

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE SIX MONTHS ENDED AUGUST 31, 2012 [Japanese GAAP] (CONSOLIDATED)**

October 10, 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 Quarterly Securities Report Filing:	October 15, 2012
Date of Dividend Payment:	November 13, 2012
The additional materials of the Financial Results for the First Quarter :	Yes
The briefing session of the Financial Results for the First Quarter :	Yes

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on October 10, 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 Six months ended August 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 SIX MONTHS ENDED AUGUST 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)	(%)
Six Months Ended August 31:						
2012	16,788	(7.4)	955	(59.7)	951	(59.0)
2011	18,121	—	2,369	—	2,321	—

	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:				
2012	116	(93.6)	1.49	—
2011	1,831	—	24.25	—

Notes: Comprehensive Income

Six months ended August 31, 2012: ¥ 116 million (93.6%)

Six months ended August 31, 2011: ¥ 1,822million —

Year-on-year comparisons regarding the 2nd 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 August 31, 2012	225,672	52,555	23.3
Year Ended February 29, 2012	228,560	52,771	23.1

(REFERENCE) Net Worth:

As of August 31, 2012: ¥ 52,555 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)	—	4.25			
For the year ended February 28, 2013 (forecast)			—	4.25	8.50

Note: There are no revisions to the previous forecast that was announced on July 13, 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
Annual	(Millions of Yen)	(%)	(Millions of Yen)	(%)	(Millions of Yen)	(%)
	—	—	—	—	—	—

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

Notes: There are no revisions to the previous forecast that was announced on July 13, 2012.

The consolidated earnings forecast of the fiscal year ending February 28, 2013 is not included here, since there is no consolidated subsidiary following the merger of the Company with its consolidated subsidiary Famima Credit Corporation, effective September 15, 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 August 31, 2012: 79,323,844 shares
 - As of February 29, 2012: 79,323,844 shares
- ii Total Number of Treasury Stock:
 - As of August 31, 2012: 1,071,588 shares
 - As of February 29, 2012: 1,071,344 shares
- iii Weighted-average number of outstanding shares
 - Six months ended August 31, 2012: 78,252,361 shares
 - Six months ended August 31, 2011: 75,530,766 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 is no consolidated subsidiary following the merger of the Company with its consolidated subsidiary Famima Credit Corporation, effective September 15, 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)	(%)
Annual	31,500	(1.8)	2,700	85.5	2,700	89.7

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Annual	1,500	349.7	19.17

Notes: The non-consolidated earnings forecast of the fiscal year ending February 28, 2013 includes the merger of the Company with its consolidated subsidiary Famima Credit Corporation, effective September 15, 2012.

There are revisions to the previous forecast that was announced on July 13, 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	August 31, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	11,317	10,339
Installment shopping receivable	113,422	122,630
Cashing loans receivable	93,621	82,968
Other	18,646	17,337
Allowance for possible credit losses	(19,829)	(19,073)
Total current assets	217,179	214,202
II FIXED ASSETS		
Tangible fixed assets	782	627
Intangible fixed assets		
Goodwill	3,393	3,204
Other	2,628	3,033
Total intangible fixed assets	6,021	6,238
Investments and other assets		
Investments and other assets	4,594	4,621
Allowance for possible credit losses	(16)	(16)
Total investments and other assets	4,577	4,604
Total fixed assets	11,381	11,469
TOTAL ASSETS	228,560	225,672

(Translation)

Item	February 29, 2012	August 31, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	11,307	11,842
Short-term borrowings	52,414	10,500
Long-term debt due within one year	23,726	46,865
Commercial paper	27,500	20,000
Long-term borrowing from securitization of installment receivables due within one year	5,720	4,400
Allowance for other	475	357
Other	4,547	4,434
Total current liabilities	125,691	98,398
II NON-CURRENT LIABILITIES		
Long-term debt	27,356	57,056
Long-term borrowing from securitization of installment receivables	16,443	11,019
Liabilities for employees' retirement benefits	342	326
Allowance for refundable excess interest	5,946	6,303
Other	9	13
Total non-current liabilities	50,098	74,718
TOTAL LIABILITES	175,789	173,116
I OWNERS' EQUITY		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	23,870	23,654
Treasury stock	(1,299)	(1,299)
Total owners' equity	52,761	52,545
II ACCUMULATED OTHER COMPREHENSIVE INCOME		
Valuation difference on available-for-sale securities	15	13
Deferred gains or losses on hedges	(5)	(3)
Total accumulated other comprehensive income	9	10
TOTAL NET ASSETS	52,771	52,555
TOTAL LIABILITES AND NET ASSETS	228,560	225,672

(Translation)

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

Item	Six Months Ended August 31, 2011	Six Months Ended August 31, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
OPERATING REVENUES		
Financing fees on installment shopping	7,651	8,572
Interest income on installment loans	9,238	7,009
Other operating revenues	1,231	1,206
Total operating revenues	18,121	16,788
OPERATING EXPENSES		
Selling, general and administrative expenses		
Provision for possible credit losses	4,154	4,057
Provision for refundable excess interest	602	1,508
Other	9,411	9,075
Total selling, general and administrative expenses	14,168	14,641
Interest expense and other finance charges		
Interest expense	849	735
Other finance charges	734	456
Total interest expense and other finance charges	1,583	1,191
Total operating expenses	15,752	15,832
OPERATING INCOME	2,369	955
NON-OPERATING INCOME	7	17
NON-OPERATING EXPENSES		
Stock issuance cost	44	—
Other	10	22
Total non-operating expenses	55	22
ORDINARY INCOME	2,321	951

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Item	Six Months Ended August 31, 2011	Six Months Ended August 31, 2012
	Amount (Millions of Yen)	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	9	2
Loss on valuation of investment securities	—	1
Merger expenses	—	238
Loss on adjustment for changes of accounting standard for asset retirement obligations	42	—
Total extraordinary losses	51	242
INCOME BEFORE INCOME TAXES	2,760	709
INCOME TAXES (CURRENT)	6	87
INCOME TAXES (DEFERRED)	922	504
TOTAL INCOME TAXES	928	592
INCOME BEFORE MINORITY INTERESTS	1,831	116
NET INCOME	1,831	116

(Translation)

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

Item	Six Months Ended August 31, 2011	Six Months Ended August 31, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
INCOME BEFORE MINORITY INTERESTS	1,831	116
OTHER COMPREHENSIVE INCOME		
Valuation difference on available-for-sale securities	(1)	(1)
Deferred gains or losses on hedges	(8)	1
Total other comprehensive income	(9)	0
COMPREHENSIVE INCOME	1,822	116
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	1,822	116
Comprehensive income attributable to minority interests	—	—

(Translation)
(REFERENCE) BUSINESS RESULTS

Item	Six Months Ended August 31, 2011	Six Months Ended August 31, 2012	Year Ended February 29, 2012
Volume of New Contracts (millions of yen)	200,175	210,955	399,152
Shopping	182,259	192,184	363,164
Cashing	16,227	16,800	32,518
Others	1,688	1,970	3,469
Operating Revenue (millions of yen)	18,121	16,788	35,412
Shopping	7,651	8,572	15,684
Cashing	9,238	7,009	17,262
Others	1,231	1,206	2,465
Outstanding Balance (millions of yen)	228,745	219,099	220,544
Shopping (A)	123,480	136,130	126,922
Cashing (B)	105,265	82,968	93,621
Credit Expenses (millions of yen) (C)	4,712	3,918	9,605
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	4.12	3.58	4.36
Number of Card Holders (thousands of holders)	4,957	4,972	4,917

Notes: 1. The figure for “outstanding balance” includes the off-balance sheet pools of Installment shopping receivables in securitization (¥7,500 million as of August 31, 2011 ¥13,500 million as of August 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.