(Translation)

BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2010 [Japanese GAAP] (NON-CONSOLIDATED)

January 12, 2011

Company Name:	POCKET CARD CO., LTD.
Listed Exchange:	Tokyo Stock 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:	JANUARY 14, 2011
Date of Dividend Payment:	None
The additional materials of the Financial Results for the Third Quarter :	Yes
The briefing session of the Financial Results for the Third Quarter :	None

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on January 12, 2011.

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, 2010 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. FINANCIAL HIGHLIGHTS FOR THE NINE MONTHS ENDED NOVEMBER 30, 2010

(1) 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:						
2010	27,083	—	1,190	—	1,187	—
2009	—	—	—	—	—	—

	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:				
2010	1,060	—	17.92	—
2009	—	—	—	—

Note: We can not provide year-to-year comparison regarding Nine months ended November 30, 2010 because the business result in the last fiscal year was the consolidated.

(2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio	Net Assets per Share
	(Millions of Yen)	(Millions of Yen)	(%)	(Yen)
As of November 30, 2010	193,193	45,885	23.8	775.09
Year Ended February 28, 2010	199,880	45,328	22.7	765.68

(REFFERENCE) Net Worth:

As of November 30, 2010: ¥45,885million

As of February 28, 2010: ¥45,328 million

2. DIVIDENDS

・Cash Dividends	Annual Dividends per Share (Yen)				
	1Q	2Q	3Q	Year End	Total
For the year ended February 28, 2010 (actual)	—	4.25	—	4.25	8.50
For the year ended February 28, 2011 (actual)	—	4.25	—		
For the year ended February 28, 2011 (forecast)				4.25	8.50

Note: There are no revisions to the previous forecast that was announced on April 13, 2010.

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3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2011

	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)	(%)
Annual	36,200	(2.7)	2,200	—	2,200	—

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Annual	1,400	—	23.65

Note: There are no revisions to the previous forecast that was announced on April 13, 2010.

4. OTHER INFORMATION

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

(2) Changes of accounting policies:

i Changes with Reform of Accounting Standards: None

ii Changes with Other Than Those Above: None

(3) NUMBER OF COMMON STOCK ISSUED:

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

As of November 30, 2010: 60,270,444 shares

As of February 28, 2010: 60,270,444 shares

ii Total Number of Treasury Stock:

As of November 30, 2010: 1,070,898 shares

As of February 28, 2010: 1,070,392 shares

iii Weighted-average number of outstanding shares

Nine months ended November 30, 2010: 59,199,770 shares

Nine months ended November 30, 2009: 59,200,413 shares

Information Regarding the Quarterly Review Procedures

At the time of disclosure of this report, the procedures for review of quarterly non-consolidated financial statements, pursuant to the "Financial Instruments and Exchange Act" of Japan, have not completed.

(Translation)

1. COMPARATIVE NON-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, 2010 Amount (Millions of Yen)	February 28, 2010 Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	8,374	7,692
Installment shopping receivable	68,273	60,200
Cashing loans receivable	110,056	125,739
Other	17,672	16,637
Allowance for possible credit losses	(19,674)	(19,216)
Total current assets	184,702	191,054
II FIXED ASSETS		
Tangible fixed assets		
Buildings and structures, net	68	76
Office equipment, net	139	174
Total tangible fixed assets	208	250
Intangible fixed assets		
Software	3,554	3,877
Other	48	39
Total intangible fixed assets	3,602	3,916
Investments and other assets		
Investments in securities	250	248
Other	4,449	4,432
Allowance for possible credit losses	(20)	(20)
Total investments and other assets	4,679	4,660
Total fixed assets	8,490	8,826
TOTAL ASSETS	193,193	199,880

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Item	November 30, 2010 Amount (Millions of Yen)	February 28, 2010 Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	11,153	8,952
Short-term borrowings	32,323	41,430
Long-term debt due within one year	16,937	26,513
Commercial paper	39,300	11,700
Bonds due within one year	-	19,100
Long-term borrowing from securitization of installment receivables due within one year	1,320	-
Accrued income taxes	540	8
Accrued bonus	207	129
Allowance for credit card point redemption	585	690
Allowance for possible guarantee losses	1,813	1,541
Other	2,158	3,000
Total current liabilities	106,338	113,064
II NON-CURRENT LIABILITIES		
Long-term debt	13,560	12,129
Long-term borrowing from securitization of installment receivables	20,680	22,000
Liabilities for employees' retirement benefits	282	268
Allowance for refundable excess interest	6,420	7,040
Other	27	50
Total non-current liabilities	40,969	41,488
TOTAL LIABILITES	147,308	154,552
I OWNERS' EQUITY		
Paid-in-capital	11,268	11,268
Capital surplus	12,729	12,730
Earned surplus	23,183	22,626
Treasury stock	(1,299)	(1,299)
Total owners' equity	45,882	45,325
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	2	2
Total valuation and translation adjustments	2	2
TOTAL NET ASSETS	45,885	45,328
TOTAL LIABILITES AND NET ASSETS	193,193	199,880

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPRERATION

Item	Nine Months Ended November 30, 2010 Amount (Millions of Yen)
OPERATING REVENUES	
Financing fees on installment shopping	7,199
Interest income on installment loans	15,226
Other operating revenues	4,657
Total operating revenues	27,083
OPERATING EXPENSES	
Selling, general and administrative expenses	
Commissions	2,567
Provision for credit card point redemption	345
Provision for possible credit losses	7,756
Provision for possible guarantee losses	1,486
Provision for refundable excess interest	909
Salaries and bonuses	1,687
Provision for bonuses	207
Other	8,448
Total selling, general and administrative expenses	23,409
Interest expense and other finance charges	
Interest expense	1,403
Other finance charges	1,080
Total interest expense and other finance charges	2,483
Total operating expenses	25,893
Operating income	1,190
NON-OPERATING INCOME	12
NON-OPERATING EXPENSES	14
Ordinary income	1,187
EXTRAORDINARY INCOME	
Gain on extinguishment of tie-in shares	378
Other	2
Total extraordinary income	380
EXTRAORDINARY LOSSES	
Loss on sales and disposal of property and equipment	24
Impairment loss on fixed assets	3
Total extraordinary losses	28
INCOME BEFORE INCOME TAXES	1,540
INCOME TAXES (CURRENT)	621
INCOME TAXES (DEFERRED)	(141)
TOTAL INCOME TAXES	479
NET INCOME	1,060

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(REFFERENCE) BUSINESS RESULTS

Item		Nine Months Ended November 30, 2009	Nine Months Ended November 30, 2010	Year Ended February 28, 2010
Volume of New Contracts (millions of yen)		258,758	243,991	343,403
	Shopping	203,374	211,467	273,941
	Cashing	52,156	30,245	65,301
	Others	3,226	2,278	4,160
Operating Revenue (millions of yen)		28,313	27,083	37,532
	Shopping	6,371	7,199	8,657
	Cashing	18,478	15,226	24,018
	Arrangement	2,593	3,519	3,718
	Others	869	1,138	1,137
Outstanding Balance (millions of yen)		205,865	193,329	201,840
	Shopping (A)	75,041	83,273	76,100
	Cashing (B)	130,776	110,056	125,718
	Agency services	47	-	20
Credit Expenses (millions of yen) (C)		9,205	8,305	11,942
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))		5.96	5.73	5.92
Number of Card Holders (thousands of holders)		3,818	3,387	3,753

Notes: 1. We have started to provide the quarter financial statements from 1Q of February, 2011 due to the merger with Pocket Direct Co., Ltd., which was our consolidated company, at 1Q of February, 2011. Therefore, we have provided values in the consolidated business result of the previous 3Q & year.

2. The figure for "outstanding balance" includes the off-balance sheet pools of Installment shopping receivables in securitization (¥14,625 million as of November 30, 2009, ¥15,000 million as of November 30, 2010 and ¥15,900 million as of February 28, 2010, respectively).

3. 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, 2009, November 30, 2010 and February 28, 2010 were ¥38,474 million, ¥49,320 million and ¥40,181 million, respectively.

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