

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2008 (CONSOLIDATED)**

December 25, 2008

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 25, 2008.

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, 2008 include forward-looking statements about the future performance of POCKET CARD CO.,LTD. and a subsidiary 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, 2008

(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:						
2008	29,206	(3.6)	1,806	(42.4)	1,813	(42.0)
2007	30,286	—	3,133	—	3,125	—
(Reference) Year Ended February 29, 2008	40,188		3,161		3,168	

	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:				
2008	1,314	(16.1)	22.20	—
2007	1,566	—	26.46	—
(Reference) Year Ended February 29, 2008	936		15.81	—

Note: As consolidation procedures have been effective from the nine months ended November 30, 2007, the corresponding 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:				
2008	224,767	50,370	22.4	850.84
2007	213,359	49,903	23.4	842.95
(Reference) Year Ended February 29, 2008	222,230	49,555	22.3	837.07

(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)
Nine Months Ended November 30:				
2008	(9,256)	124	(572)	11,868
2007	(6,022)	(2,022)	2,258	9,487
(Reference) Year Ended February 29, 2008	(5,273)	(2,420)	14,009	21,575

(Translation)

2. DIVIDENDS

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

3. FORECAST OF CONSOLIDATED OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2009

There are no revisions to the previous forecast that was announced on October 9, 2008.

4. OTHER INFORMATION

(1) Changes in scope of consolidation: None

(2) Adoption of simplified accounting practices: Yes

A simplified method of calculating Income taxes has been adopted.

(3) Changes of accounting policies: None

(REFERENCE)

1. NON-CONSOLIDATED FINANCIAL HIGHLIGHT FOR THE NINE MONTHS ENDED NOVEMBER 30, 2008

(1) NON-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:						
2008	28,960	(4.2)	1,612	(47.7)	1,614	(47.5)
2007	30,221	4.4	3,083	(49.9)	3,075	(50.0)
(Reference) Year Ended February 29, 2008	40,040		3,039		3,042	

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Nine Months Ended November 30:			
2008	1,198	(21.9)	20.24
2007	1,534	(58.0)	25.93
(Reference) Year Ended February 29, 2008	863		14.58

(Translation)

(2) NON-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:				
2008	224,505	50,181	22.4	847.65
2007	213,267	49,872	23.4	842.42
(Reference) Year Ended February 29, 2008	222,060	49,482	22.3	835.84

**2. FORECAST OF NON-CONSOLIDATED OPERATIONS FOR THE YEAR ENDING
FEBRUARY 28, 2009**

There are no revisions to the previous forecast that was announced on October 9, 2008.

(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	November 30, 2008	February 29, 2008
	Amount (Millions of Yen)	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS	204,705	217,117	214,099
Cash and cash equivalents	9,487	11,868	21,575
Installment shopping receivable	56,976	67,286	56,689
Cashing loans receivable	140,315	140,594	138,557
Other	13,022	13,449	12,946
Allowance for possible credit losses	(15,097)	(16,081)	(15,670)
II FIXED ASSETS	8,653	7,650	8,131
Tangible fixed assets	359	301	354
Buildings and structures	170	110	165
Office equipment	189	190	189
Intangible fixed assets	5,190	4,710	5,060
Software	5,105	4,615	5,021
Other	84	94	39
Investments and other	3,103	2,638	2,715
Investments in securities	477	169	379
Other	2,644	2,488	2,355
Allowance for possible credit losses	(19)	(19)	(19)
TOTAL ASSETS	213,359	224,767	222,230

(Translation)

Item	November 30, 2007	November 30, 2008	February 29, 2008
	Amount (Millions of Yen)	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES	80,343	101,945	88,844
Accounts payable trade	11,057	10,937	8,043
Short-term borrowings	17,471	18,550	13,350
Long-term debt due within one year	27,643	29,653	30,972
Bonds due within one year	5,200	12,200	5,200
Commercial paper	12,500	26,000	25,000
Accrued income taxes	2,203	73	2,166
Accrued bonus	269	257	146
Allowance for credit card point redemption	640	842	770
Allowance for possible guarantee losses	636	879	652
Other	2,723	2,553	2,544
II NON-CURRENT LIABILITIES	83,112	72,451	83,829
Bonds	31,300	19,100	31,300
Long-term debt	49,162	38,534	49,284
Long-term borrowing from securitization of installment receivables	—	11,000	—
Liabilities for employees' retirement benefits	223	235	227
Allowance for refundable excess interest	2,426	3,582	3,018
TOTAL LIABILITES	163,455	174,397	172,674
I OWNERS' EQUITY	50,185	50,365	49,554
Paid-in-capital	11,268	11,268	11,268
Capital surplus	12,730	12,730	12,730
Earned surplus	27,485	27,666	26,855
Treasury stock	(1,299)	(1,299)	(1,299)
II VALUATION AND TRANSLATION ADJUSTMENTS	(281)	4	0
Valuation difference on available-for-sale securities	(281)	4	0
TOTAL NET ASSETS	49,903	50,370	49,555
TOTAL LIABILITES AND NET ASSETS	213,359	224,767	222,230

(Translation)

2. (Summary) CONSOLIDATED STATEMENTS OF INCOME

Item	Nine Months Ended November 30, 2007	Nine Months Ended November 30, 2008	Year Ended February 29, 2008
	Amount (Millions of Yen)	Amount (Millions of Yen)	Amount (Millions of Yen)
I OPERATING REVENUES	30,286	29,206	40,188
Financing fees on installment shopping	4,389	5,472	6,081
Interest income on installment loans	23,953	20,968	31,431
Income from service fees	86	68	111
Other operating revenues	1,856	2,697	2,564
II OPERATING EXPENSES	27,152	27,400	37,027
Selling, general and administrative expenses	24,942	24,572	33,987
Interest expense and other finance charges	2,210	2,828	3,039
Operating income	3,133	1,806	3,161
III NON-OPERATING INCOME	7	13	23
IV NON-OPERATING EXPENSES	14	5	17
Ordinary income	3,125	1,813	3,168
V EXTRAORDINARY GAINS	249	641	345
VI EXTRAORDINARY LOSSES	698	188	1,308
INCOME BEFORE INCOME TAXES	2,676	2,267	2,205
TOTAL INCOME TAXES	1,110	952	1,268
NET INCOME	1,566	1,314	936

(Translation)

3. (Summary) CONSOLIDATED STATEMENTS OF CASH FLOWS

Item	Nine Months Ended November 30, 2007	Nine Months Ended November 30, 2008	Year Ended February 29, 2008
	Amount (Millions of Yen)	Amount (Millions of Yen)	Amount (Millions of Yen)
I Cash flows from operating activities			
Income before income taxes	2,676	2,267	2,205
Depreciation and amortization	947	1,123	1,319
Increase in installment accounts receivable	(10,905)	(10,596)	(10,618)
Increase in consumer loans receivable	(4,751)	(2,036)	(2,994)
Increase in accounts payable trade	4,073	2,893	1,060
Other-net	4,469	967	6,704
Subtotal	(3,490)	(5,382)	(2,322)
Income taxes paid	(2,531)	(3,874)	(2,951)
Net cash used in operating activities	(6,022)	(9,256)	(5,273)
II Cash flows from investing activities			
Purchases of intangible fixed assets	(2,224)	(746)	(2,731)
Proceeds from sales of investment in securities	266	853	367
Other-net	(64)	17	(56)
Net cash provided by (used in) investing activities	(2,022)	124	(2,420)
III Cash flows from financing activities			
Net increase (decrease) in commercial paper	(5,900)	1,000	6,600
Net increase in short-term borrowings	9,971	5,200	5,850
Proceeds from long-term debt	17,835	12,931	27,776
Repayment of long-term debt	(27,241)	(25,000)	(33,732)
Proceeds from issuance of bonds	14,000	—	13,922
Redemption of bonds	(5,400)	(5,200)	(5,400)
Proceeds from securitization of installment receivables	—	11,000	—
Cash dividends paid	(1,006)	(503)	(1,006)
Reissuance of treasury stock	0	0	0
Purchase of treasury stock	(0)	(0)	(0)
Net cash (used in) provided by financing activities	2,258	(572)	14,009
IV Foreign currency translation adjustments on cash and cash equivalents	(2)	(1)	(17)
V Net (decrease) increase in cash and cash equivalents	(5,789)	(9,706)	6,298
VI Cash and cash equivalents at beginning of year	15,277	21,575	15,277
VII Cash and cash equivalents at end of period	9,487	11,868	21,575

(Translation)

(REFERENCE) CONSOLIDATED BUSINESS RESULTS

Item	Nine Months Ended November 30, 2007	Nine Months Ended November 30, 2008	Year Ended February 29, 2008
Volume of New Contracts (millions of yen)	274,460	274,608	365,582
Shopping	177,736	195,919	241,154
Cashing	86,494	70,196	111,175
Agency services	7,785	6,458	10,105
Others	2,444	2,033	3,147
Operating Revenue (millions of yen)	30,286	29,206	40,188
Shopping	4,389	5,472	6,081
Cashing	23,953	20,968	31,431
Arrangement	907	1,889	1,352
Agency services	86	68	111
Others	948	807	1,211
Outstanding Balance (millions of yen)	198,792	207,880	196,147
Shopping (A)	56,976	67,286	56,689
Cashing (B)	141,486	140,311	139,140
Agency services	329	282	317
Credit Expenses (millions of yen) (C)	7,805	7,497	10,267
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	5.24	4.82	5.24
Number of Card Holders (thousands of holders)	4,099	4,055	4,064
Number of CDs (number of machines)	142,824	146,105	143,875
Own CDs	81	41	82
Partnerships	142,743	146,064	143,793

Notes: 1. The figure for "outstanding balance" includes the off-balance sheet pools of cashing loans receivables in securitization (nil as of November 30, 2008, ¥1,500 million as of November 30, 2007 and ¥900 million as of February 29, 2008, respectively).

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