

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE THREE MONTHS ENDED MAY 31, 2009 (CONSOLIDATED)**

JULY 13, 2009

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:	Keiichi Watanabe President
Contact Person:	Hideyuki Ochiai, General Manager of Corporate Communication Dept. Tel: +81-3-5441-3450 E-mail: koho@pocketcard.co.jp
Date of Quartary Securiteis Report Filing:	July 15, 2009
Date of Dividend Payment:	None

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on July 13, 2009.

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 Three months ended May 31, 2009 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 THREE MONTHS ENDED MAY 31, 2009

(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 (Loss)	Change from Prior Year	Ordinary Income (Loss)	Change from Prior Year
	(Millions of Yen)	(%)	(Millions of Yen)	(%)	(Millions of Yen)	(%)
Three Months Ended May 31:						
2009	9,598		(78)		(79)	
2008	9,805		703		708	

	Net Income (Loss)	Change from Prior Year	Net Income (Loss) per Share	Diluted Net Income per Share
	(Millions of Yen)	(%)	(Yen)	(Yen)
Three Months Ended May 31:				
2009	(57)		(0.97)	—
2008	406	—	6.86	—

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 May 31, 2009	207,257	50,006	24.1	844.69
Year Ended February 28, 2009	219,700	50,310	22.9	849.83

(REFERENCE) Net Worth:

As of May 31, 2009: ¥50,006 million

As of February 28, 2009: ¥50,310 million

2. DIVIDENDS

·Cash Dividends	Annual Dividends per Share (Yen)				
	1Q	2Q	3Q	Year End	Total
For the year ended February 28, 2009 (actual)		4.25		4.25	8.50
For the year ended February 28, 2010 (actual)					
For the year ended February 28, 2010 (forecast)		4.25		4.25	8.50

Note: There are no revisions to the previous forecast that was announced on April 10, 2009.

(Translation)

3. FORECAST OF CONSOLIDATED OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2010

	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)	(%)
Six month period	18,700	(4.5)	500	(62.6)	500	(62.8)
Annual	37,200	(4.2)	1,500	(18.7)	1,500	(18.4)

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Six month period	200	(81.1)	3.38
Annual	700	(44.4)	11.82

Note: There are no revisions to the previous forecast that was announced on April 10, 2009.

4. OTHER INFORMATION

(1) Changes in scope of consolidation: None

(2) Adoption of simplified accounting practices and particular accounting practices used for the preparation of quarterly financial statements :Yes

(3) Changes of accounting policies:

Changes with Reform of Accounting Standards: Yes

Changes with Other Than Those Above: None

(4) NUMBER OF COMMON STOCK ISSUED:

Total Number of Shares Issued (Including Treasury Stock):

As of May 31, 2009: 60,270,444 shares

As of February 28, 2009: 60,270,444 shares

Total Number of Treasury Stock:

As of May 31, 2009: 1,069,914 shares

As of February 28, 2009: 1,069,874 shares

Weighted-average number of outstanding shares

Three months ended May 31, 2009: 59,200,563 shares

Year ended February 28, 2009: 59,201,177 shares

(Translation)

1. 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	May 31, 2009	February 28, 2009
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	9,834	9,301
Installment shopping receivable	55,109	67,346
Cashing loans receivable	136,512	138,031
Other	14,576	13,538
Allowance for possible credit losses	(16,543)	(16,190)
Total current assets	199,490	212,027
II FIXED ASSETS		
Tangible fixed assets		
Buildings and structures, net	87	95
Office equipment, net	206	172
Total tangible fixed assets	294	267
Intangible fixed assets		
Software	4,455	4,453
Other	113	94
Total intangible fixed assets	4,568	4,547
Investments and other assets		
Investments in securities	268	260
Other	2,656	2,617
Allowance for possible credit losses	(20)	(20)
Total investments and other assets	2,904	2,857
Total fixed assets	7,767	7,672
TOTAL ASSETS	207,257	219,700

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Item	May 31, 2009	February 28, 2009
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	9,772	7,941
Short-term borrowings	20,000	28,000
Long-term debt due within one year	27,956	29,101
Commercial paper	19,000	20,500
Bonds due within one year	12,200	12,200
Accrued income taxes	480	93
Accrued bonus	250	142
Allowance for credit card point redemption	580	808
Allowance for possible guarantee losses	1,062	950
Other	2,372	2,520
Total current liabilities	93,624	102,256
II NON-CURRENT LIABILITIES		
Bonds	19,000	19,100
Long-term debt	29,266	32,834
Long-term borrowing from securitization of installment receivables	11,000	11,000
Liabilities for employees' retirement benefits	248	242
Allowance for refundable excess interest	4,045	3,888
Other	67	69
Total non-current liabilities	63,626	67,133
TOTAL LIABILITES	157,251	169,389
I OWNERS' EQUITY		
Paid-in-capital	11,268	11,268
Capital surplus	12,730	12,730
Earned surplus	27,302	27,611
Treasury stock	(1,299)	(1,299)
Total owners' equity	50,001	50,310
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	4	(0)
Total valuation and translation adjustments	4	(0)
TOTAL NET ASSETS	50,006	50,310
TOTAL LIABILITES AND NET ASSETS	207,257	219,700

(Translation)

2. CONSOLIDATED STATEMENTS OF OPERATION

Item	Three Months Ended May 31, 2009
	Amount (Millions of Yen)
OPERATING REVENUES	
Financing fees on installment shopping	2,053
Interest income on installment loans	6,436
Other operating revenues	1,107
Total operating revenues	9,598
OPERATING EXPENSES	
Selling, general and administrative expenses	
Commissions	713
Provision for credit card point redemption	580
Provision for possible credit losses	2,665
Provision for possible guarantee losses	367
Provision for refundable excess interest	673
Salaries and bonuses	685
Provision for bonuses	105
Other	2,978
Total selling, general and administrative expenses	8,768
Interest expense and other finance charges	
Interest expense	529
Other finance charges	378
Total interest expense and other finance charges	907
Total operating expenses	9,676
Operating loss	(78)
NON-OPERATING INCOME	5
NON-OPERATING EXPENSES	6
Ordinary loss	(79)
EXTRAORDINARY LOSSES	
Loss on sales and disposal of property and equipment	8
Impairment loss on fixed assets	4
Other	0
Total extraordinary losses	13
LOSS BEFORE INCOME TAXES	(92)
INCOME TAXES (CURRENT)	456
INCOME TAXES (DEFERRED)	(491)
TOTAL INCOME TAXES	(35)
NET LOSS	(57)

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(REFERENCE) CONSOLIDATED BUSINESS RESULTS

Item	Three Months Ended May 31, 2008	Three Months Ended May 31, 2009	Year Ended February 28, 2009
Volume of New Contracts (millions of yen)	93,517	87,075	363,360
Shopping	63,659	66,987	264,470
Cashing	26,625	18,919	88,996
Others	3,232	1,168	9,893
Operating Revenue (millions of yen)	9,805	9,598	38,826
Shopping	1,725	2,053	7,586
Cashing	7,204	6,436	27,488
Arrangement	568	793	2,608
Others	306	314	1,143
Outstanding Balance (millions of yen)	200,969	206,022	205,378
Shopping (A)	60,604	69,509	67,346
Cashing (B)	139,826	136,411	137,931
Agency services	538	101	99
Credit Expenses (millions of yen) (C)	2,467	2,816	10,030
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	4.93	5.47	4.89
Number of Card Holders (thousands of holders)	4,029	3,827	3,814

Notes: 1. The figure for "outstanding balance" includes the off-balance sheet pools of Installment shopping receivables in securitization (nil as of May 31, 2008, ¥14,400 million as of May 31, 2009 and nil as of February 28, 2009, respectively).

2. Other than those presented above, guarantees and similar items of alliance credit loans to consumer outstanding in connection with in integrated financial services are May 31, 2008, May 31, 2009 and February 28, 2009 were ¥24,606 million, ¥33,136 million, ¥29,376, respectively.

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