

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30 2011 [Japanese GAAP] (CONSOLIDATED)**

January 12, 2012

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:	January 13, 2012
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, 2012.

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, 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 NINE MONTHS ENDED NOVEMBER 30, 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)	(%)
Nine Months Ended November 30:						
2011	26,875	—	2,495	—	2,448	—
2010	—	—	—	—	—	—

	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:				
2011	1,931	—	25.30	—
2010	—	—	—	—

Note: Business results for the 3rd 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 3rd 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 November 30, 2011	232,624	53,675	23.1	685.93
Year Ended February 28, 2011	—	—	—	—

(REFERENCE) Net Worth:

As of November 30, 2011: ¥53,675million

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
Annual	(Millions of Yen) 35,700	(%) —	(Millions of Yen) 2,500	(%) —	(Millions of Yen) 2,500	(%) —

	Net Income	Change from Prior Year	Net Income per Share
Annual	(Millions of Yen) 1,600	(%) —	(Yen) 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 Nine-month period ending November 30, 2011, which was announced on October 13, 2011.

Note: Year-on-year comparisons regarding the year and the 3rd 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 November 30, 2011: 79,323,844 shares

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

ii Total Number of Treasury Stock:

As of November 30, 2011: 1,071,322 shares

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

iii Weighted-average number of outstanding shares

Nine months ended November 30, 2011: 76,347,311 shares

Nine months ended November 30, 2010: 59,199,770 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	November 30, 2011
	Amount (Millions of Yen)
I CURRENT ASSETS	
Cash and cash equivalents	8,941
Installment shopping receivable	111,615
Cashing loans receivable	100,311
Other	19,771
Allowance for possible credit losses	(19,382)
Total current assets	221,256
II FIXED ASSETS	
Tangible fixed assets	
Buildings and structures, net	54
Office equipment, net	148
Construction in progress	147
Total tangible fixed assets	350
Intangible fixed assets	
Goodwill	3,487
Software	2,593
Other	425
Total intangible fixed assets	6,506
Investments and other assets	
Investments in securities	216
Other	4,314
Allowance for possible credit losses	(20)
Total investments and other assets	4,511
Total fixed assets	11,368
TOTAL ASSETS	232,624

(Translation)

Item	November 30, 2011
	Amount (Millions of Yen)
I CURRENT LIABILITIES	
Accounts payable trade	12,968
Short-term borrowings	51,414
Long-term debt due within one year	16,023
Commercial paper	32,000
Long-term borrowing from securitization of installment receivables due within one year	6,490
Accrued income taxes	14
Accrued bonus	209
Allowance for credit card point redemption	388
Other	3,225
Total current liabilities	122,732
II NON-CURRENT LIABILITIES	
Bonds	1,000
Long-term debt	29,904
Long-term borrowing from securitization of installment receivables	19,484
Liabilities for employees' retirement benefits	330
Allowance for refundable excess interest	5,482
Other	15
Total non-current liabilities	56,216
TOTAL LIABILITES	178,949
I OWNERS' EQUITY	
Paid-in-capital	14,374
Capital surplus	15,816
Earned surplus	24,780
Treasury stock	(1,299)
Total owners' equity	53,671
II VALUATION AND TRANSLATION ADJUSTMENTS	
Valuation difference on available-for-sale securities	8
Deferred gains or losses on hedges	(4)
Total valuation and translation adjustments	3
TOTAL NET ASSETS	53,675
TOTAL LIABILITES AND NET ASSETS	232,624

(Translation)

2. CONSOLIDATED STATEMENTS OF OPERATION

Item	Nine Months Ended November 30, 2011
	Amount (Millions of Yen)
OPERATING REVENUES	
Financing fees on installment shopping	11,585
Interest income on installment loans	13,400
Other operating revenues	1,888
Total operating revenues	26,875
OPERATING EXPENSES	
Selling, general and administrative expenses	
Commissions	3,183
Provision for credit card point redemption	266
Provision for possible credit losses	6,513
Provision for refundable excess interest	1,481
Salaries and bonuses	1,831
Provision for bonuses	209
Amortization of goodwill	282
Other	8,295
Total selling, general and administrative expenses	22,065
Interest expense and other finance charges	
Interest expense	1,214
Other finance charges	1,100
Total interest expense and other finance charges	2,315
Total operating expenses	24,380
Operating income	2,495
NON-OPERATING INCOME	12
NON-OPERATING EXPENSES	
Stock issuance cost	44
Other	14
Total non-operating expenses	59
Ordinary income	2,448

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(Translation)

Item	Nine Months Ended November 30, 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	14
Loss on adjustment for changes of accounting standard for asset retirement obligations	42
Total extraordinary losses	56
INCOME BEFORE INCOME TAXES	2,881
INCOME TAXES (CURRENT)	9
INCOME TAXES (DEFERRED)	940
TOTAL INCOME TAXES	950
INCOME BEFORE MINORITY INTERESTS	1,931
NET INCOME	1,931

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(REFERENCE) BUSINESS RESULTS

Item	Nine Months Ended November 30, 2010	Nine Months Ended November 30, 2011	Year Ended February 28, 2011
Volume of New Contracts (millions of yen)	243,991	298,528	317,851
Shopping	211,467	270,798	279,890
Cashing	30,245	25,192	34,865
Others	2,278	2,537	3,095
Operating Revenue (millions of yen)	27,083	26,875	35,604
Shopping	7,199	11,585	9,654
Cashing	15,226	13,400	19,565
Arrangement	3,519	—	4,786
Others	1,138	1,888	1,597
Outstanding Balance (millions of yen)	193,329	225,426	183,176
Shopping (A)	83,273	125,115	79,866
Cashing (B)	110,056	100,311	103,309
Credit Expenses (millions of yen) (C)	8,305	6,823	10,625
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	5.73	4.04	5.80
Number of Card Holders (thousands of holders)	3,387	4,893	3,211

- Notes: 1. Non-consolidated business results are provided for the previous 3rd 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 (¥15,000 million as of November 30, 2010, ¥13,500 million as of November 30, 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 November 30, 2010 and February 28, 2011 were ¥49,320 million and ¥50,383 million, respectively.
4. The ratio of credit expenses to financing receivables represents the modulated rate for one-year basis.