

***(Translation)***

**EARNINGS RELEASE FOR THE 3RD QUARTER OF FISCAL YEAR ENDING FEBRUARY 28, 2007  
(NON-CONSOLIDATED)**

December 22, 2006

Company Name: POCKET CARD CO., LTD.  
Code No.: 8519  
URL: <http://www.pocketcard.co.jp/>  
Representative Director: Makoto Tsuzuki, President  
Contact Person: Kazuhiko Ikeda, General Manager of Accounting Dept.  
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Listed Exchange: Tokyo Stock Exchange (First Section)  
Osaka Securities Exchange (First Section)

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on December 22, 2006.

In the event of any discrepancy between this translated document and the original Japanese document, the original document shall prevail.

Brief Statements of Financial Results for the 3rd Quarter include forward-looking statements about the future performance of POCKET CARD that are based on assumptions and beliefs in light of information currently available, and involve certain risk and uncertainties.

(Translation)

## 1. MATTERS RELATING TO PREPARATION OF FINANCIAL STATEMENTS FOR THE NINE MONTHS ENDED NOVEMBER 30, 2006

- (1) Adoption of simplified accounting practices: Yes: A simplified method of calculating Income taxes has been adopted.
- (2) Changes in accounting policies from prior fiscal years: None.

## 2. FINANCIAL HIGHLIGHT FOR THE NINE MONTHS ENDED NOVEMBER 30, 2006

Note: Figures in these statements, which have been prepared in accordance with accounting principles generally accepted in Japan, were rounded down to the nearest million yen.

### (1) RESULTS OF OPERATIONS

	Operating Revenues	Change from Prior Year	Operating Income	Change from Prior Year	Ordinary Income	Change from Prior Year
	(Millions of Yen)	(%)	(Millions of Yen)	(%)	(Millions of Yen)	(%)
Nine Months Ended November 30:						
2006	28,947	8.3	6,150	(10.0)	6,145	(10.0)
2005	26,733	6.4	6,834	16.1	6,824	16.3
(Reference) Year Ended February 28, 2006	35,898	7.0	8,331	14.9	8,330	15.0

	Net Income	Change from Prior Year	Net Income per Share	Diluted Net Income per Share
	(Millions of Yen)	(%)	(Yen)	(Yen)
Nine Months Ended November 30:				
2006	3,658	1.8	61.40	—
2005	3,592	23.7	119.24	—
(Reference) Year Ended February 28, 2006	4,481	21.5	148.74	—

- Notes: 1. The above percentages for operating revenues, operating income, ordinary income and net income represent ratio of change from these in prior year.  
2. The Company executed a two-for-one stock split effective on March 1, 2006.

### (2) FINANCIAL POSITION

	Total Assets	Shareholders' Equity	Net Worth Ratio	Equity per Share
	(Millions of Yen)	(Millions of Yen)	(%)	(Yen)
Nine Months Ended November 30:				
2006	208,516	51,852	24.9	875.85
2005	177,339	49,663	28.0	1,648.25
(Reference) Year Ended February 28, 2006	177,246	50,536	28.5	1,677.27

Note: The Company executed a two-for-one stock split as of March 1, 2006.

(Translation)

(3) CASH FLOW INFORMATION

	Operating Activities	Investing Activities	Financing Activities	Cash and Cash Equivalents at the End of Period
	(Millions of Yen)	(Millions of Yen)	(Millions of Yen)	(Millions of Yen)
Nine Months Ended November 30:				
2006	(22,213)	(1,664)	27,513	15,701
2005	(19,779)	(923)	12,851	10,748
(Reference) Year Ended February 28, 2006	(20,588)	(1,360)	15,421	12,067

(Translation)

1. ( Summary ) NON-CONSOLIDATED BALANCE SHEETS

Note: Figures in these statements, which have been prepared in accordance with accounting principles generally accepted in Japan, were rounded down to the nearest million yen.

Item	November 30, 2006	November 30, 2005	February 28, 2006
	Amount (Millions of Yen)	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT ASSETS</b>	199,783	169,877	169,519
Cash and cash equivalents	15,701	10,748	12,067
Installment shopping receivable	47,426	39,583	37,574
Cashing loans receivable	136,065	116,900	118,050
Accounts receivables	3,674	3,244	3,090
Other	5,038	6,189	5,552
Allowance for possible credit losses	(8,123)	(6,788)	(6,815)
<b>II FIXED ASSETS</b>	8,733	7,461	7,726
<b>Tangible fixed assets</b>	563	362	415
Buildings and structures	166	114	111
Office equipment	396	247	304
<b>Intangible fixed assets</b>	3,814	2,197	2,407
Software	1,328	1,427	1,382
Other	2,485	769	1,025
<b>Investments and other</b>	4,354	4,902	4,903
Investments in securities	1,368	1,898	1,987
Rental deposits	2,382	2,560	2,410
Other	622	462	525
Allowance for possible credit losses	(19)	(19)	(19)
<b>TOTAL ASSETS</b>	208,516	177,339	177,246

(Translation)

Item	November 30, 2006	November 30, 2005	February 28, 2006
	Amount (Millions of Yen)	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT LIABILITIES</b>	78,800	59,789	55,939
Accounts payable trade	11,583	14,900	9,685
Short-term borrowings	7,500	4,000	4,000
Long-term debt due within one year	30,960	32,393	31,071
Bonds due within one year	5,400	520	520
Commercial paper	18,500	3,000	4,000
Accounts payable others	1,526	1,681	2,120
Accrued income taxes	941	1,737	2,514
Other	2,388	1,555	2,026
<b>II NON-CURRENT LIABILITIES</b>	77,863	67,887	70,771
Long-term debt	55,124	46,738	49,633
Bonds	22,500	20,900	20,900
Other	239	249	237
<b>TOTAL LIABILITES</b>	156,664	127,676	126,710
<b>I COMMON STOCK</b>		11,268	11,268
<b>II CAPITAL SURPLUS</b>		12,730	12,730
<b>III RETAINED EARNINGS</b>		25,804	26,693
<b>IV UNREALIZED LOSS ON     AVAILABLE-FOR-SALE SECURITIES</b>		(134)	(148)
<b>V TREASURY STOCK</b>		(5)	(6)
<b>TOTAL SHAREHOLDERS' EQUITY</b>		49,663	50,536
<b>TOTAL LIABILITIES AND     SHAREHOLDERS' EQUITY</b>		177,339	177,246
<b>I OWNERS' EQUITY</b>	52,035		
Paid-in-capital	11,268		
Capital surplus	12,730		
Earned surplus	29,335		
Treasury stock	(1,299)		
<b>II VALUATION AND TRANSLATION     ADJUSTMENT</b>	(183)		
Valuation difference on available-for-sale securities	(183)		
<b>TOTAL NET ASSETS</b>	51,852		
<b>TOTAL LIABILITES AND NET     ASSETS</b>	208,516		

(Translation)

2. ( Summary ) NON-CONSOLIDATED STATEMENTS OF INCOME

Item	Nine Months Ended November 30, 2006	Nine Months Ended November 30, 2005	Year Ended February 28, 2006
	Amount (Millions of Yen)	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I OPERATING REVENUES</b>	28,947	26,733	35,898
Financing fees on installment shopping	3,505	2,894	3,994
Interest Income on installment loans	23,620	22,055	29,489
Income from service fees	133	214	273
Other operating revenues	1,688	1,568	2,140
<b>II OPERATING EXPENSES</b>	22,797	19,899	27,567
Selling, general and administrative expenses	21,185	18,441	25,648
Interest expense and other finance charges	1,612	1,457	1,919
<b>Operating income</b>	6,150	6,834	8,331
<b>III NON-OPERATING INCOME</b>	6	6	21
<b>IV NON-OPERATING EXPENSES</b>	12	16	21
<b>Ordinary income</b>	6,145	6,824	8,330
<b>V EXTRAORDINARY GAINS</b>	210	194	295
<b>VI EXTRAORDINARY LOSSES</b>	147	1,002	1,157
INCOME BEFORE INCOME TAXES	6,207	6,016	7,468
TOTAL INCOME TAXES	2,549	2,423	2,986
<b>NET INCOME</b>	3,658	3,592	4,481

(Translation)

3. ( Summary ) NON-CONSOLIDATED STATEMENTS OF CASH FLOWS

Item	Nine Months Ended November 30, 2006	Nine Months Ended November 30, 2005	Year Ended February 28, 2006
	Amount (Millions of Yen)	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I Cash flows from operating activities</b>			
Income before income taxes	6,207	6,016	7,468
Increase in installment accounts Receivable	(9,851)	(7,030)	(5,021)
Increase in consumer loans receivable	(18,014)	(20,649)	(21,800)
Other-net	3,610	3,528	199
Subtotal	(18,047)	(18,136)	(19,154)
Income taxes paid	(4,165)	(1,643)	(1,434)
<b>Net cash used in operating activities</b>	<b>(22,213)</b>	<b>(19,779)</b>	<b>(20,588)</b>
<b>II Cash flows from investing activities</b>			
Purchases of intangible fixed assets	(1,946)	(1,124)	(1,342)
Other-net	282	200	(17)
<b>Net cash used in investing activities</b>	<b>(1,664)</b>	<b>(923)</b>	<b>(1,360)</b>
<b>III Cash flows from financing activities</b>			
Net increase in commercial paper	14,500	3,000	4,000
Net decrease in short-term borrowings	3,500	(700)	(700)
Proceeds from long-term debt	33,264	34,768	43,280
Repayment of long-term debt	(27,885)	(28,375)	(35,314)
Proceeds from issuance of bonds	6,962	10,909	10,907
Redemption of bonds	(520)	(5,920)	(5,920)
Other-net	(2,307)	(829)	(831)
<b>Net cash provided by financing activities</b>	<b>27,513</b>	<b>12,851</b>	<b>15,421</b>
<b>IV Foreign currency translation adjustments on cash and cash equivalents</b>	<b>(1)</b>	<b>3</b>	<b>(1)</b>
<b>V Net increase (decrease) in cash and cash equivalents</b>	<b>3,634</b>	<b>(7,847)</b>	<b>(6,528)</b>
<b>VI Cash and cash equivalents at beginning of year</b>	<b>12,067</b>	<b>18,595</b>	<b>18,595</b>
<b>VII Cash and cash equivalents at end of period</b>	<b>15,701</b>	<b>10,748</b>	<b>12,067</b>

(Translation)

#### 4. BUSINESS RESULTS

Item	Nine Months Ended November 30, 2006	Nine Months Ended November 30, 2005	Year Ended February 28, 2006
Volume of New Contracts (millions of yen)	274,062	243,796	323,857
Shopping	155,645	126,506	172,451
Cashing	103,599	95,026	122,966
Agency services	11,777	18,760	23,947
Others	3,040	3,503	4,492
Operating Revenue (millions of yen)	28,947	26,733	35,898
Shopping	3,505	2,894	3,994
Cashing	23,620	22,055	29,489
Agency services	133	214	273
Others	1,688	1,568	2,140
Outstanding Balance (millions of yen)	189,834	172,606	168,798
Shopping (A)	47,426	39,583	37,574
Cashing (B)	141,956	132,232	130,573
Agency services	451	790	650
Credit Expenses (millions of yen) (C)	6,289	5,077	6,665
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	4.43	3.94	3.96
Number of Card Holders (thousands of holders)	4,015	3,932	3,947
Number of CDs (number of machines)	137,273	127,571	130,514
Own CDs	82	118	117
Partnerships	137,191	127,453	130,397

Notes: 1. The figure for “outstanding balance” includes the off-balance sheet pools of cashing loans receivables in securitization (6,342million yen as of November 30, 2006, 16,122million yen as of November 30, 2005, and 13,172 million yen as of February 28, 2006, respectively).

2. The ratio of credit expenses to Financing receivables represents the modulated rate for one-year basis.