

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2012 [Japanese GAAP] (NON-CONSOLIDATED)**

January 11, 2013

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 15, 2013
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 11, 2013.

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, 2012 include forward-looking statements about the future performance of POCKET CARD CO.,LTD. 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, 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)	(%)
Nine Months Ended November 30:						
2012	23,167	—	2,265	—	2,269	—
2011	—	—	—	—	—	—

	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:				
2012	2,514	—	32.13	—
2011	—	—	—	—

Note: We can not provide year-to-year comparison regarding Nine months ended November 30, 2012 because the business result in the last fiscal year was the consolidated.

(2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio
	(Millions of Yen)	(Millions of Yen)	(%)
As of November 30, 2012	220,896	53,938	24.4
Year Ended February 29, 2012	166,525	52,089	31.3

(REFERENCE) Net Worth:

As of November 30, 2012: ¥53,938million

As of February 29, 2012: ¥52,089 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.

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3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2013

	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	2,600	679.6	33.23

Note: There are revisions to the previous forecast that was announced on July 13, 2012.

4. OTHER INFORMATION

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

(2) 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

(3) NUMBER OF COMMON STOCK ISSUED:

- i Total Number of Shares Issued (Including Treasury Stock):
 - As of November 30, 2012: 79,323,844 shares
 - As of February 29, 2012: 79,323,844 shares
- ii Total Number of Treasury Stock:
 - As of November 30, 2012: 1,071,638 shares
 - As of February 29, 2012: 1,071,344 shares
- iii Weighted-average number of outstanding shares
 - Nine months ended November 30, 2012: 78,252,314 shares
 - Nine months ended November 30, 2011: 76,347,311 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.

Appropriate use of business forecast and other special notes

- On September 15, 2012, the Company merged with Famima Credit Corporation, which was the only consolidated subsidiary of the Company, through an absorption-type merger. As a result, Famima Credit Corporation was excluded from the consolidation scope starting from the Brief Statement of Financial Results for the Nine Months Ended November 30, 2013.
- Brief statement of financial results for the nine months ended November 30, 2012 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.

(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	February 29, 2012	November 30, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	7,878	9,361
Installment shopping receivable	66,409	123,426
Cashing loans receivable	80,066	78,367
Other	17,160	16,246
Allowance for possible credit losses	(17,259)	(18,585)
Total current assets	154,256	208,816
II FIXED ASSETS		
Tangible fixed assets	782	541
Intangible fixed assets		
Goodwill	—	3,110
Other	2,571	3,183
Total intangible fixed assets	2,571	6,294
Investments and other assets		
Investments and other assets	8,932	5,277
Allowance for possible credit losses	(16)	(32)
Total investments and other assets	8,916	5,244
Total fixed assets	12,269	12,080
TOTAL ASSETS	166,525	220,896
I CURRENT LIABILITIES		
Accounts payable trade	7,565	11,573
Short-term borrowings	17,550	11,250
Long-term debt due within one year	12,731	50,023
Commercial paper	27,500	14,000
Long-term borrowing from securitization of installment receivables due within one year	5,720	3,190
Allowance for possible guarantee losses	2,550	—
Allowance for other	475	482
Other	2,050	3,593
Total current liabilities	76,143	94,113
II NON-CURRENT LIABILITIES		
Long-term debt	15,598	57,355
Long-term borrowing from securitization of installment receivables	16,443	9,282
Liabilities for employees' retirement benefits	342	341
Allowance for refundable excess interest	5,909	5,834
Other	—	32
Total non-current liabilities	38,293	72,845
TOTAL LIABILITIES	114,436	166,958

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Item	February 29, 2012	November 30, 2012
	Amount (Millions of Yen)	Amount (Millions of Yen)
I OWNERS' EQUITY		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	23,182	25,032
Treasury stock	(1,299)	(1,299)
Total owners' equity	52,073	53,923
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	15	16
Deferred gains or losses on hedges	—	(1)
Total valuation and translation adjustments	15	15
TOTAL NET ASSETS	52,089	53,938
TOTAL LIABILITES AND NET ASSETS	166,525	220,896

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Nine Months Ended November 30, 2012
	Amount (Millions of Yen)
OPERATING REVENUES	
Financing fees on installment shopping	9,100
Interest income on installment loans	8,795
Other operating revenues	5,271
Total operating revenues	23,167
OPERATING EXPENSES	
Selling, general and administrative expenses	
Provision for possible credit losses	4,745
Provision for possible guarantee losses	1,054
Provision for refundable excess interest	1,478
Other	12,253
Total selling, general and administrative expenses	19,531
Interest expense and other finance charges	
Interest expense	749
Other finance charges	621
Total interest expense and other finance charges	1,370
Total operating expenses	20,902
OPERATING INCOME	2,265
NON-OPERATING INCOME	32
NON-OPERATING EXPENSES	28
ORDINARY INCOME	2,269
EXTRAORDINARY INCOME	
Gain on extinguishment of tie-in shares	594
Total extraordinary income	594
EXTRAORDINARY LOSSES	
Loss on sales and disposal of property and equipment	2
Loss on valuation of investment securities	1
Merger expenses	297
Total extraordinary losses	300
INCOME BEFORE INCOME TAXES	2,563
INCOME TAXES (CURRENT)	(1)
INCOME TAXES (DEFERRED)	49
TOTAL INCOME TAXES	48
NET INCOME	2,514

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(REFERENCE) BUSINESS RESULTS

Item	Nine Months Ended November 30, 2011 (consolidated)	Nine Months Ended November 30, 2012		Year Ended February 29, 2012 (consolidated)
		(provisional consolidated)	(non-consolidated)	
Volume of New Contracts (millions of yen)	298,528	311,677	227,611	399,152
Shopping	270,798	283,767	207,383	363,164
Cashing	25,192	24,943	17,261	32,518
Others	2,537	2,966	2,966	3,469
Operating Revenue (millions of yen)	26,875	25,184	23,167	35,412
Shopping	11,585	13,102	9,100	15,684
Cashing	13,400	10,122	8,795	17,262
Others	1,888	1,960	5,271	2,465
Outstanding Balance (millions of yen)	225,426	/	214,693	220,544
Shopping (A)	125,115		136,326	126,922
Cashing (B)	100,311		78,367	93,621
Credit Expenses (millions of yen) (C)	6,823		5,886	9,605
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	4.04		3.66	4.36
Number of Card Holders (thousands of holders)	4,893		4,980	4,917

- Notes: 1. The figure for "outstanding balance" includes the off-balance sheet pools of Installment shopping receivables in securitization (¥13,500 million as of November 30, 2011 ¥12,900 million as of November 30, 2012 and ¥13,500 million as of February 29, 2012 respectively).
2. Credit expenses include expenses related to loss on guarantees.
3. The ratio of credit expenses to financing receivables represents the modulated rate for one-year basis.