subtotal	3,994	2.7	4,358	4.6	5,331	2.9
Total		147,076	100.0	95,326	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 Third Quarter as of Dec. 31, 2008	Current Third Quarter as of Dec. 31, 2009	Previous Fiscal Year as of Mar. 31, 2009
Direct cash loans to customers (millions of yen)	995,958	648,589	861,517
Unsecured loans	995,958	648,589	861,517
Secured loans	-	-	-
Installment receivables (millions of yen)	567	350	465
Number of loan customer accounts	1,645,046	1,147,142	1,480,683
Unsecured loans	1,645,046	1,147,142	1,480,683
Secured loans	-	-	-
Number of credit card membership	283,131	255,180	275,684
Number of branch offices	1,434	1,034	1,051
Manned	290	180	210
Unmanned (including Automatic quick loan application machines)	1,143	853	840
Internet branch office	1	1	1
Number of unmanned loan contract machines (including Automatic quick loan application machines)	1,434	1,034	1,051
Number of cash dispensers and ATMs	54,896	57,940	54,904
Owned	1,546	1,135	1,161
Tie-up	53,350	56,805	53,743
Number of employees	2,520	2,247	2,434
Write-offs (millions of yen)	86,093	47,179	144,404
Interest repaid (portion of principal impaired) (millions of yen)	47,377	33,502	67,531
Allowance for credit losses (millions of yen)	116,950	63,256	96,994

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

Sources of revenues		Previous First Nine Months Ended Dec. 31, 2008 (from Apr. 1, 2008 to Dec. 31, 2008)		Current First Nine Months Ended Dec. 31, 2009 (from Apr. 1, 2009 to Dec. 31, 2009)		Previous Fiscal Year (from Apr. 1, 2008 to Mar. 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	140,975	96.3	90,161	95.2	178,337	96.2
Credit card revenues	Credit card	54	0.0	45	0.1	69	0.0
Other financial revenues	Interest on bank deposits	371	0.3	34	0.0	427	0.2
	Interest on loans other than direct cash loans	297	0.2	30	0.0	329	0.2
	Other (Note 1)	1,354	0.9	697	0.8	1,822	1.0
	Subtotal	2,023	1.4	761	0.8	2,578	1.4
Other operating revenues	Collection from bad debts previously written-off	2,414	1.7	2,808	3.0	3,235	1.8
	Real estate rent income	759	0.5	687	0.7	993	0.5
	Other (Note 2)	172	0.1	214	0.2	232	0.1
	Subtotal	3,346	2.3	3,710	3.9	4,459	2.4
Total		146,397	100.0	94,677	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 received.

## B. Other Highlights Data

Items	Previous Third Quarter as of Dec. 31, 2008	Current Third Quarter as of Dec. 31, 2009	Previous Fiscal Year as of Mar. 31, 2009
Direct cash loans to customers (millions of yen)	995,958	648,589	861,517
Unsecured loans	995,958	648,589	861,517
Secured loans	-	-	-
Installment receivables (millions of yen)	567	350	465
Number of loan customer accounts	1,645,046	1,147,142	1,480,683
Unsecured loans	1,645,046	1,147,142	1,480,683
Secured loans	-	-	-
Number of credit card membership	283,131	255,180	275,684
Number of branch offices	1,434	1,034	1,051
Manned	290	180	210
Unmanned (including Automatic quick loan application machines)	1,143	853	840
Internet branch office	1	1	1
Number of unmanned loan contract machines (including Automatic quick loan application machines)	1,434	1,034	1,051
Number of cash dispensers and ATMs	54,896	57,940	54,904
Owned	1,546	1,135	1,161
Tie-up	53,350	56,805	53,743
Number of employees	2,500	2,226	2,415
Write-offs (millions of yen)	86,093	47,179	144,404
Interest repaid (portion of principal impaired) (millions of yen)	47,377	33,502	67,531
Allowance for credit losses (millions of yen)	116,950	63,256	96,994