

***(Translation)***

**BRIEF STATEMENT OF FINANCIAL RESULTS  
FOR THE THREE MONTHS ENDED MAY 31 2012 [Japanese GAAP] (CONSOLIDATED)**

July 13, 2012

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 Quarterly Securities Report Filing:	July 17, 2012
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, 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 Three months ended May 31 2012 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, 2012

### (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:						
2012	8,489	(7.6)	489	(42.1)	484	(39.4)
2011	9,192	—	844	—	798	—

	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:				
2012	105	(88.7)	1.35	—
2011	935	—	12.73	—

Notes: Comprehensive Income

Year ended May 31, 2012: ¥104 million (88.8%)

Year ended May 31, 2011: ¥933 million —

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

### (2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio
	(Millions of Yen)	(Millions of Yen)	(%)
As of May 31, 2012	230,338	52,542	22.8
Year Ended February 29, 2012	228,560	52,771	23.1

(REFERENCE) Net Worth:

As of May 31, 2012: ¥52,542 million

As of February 29, 2012: ¥52,771 million

## 2. DIVIDENDS

•Cash Dividends	Annual Dividends per Share (Yen)				
	1Q	2Q	3Q	Year End	Total
For the year ended February 29, 2012 (actual)	—	4.25	—	4.25	8.50
For the year ended February 28, 2013 (actual)	—				
For the year ended February 28, 2013 (forecast)		4.25	—	4.25	8.50

Note: There are no revisions to the previous forecast that was announced on April 12, 2012.

(Translation)

### 3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2013 (CONSOLIDATED)

	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	17,000	(6.2)	1,000	(57.8)	1,000	(56.9)
Annual	—	—	—	—	—	—

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Semi-annual	100	(94.5)	1.28
Annual	—	—	—

Notes: There are no revisions to the previous forecast that was announced on April 12, 2012.

The consolidated earnings forecast of the fiscal year ending February 28, 2013 is not included here, since there will be no consolidated subsidiary following the scheduled merger of the Company with its consolidated subsidiary Famima Credit Corporation in September 2012. For the annual (non-consolidated) forecast of the fiscal year ending February 28, 2013, see “(reference) forecast of operations for the year ending February 28, 2013 (non-consolidated)” on page 4.

### 4. OTHER INFORMATION

(1) Changes in Important Subsidiaries during the Period (Changes in specified subsidiaries resulting in changes in the scope of consolidation): None

(2) Adoption of simplified accounting practices and particular accounting practices used for the preparation of quarterly financial statements : None

(3) Changes of accounting policies or estimates and retrospective restatements:

- i Changes with Reform of Accounting Standards: None
- ii Changes with Other Than Those Above: None
- iii Changes with Accounting estimates: Yes
- iv Retrospective restatement: None

(4) NUMBER OF COMMON STOCK ISSUED:

- i Total Number of Shares Issued (Including Treasury Stock):
  - As of May 31, 2012: 79,323,844 shares
  - As of February 29, 2012: 79,323,844 shares
- ii Total Number of Treasury Stock:
  - As of May 31, 2012: 1,071,436 shares
  - As of February 29, 2012: 1,071,344 shares
- iii Weighted-average number of outstanding shares
  - Three months ended May 31, 2012: 78,252,431 shares
  - Three months ended May 31, 2011: 73,489,364 shares

(Translation)

### 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.

### Appropriate use of business forecast and other special notes

- Brief statements of financial results for the year ending February 28, 2013 will be on a non-consolidated basis, since there will be no consolidated subsidiary following the scheduled merger of the Company with its consolidated subsidiary Famima Credit Corporation in September 2012.
- Brief statement of financial results for the year ended February 28, 2013 includes forward-looking statements about future performance based on assumptions and belief in light of information currently available, and involve certain risks and uncertainties. The actual results may differ from the forecasts indicated herein depending on various future elements.

### (REFERENCE) FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28,2013 (NON-CONSOLIDATED)

	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	15,300	(7.6)	950	(58.8)	950	(58.0)
Annual	34,700	8.1	3,000	106.1	3,000	110.7

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Semi-annual	300	(76.7)	3.83
Annual	1,500	349.7	19.17

Notes: The non-consolidated earnings forecast of the fiscal year ending February 28, 2013 includes the scheduled merger of the Company with its consolidated subsidiary Famima Credit Corporation in September 2012.

There are no revisions to the previous forecast that was announced on April 12, 2012.

(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	February 29, 2012	May 31, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT ASSETS</b>		
Cash and cash equivalents	11,317	8,335
Installment shopping receivable	113,422	122,419
Cashing loans receivable	93,621	88,669
Other	18,646	18,846
Allowance for possible credit losses	(19,829)	(19,762)
Total current assets	217,179	218,508
<b>II FIXED ASSETS</b>		
<b>Tangible fixed assets</b>	782	720
<b>Intangible fixed assets</b>		
Goodwill	3,393	3,298
Other	2,628	3,267
Total intangible fixed assets	6,021	6,566
<b>Investments and other assets</b>		
Investments and other assets	4,594	4,559
Allowance for possible credit losses	(16)	(16)
Total investments and other assets	4,577	4,542
Total fixed assets	11,381	11,830
<b>TOTAL ASSETS</b>	228,560	230,338

(Translation)

Item	February 29, 2012	May 31, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT LIABILITIES</b>		
Accounts payable trade	11,307	14,529
Short-term borrowings	52,414	54,764
Long-term debt due within one year	23,726	29,386
Commercial paper	27,500	27,500
Long-term borrowing from securitization of installment receivables due within one year	5,720	5,060
Allowance for other	475	404
Other	4,547	3,945
Total current liabilities	125,691	135,589
<b>II NON-CURRENT LIABILITIES</b>		
Long-term debt	27,356	22,153
Long-term borrowing from securitization of installment receivables	16,443	13,623
Liabilities for employees' retirement benefits	342	312
Allowance for refundable excess interest	5,946	6,102
Other	9	13
Total non-current liabilities	50,098	42,205
<b>TOTAL LIABILITES</b>	<b>175,789</b>	<b>177,795</b>
<b>I OWNERS' EQUITY</b>		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	23,870	23,643
Treasury stock	(1,299)	(1,299)
Total owners' equity	52,761	52,534
<b>II ACCUMULATED OTHER COMPREHENSIVE INCOME</b>		
Valuation difference on available-for-sale securities	15	11
Deferred gains or losses on hedges	(5)	(3)
Total accumulated other comprehensive income	9	8
<b>TOTAL NET ASSETS</b>	<b>52,771</b>	<b>52,542</b>
<b>TOTAL LIABILITES AND NET ASSETS</b>	<b>228,560</b>	<b>230,338</b>

(Translation)

2. CONSOLIDATED STATEMENTS OF OPERATION AND STATEMENTS OF ACCUMULATED OTHER COMPREHENSIVE INCOME

Item	Three Months Ended May 31, 2011	Three Months Ended May 31, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>OPERATING REVENUES</b>		
Financing fees on installment shopping	3,752	4,225
Interest income on installment loans	4,774	3,625
Other operating revenues	664	638
Total operating revenues	9,192	8,489
<b>OPERATING EXPENSES</b>		
Selling, general and administrative expenses		
Provision for possible credit losses	2,414	2,418
Provision for refundable excess interest	353	605
Other	4,708	4,359
Total selling, general and administrative expenses	7,476	7,382
Interest expense and other finance charges		
Interest expense	461	370
Other finance charges	409	247
Total interest expense and other finance charges	871	617
Total operating expenses	8,347	8,000
<b>OPERATING INCOME</b>	844	489
<b>NON-OPERATING INCOME</b>	1	8
<b>NON-OPERATING EXPENSES</b>		
Stock issuance cost	43	—
Other	3	13
Total non-operating expenses	47	13
<b>ORDINARY INCOME</b>	798	484

(Continued)

(Translation)

Item	Three Months Ended May 31, 2011	Three Months Ended May 31, 2012
	Amount (Millions of Yen)	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	3	2
Loss on valuation of investment securities	—	1
Merger expenses	—	88
Loss on adjustment for changes of accounting standard for asset retirement obligations	42	—
Total extraordinary losses	45	92
INCOME BEFORE INCOME TAXES	1,243	391
INCOME TAXES (CURRENT)	3	2
INCOME TAXES (DEFERRED)	304	283
TOTAL INCOME TAXES	308	285
INCOME BEFORE MINORITY INTERESTS	935	105
<b>NET INCOME</b>	935	105



(Translation)

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

Item	Three Months Ended May 31, 2011	Three Months Ended May 31, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>INCOME BEFORE MINORITY INTERESTS</b>	935	105
<b>OTHER COMPREHENSIVE INCOME</b>		
Valuation difference on available-for-sale securities	(2)	(3)
Deferred gains or losses on hedges	—	2
Total other comprehensive income	(2)	(1)
<b>COMPREHENSIVE INCOME</b>	933	104
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	933	104
Comprehensive income attributable to minority interests	—	—

(Translation)  
(REFERENCE) BUSINESS RESULTS

Item	Three Months Ended May 31, 2011	Three Months Ended May 31, 2012	Year Ended February 29, 2012
Volume of New Contracts (millions of yen)	99,963	107,515	399,152
Shopping	90,726	97,643	363,164
Cashing	8,364	8,910	32,518
Others	873	962	3,469
Operating Revenue (millions of yen)	9,192	8,489	35,412
Shopping	3,752	4,225	15,684
Cashing	4,774	3,625	17,262
Others	664	638	2,465
Outstanding Balance (millions of yen)	234,036	224,589	220,544
Shopping (A)	122,162	135,919	126,922
Cashing (B)	111,874	88,669	93,621
Credit Expenses (millions of yen) (C)	2,651	2,209	9,605
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	4.53	3.93	4.36
Number of Card Holders (thousands of holders)	5,017	4,946	4,917

Notes: 1. The figure for “outstanding balance” includes the off-balance sheet pools of Installment shopping receivables in securitization (¥14,250 million as of May 31, 2011 ¥13,500 million as of May 31, 2012 and ¥13,500 million as of February 29, 2012 respectively).

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