

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2009 (CONSOLIDATED)**

JANUARY 13, 2010

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 Quarterly Securities Report Filing:	January 14, 2010
Date of Dividend Payment:	None

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on January 13, 2010.

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, 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 NINE MONTHS ENDED NOVEMBER 30, 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)	(%)
Nine Months Ended November 30:						
2009	28,313	—	(1,861)	—	(1,864)	—
2008	29,206	(3.6)	1,806	(42.4)	1,813	(42.0)

	Net Income (Loss)	Change from Prior Year	Net Income (Loss) per Share	Diluted Net Income per Share
	(Millions of Yen)	(%)	(Yen)	(Yen)
Nine Months Ended November 30:				
2009	(1,126)	—	(19.04)	—
2008	1,314	(16.1)	22.20	—

(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, 2009	205,107	48,681	23.7	822.32
Year Ended February 28, 2009	219,700	50,310	22.9	849.83

(REFERENCE) Net Worth:

As of November 30, 2009: ¥48,681 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 :Yes

(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 November 30, 2009: 60,270,444 shares

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

ii Total Number of Treasury Stock:

As of November 30, 2009: 1,070,128 shares

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

iii Weighted-average number of outstanding shares

Nine months ended November, 2009: 59,200,413 shares

Nine months ended November, 2008: 59,200,998 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	November 30, 2009	February 28, 2009
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	7,822	9,301
Installment shopping receivable	60,416	67,346
Cashing loans receivable	130,824	138,031
Other	15,761	13,538
Allowance for possible credit losses	(17,758)	(16,190)
Total current assets	197,066	212,027
II FIXED ASSETS		
Tangible fixed assets		
Buildings and structures, net	81	95
Office equipment, net	166	172
Other	0	—
Total tangible fixed assets	249	267
Intangible fixed assets		
Software	4,132	4,453
Other	39	94
Total intangible fixed assets	4,171	4,547
Investments and other assets		
Investments in securities	261	260
Other	3,378	2,617
Allowance for possible credit losses	(20)	(20)
Total investments and other assets	3,619	2,857
Total fixed assets	8,040	7,672
TOTAL ASSETS	205,107	219,700

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Item	November, 2009	February 28, 2009
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	11,105	7,941
Short-term borrowings	29,709	28,000
Long-term debt due within one year	29,579	29,101
Commercial paper	19,500	20,500
Bonds due within one year	19,100	12,200
Accrued income taxes	25	93
Accrued bonus	236	142
Allowance for credit card point redemption	693	808
Allowance for possible guarantee losses	1,308	950
Other	2,112	2,520
Total current liabilities	113,369	102,256
II NON-CURRENT LIABILITIES		
Bonds	—	19,100
Long-term debt	16,139	32,834
Long-term borrowing from securitization of installment receivables	22,000	11,000
Liabilities for employees' retirement benefits	264	242
Allowance for refundable excess interest	4,600	3,888
Other	52	69
Total non-current liabilities	43,056	67,133
TOTAL LIABILITES	156,425	169,389
I OWNERS' EQUITY		
Paid-in-capital	11,268	11,268
Capital surplus	12,730	12,730
Earned surplus	25,981	27,611
Treasury stock	(1,299)	(1,299)
Total owners' equity	48,680	50,310
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	1	(0)
Total valuation and translation adjustments	1	(0)
TOTAL NET ASSETS	48,681	50,310
TOTAL LIABILITES AND NET ASSETS	205,107	219,700

(Translation)

2. CONSOLIDATED STATEMENTS OF OPERATION

Item	Nine Months Ended November 30, 2009
	Amount (Millions of Yen)
OPERATING REVENUES	
Financing fees on installment shopping	6,371
Interest income on installment loans	18,478
Other operating revenues	3,463
Total operating revenues	28,313
OPERATING EXPENSES	
Selling, general and administrative expenses	
Commissions	2,722
Provision for credit card point redemption	693
Provision for possible credit losses	8,919
Provision for possible guarantee losses	1,250
Provision for refundable excess interest	2,546
Salaries and bonuses	2,081
Provision for bonuses	236
Other	8,833
Total selling, general and administrative expenses	27,285
Interest expense and other finance charges	
Interest expense	1,525
Other finance charges	1,364
Total interest expense and other finance charges	2,889
Total operating expenses	30,174
Operating loss	(1,861)
NON-OPERATING INCOME	8
NON-OPERATING EXPENSES	11
Ordinary loss	(1,864)
EXTRAORDINARY INCOME	
Gain on sales of investment securities	22
Total extraordinary income	22
EXTRAORDINARY LOSSES	
Loss on sales and disposal of property and equipment	20
Impairment loss on fixed assets	5
Other	1
Total extraordinary losses	26
LOSS BEFORE INCOME TAXES	(1,868)
INCOME TAXES (CURRENT)	606
INCOME TAXES (DEFERRED)	(1,348)
TOTAL INCOME TAXES	(741)
NET LOSS	(1,126)

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(REFERENCE) CONSOLIDATED BUSINESS RESULTS

Item	Nine Months Ended November 30, 2008	Nine Months Ended November 30, 2009	Year Ended February 28, 2009
Volume of New Contracts (millions of yen)	274,608	258,758	363,360
Shopping	195,919	203,374	264,470
Cashing	70,196	52,156	88,996
Others	8,492	3,226	9,893
Operating Revenue (millions of yen)	29,206	28,313	38,826
Shopping	5,472	6,371	7,586
Cashing	20,968	18,478	27,488
Arrangement	1,889	2,593	2,608
Others	876	869	1,143
Outstanding Balance (millions of yen)	207,880	205,865	205,378
Shopping (A)	67,286	75,041	67,346
Cashing (B)	140,311	130,776	137,931
Agency services	282	47	99
Credit Expenses (millions of yen) (C)	7,497	9,205	10,030
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	4.82	5.96	4.89
Number of Card Holders (thousands of holders)	4,055	3,818	3,814

Notes: 1. The figure for "outstanding balance" includes the off-balance sheet pools of Installment shopping receivables in securitization (nil as of November 30, 2008, ¥14,625 million as of November 30, 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 November 30, 2008, November 30, 2009 and February 28, 2009 were ¥28,260 million, ¥38,474 million, ¥29,376 million, respectively.

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