

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2007 (CONSOLIDATED)**

December 27, 2007

Company Name:	POCKET CARD CO., LTD.
Listed Exchange:	Tokyo Stock Exchange (First Section) Osaka Securities Exchange (First Section)
Code No.:	8519
URL:	http://www.pocketcard.co.jp/
Representative Director:	Makoto Tsuzuki, President
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This document (unaudited) is an English translation of the original Japanese Financial Statements made public on December 27, 2007.

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

Brief Statements of Financial Results for the nine months ended November 30, 2007 include forward-looking statements about the future performance of POCKET CARD CO.,LTD that are based on assumptions and beliefs in light of information currently available, and involve certain risk and uncertainties.

(Translation)

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. CONSOLIDATED FINANCIAL HIGHLIGHTS FOR THE NINE MONTHS ENDED NOVEMBER 30, 2007

(1) CONSOLIDATED RESULTS OF OPERATIONS

The following percentages for operating revenues, operating income, ordinary income and net income represent ratio of change from those in prior year.

	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:						
2007	30,286	—	3,133	—	3,125	—
2006	—	—	—	—	—	—
(Reference) Year Ended February 28, 2007	—	—	—	—	—	—

	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:				
2007	1,566	—	26.46	—
2006	—	—	—	—
(Reference) Year Ended February 28, 2007	—	—	—	—

Notes; As consolidation procedures have been effective from the nine months ended November 30, 2007, the consolidated results of operation for the nine months ended November 30, 2006 and for the year ended February 28, 2007 have not been prepared. Accordingly, the ratio figures of changes from prior years have not been disclosed.

(2) CONSOLIDATED FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio	Net Assets per Share
	(Millions of Yen)	(Millions of Yen)	(%)	(Yen)
As of November 30:				
2007	213,359	49,903	23.4	842.95
2006	—	—	—	—
(Reference) Year Ended February 28, 2007	—	—	—	—

Notes; As consolidation procedures have been effective from the nine months ended November 30, 2007, the consolidated financial positions as of the nine months ended November 30, 2006 and for the year ended February 28, 2007 have not been prepared.

(Translation)

(3) CONSOLIDATED 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)
Six Months Ended August 31:				
2007	(6,022)	(2,022)	2,258	9,487
2006	—	—	—	—
(Reference) Year Ended February 28, 2007	—	—	—	—

Notes: As consolidation procedures have been effective from the nine months ended November 30, 2007, the consolidated cash flows informatuin for the nine months ended November 30, 2006and for the year ended February 28,2007 have not been prepared.

2. DIVIDENDS

• Cash Dividends	Annual Dividends per Share (Yen)		
	Semi-annual	Year End	Total
For the year ended February 28, 2007 (actual)	8.50	8.50	17.00
For the year ended February 29, 2008 (actual) (forecast)	8.50	—	12.75
	—	4.25	

3. OTHER INFORMATION

(1) Adoption of simplified accounting practices: Yes: A simplified method of calculating Income taxes has been adopted.

(2) Changes of accounting policies: None

(3) Changes in scope of consolidaton: Yes

Increase in nuber of entities newly consolidated from prior year: One (Company Name: Pocket Direct Co., Ltd.)

(Translation)

1. (Summary) 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, 2007
	Amount (Millions of Yen)
I CURRENT ASSETS	204,705
Cash and cash equivalents	9,487
Installment shopping receivable	56,976
Cashing loans receivable	140,315
Accounts receivables	4,758
Other	8,264
Allowance for possible credit losses	(15,097)
II FIXED ASSETS	8,653
Tangible fixed assets	359
Buildings and structures	170
Office equipment	189
Intangible fixed assets	5,190
Software	5,105
Other	84
Investments and other	3,103
Investments in securities	477
Rental deposits	622
Other	2,021
Allowance for possible credit losses	(19)
TOTAL ASSETS	213,359

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Item	November 30, 2007
	Amount (Millions of Yen)
I CURRENT LIABILITIES	803,343
Accounts payable trade	11,057
Short-term borrowings	17,471
Long-term debt due within one year	27,643
Bonds due within one year	5,200
Commercial paper	12,500
Accounts payable others	2,007
Accrued income taxes	2,203
Accrued bonus	269
Allowance for credit card point redemption	640
Allowance for possible guarantee losses	636
Other	715
II NON-CURRENT LIABILITIES	83,112
Bonds	31,300
Long-term debt	49,162
Liabilities for employees' retirement benefits	223
Allowance for refundable excess interest	2,426
TOTAL LIABILITES	163,455
I OWNERS' EQUITY	50,185
Paid-in-capital	11,268
Capital surplus	12,730
Earned surplus	27,485
Treasury stock	(1,299)
II VALUATION AND TRANSLATION ADJUSTMENTS	(281)
Valuation difference on available-for-sale securities	(281)
TOTAL NET ASSETS	49,903
TOTAL LIABILITES AND NET ASSETS	213,359

(Translation)

2. (Summary) CONSOLIDATED STATEMENTS OF INCOME

Item	Nine Months Ended November 30, 2007
	Amount (Millions of Yen)
I OPERATING REVENUES	30,286
Financing fees on installment shopping	4,389
Interest Income on installment loans	23,953
Income from service fees	86
Other operating revenues	1,856
II OPERATING EXPENSES	27,152
Selling, general and administrative expenses	24,942
Interest expense and other finance charges	2,210
Operating income	3,133
III NON-OPERATING INCOME	7
IV NON-OPERATING EXPENSES	14
Ordinary income	3,125
V EXTRAORDINARY GAINS	249
VI EXTRAORDINARY LOSSES	698
INCOME BEFORE INCOME TAXES	2,676
TOTAL INCOME TAXES	1,110
NET INCOME	1,566

(Translation)

3. (Summary) CONSOLIDATED STATEMENTS OF CASH FLOWS

Item	Nine Months Ended November 30, 2007
	Amount (Millions of Yen)
I Cash flows from operating activities	
Income before income taxes	2,676
Depreciation and amortization	947
Increase in installment accounts receivable	(10,905)
Increase in consumer loans receivable	(4,751)
Increase in accounts payable trade	4,073
Other-net	4,469
Subtotal	(3,490)
Income taxes paid	(2,531)
Net cash used in operating activities	(6,022)
II Cash flows from investing activities	
Purchases of intangible fixed assets	(2,224)
Other-net	202
Net cash used in investing activities	(2,022)
III Cash flows from financing activities	
Net decrease in commercial paper	(5,900)
Net increase in Short-term borrowings	9,971
Proceeds from long-term debt	17,835
Repayment of long-term debt	(27,241)
Proceeds from issuance of bonds	14,000
Redemption of bonds	(5,400)
Cash dividends paid	(503)
Reissuance of treasury stock	0
Purchase of treasury stock	(0)
Net cash provided by financing activities	2,258
IV Foreign currency translation adjustments on cash and cash equivalents	(2)
V Net (decrease) increase in cash and cash equivalents	(5,789)
VI Cash and cash equivalents at beginning of year	15,277
VII Cash and cash equivalents at end of period	9,487

(Translation)

4. CONSOLIDATED BUSINESS RESULTS

Item	Nine Months Ended November 30, 2006	Nine Months Ended November 30, 2007	Year Ended February 28, 2007
Volume of New Contracts (millions of yen)	274,062	274,460	363,454
Shopping	155,645	177,736	211,859
Cashing	103,599	86,494	133,016
Agency services	11,777	7,785	14,604
Others	3,040	2,444	3,974
Operating Revenue (millions of yen)	28,947	30,286	38,829
Shopping	3,505	4,389	4,824
Cashing	23,620	23,953	31,575
Agency services	133	86	166
Others	1,688	1,856	2,263
Outstanding Balance (millions of yen)	189,834	198,792	186,202
Shopping (A)	47,426	56,976	46,071
Cashing (B)	141,956	141,486	139,790
Agency services	451	329	340
Credit Expenses (millions of yen) (C)	6,289	7,805	9,293
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	4.43	5.24	5.00
Number of Card Holders (thousands of holders)	4,015	4,099	4,025
Number of CDs (number of machines)	137,273	142,824	140,724
Own CDs	82	81	82
Partnerships	137,191	142,743	140,642

Notes: 1. The figure for “outstanding balance” includes the off-balance sheet pools of cashing loans receivables in securitization (¥1,500million as of November 30, 2007, ¥ 6,342 million as of November 30, 2006, and ¥4,567 million as of February 28, 2007, respectively).

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

3. As consolidation procedures have been effective from the nine months ended November 30, 2007, the business results for the nine months ended November 30, 2006 and for the year ended February 28, 2007 have been prepared and stated by the non-consolidated financial figures.