

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE THREE MONTHS ENDED MAY 31 2011 [Japanese GAAP] (CONSOLIDATED)**

July 13, 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: | Kazuhiko Ikeda, 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, 2011 |
| Date of Dividend Payment: | None |
| The additional materials of the Financial Results for the First Quarter : | Yes |
| The briefing session of the Financial Results for the First Quarter : | None |

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on July 13, 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 Three months ended May 31 2011 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. FINANCIAL HIGHLIGHTS FOR THE THREE MONTHS ENDED MAY 31, 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) | (%) |
| Three Months Ended May 31: | | | | | | |
| 2011 | 9,192 | — | 844 | — | 798 | — |
| 2010 | — | — | — | — | — | — |

| | Net Income | Change from Prior Year | Net Income per Share | Diluted Net Income per Share |
|----------------------------|-------------------|------------------------|----------------------|------------------------------|
| | (Millions of Yen) | (%) | (Yen) | (Yen) |
| Three Months Ended May 31: | | | | |
| 2011 | 935 | — | 12.73 | — |
| 2010 | — | — | — | — |

Note : Business results for the 1st Quarter of the year ended February 2011 are not provided, as consolidated financial statements have only been prepared starting from the 1st Quarter of the year ending February 2012. Year-on-year comparisons regarding the 1st Quarter are also not provided.

(2) FINANCIAL POSITION

| | Total Assets | Net Assets | Net Worth Ratio | Net Assets per Share |
|------------------------------|-------------------|-------------------|-----------------|----------------------|
| | (Millions of Yen) | (Millions of Yen) | (%) | (Yen) |
| As of May 31, 2011 | 238,917 | 53,018 | 22.2 | 677.54 |
| Year Ended February 28, 2011 | — | — | — | — |

(REFERENCE) Net Worth:

As of May 31, 2011: ¥53,018million

As of February 28, 2011: nil

Note : Business results for the year ended February 2011 are not provided, as consolidated financial statements have only been prepared starting from the 1st Quarter of the year ending February 2012.

2. DIVIDENDS

| •Cash Dividends | Annual Dividends per Share (Yen) | | | | |
|-------------------------------------------------|----------------------------------|------|----|----------|-------|
| | 1Q | 2Q | 3Q | Year End | Total |
| For the year ended February 28, 2011 (actual) | — | 4.25 | — | 4.25 | 8.50 |
| For the year ended February 29, 2012 (actual) | — | | | | |
| For the year ended February 29, 2012 (forecast) | | 4.25 | — | 4.25 | 8.50 |

Note: There are no revisions to the previous forecast that was announced on April 12, 2011.

(Translation)

3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2012

| | 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) | (%) |
| Semi-annual | 18,400 | — | 1,400 | — | 1,400 | — |
| Annual | 37,300 | — | 1,400 | — | 1,400 | — |

| | Net Income | Change from Prior Year | Net Income per Share |
|-------------|-------------------|------------------------|----------------------|
| | (Millions of Yen) | (%) | (Yen) |
| Semi-annual | 1,200 | — | 15.89 |
| Annual | 1,000 | — | 13.02 |

Note: Although there are no revisions to the consolidated forecast for the year ending February 2012, revisions have been made to the consolidated forecast for the six-month period ending August 31, 2011, which was announced on April 12, 2011.

Note: Year-on-year comparisons regarding the year and the 1st Quarter are not provided, as consolidated financial statements have only been prepared starting from the 1st Quarter of the year ending February 2012.

4. OTHER INFORMATION

(1) Changes in scope of consolidation: Yes

(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 May 31, 2011: 79,323,844 shares
 - As of February 28, 2011: 60,270,444 shares
- ii Total Number of Treasury Stock:
 - As of May 31, 2011: 1,071,164 shares
 - As of February 28, 2011: 1,071,096 shares
- iii Weighted-average number of outstanding shares
 - Three months ended May 31, 2011: 73,489,364 shares
 - Three months ended May 31, 2010: 59,199,939 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 | May 31, 2011 |
|--------------------------------------|-----------------------------|
| | Amount (Millions of Yen) |
| I CURRENT ASSETS | |
| Cash and cash equivalents | 8,449 |
| Installment shopping receivable | 107,912 |
| Cashing loans receivable | 111,874 |
| Other | 19,306 |
| Allowance for possible credit losses | (20,589) |
| Total current assets | 226,953 |
| II FIXED ASSETS | |
| Tangible fixed assets | |
| Buildings and structures, net | 59 |
| Office equipment, net | 135 |
| Construction in progress | 17 |
| Total tangible fixed assets | 212 |
| Intangible fixed assets | |
| Goodwill | 3,676 |
| Software | 3,287 |
| Other | 119 |
| Total intangible fixed assets | 7,082 |
| Investments and other assets | |
| Investments in securities | 220 |
| Other | 4,468 |
| Allowance for possible credit losses | (20) |
| Total investments and other assets | 4,668 |
| Total fixed assets | 11,963 |
| TOTAL ASSETS | 238,917 |

(Translation)

| Item | May 31, 2011 |
|-------------------------------------------------------------------------------------------|-----------------------------|
| | Amount (Millions of Yen) |
| I CURRENT LIABILITIES | |
| Accounts payable trade | 13,897 |
| Short-term borrowings | 46,533 |
| Long-term debt due within one year | 15,165 |
| Commercial paper | 40,000 |
| Long-term borrowing from securitization of installment receivables due within one year | 4,950 |
| Accrued income taxes | 19 |
| Accrued bonus | 214 |
| Allowance for credit card point redemption | 327 |
| Other | 3,341 |
| Total current liabilities | 124,448 |
| II NON-CURRENT LIABILITIES | |
| Bonds | 1,000 |
| Long-term debt | 28,868 |
| Long-term borrowing from securitization of installment receivables | 25,550 |
| Liabilities for employees' retirement benefits | 303 |
| Allowance for refundable excess interest | 5,690 |
| Other | 38 |
| Total non-current liabilities | 61,450 |
| TOTAL LIABILITIES | 185,898 |
| I OWNERS' EQUITY | |
| Paid-in-capital | 14,374 |
| Capital surplus | 15,816 |
| Earned surplus | 24,117 |
| Treasury stock | (1,299) |
| Total owners' equity | 53,008 |
| II VALUATION AND TRANSLATION ADJUSTMENTS | |
| Valuation difference on available-for-sale securities | 10 |
| Total valuation and translation adjustments | 10 |
| TOTAL NET ASSETS | 53,018 |
| TOTAL LIABILITIES AND NET ASSETS | 238,917 |

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

| Item | Three Months Ended May 31, 2011 |
|----------------------------------------------------|------------------------------------|
| | Amount (Millions of Yen) |
| OPERATING REVENUES | |
| Financing fees on installment shopping | 3,752 |
| Interest income on installment loans | 4,774 |
| Other operating revenues | 664 |
| Total operating revenues | 9,192 |
| OPERATING EXPENSES | |
| Selling, general and administrative expenses | |
| Commissions | 1,062 |
| Provision for credit card point redemption | 80 |
| Provision for possible credit losses | 2,414 |
| Provision for refundable excess interest | 353 |
| Salaries and bonuses | 590 |
| Provision for bonuses | 96 |
| Amortization of goodwill | 94 |
| Other | 2,783 |
| Total selling, general and administrative expenses | 7,476 |
| Interest expense and other finance charges | |
| Interest expense | 461 |
| Other finance charges | 409 |
| Total interest expense and other finance charges | 871 |
| Total operating expenses | 8,347 |
| Operating income | 844 |
| NON-OPERATING INCOME | 1 |
| NON-OPERATING EXPENSES | |
| Stock issuance cost | 43 |
| Other | 3 |
| Total non-operating expenses | 47 |
| Ordinary income | 798 |

(Continued)

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| Item | Three Months Ended May 31, 2011 |
|-------------------------------------------------------------------------------------------|------------------------------------|
| | Amount (Millions of Yen) |
| EXTRAORDINARY INCOME | |
| Gain on step acquisitions | 490 |
| Total extraordinary income | 490 |
| EXTRAORDINARY LOSSES | |
| Loss on sales and disposal of property and equipment | 3 |
| Loss on adjustment for changes of accounting standard for asset retirement obligations | 42 |
| Total extraordinary losses | 45 |
| INCOME BEFORE INCOME TAXES | 1,243 |
| INCOME TAXES (CURRENT) | 3 |
| INCOME TAXES (DEFERRED) | 304 |
| TOTAL INCOME TAXES | 308 |
| INCOME BEFORE MINORITY INTERESTS | 935 |
| NET INCOME | 935 |

(Translation)

(REFERENCE) BUSINESS RESULTS

| Item | Three Months Ended May 31, 2010 | Three Months Ended May 31, 2011 | Year Ended February 28, 2011 |
|------------------------------------------------------------------------------------------------|------------------------------------|------------------------------------|---------------------------------|
| Volume of New Contracts (millions of yen) | 85,843 | 99,963 | 317,851 |
| Shopping | 70,746 | 90,726 | 279,890 |
| Cashing | 14,310 | 8,364 | 34,865 |
| Others | 786 | 873 | 3,095 |
| Operating Revenue (millions of yen) | 9,191 | 9,192 | 35,604 |
| Shopping | 2,364 | 3,752 | 9,654 |
| Cashing | 5,397 | 4,774 | 19,565 |
| Arrangement | 1,112 | — | 4,786 |
| Others | 316 | 664 | 1,597 |
| Outstanding Balance (millions of yen) | 201,983 | 234,036 | 183,176 |
| Shopping (A) | 79,508 | 122,162 | 79,866 |
| Cashing (B) | 122,469 | 111,874 | 103,309 |
| Agency services | 5 | — | — |
| Credit Expenses (millions of yen) (C) | 2,808 | 2,651 | 10,625 |
| Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B)) | 5.56 | 4.53 | 5.80 |
| Number of Card Holders (thousands of holders) | 3,651 | 5,017 | 3,211 |

- Notes: 1. Non-consolidated business results are provided for the previous 1st Quarter and the previous fiscal year, as consolidated financial results have only been prepared from the 1st Quarter of the year ending February 2012, as a result of having executed a share exchange to make Famima Credit Corporation a wholly owned subsidiary of the Company on March 31, 2011.
2. The figure for "outstanding balance" includes the off-balance sheet pools of Installment shopping receivables in securitization (¥15,450 million as of May 31, 2010 ¥14,250 million as of May 31, 2011 and ¥15,000 million as of February 28, 2011 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 as of May 31, 2010 and February 28, 2011 were ¥45,766 million and ¥50,383 million, respectively.
4. The ratio of credit expenses to financing receivables represents the modulated rate for one-year basis.