

*(Translation)*

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

October 13, 2011

Company Name:	POCKET CARD CO., LTD.
Listed Exchange:	Tokyo Stock 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:	Kazuhiko Ikeda, 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 Quartary Securiteis Report Filing:	October 14, 2011
Date of Dividend Payment:	November 14, 2011
The additional materials of the Financial Results for the Second Quarter :	Yes
The briefing session of the Financial Results for the Second Quarter :	Yes

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on October 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 Six months ended August 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 SIX MONTHS ENDED AUGUST 31, 2011

### (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)	(%)
Six Months Ended August 31:						
2011	18,121	—	2,369	—	2,321	—
2010	—	—	—	—	—	—

	Net Income	Change from Prior Year	Net Income per Share	Diluted Net Income per Share
	(Millions of Yen)	(%)	(Yen)	(Yen)
Six Months Ended August 31:				
2011	1,831	—	24.25	—
2010	—	—	—	—

Note: Business results for the 2nd 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 2nd 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 August 31, 2011	241,363	53,908	22.3	688.90
Year Ended February 28, 2011	—	—	—	—

(REFERENCE) Net Worth:

As of August 31, 2011: ¥53,908million

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)	—	4.25			
For the year ended February 29, 2012 (forecast)			—	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 29, 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)	(%)
Annual	35,700	—	2,500	—	2,500	—

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Annual	1,600	—	20.84

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 September 16, 2011.

Note: Year-on-year comparisons regarding the year and the 2nd 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: 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 August 31, 2011: 79,323,844 shares

As of February 28, 2011: 60,270,444 shares

ii Total Number of Treasury Stock:

As of August 31, 2011: 1,071,232 shares

As of February 28, 2011: 1,071,096 shares

iii Weighted-average number of outstanding shares

Six months ended August 31, 2011: 75,530,766 shares

Six months ended August 31, 2010: 59,199,843 shares

#### Information Regarding the Quarterly Review Procedures

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

(Translation)

## 1. COMPARATIVE 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, 2011
	Amount (Millions of Yen)
<b>I CURRENT ASSETS</b>	
Cash and cash equivalents	8,446
Installment shopping receivable	115,980
Cashing loans receivable	105,265
Other	19,853
Allowance for possible credit losses	(19,596)
Total current assets	229,948
<b>II FIXED ASSETS</b>	
<b>Tangible fixed assets</b>	
Buildings and structures, net	54
Office equipment, net	141
Construction in progress	19
Total tangible fixed assets	215
<b>Intangible fixed assets</b>	
Goodwill	3,581
Software	2,878
Other	293
Total intangible fixed assets	6,753
<b>Investments and other assets</b>	
Investments in securities	221
Other	4,243
Allowance for possible credit losses	(20)
Total investments and other assets	4,445
Total fixed assets	11,414
<b>TOTAL ASSETS</b>	241,363

(Translation)

Item	August 31, 2011
	Amount (Millions of Yen)
<b>I CURRENT LIABILITIES</b>	
Accounts payable trade	11,704
Short-term borrowings	52,014
Long-term debt due within one year	15,088
Commercial paper	40,000
Long-term borrowing from securitization of installment receivables due within one year	6,490
Accrued income taxes	43
Accrued bonus	122
Allowance for credit card point redemption	370
Other	3,427
Total current liabilities	129,259
<b>II NON-CURRENT LIABILITIES</b>	
Bonds	1,000
Long-term debt	28,876
Long-term borrowing from securitization of installment receivables	22,687
Liabilities for employees' retirement benefits	319
Allowance for refundable excess interest	5,290
Other	22
Total non-current liabilities	58,196
<b>TOTAL LIABILITES</b>	187,455
<b>I OWNERS' EQUITY</b>	
Paid-in-capital	14,374
Capital surplus	15,816
Earned surplus	25,013
Treasury stock	(1,299)
Total owners' equity	53,904
<b>II VALUATION AND TRANSLATION ADJUSTMENTS</b>	
Valuation difference on available-for-sale securities	11
Deferred gains or losses on hedges	(8)
Total valuation and translation adjustments	3
<b>TOTAL NET ASSETS</b>	53,908
<b>TOTAL LIABILITES AND NET ASSETS</b>	241,363

(Translation)

## 2. CONSOLIDATED STATEMENTS OF OPERATION

Item	Six Months Ended August 31, 2011
	Amount (Millions of Yen)
<b>OPERATING REVENUES</b>	
Financing fees on installment shopping	7,651
Interest income on installment loans	9,238
Other operating revenues	1,231
Total operating revenues	18,121
<b>OPERATING EXPENSES</b>	
Selling, general and administrative expenses	
Commissions	2,136
Provision for credit card point redemption	195
Provision for possible credit losses	4,154
Provision for refundable excess interest	602
Salaries and bonuses	1,248
Provision for bonuses	122
Amortization of goodwill	188
Other	5,520
Total selling, general and administrative expenses	14,168
Interest expense and other finance charges	
Interest expense	849
Other finance charges	734
Total interest expense and other finance charges	1,583
Total operating expenses	15,752
<b>Operating income</b>	2,369
<b>NON-OPERATING INCOME</b>	7
<b>NON-OPERATING EXPENSES</b>	
Stock issuance cost	44
Other	10
Total non-operating expenses	55
<b>Ordinary income</b>	2,321

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(Translation)

Item	Six Months Ended August 31, 2011
	Amount (Millions of Yen)
<b>EXTRAORDINARY INCOME</b>	
Gain on step acquisitions	490
Total extraordinary income	490
<b>EXTRAORDINARY LOSSES</b>	
Loss on sales and disposal of property and equipment	9
Loss on adjustment for changes of accounting standard for asset retirement obligations	42
Total extraordinary losses	51
INCOME BEFORE INCOME TAXES	2,760
INCOME TAXES (CURRENT)	6
INCOME TAXES (DEFERRED)	922
TOTAL INCOME TAXES	928
INCOME BEFORE MINORITY INTERESTS	1,831
<b>NET INCOME</b>	1,831

(Translation)

(REFERENCE) BUSINESS RESULTS

Item	Six Months Ended August 31, 2010	Six Months Ended August 31, 2011	Year Ended February 28, 2011
Volume of New Contracts (millions of yen)	166,090	200,175	317,851
Shopping	140,473	182,259	279,890
Cashing	24,107	16,227	34,865
Others	1,509	1,688	3,095
Operating Revenue (millions of yen)	18,271	18,121	35,604
Shopping	4,766	7,651	9,654
Cashing	10,512	9,238	19,565
Arrangement	2,294	—	4,786
Others	697	1,231	1,597
Outstanding Balance (millions of yen)	197,219	228,745	183,176
Shopping (A)	80,853	123,480	79,866
Cashing (B)	116,365	105,265	103,309
Credit Expenses (millions of yen) (C)	5,586	4,712	10,625
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	5.67	4.12	5.80
Number of Card Holders (thousands of holders)	3,530	4,957	3,211

- Notes: 1. Non-consolidated business results are provided for the previous 2nd 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 (¥16,200 million as of August 31, 2010, ¥7,500 million as of August 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 August 31, 2010 and February 28, 2011 were ¥46,804million and ¥50,383 million, respectively.
4. The ratio of credit expenses to financing receivables represents the modulated rate for one-year basis.