

*(Translation)*

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

October 10, 2013

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:	October 15, 2013
Date of Dividend Payment:	November 12, 2013
The additional materials of the Financial Results for the Second Quarter :	Yes
The briefing session of the Financial Results for the Second Quarter :	Yes

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on October 10, 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 Six months ended August 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 SIX MONTHS ENDED AUGUST 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)	(%)
Six Months Ended August 31:						
2013	17,126	—	1,868	—	1,868	—
2012	—	—	—	—	—	—

	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:				
2013	1,084	—	13.86	—
2012	—	—	—	—

Note: Business results for the six 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 August 31, 2013	234,675	54,805	23.4
Year Ended February 28, 2013	219,082	54,082	24.7

(REFERENCE) Net Worth:

As of August 31, 2013: ¥54,805 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)	—	4.25			
For the year ended February 28, 2014 (forecast)			—	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)	(%)
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)
Annual	2,600	(1.5)	33.23

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

### 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 August 31, 2013: 79,323,844 shares
  - As of February 28, 2013: 79,323,844 shares
- ii Total Number of Treasury Stock:
  - As of August 31, 2013: 1,071,989 shares
  - As of February 28, 2013: 1,071,729 shares
- iii Weighted-average number of outstanding shares
  - Six months ended August 31, 2013: 78,252,014 shares
  - Six months ended August 31, 2012: 78,252,361 shares

#### Information Regarding the Quarterly Review Procedures

This report is exempt from quarterly review procedures based on the "Financial Instruments and Exchange Act".

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", have not been completed.

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

Brief statement of financial results for the six months ended August 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	August 31, 2013
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT ASSETS</b>		
Cash and cash equivalents	9,523	9,269
Installment shopping receivable	126,671	152,197
Cashing loans receivable	73,303	65,274
Other	15,778	14,140
Allowance for possible credit losses	(17,776)	(17,139)
Total current assets	207,501	223,741
<b>II FIXED ASSETS</b>		
<b>Tangible fixed assets</b>	449	472
<b>Intangible fixed assets</b>		
Goodwill	3,016	2,827
Other	3,014	2,873
Total intangible fixed assets	6,030	5,701
<b>Investments and other assets</b>		
Investments and other assets	5,133	4,792
Allowance for possible credit losses	(32)	(32)
Total investments and other assets	5,101	4,760
Total fixed assets	11,581	10,933
<b>TOTAL ASSETS</b>	219,082	234,675

(Translation)

Item	February 28, 2013	August 31, 2013
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT LIABILITIES</b>		
Accounts payable trade	10,434	11,957
Short-term borrowings	7,500	13,000
Long-term debt due within one year	48,692	50,832
Commercial paper	10,000	14,000
Long-term borrowing from securitization of installment receivables due within one year	1,980	2,456
Allowance for other	388	372
Other	3,225	3,940
Total current liabilities	82,220	96,557
<b>II NON-CURRENT LIABILITIES</b>		
Long-term debt	67,443	69,893
Long-term borrowing from securitization of installment receivables	8,500	6,154
Liabilities for employees' retirement benefits	357	368
Allowance for refundable excess interest	6,449	6,866
Other	30	29
Total non-current liabilities	82,779	83,312
<b>TOTAL LIABILITES</b>	164,999	179,869
<b>I OWNERS' EQUITY</b>		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	25,157	25,909
Treasury stock	(1,299)	(1,299)
Total owners' equity	54,048	54,800
<b>II VALUATION AND TRANSLATION ADJUSTMENTS</b>		
Valuation difference on available-for-sale securities	35	5
Deferred gains or losses on hedges	(1)	—
Total valuation and translation adjustments	34	5
<b>TOTAL NET ASSETS</b>	54,082	54,805
<b>TOTAL LIABILITES AND NET ASSETS</b>	219,082	234,675

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Six Months Ended August 31, 2013
	Amount (Millions of Yen)
<b>OPERATING REVENUES</b>	
Financing fees on installment shopping	10,198
Interest income on installment loans	5,325
Other operating revenues	1,602
Total operating revenues	17,126
<b>OPERATING EXPENSES</b>	
Selling, general and administrative expenses	
Provision for possible credit losses	3,499
Provision for refundable excess interest	1,669
Other	9,144
Total selling, general and administrative expenses	14,313
Interest expense and other finance charges	
Interest expense	654
Other finance charges	290
Total interest expense and other finance charges	944
Total operating expenses	15,258
<b>OPERATING INCOME</b>	1,868
<b>NON-OPERATING INCOME</b>	8
<b>NON-OPERATING EXPENSES</b>	7
<b>ORDINARY INCOME</b>	1,868
<b>EXTRAORDINARY INCOME</b>	
Income on sales of investment securities	59
Total extraordinary income	59
<b>EXTRAORDINARY LOSSES</b>	
Loss on sales of investment securities	0
Total extraordinary losses	0
<b>INCOME BEFORE INCOME TAXES</b>	1,927
<b>INCOME TAXES (CURRENT)</b>	687
<b>INCOME TAXES (DEFERRED)</b>	156
<b>TOTAL INCOME TAXES</b>	843
<b>NET INCOME</b>	1,084

(Translation)

(REFERENCE) BUSINESS RESULTS

Item	Six Months Ended August 31, 2012 (consolidated)	Six Months Ended August 31, 2013 (non-consolidated)	Year Ended February 28, 2013 (non-consolidated)
Volume of New Contracts (millions of yen)	210,955	207,714	330,906
Shopping	192,184	188,872	302,072
Cashing	16,800	16,538	24,667
Others	1,970	2,303	4,166
Operating Revenue (millions of yen)	16,788	17,126	31,538
Shopping	8,572	10,198	13,879
Cashing	7,009	5,325	11,675
Others	1,206	1,602	5,983
Outstanding Balance (millions of yen)	219,099	217,471	213,475
Shopping (A)	136,130	152,197	140,171
Cashing (B)	82,968	65,274	73,303
Credit Expenses (millions of yen) (C)	3,918	3,297	7,514
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	3.58	3.03	3.52
Number of Card Holders (thousands of holders)	4,972	4,972	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 2Q.

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