

Brand New Takefuji

Financial Results for the 1st Quarter Ended June 30, 2010
(Consolidated Basis)

Investor Presentation

July 30, 2010
TAKEFUJI CORPORATION



Summary of Financial Results and Forecast

| ITEMS (million yen) | 2009/3 | 2009/6 | 2010/3 | 2010/6 | 2011/3 (Plan) |
|--|----------|--------|---------|---------------|------------------|
| Operating revenues | 186,349 | 35,175 | 120,266 | 21,148 | 64,000 |
| Operating expenses | 396,961 | 25,562 | 86,907 | 14,683 | 56,300 |
| Provision for credit losses | 97,400 | 12,026 | 34,968 | 4,722 | 13,000 |
| Provision for refund of interest received from customers | 229,662 | — | — | — | — |
| Operating income | -210,612 | 9,613 | 33,360 | 6,464 | 7,700 |
| Ordinary income | -214,669 | 9,575 | 33,180 | 8,095 | 7,700 |
| Income before income taxes | -229,935 | 9,364 | 4,959 | 6,407 | 10,100 |
| Net income | -256,137 | 9,272 | 4,577 | 6,348 | 9,900 |

All interest refund claims are covered by reversal of allowance.

Extra ordinary income 2,567

Key factors

- sale of fixed assets
- derivative cancellation

Extraordinary loss 4,255

Key factors

- sale of fixed assets
- sale of loans receivable
- adoption of accounting standard for asset retirement obligations



Business Performance

| ITEMS (million yen) | 2009/3 | 2009/6 | 2010/3 | 2010/6 | 2011/3 (Plan) |
|-----------------------------------|-----------|-----------|-----------|---------|------------------|
| Direct cash loans to customers | 861,517 | 798,449 | 589,477 | 510,112 | 385,700 |
| Number of loan customer accounts | 1,480,683 | 1,407,020 | 1,078,517 | 965,013 | 730,000 |
| Number of new customer accounts | 87,871 | 18,247 | 57,595 | 3,171 | 20,000 |
| NPL | 159,727 | 164,538 | 124,657 | 117,853 | 100,000 |
| NPL ratio | 18.5% | 20.6% | 21.1% | 23.1% | 25.9% |
| Credit losses write-offs | 144,404 | 16,615 | 57,186 | 8,142 | 30,700 |
| Ratio of credit losses write-offs | 16.8% | 2.1% | 9.7% | 1.6% | 8.0% |

Decreased due to sale of loans

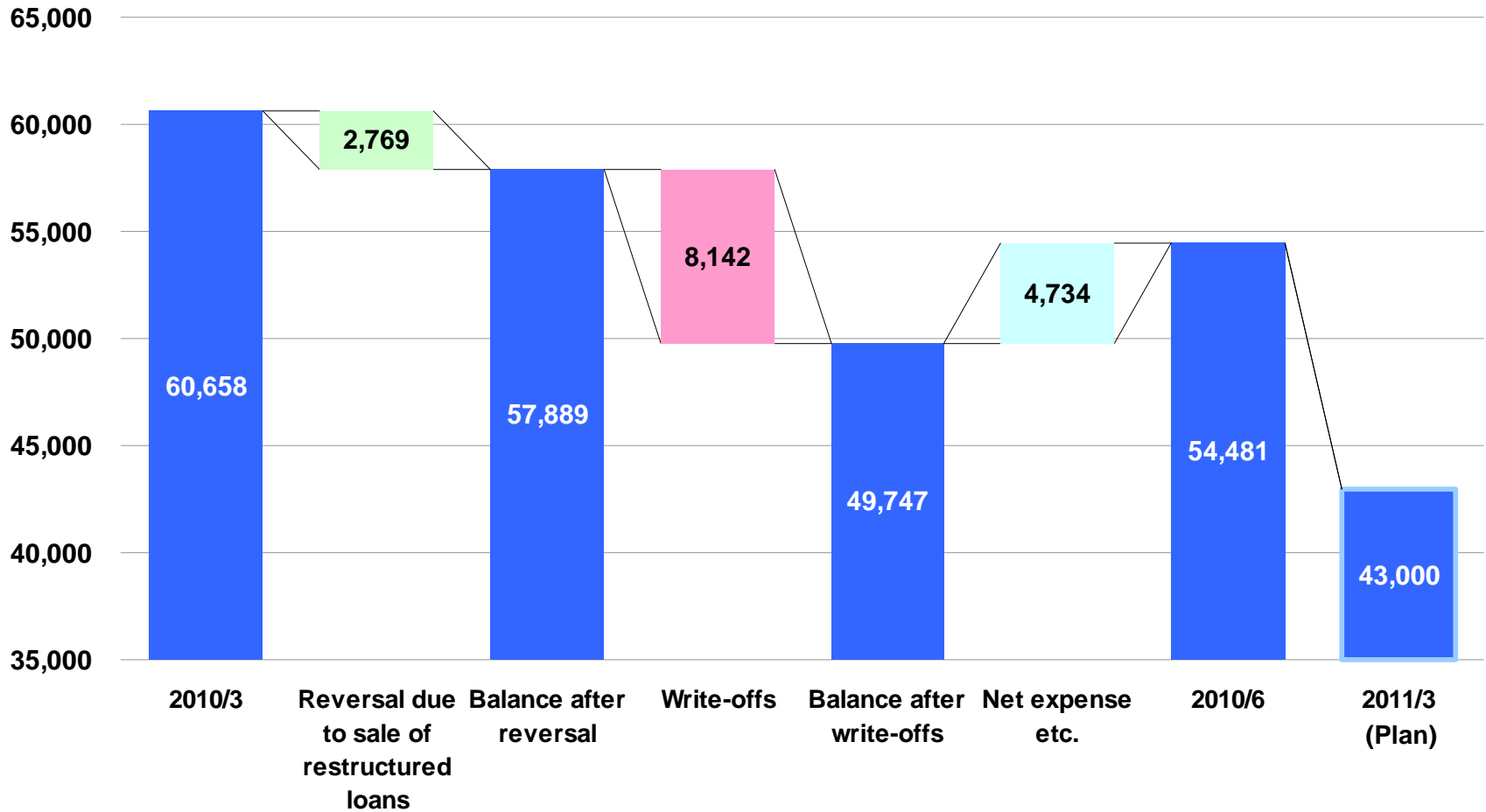
Decreased due to tight lending and consideration for financial aspects

Sustaining trend after excluding interest refund claim-related NPLs



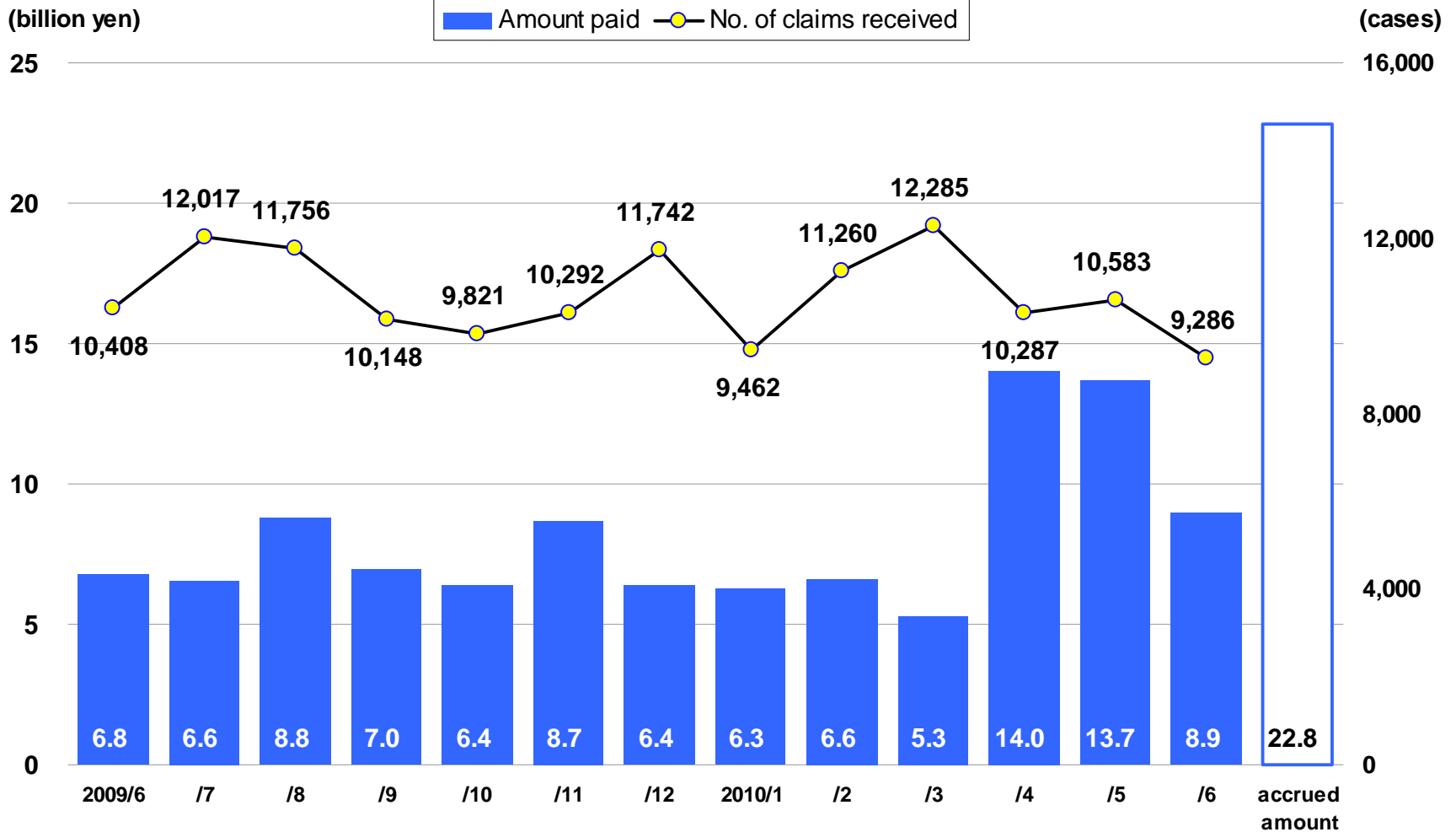
Allowance for Credit Losses

(million yen)





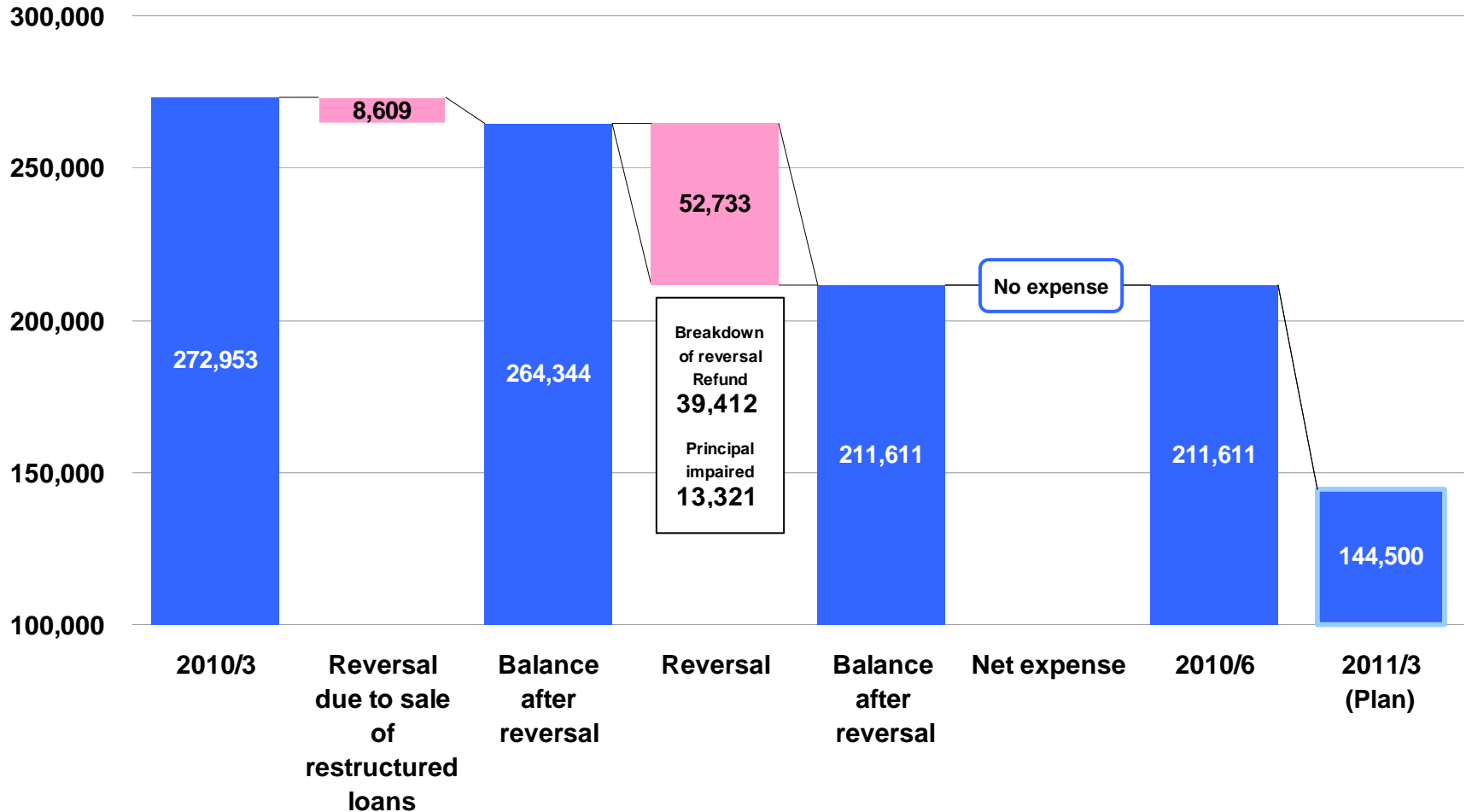
Refund Claims of Interest Received from Customers (on cash basis)





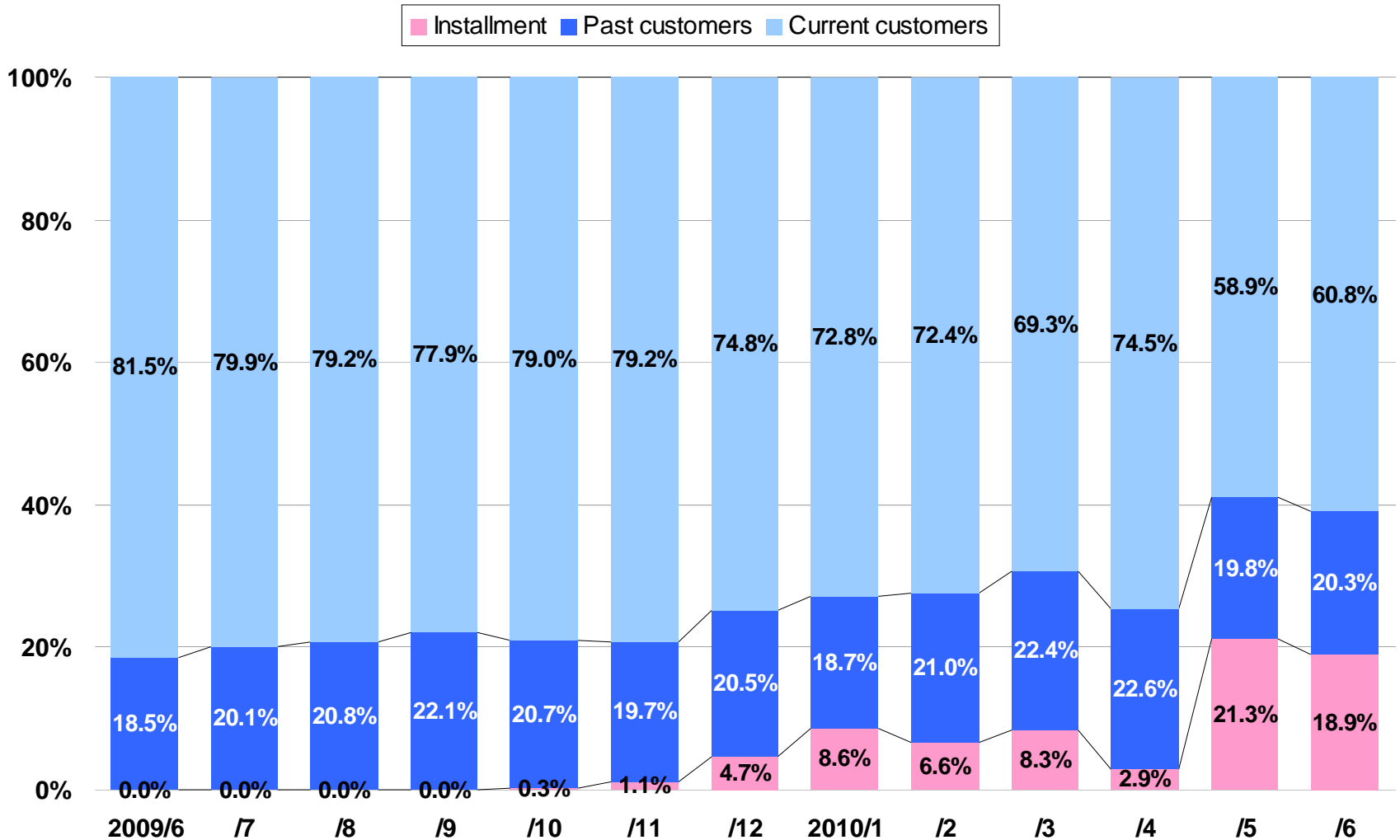
Allowance for Losses for Refund of Interest Received from Customers

(million yen)



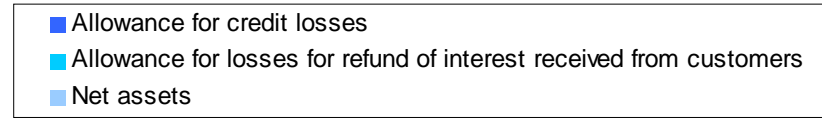


Breakdown of Interest Refund (on cash basis)

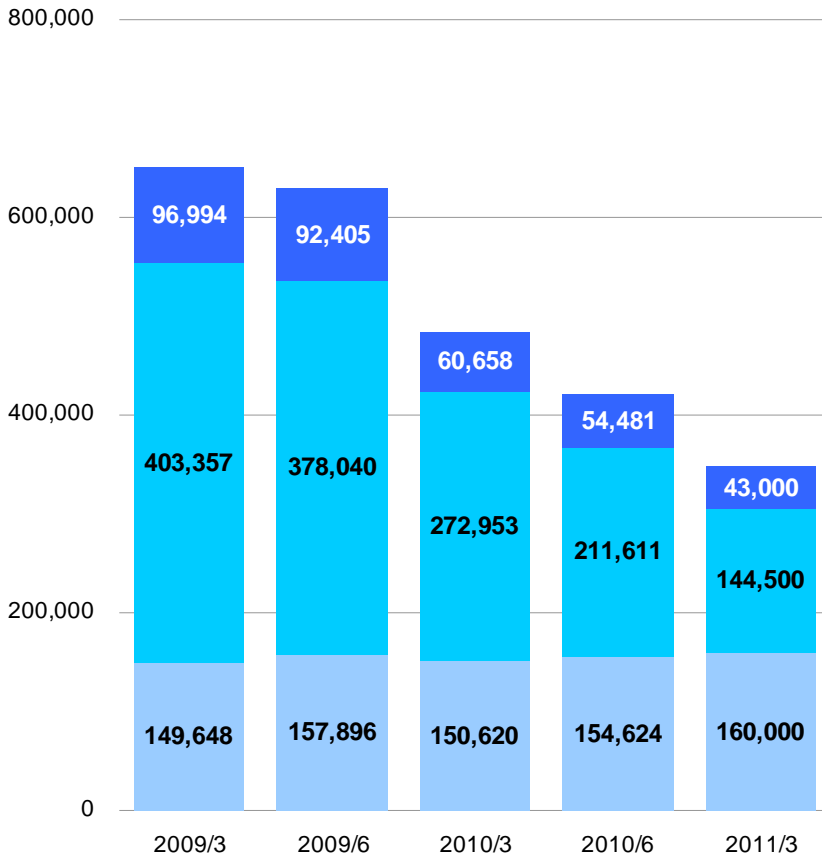




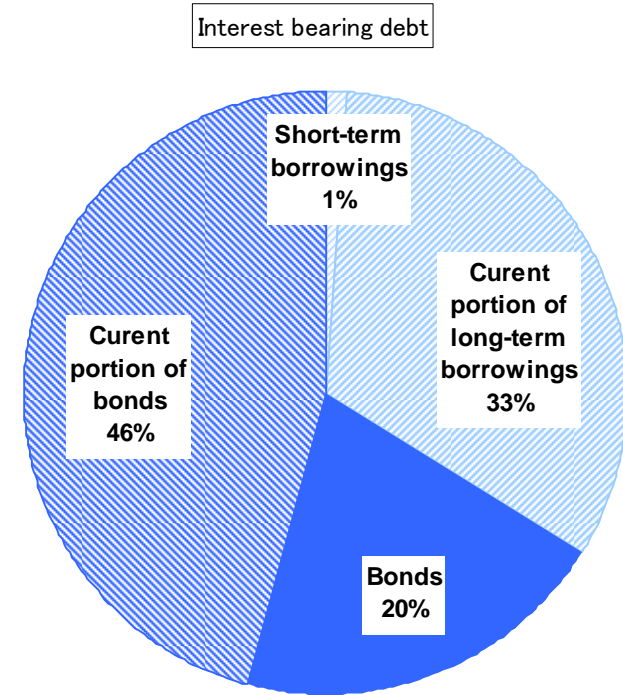
Financial Position



(million yen)



(Plan)

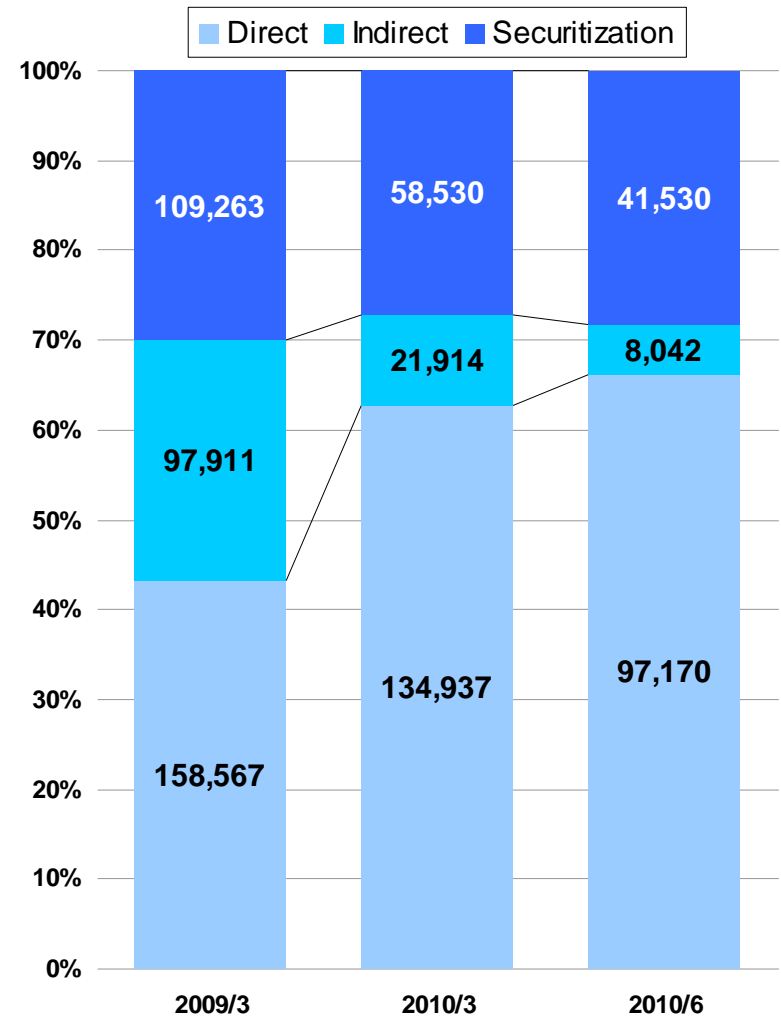
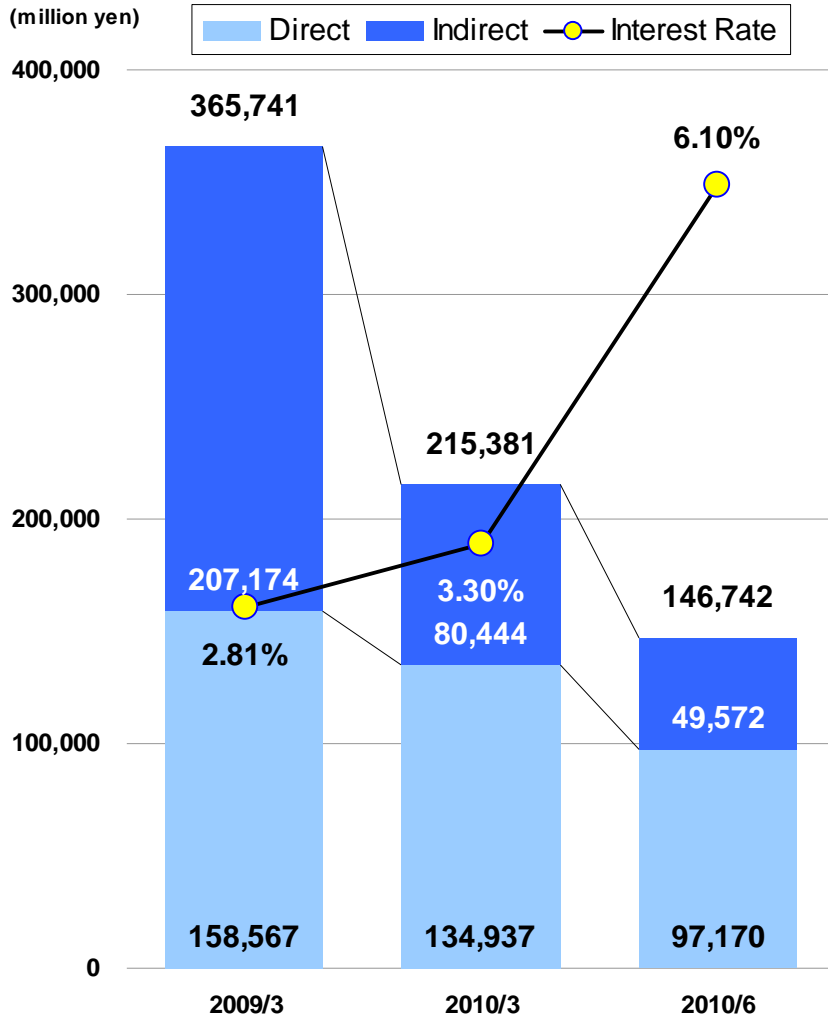


| | |
|---|----------------|
| Short-term borrowings | 1,500 |
| Long-term borrowings | 48,072 |
| Current portion of long-term borrowings | 48,072 |
| Bonds | 97,170 |
| Current portion of bonds | 67,170 |
| Total interest bearing debt | 146,742 |

| | |
|---------------------------|---------------|
| Cash and cash equivalents | 20,069 |
|---------------------------|---------------|

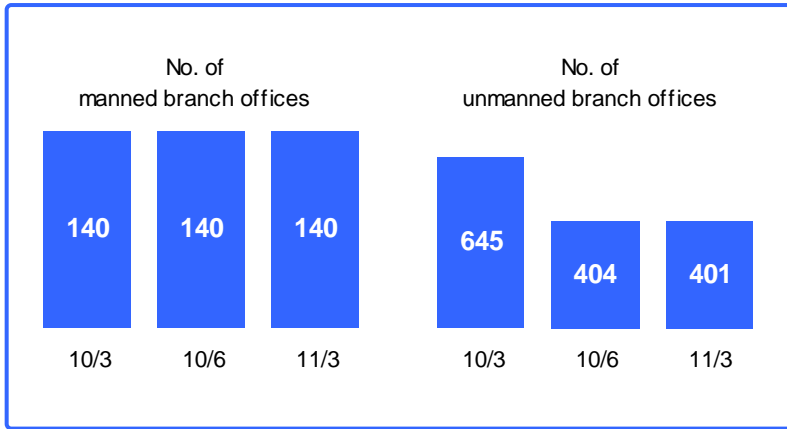


Funding : by Sources

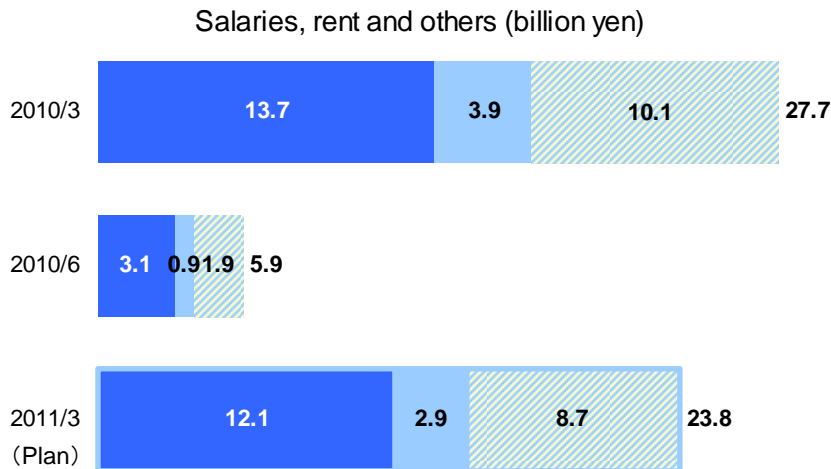




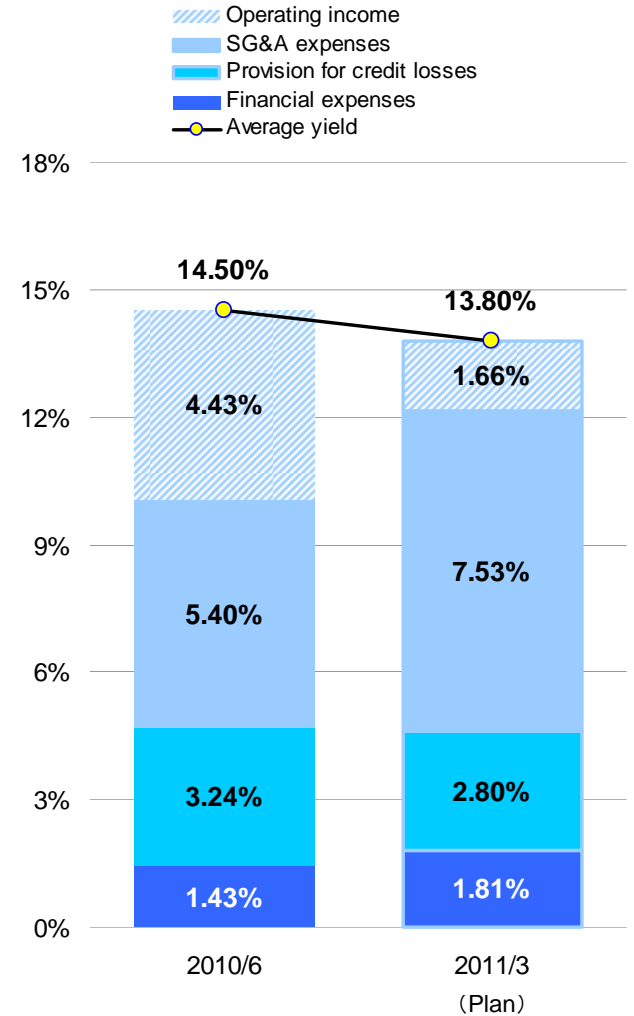
Streamlining and Cost Cut



Cost cut by higher efficiency



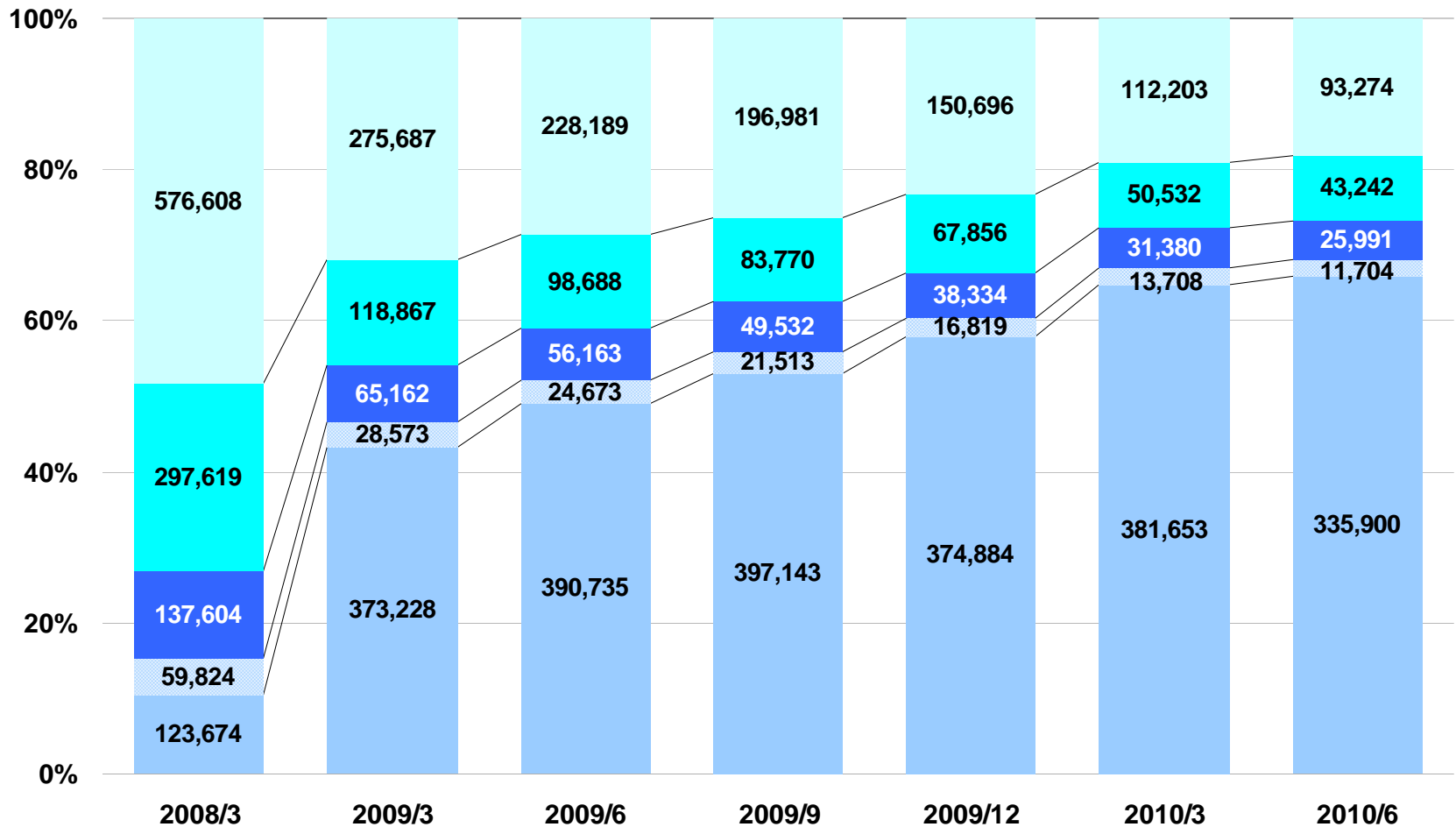
Average yield and cost structure





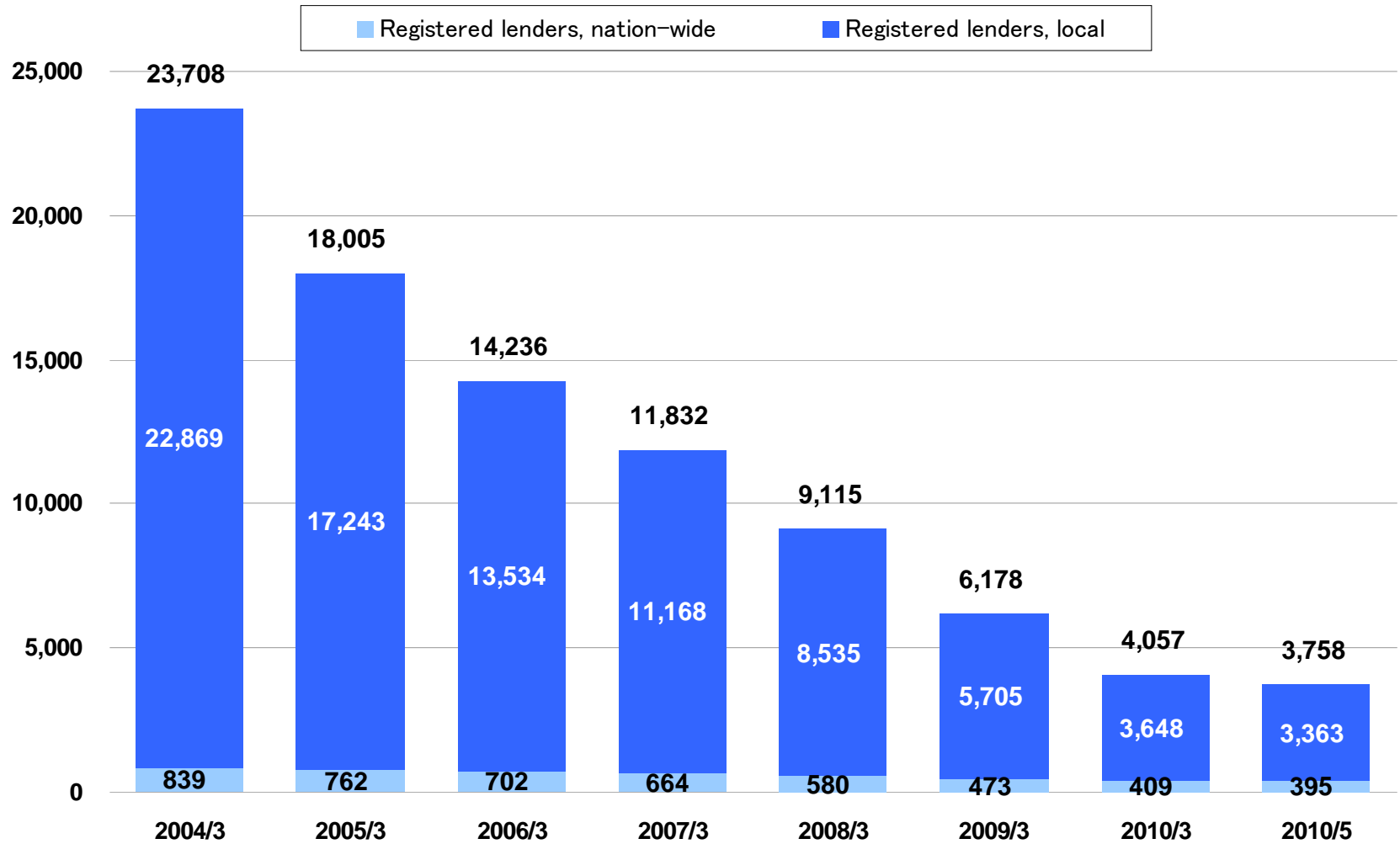
Composition of Loans by Interest Rate

■ 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%





Number of Money Lenders



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