

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE THREE MONTHS ENDED MAY 31, 2013 [Japanese GAAP] (NON-CONSOLIDATED)**

July 12, 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:	July 16, 2013
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 12, 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 Three months ended May 31, 2013 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 THREE MONTHS ENDED MAY 31, 2013

(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:						
2013	8,556	—	795	—	799	—
2012	—	—	—	—	—	—

	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:				
2013	484	—	6.19	—
2012	—	—	—	—

Note: Business results for the three months year ending February 28, 2013 are not provided, because the business result in the last fiscal year was the consolidated.

Year-on-year comparisons are not provided.

(2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio
	(Millions of Yen)	(Millions of Yen)	(%)
As of May 31, 2013	233,133	54,205	23.3
Year Ended February 28, 2013	219,082	54,082	24.7

(REFERENCE) Net Worth:

As of May 31, 2013: ¥54,205 million

As of February 28, 2013: ¥54,082 million

2. DIVIDENDS

•Cash Dividends	Annual Dividends per Share (Yen)				
	1Q	2Q	3Q	Year End	Total
For the year ended February 28, 2013 (actual)	—	4.25	—	4.25	8.50
For the year ended February 28, 2014 (actual)	—				
For the year ended February 28, 2014 (forecast)		4.25	—	4.25	8.50

Note: There are no revisions to the previous forecast that was announced on April 11, 2013.

(Translation)

3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2014

	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	16,700	—	1,800	—	1,800	—
Annual	33,400	5.9	4,500	63.8	4,500	63.1

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Semi-annual	1,000	—	12.78
Annual	2,600	(1.5)	33.23

Notes: There are no revisions to the previous forecast that was announced on April 11, 2013.

We can not provide year-to-year comparison regarding six months year ending February 28, 2014 because the business result in the last fiscal year was the consolidated.

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

(Note) The Company has changed its depreciation method from the first quarter of this fiscal year and this change is applicable to “a case in which it is difficult to distinguish between a change in an accounting policy and a change in an accounting estimate.”

(3) NUMBER OF COMMON STOCK ISSUED:

- i Total Number of Shares Issued (Including Treasury Stock):

As of May 31, 2013: 79,323,844 shares

As of February 28, 2013: 79,323,844 shares

- ii Total Number of Treasury Stock:

As of May 31, 2013: 1,071,829 shares

As of February 28, 2013: 1,071,729 shares

- iii Weighted-average number of outstanding shares

Three months ended May 31, 2013: 78,252,088 shares

Three months ended May 31, 2012: 78,252,431 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 statement of financial results for the three months ended May 31, 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.

(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 28, 2013	May 31, 2013
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	9,523	9,271
Installment shopping receivable	126,671	146,305
Cashing loans receivable	73,303	69,459
Other	15,778	14,956
Allowance for possible credit losses	(17,776)	(17,942)
Total current assets	207,501	222,050
II FIXED ASSETS		
Tangible fixed assets	449	478
Intangible fixed assets		
Goodwill	3,016	2,921
Other	3,014	2,988
Total intangible fixed assets	6,030	5,910
Investments and other assets		
Investments and other assets	5,133	4,727
Allowance for possible credit losses	(32)	(32)
Total investments and other assets	5,101	4,694
Total fixed assets	11,581	11,083
TOTAL ASSETS	219,082	233,133

(Translation)

Item	February 28, 2013	May 31, 2013
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	10,434	11,616
Short-term borrowings	7,500	16,000
Long-term debt due within one year	48,692	47,978
Commercial paper	10,000	14,000
Long-term borrowing from securitization of installment receivables due within one year	1,980	2,180
Allowance for other	388	448
Other	3,225	3,271
Total current liabilities	82,220	95,494
II NON-CURRENT LIABILITIES		
Long-term debt	67,443	69,349
Long-term borrowing from securitization of installment receivables	8,500	7,310
Liabilities for employees' retirement benefits	357	363
Allowance for refundable excess interest	6,449	6,383
Other	30	28
Total non-current liabilities	82,779	83,434
TOTAL LIABILITES	164,999	178,928
I OWNERS' EQUITY		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	25,157	25,309
Treasury stock	(1,299)	(1,299)
Total owners' equity	54,048	54,200
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	35	5
Deferred gains or losses on hedges	(1)	—
Total valuation and translation adjustments	34	5
TOTAL NET ASSETS	54,082	54,205
TOTAL LIABILITES AND NET ASSETS	219,082	233,133

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Three Months Ended May 31, 2013
	Amount (Millions of Yen)
OPERATING REVENUES	
Financing fees on installment shopping	4,999
Interest income on installment loans	2,747
Other operating revenues	810
Total operating revenues	8,556
OPERATING EXPENSES	
Selling, general and administrative expenses	
Provision for possible credit losses	2,227
Provision for refundable excess interest	450
Other	4,550
Total selling, general and administrative expenses	7,227
Interest expense and other finance charges	
Interest expense	344
Other finance charges	190
Total interest expense and other finance charges	534
Total operating expenses	7,761
OPERATING INCOME	795
NON-OPERATING INCOME	5
NON-OPERATING EXPENSES	0
ORDINARY INCOME	799

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Item	Three Months Ended May 31, 2013
	Amount (Millions of Yen)
EXTRAORDINARY INCOME	
Income on sales of investment securities	59
Total extraordinary income	59
EXTRAORDINARY LOSSES	
Loss on sales of investment securities	0
Total extraordinary losses	0
INCOME BEFORE INCOME TAXES	858
INCOME TAXES (CURRENT)	364
INCOME TAXES (DEFERRED)	9
TOTAL INCOME TAXES	374
NET INCOME	484

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(REFERENCE) BUSINESS RESULTS

Item	Three Months Ended May 31, 2012 (consolidated)	Three Months Ended May 31, 2013 (non-consolidated)	Year Ended February 28, 2013 (non-consolidated)
Volume of New Contracts (millions of yen)	107,515	103,869	330,906
Shopping	97,643	94,111	302,072
Cashing	8,910	8,594	24,667
Others	962	1,163	4,166
Operating Revenue (millions of yen)	8,489	8,556	31,538
Shopping	4,225	4,999	13,879
Cashing	3,625	2,747	11,675
Others	638	810	5,983
Outstanding Balance (millions of yen)	224,589	215,765	213,475
Shopping (A)	135,919	146,305	140,171
Cashing (B)	88,669	69,459	73,303
Credit Expenses (millions of yen) (C)	2,209	1,706	7,514
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	3.93	3.16	3.52
Number of Card Holders (thousands of holders)	4,946	4,958	4,979

Notes: 1. We have started to provide the non-consolidated financial statements from 3Q of February 28, 2013 due to the merger with Famima Credit Corporation, which was the only consolidated subsidiary of the Company, on September 15, 2012.

Therefore, we have provided values in the consolidated business result of the previous 1Q.

2. The figure for “outstanding balance” includes the off-balance sheet pools of Installment shopping receivables in securitization (¥13,500 million as of May 31, 2012 and ¥13,500 million as of February 28, 2013 respectively).

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