

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2013 [Japanese GAAP] (NON-CONSOLIDATED)**

January 10, 2014

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 14, 2014
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 10, 2014.

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, 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 NINE MONTHS ENDED NOVEMBER 30, 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)	(%)
Nine Months Ended November 30:						
2013	25,701	10.9	3,173	40.1	3,183	40.3
2012	23,167	—	2,265	—	2,269	—

	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:				
2013	1,836	(27.0)	23.47	—
2012	2,514	—	32.13	—

Note: Year-on-year comparisons for the nine months year ending February 28, 2013 are not provided, 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, 2013	237,957	55,226	23.2
Year Ended February 28, 2013	219,082	54,082	24.7

(REFERENCE) Net Worth:

As of November 30, 2013: ¥55,226 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.

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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 November 30, 2013: 79,323,844 shares
 - As of February 28, 2013: 79,323,844 shares
- ii Total Number of Treasury Stock:
 - As of November 30, 2013: 1,072,049 shares
 - As of February 28, 2013: 1,071,729 shares
- iii Weighted-average number of outstanding shares
 - Nine months ended November 30, 2013: 78,251,955 shares
 - Nine months ended November 30, 2012: 78,252,314 shares

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 Nine months ended November 30, 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	November 30, 2013
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	9,523	9,266
Installment shopping receivable	126,671	158,635
Cashing loans receivable	73,303	62,149
Other	15,778	14,331
Allowance for possible credit losses	(17,776)	(16,498)
Total current assets	207,501	227,884
II FIXED ASSETS		
Tangible fixed assets	449	419
Intangible fixed assets		
Goodwill	3,016	2,733
Other	3,014	2,698
Total intangible fixed assets	6,030	5,432
Investments and other assets		
Investments and other assets	5,133	4,253
Allowance for possible credit losses	(32)	(32)
Total investments and other assets	5,101	4,221
Total fixed assets	11,581	10,072
TOTAL ASSETS	219,082	237,957

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Item	February 28, 2013	November 30, 2013
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	10,434	13,497
Short-term borrowings	7,500	15,000
Long-term debt due within one year	48,692	51,262
Commercial paper	10,000	14,000
Long-term borrowing from securitization of installment receivables due within one year	1,980	3,451
Allowance for other	388	489
Other	3,225	4,059
Total current liabilities	82,220	101,759
II NON-CURRENT LIABILITIES		
Long-term debt	67,443	68,352
Long-term borrowing from securitization of installment receivables	8,500	5,049
Liabilities for employees' retirement benefits	357	373
Allowance for refundable excess interest	6,449	7,169
Other	30	27
Total non-current liabilities	82,779	80,971
TOTAL LIABILITES	164,999	182,730
I OWNERS' EQUITY		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	25,157	26,328
Treasury stock	(1,299)	(1,299)
Total owners' equity	54,048	55,219
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	35	7
Deferred gains or losses on hedges	(1)	—
Total valuation and translation adjustments	34	7
TOTAL NET ASSETS	54,082	55,226
TOTAL LIABILITES AND NET ASSETS	219,082	237,957

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Nine Months Ended November 30, 2012	Nine Months Ended November 30, 2013
	Amount (Millions of Yen)	Amount (Millions of Yen)
OPERATING REVENUES		
Financing fees on installment shopping	9,100	15,555
Interest income on installment loans	8,795	7,730
Other operating revenues	5,271	2,416
Total operating revenues	23,167	25,701
OPERATING EXPENSES		
Selling, general and administrative expenses		
Provision for possible credit losses	4,745	4,933
Provision for possible guarantee losses	1,054	—
Provision for refundable excess interest	1,478	2,546
Other	12,253	13,713
Total selling, general and administrative expenses	19,531	21,193
Interest expense and other finance charges		
Interest expense	749	957
Other finance charges	621	377
Total interest expense and other finance charges	1,370	1,334
Total operating expenses	20,902	22,527
OPERATING INCOME	2,265	3,173
NON-OPERATING INCOME	32	18
NON-OPERATING EXPENSES	28	8
ORDINARY INCOME	2,269	3,183
EXTRAORDINARY INCOME		
Income on sales of investment securities	—	59
Gain on extinguishment of tie-in shares	594	—
Total extraordinary income	594	59
EXTRAORDINARY LOSSES		
Loss on sales of investment securities	—	0
Loss on sales and disposal of property and equipment	2	—
Loss on valuation of investment securities	1	—
Merger expenses	297	—
Total extraordinary losses	300	0
INCOME BEFORE INCOME TAXES	2,563	3,242
INCOME TAXES (CURRENT)	(1)	1,098
INCOME TAXES (DEFERRED)	49	308
TOTAL INCOME TAXES	48	1,406
NET INCOME	2,514	1,836

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(REFERENCE) BUSINESS RESULTS

Item	Nine Months Ended November 30, 2012	Nine Months Ended November 30, 2013	Year Ended February 28, 2013
Volume of New Contracts (millions of yen)	227,611	313,519	330,906
Shopping	207,383	284,853	302,072
Cashing	17,261	25,211	24,667
Others	2,966	3,454	4,166
Operating Revenue (millions of yen)	23,167	25,701	31,538
Shopping	9,100	15,555	13,879
Cashing	8,795	7,730	11,675
Others	5,271	2,416	5,983
Outstanding Balance (millions of yen)	214,693	220,784	213,475
Shopping (A)	136,326	158,635	140,171
Cashing (B)	78,367	62,149	73,303
Credit Expenses (millions of yen) (C)	5,886	4,982	7,514
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	3.66	3.01	3.52
Number of Card Holders (thousands of holders)	4,980	5,005	4,979

Notes: 1. The figure for "outstanding balance" includes the off-balance sheet pools of Installment shopping receivables in securitization (¥12,900 million as of November 30, 2012 and ¥13,500 million as of February 28, 2013 respectively).

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