

Brand New Takefuji

Financial Results for the 3rd Quarter Ended December 31, 2009
(Consolidated Basis)

Investor Presentation

February 12, 2010
TAKEFUJI CORPORATION



Summary of the 3rd Quarter Financial Results and Forecast

ITEMS (million yen)	2008/3	2008/12	2009/3	2009/12	2010/3 (Plan)
Operating revenues	270,479	147,076	186,349	95,326	118,700
Operating expenses	225,698	327,995	396,961	67,891	105,400
Provision for credit losses	90,984	59,045	97,400	27,559	47,100
Provision for refund of interest received from customers	57,854	214,387	229,662	—	—
Operating income	44,781	-180,919	-210,612	27,435	13,300
Ordinary income	42,285	-185,484	-214,669	27,364	13,700
Income before income taxes	10,542	-188,278	-229,935	19,971	13,600
Net income	14,105	-214,395	-256,137	19,681	13,000

No change to full year forecasts
Decrease in revenues accelerates due to tighter lending. Loss is expected due to financing through utilizing assets held.

Extraordinary income
4,763
(Key factors)
• sale of listed securities
• exchange offer of Convertible Bonds

Extraordinary loss
12,156
(Key factors)
• sale of restructured loans
• impairment of fixed assets



Business Performance

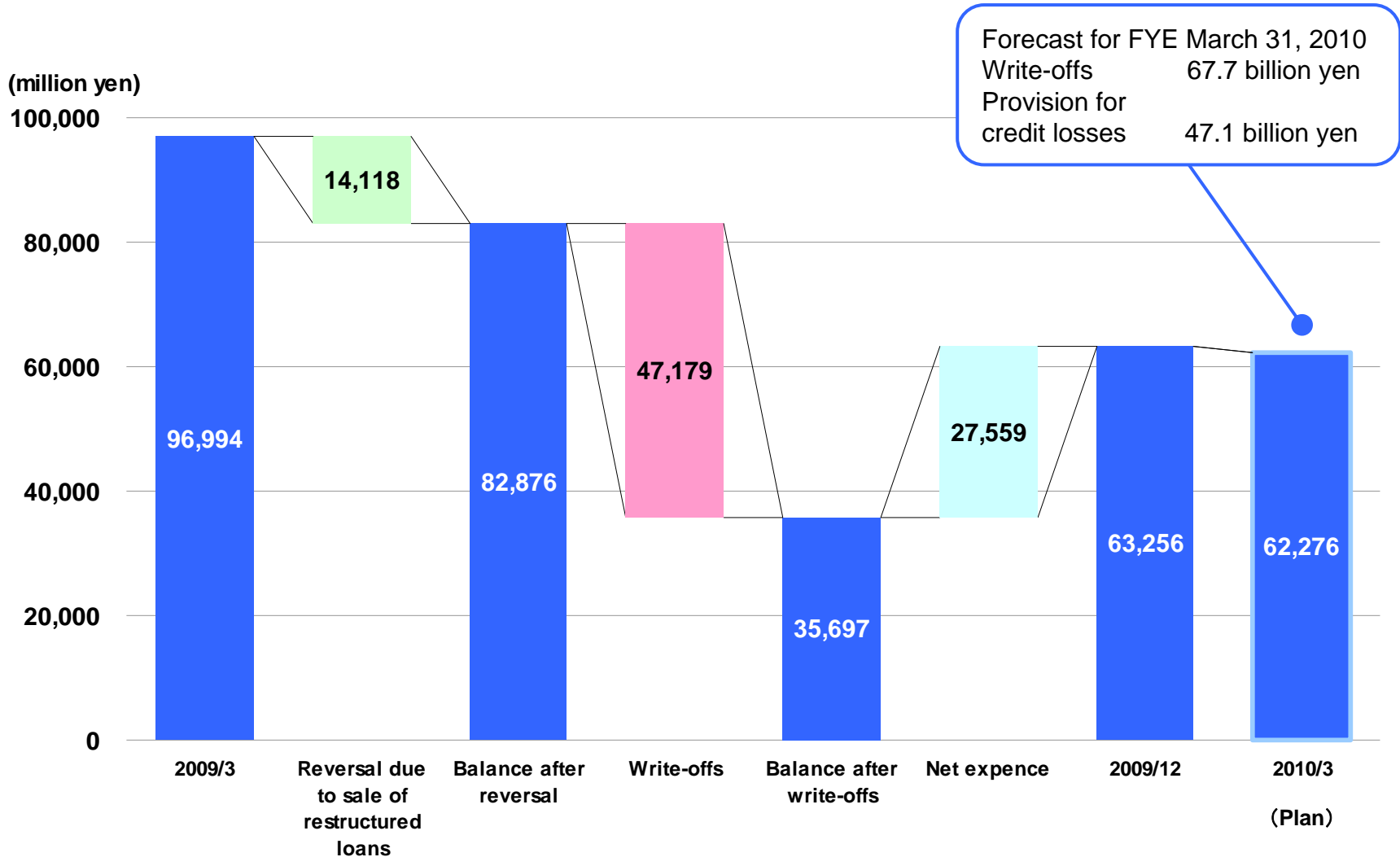
ITEMS (million yen)	2008/3	2008/12	2009/3	2009/12	2010/3 (Plan)
Direct cash loans to customers	1,195,328	995,958	861,517	648,589	705,300
Number of loan customer accounts	1,833,316	1,645,046	1,480,683	1,147,142	1,225,000
Number of new customer accounts	143,115	72,957	87,871	52,967	130,000
NPL	237,880	209,649	159,727	124,198	122,000
NPL ratio	19.9%	21.0%	18.5%	19.1%	17.3%
Credit losses write-offs	98,248	86,093	144,404	47,179	67,700
Ratio of credit losses write-offs	8.2%	8.6%	16.8%	7.3%	9.6%

Tight lending due to consideration for financial position

Decreasing trend after excluding interest refund claim-related NPL

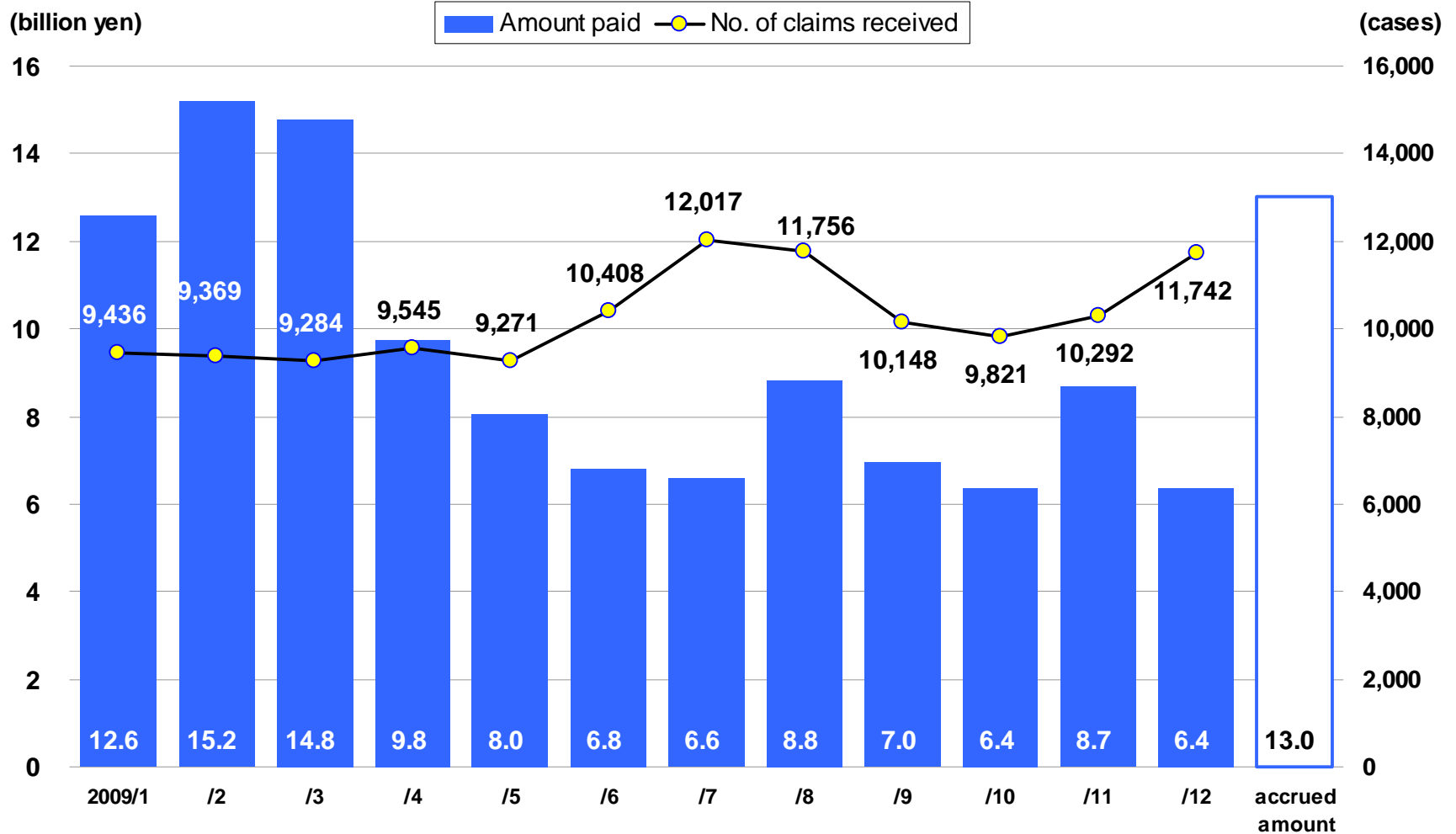


Allowance for Credit Losses



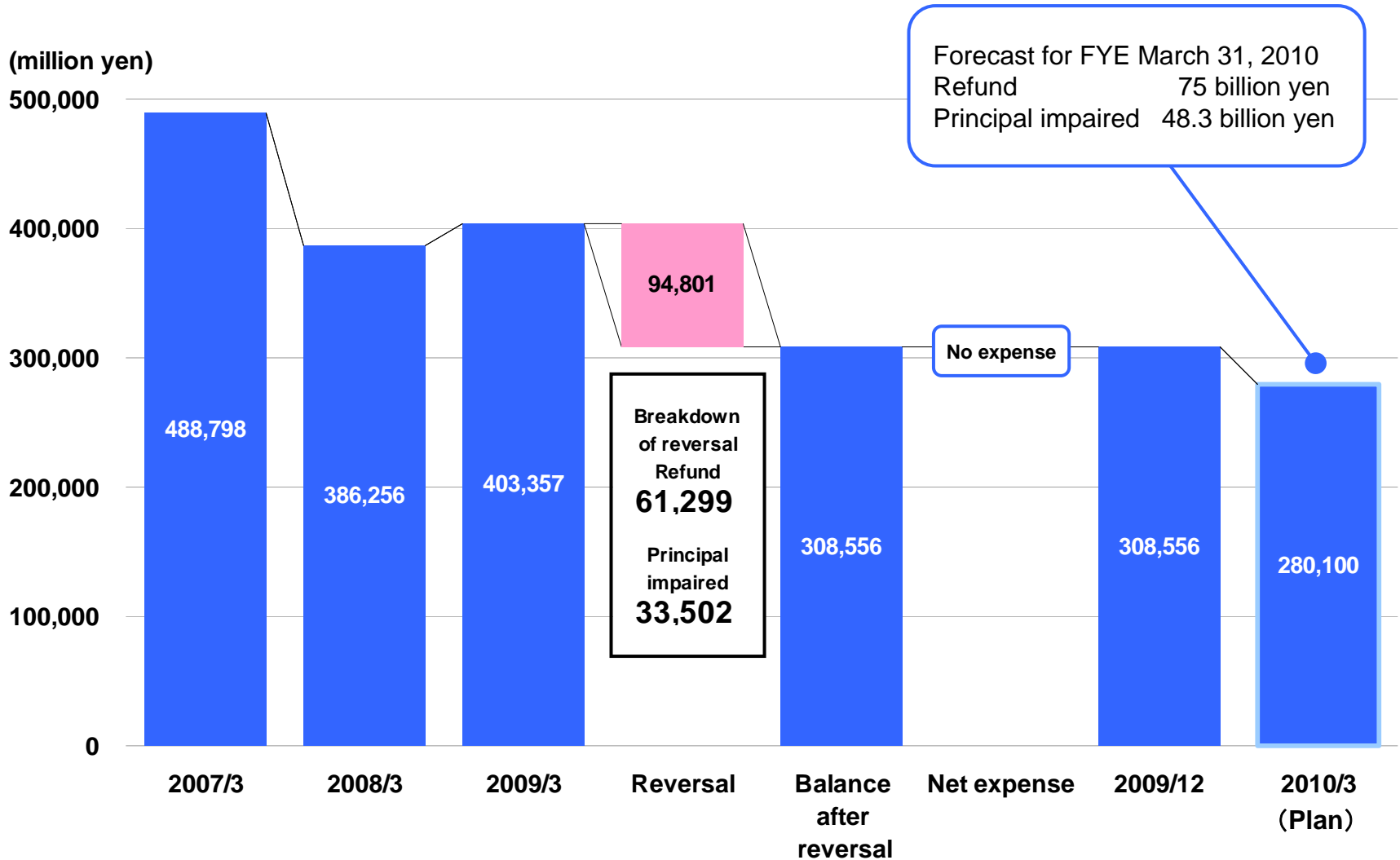


Refund Claims of Interest Received from Customers (on cash basis)



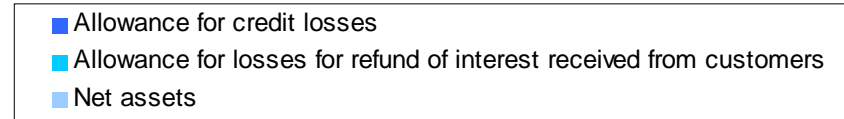


Allowance for Losses for Refund of Interest Received from Customers

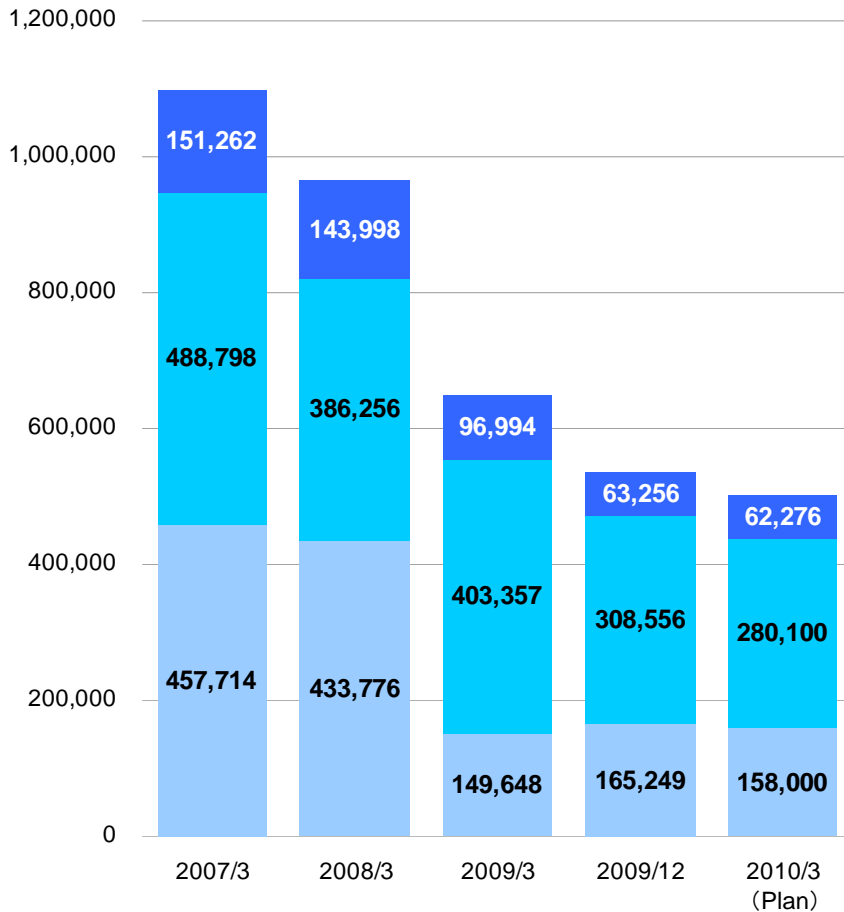




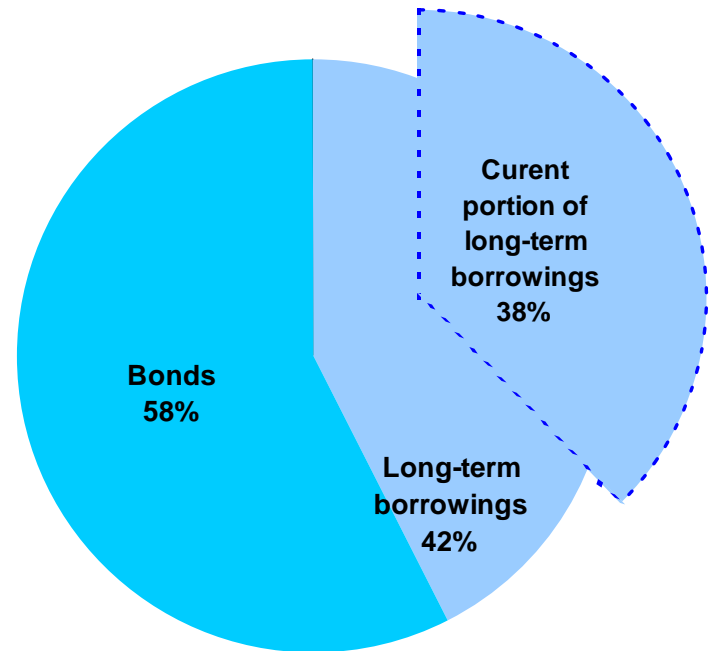
Financial Position



(million yen)



Interest bearing debt (million yen)

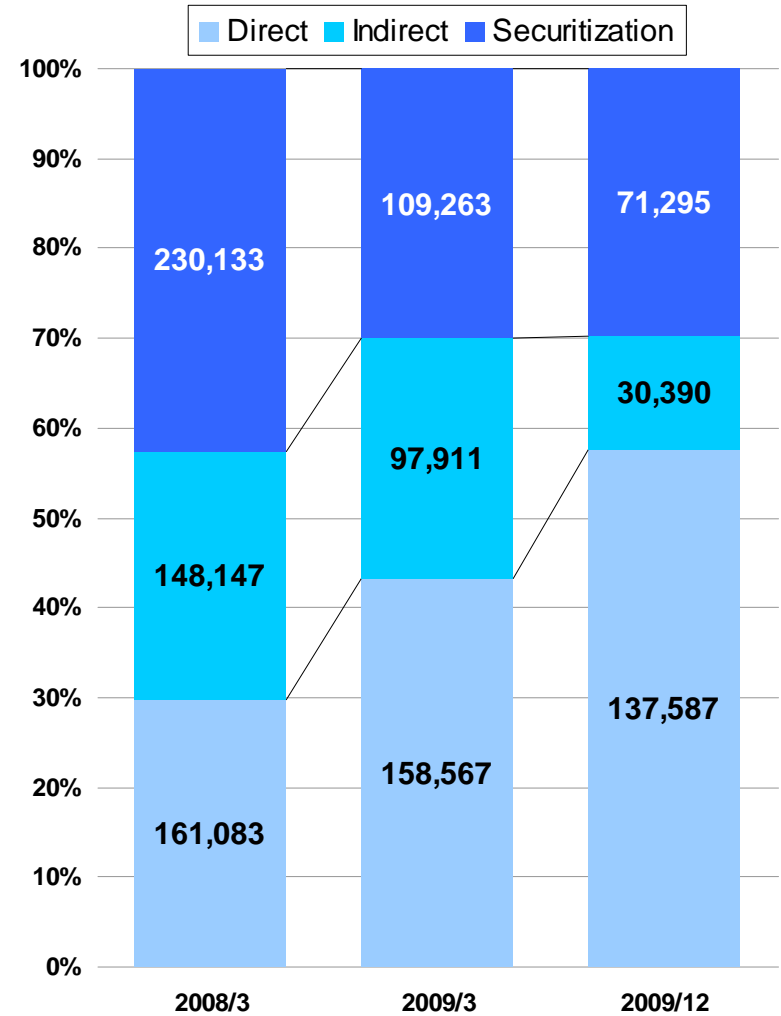
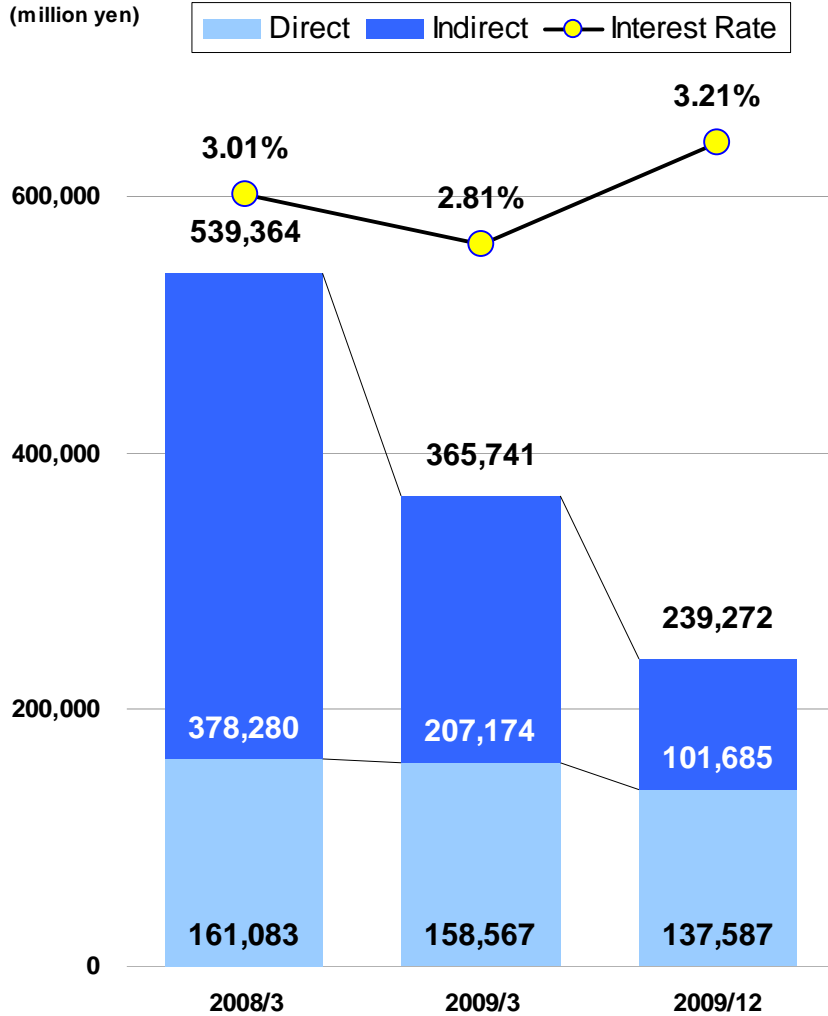


Long-term borrowings	101,685
Current portion of long-term borrowings	89,843
Bonds	137,587
Current portion of bonds	6,045
Total interest bearing debt	239,272

Cash and cash equivalents	51,223
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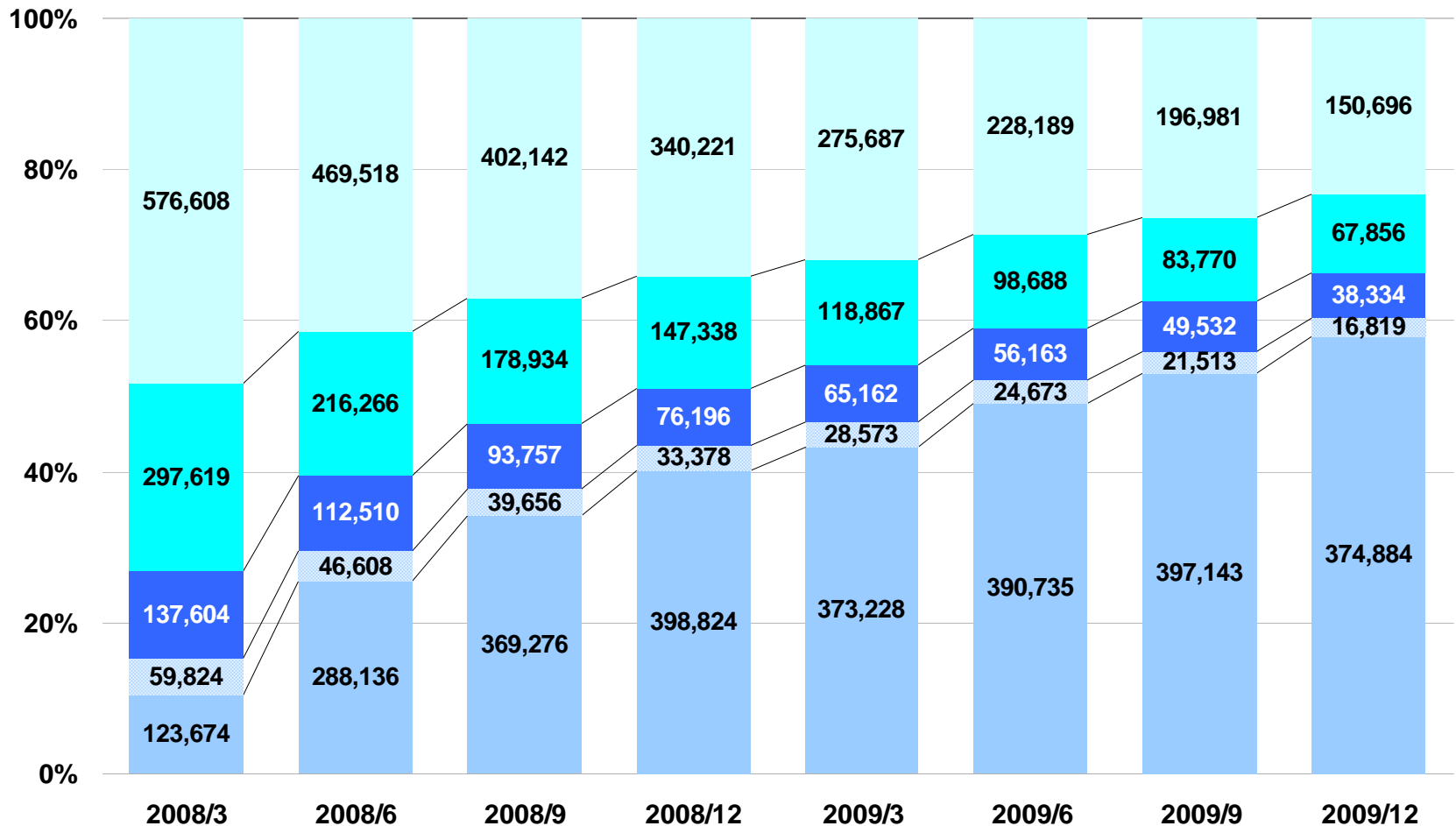
Funding : by Sources





Composition of Loans by Interest Rate

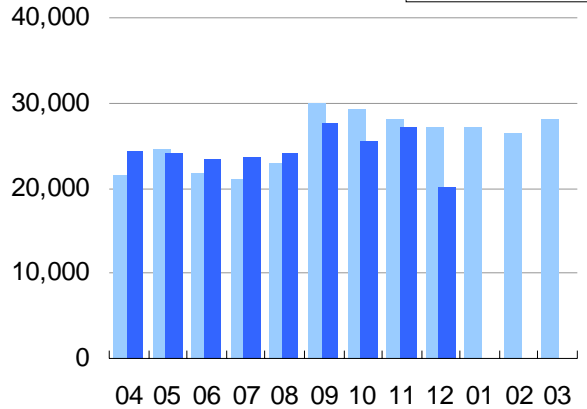
■ 18.0% or less ■ over 18.0% ~ 20.0% or less ■ over 20.0% ~ 25.0% or less ■ over 25.0% ~ 27.0% or less ■ over 27.0%



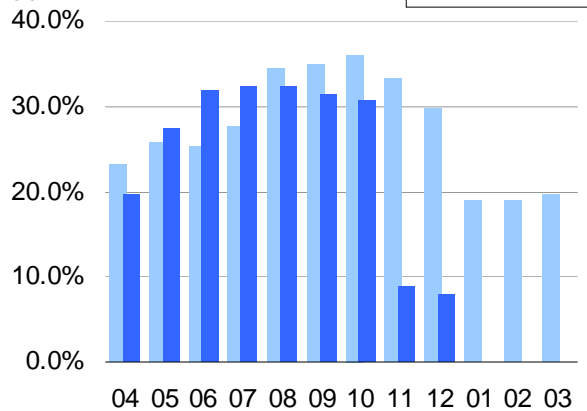


Reference

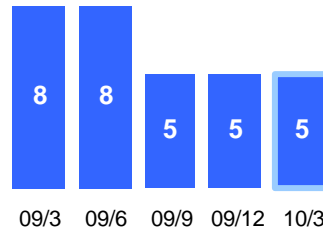
No. of applications



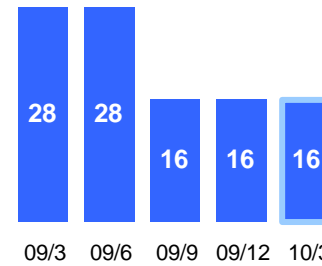
Approval ratio



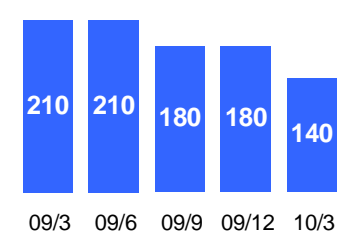
No. of regional branches



No. of blocks

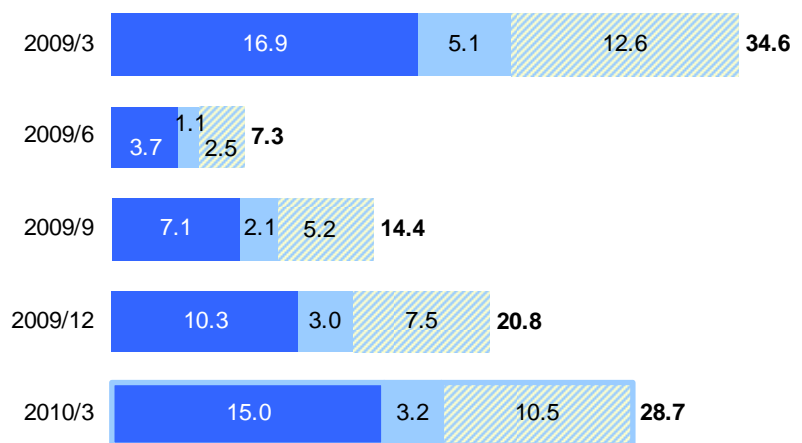


No. of manned branch offices



Cost cut
by higher efficiency

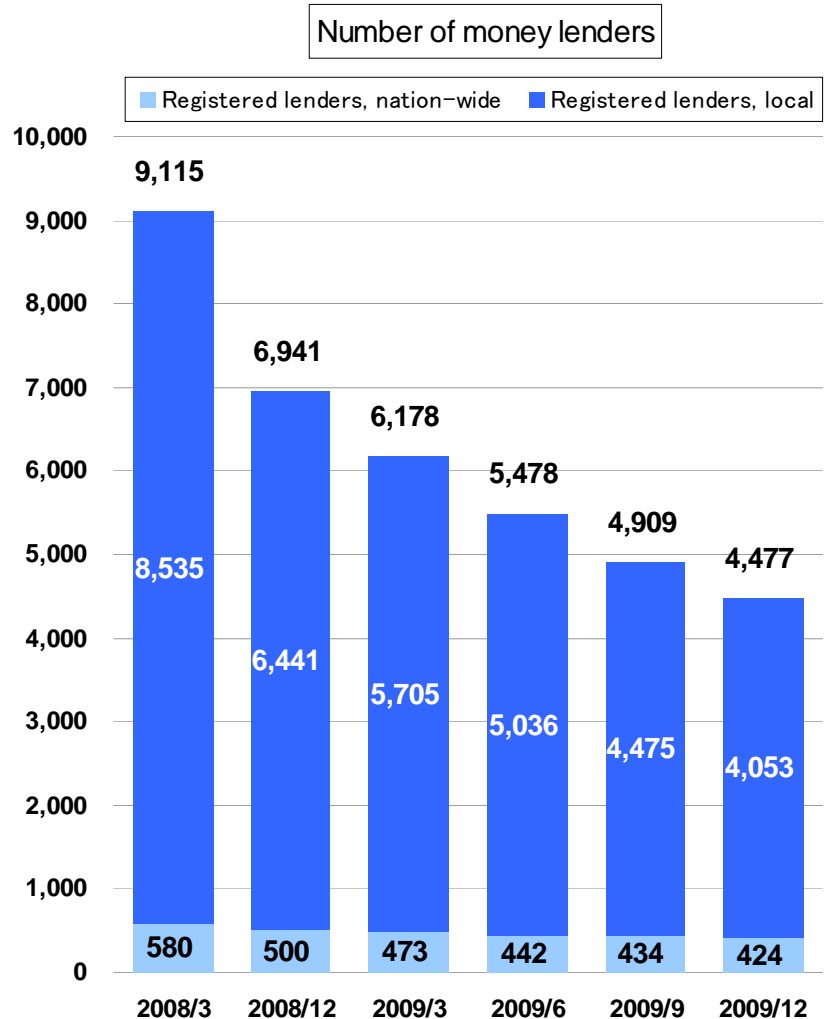
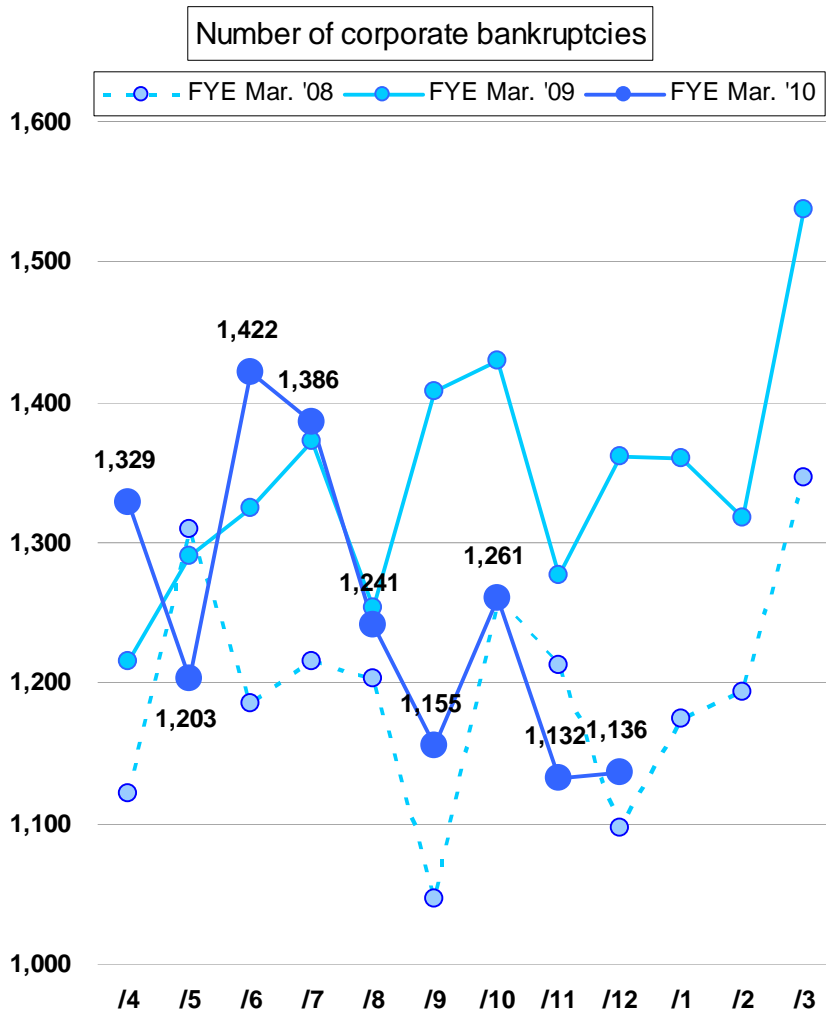
Salaries, rent and others (billion yen)





Number of Corporate Bankruptcies

Number of Money Lenders



Brand New Takefuji

