

*(Translation)*

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

OCTOBER 13, 2009

Company Name:	POCKET CARD CO., LTD.
Listed Exchange:	Tokyo Stock Exchange (First Section) Osaka Securities Exchange (First Section)
Code No.:	8519
URL:	<a href="http://www.pocketcard.co.jp/">http://www.pocketcard.co.jp/</a>
Representative Director:	Keiichi Watanabe President
Contact Person:	Hideyuki Ochiai, General Manager of Corporate Communication Dept. Tel: +81-3-5441-3450 E-mail: <a href="mailto:koho@pocketcard.co.jp">koho@pocketcard.co.jp</a>
Date of Quarterly Securities Report Filing:	October 15, 2009
Date of Dividend Payment:	November 13, 2009

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on October 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 Six months ended August 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 SIX MONTHS ENDED AUGUST 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)	(%)
Six Months Ended August 31:						
2009	19,070	—	(788)	—	(790)	—
2008	19,571	—	1,338	—	1,342	—

	Net Income (Loss)	Change from Prior Year	Net Income (Loss) per Share	Diluted Net Income per Share
	(Millions of Yen)	(%)	(Yen)	(Yen)
Six Months Ended August 31:				
2009	(478)	—	(8.08)	—
2008	1,058	—	17.89	—

Note: As consolidation procedures have been effective from the nine months ended November 30, 2007, the corresponding ratio figures of changes from prior years as for the six months ended August 31, 2008 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 August 31, 2009	205,020	49,588	24.2	837.63
Year Ended February 28, 2009	219,700	50,310	22.9	849.83

(REFERENCE) Net Worth:

As of August 31, 2009: ¥49,588 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)	—	4.25			
For the year ended February 28, 2010 (forecast)			—	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 (loss)	Change from Prior Year	Ordinary Income (loss)	Change from Prior Year
	(Millions of Yen)	(%)	(Millions of Yen)	(%)	(Millions of Yen)	(%)
Annual	37,300	(3.9)	(200)	—	(200)	—

	Net Income (loss)	Change from Prior Year	Net Income (loss) per Share
	(Millions of Yen)	(%)	(Yen)
Annual	(150)	—	(2.53)

Note: There are no revisions to the previous forecast that was announced on September 25, 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 :None

(3) Changes of accounting policies:

- i Changes with Reform of Accounting Standards: Yes
- ii Changes with Other Than Those Above: None

(4) NUMBER OF COMMON STOCK ISSUED:

i Total Number of Shares Issued (Including Treasury Stock):

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

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

ii Total Number of Treasury Stock:

As of August 31, 2009: 1,070,162 shares

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

iii Weighted-average number of outstanding shares

Six months ended August 31, 2009: 59,200,481 shares

Year ended February 28, 2009: 59,201,059 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	August 31, 2009	February 28, 2009
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT ASSETS</b>		
Cash and cash equivalents	9,124	9,301
Installment shopping receivable	57,411	67,346
Cashing loans receivable	132,977	138,031
Other	15,042	13,538
Allowance for possible credit losses	(17,169)	(16,190)
Total current assets	197,387	212,027
<b>II FIXED ASSETS</b>		
<b>Tangible fixed assets</b>		
Buildings and structures, net	84	95
Office equipment, net	185	172
Total tangible fixed assets	270	267
<b>Intangible fixed assets</b>		
Software	4,334	4,453
Other	39	94
Total intangible fixed assets	4,374	4,547
<b>Investments and other assets</b>		
Investments in securities	271	260
Other	2,736	2,617
Allowance for possible credit losses	(19)	(20)
Total investments and other assets	2,988	2,857
Total fixed assets	7,633	7,672
<b>TOTAL ASSETS</b>	205,020	219,700

(Translation)

Item	August 31, 2009	February 28, 2009
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT LIABILITIES</b>		
Accounts payable trade	9,648	7,941
Short-term borrowings	29,199	28,000
Long-term debt due within one year	31,313	29,101
Commercial paper	15,000	20,500
Bonds due within one year	21,200	12,200
Accrued income taxes	682	93
Accrued bonus	137	142
Allowance for credit card point redemption	620	808
Allowance for possible guarantee losses	1,157	950
Other	2,277	2,520
Total current liabilities	111,234	102,256
<b>II NON-CURRENT LIABILITIES</b>		
Bonds	10,000	19,100
Long-term debt	28,549	32,834
Long-term borrowing from securitization of installment receivables	11,000	11,000
Liabilities for employees' retirement benefits	255	242
Allowance for refundable excess interest	4,334	3,888
Other	59	69
Total non-current liabilities	44,198	67,133
<b>TOTAL LIABILITES</b>	155,432	169,389
<b>I OWNERS' EQUITY</b>		
Paid-in-capital	11,268	11,268
Capital surplus	12,730	12,730
Earned surplus	26,881	27,611
Treasury stock	(1,299)	(1,299)
Total owners' equity	49,580	50,310
<b>II VALUATION AND TRANSLATION ADJUSTMENTS</b>		
Valuation difference on available-for-sale securities	7	(0)
Total valuation and translation adjustments	7	(0)
<b>TOTAL NET ASSETS</b>	49,588	50,310
<b>TOTAL LIABILITES AND NET ASSETS</b>	205,020	219,700

(Translation)

## 2. CONSOLIDATED STATEMENTS OF OPERATION

Item	Six Months Ended August 31, 2009
	Amount (Millions of Yen)
<b>OPERATING REVENUES</b>	
Financing fees on installment shopping	4,207
Interest income on installment loans	12,611
Other operating revenues	2,251
Total operating revenues	19,070
<b>OPERATING EXPENSES</b>	
Selling, general and administrative expenses	
Commissions	1,697
Provision for credit card point redemption	620
Provision for possible credit losses	5,875
Provision for possible guarantee losses	755
Provision for refundable excess interest	1,603
Salaries and bonuses	1,437
Provision for bonuses	137
Other	5,958
Total selling, general and administrative expenses	18,085
Interest expense and other finance charges	
Interest expense	1,046
Other finance charges	726
Total interest expense and other finance charges	1,773
Total operating expenses	19,858
<b>Operating loss</b>	(788)
<b>NON-OPERATING INCOME</b>	6
<b>NON-OPERATING EXPENSES</b>	8
<b>Ordinary loss</b>	(790)
<b>EXTRAORDINARY INCOME</b>	
Gain on sales of investment securities	22
Other	0
Total extraordinary income	23
<b>EXTRAORDINARY LOSSES</b>	
Loss on sales and disposal of property and equipment	14
Impairment loss on fixed assets	4
Total extraordinary losses	19
LOSS BEFORE INCOME TAXES	(786)
INCOME TAXES (CURRENT)	641
INCOME TAXES (DEFERRED)	(949)
TOTAL INCOME TAXES	(308)
<b>NET LOSS</b>	(478)

(Translation)

(REFERENCE) CONSOLIDATED BUSINESS RESULTS

Item	Six Months Ended August 31, 2008	Six Months Ended August 31, 2009	Year Ended February 28, 2009
Volume of New Contracts (millions of yen)	183,720	172,814	363,360
Shopping	129,446	135,048	264,470
Cashing	48,299	35,553	88,996
Others	5,974	2,211	9,893
Operating Revenue (millions of yen)	19,571	19,070	38,826
Shopping	3,584	4,207	7,586
Cashing	14,175	12,611	27,488
Arrangement	1,209	1,670	2,608
Others	601	581	1,143
Outstanding Balance (millions of yen)	203,927	205,689	205,378
Shopping (A)	64,595	72,711	67,346
Cashing (B)	138,888	132,922	137,931
Agency services	442	54	99
Credit Expenses (millions of yen) (C)	4,869	6,159	10,030
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	4.79	5.99	4.89
Number of Card Holders (thousands of holders)	4,024	3,830	3,814

Notes: 1. The figure for "outstanding balance" includes the off-balance sheet pools of Installment shopping receivables in securitization (nil as of August 31, 2008, ¥15,300 million as of August 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 August 31, 2008, August 31, 2009 and February 28, 2009 were ¥25,916 million, ¥35,122 million, ¥29,376 million, respectively.

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