

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE YEAR ENDED FEBRUARY 28, 2014 [Japanese GAAP] (NON-CONSOLIDATED)**

April 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 General Shareholders Meeting: | May 23, 2014 |
| Date of Dividend Payment: | May 9, 2014 |
| Date of Annual Securities Report Filing: | May 26, 2014 |
| The additional materials of the Financial Results for fiscal year : | Yes |
| The briefing session of the Financial Results for fiscal year : | Yes |

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on April 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 fiscal year 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 YEAR ENDED FEBRUARY 28, 2014

(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) | (%) |
| Year Ended February 28, 2014 | 34,174 | 8.4 | 4,719 | 71.8 | 4,745 | 71.9 |
| Year Ended February 28, 2013 | 31,538 | (1.7) | 2,746 | 88.7 | 2,759 | 93.9 |

| | Net Income | Change from Prior Year | Net Income per Share | Diluted Net Income per Share |
|------------------------------|-------------------|------------------------|----------------------|------------------------------|
| | (Millions of Yen) | (%) | (Yen) | (Yen) |
| Year Ended February 28, 2014 | 2,733 | 3.5 | 34.93 | — |
| Year Ended February 28, 2013 | 2,640 | 691.6 | 33.74 | — |

| | Return on Equity | Ratio of Ordinary Income to Total Assets | Ratio of Ordinary Income to Operating Revenues |
|------------------------------|------------------|--|--|
| | (%) | (%) | (%) |
| Year Ended February 28, 2014 | 5.0 | 2.1 | 13.8 |
| Year Ended February 28, 2013 | 5.0 | 1.4 | 8.7 |

(REFERENCE) Equity in Earnings (Losses) of Associated Companies

Year ended February 28, 2014: nil

Year ended February 28, 2013: nil

(2) FINANCIAL POSITION

| | Total Assets | Net Assets | Net Worth Ratio | Net Assets per Share |
|------------------------------|-------------------|-------------------|-----------------|----------------------|
| | (Millions of Yen) | (Millions of Yen) | (%) | (Yen) |
| Year Ended February 28, 2014 | 234,734 | 56,122 | 23.9 | 717.21 |
| Year Ended February 28, 2013 | 219,082 | 54,082 | 24.7 | 691.14 |

(REFERENCE) Net Worth:

As of February 28, 2014: ¥56,122million

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

(Translation)

(3) CASH FLOWS INFORMATION

| | Operating Activities | Investing Activities | Financing Activities | Cash and Cash Equivalents at the End of Year |
|---------------------------------|----------------------|----------------------|----------------------|--|
| | (Millions of Yen) | (Millions of Yen) | (Millions of Yen) | (Millions of Yen) |
| Year Ended February 28, 2014 | (11,165) | (539) | 11,634 | 9,456 |
| Year Ended February 28, 2013 | 17,054 | (1,868) | (16,362) | 9,523 |

2. DIVIDENDS

| •Cash Dividends | Annual Dividends per Share (Yen) | | | | | Total Amount of Cash Dividends (Millions of Yen) | Dividend Payout Ratio (%) | Ratio of Dividends to Net Assets (%) |
|---|----------------------------------|-------------|-------------|----------|-------|--|---------------------------|--------------------------------------|
| | 1st Quarter | 2nd Quarter | 3rd Quarter | Year End | Total | | | |
| For the year ended February 28, 2013 (actual) | — | 4.25 | — | 4.25 | 8.50 | 665 | 25.2 | 1.3 |
| For the year ended February 28, 2014 (actual) | — | 4.25 | — | 4.25 | 8.50 | 665 | 24.3 | 1.2 |
| For the year ended February 28, 2015 (forecast) | — | 5.00 | — | 5.00 | 10.00 | | 23.7 | |

3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2015

| | 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 | 17,500 | 2.2 | 2,900 | 55.2 | 2,900 | 55.2 |
| Annual | 35,500 | 3.9 | 6,300 | 33.5 | 6,300 | 32.8 |

| | Net Income | Change from Prior Year | Net Income per Share |
|-------------|-------------------|------------------------|----------------------|
| | (Millions of Yen) | (%) | (Yen) |
| Semi-annual | 1,400 | 29.1 | 17.89 |
| Annual | 3,300 | 20.7 | 42.17 |

(Translation)

4. OTHER INFORMATION

(1) 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) 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” of Article 8-3-6 of the Ordinance on Terminology, Forms and Preparation Methods of Financial Statements, etc.

(2) NUMBER OF COMMON STOCK ISSUED:

- i Total Number of Shares Issued (Including Treasury Stock):
 - As of February 28, 2014: 79,323,844 shares
 - As of February 28, 2013: 79,323,844 shares
- ii Total Number of Treasury Stock:
 - As of February 28, 2014: 1,072,331 shares
 - As of February 28, 2013: 1,071,729 shares
- iii Weighted-average number of outstanding shares:
 - Year ended February 28, 2014: 78,251,859 shares
 - Year ended February 28, 2013: 76,252,268 shares

Information Regarding the Quarterly Review Procedures

At the time of disclosure of this report, the procedures for review of financial statements, pursuant to the "Financial Instruments and Exchange Act" of Japan, have not completed.

(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 | February 28, 2014 |
|--|-----------------------------|-----------------------------|
| | Amount (Millions of Yen) | Amount (Millions of Yen) |
| I CURRENT ASSETS | | |
| Cash and cash equivalents | 9,523 | 9,456 |
| Installment shopping receivable | 126,671 | 160,168 |
| Cashing loans receivable | 73,303 | 58,007 |
| Inventories | 224 | 239 |
| Prepaid expenses | 284 | 284 |
| Deferred tax assets | 4,933 | 4,453 |
| Accounts receivable | 6,201 | 5,803 |
| Claim for indemnification on credit guarantees | 4,130 | 2,391 |
| Other | 3 | 5 |
| Allowance for possible credit losses | (17,776) | (15,818) |
| Total current assets | 207,501 | 224,994 |
| II FIXED ASSETS | | |
| Tangible fixed assets | | |
| Buildings and structures | 193 | 228 |
| Accumulated depreciation | (145) | (146) |
| Buildings, net | 47 | 82 |
| Office equipment | 1,269 | 1,349 |
| Accumulated depreciation | (870) | (993) |
| Equipment, net | 398 | 355 |
| Construction in progress | 2 | — |
| Total tangible fixed assets | 449 | 437 |
| Intangible fixed assets | | |
| Goodwill | 3,016 | 2,639 |
| Software | 2,889 | 2,474 |
| Software in progress | 95 | 49 |
| Telephone subscription right | 30 | 23 |
| Total intangible fixed assets | 6,030 | 5,187 |
| Investments and other assets | | |
| Investments in securities | 257 | 135 |
| Long-term prepaid expenses | 104 | 85 |
| Deferred tax assets | 3,404 | 3,215 |
| Rental deposits | 1,196 | 573 |
| Utility rights | 19 | 19 |
| Other | 151 | 118 |
| Allowance for possible credit losses | (32) | (32) |
| Total investments and other assets | 5,101 | 4,115 |
| Total fixed assets | 11,581 | 9,740 |
| TOTAL ASSETS | 219,082 | 234,734 |

(Translation)

| Item | February 28, 2013 | February 28, 2014 |
|--|-----------------------------|-----------------------------|
| | Amount (Millions of Yen) | Amount (Millions of Yen) |
| I CURRENT LIABILITIES | | |
| Accounts payable trade | 10,434 | 9,721 |
| Short-term borrowings | 7,500 | 9,000 |
| Long-term debt due within one year | 34,095 | 40,624 |
| Long-term debt of associated company due within one year | 14,596 | 16,362 |
| Commercial paper | 10,000 | 10,000 |
| Long-term borrowing from securitization of installment receivables due within one year | 1,980 | 4,522 |
| Accounts payable others | 2,049 | 1,986 |
| Accrued expenses | 236 | 216 |
| Accrued income taxes | 50 | 1,448 |
| Deposits received | 860 | 845 |
| Accrued bonus | 118 | 128 |
| Allowance for credit card point redemption | 270 | 232 |
| Other | 29 | 29 |
| Total current liabilities | 82,220 | 95,115 |
| II NON-CURRENT LIABILITIES | | |
| Bonds payable | — | 10,000 |
| Long-term debt | 46,935 | 47,094 |
| Long-term debt of associated company | 20,508 | 14,895 |
| Long-term borrowing from securitization of installment receivables | 8,500 | 3,978 |
| Liabilities for employees' retirement benefits | 357 | 375 |
| Allowance for refundable excess interest | 6,449 | 7,128 |
| Other | 30 | 24 |
| Total non-current liabilities | 82,779 | 83,496 |
| TOTAL LIABILITES | 164,999 | 178,612 |
| I OWNERS' EQUITY | | |
| Paid-in capital | 14,374 | 14,374 |
| Capital surplus | | |
| Capital legal reserve | 15,664 | 15,664 |
| Other | 152 | 152 |
| Total capital surplus | 15,816 | 15,816 |
| Earned surplus | | |
| Earned legal reserve | 509 | 509 |
| General reserve | 24,285 | 24,285 |
| Unappropriated retained earnings | 362 | 2,430 |
| Total earned surplus | 25,157 | 27,225 |
| Treasury stock | (1,299) | (1,300) |
| Total owners' equity | 54,048 | 56,116 |
| II VALUATION AND TRANSLATION ADJUSTMENT | | |
| Valuation difference on available-for-sale securities | 35 | 6 |
| Deferred gains or losses on hedges | (1) | — |
| Total valuation and translation adjustment | 34 | 6 |
| TOTAL NET ASSETS | 54,082 | 56,122 |
| TOTAL LIABILITES AND NET ASSETS | 219,082 | 234,734 |

(Translation)

2. COMPARATIVE NON-CONSOLIDATED STATEMENTS OF OPERATION

| Item | Year Ended February 28, 2013 | Year Ended February 28, 2014 |
|--|---------------------------------|---------------------------------|
| | Amount (Millions of Yen) | Amount (Millions of Yen) |
| OPERATING REVENUES | | |
| Financing fees on installment shopping | 13,879 | 21,103 |
| Interest income on installment loans | 11,675 | 9,960 |
| Other operating revenues | 5,983 | 3,111 |
| Total operating revenues | 31,538 | 34,174 |
| OPERATING EXPENSES | | |
| Selling, general and administrative expenses | | |
| Advertising | 531 | 620 |
| Sales Utilities | 618 | 891 |
| Commissions | 3,385 | 4,370 |
| Provision for credit card point redemption | 249 | 232 |
| Provision for possible credit losses | 6,026 | 6,294 |
| Provision for possible guarantee losses | 1,054 | — |
| Provision for refundable excess interest | 3,041 | 3,242 |
| Remuneration for directors and corporate auditors | 127 | 127 |
| Salaries and bonuses | 2,212 | 2,400 |
| Provision for bonuses | 118 | 128 |
| Retirement benefits | 113 | 91 |
| Welfare expense | 319 | 339 |
| Communication expenses | 1,502 | 1,818 |
| EDP out-sourcing fee | 1,021 | 1,095 |
| Leases expenses | 281 | 288 |
| Depreciation | 1,868 | 1,248 |
| Tax and public imposts | 933 | 918 |
| Other expenses | 3,539 | 3,587 |
| Total selling, general and administrative expenses | 26,945 | 27,694 |
| Interest expense and other finance charges | | |
| Interest expense | 1,098 | 1,245 |
| Other finance charges | 746 | 515 |
| Total interest expense and other finance charges | 1,845 | 1,760 |
| Total operating expenses | 28,791 | 29,455 |
| OPERATING INCOME | 2,746 | 4,719 |

(Continued)

(Translation)

| Item | Year Ended February 28, 2013 | Year Ended February 28, 2014 |
|--|---------------------------------|---------------------------------|
| | Amount (Millions of Yen) | Amount (Millions of Yen) |
| NON-OPERATING INCOME | 45 | 39 |
| NON-OPERATING EXPENSES | 32 | 13 |
| ORDINARY INCOME | 2,759 | 4,745 |
| EXTRAORDINARY INCOME | | |
| Gain on sales of investment securities | — | 59 |
| State subsidy | — | 13 |
| Gain on extinguishment of tie-in shares | 594 | — |
| Total extraordinary income | 594 | 72 |
| EXTRAORDINARY LOSSES | | |
| Loss on sales of investment securities | — | 0 |
| Impairment loss | — | 6 |
| Loss on sales and disposal of property and equipment | 2 | — |
| Merger expenses | 297 | — |
| Total extraordinary losses | 299 | 6 |
| INCOME BEFORE INCOME TAXES | 3,055 | 4,811 |
| INCOME TAXES (CURRENT) | 2 | 1,393 |
| INCOME TAXES (DEFERRED) | 412 | 684 |
| TOTAL INCOME TAXES | 415 | 2,078 |
| NET INCOME | 2,640 | 2,733 |

(Translation)

3. COMPARATIVE NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS

(Millions of Yen)

| | Year Ended February 28, 2013 | | | | | | | |
|--|------------------------------|-----------------------|-------|--------|----------------------|----------------------------------|---------|--------|
| | Owners' equity | | | | | | | |
| | Paid-in capital | Capital surplus | | | Earned surplus | | | |
| | | Capital legal reserve | Other | Total | Earned legal reserve | Other | | Total |
| | | | | | General reserve | Unappropriated retained earnings | | |
| Balance at the beginning of the year | 14,374 | 15,664 | 152 | 15,816 | 509 | 24,285 | (1,612) | 23,182 |
| Changes of items during the year | | | | | | | | |
| Dividends from surplus | | | | | | | (665) | (665) |
| Net income | | | | | | | 2,640 | 2,640 |
| Purchase of treasury stock | | | | | | | | |
| Reissuance of treasury stock | | | (0) | (0) | | | | |
| Net changes of items other than owners' equity | | | | | | | | |
| Total changes of items during the year | — | — | (0) | (0) | — | — | 1,975 | 1,975 |
| Balance at the end of the year | 14,374 | 15,664 | 152 | 15,816 | 509 | 24,285 | 362 | 25,157 |

(Continued)

(Translation)

(Millions of Yen)

| | Year Ended February 28, 2013 | | | | | |
|--|------------------------------|----------------------|---|------------------------------------|---|------------------|
| | Owners' equity | | Valuation and translation adjustments | | | Total net assets |
| | Treasury stock | Total owners' equity | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | |
| Balance at the beginning of the year | (1,299) | 52,073 | 15 | — | 15 | 52,089 |
| Changes of items during the year | | | | | | |
| Dividends from surplus | | (665) | | | | (665) |
| Net income | | 2,640 | | | | 2,640 |
| Purchase of treasury stock | (0) | (0) | | | | (0) |
| Reissuance of treasury stock | 0 | 0 | | | | 0 |
| Net changes of items other than owners' equity | | | 20 | (1) | 18 | 18 |
| Total changes of items during the year | (0) | 1,974 | 20 | (1) | 18 | 1,993 |
| Balance at the end of the year | (1,299) | 54,048 | 35 | (1) | 34 | 54,082 |

(Translation)

| | Year Ended February 28, 2014 | | | | | | | |
|--|------------------------------|-----------------------|-------|--------|----------------------|----------------------------------|-------|--------|
| | Owners' equity | | | | | | | |
| | Paid-in capital | Capital surplus | | | Earned legal reserve | Earned surplus | | Total |
| | | Capital legal reserve | Other | Total | | Other | | |
| | | | | | General reserve | Unappropriated retained earnings | | |
| Balance at the beginning of the year | 14,374 | 15,664 | 152 | 15,816 | 509 | 24,285 | 362 | 25,157 |
| Changes of items during the year | | | | | | | | |
| Dividends from surplus | | | | | | | (665) | (665) |
| Net income | | | | | | | 2,733 | 2,733 |
| Purchase of treasury stock | | | | | | | | |
| Net changes of items other than owners' equity | | | | | | | | |
| Total changes of items during the year | — | — | — | — | — | — | 2,067 | 2,067 |
| Balance at the end of the year | 14,374 | 15,664 | 152 | 15,816 | 509 | 24,285 | 2,430 | 27,225 |

(Translation)

| | Year Ended February 28, 2014 | | | | | |
|--|------------------------------|----------------------|---|------------------------------------|---|------------------|
| | Owners' equity | | Valuation and translation adjustments | | | Total net assets |
| | Treasury stock | Total owners' equity | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | |
| Balance at the beginning of the year | (1,299) | 54,048 | 35 | (1) | 34 | 54,082 |
| Changes of items during the year | | | | | | |
| Dividends from surplus | | (665) | | | | (665) |
| Net income | | 2,733 | | | | 2,733 |
| Purchase of treasury stock | (0) | (0) | | | | (0) |
| Net changes of items other than owners' equity | | | (29) | 1 | (27) | (27) |
| Total changes of items during the year | (0) | 2,067 | (29) | 1 | (27) | 2,039 |
| Balance at the end of the year | (1,300) | 56,116 | 6 | — | 6 | 56,122 |

(Translation)

4. NON-CONSOLIDATED STATEMENTS OF CASH FLOWS

| Item | Year Ended February 28, 2013 | Year Ended February 28, 2014 |
|---|---------------------------------|---------------------------------|
| | Amount (Millions of Yen) | Amount (Millions of Yen) |
| I Cash flows from operating activities | | |
| Income before income taxes | 3,055 | 4,811 |
| Depreciation and amortization | 1,868 | 1,248 |
| Impairment loss | — | 6 |
| Amortization of goodwill | 174 | 377 |
| Changes in allowance for possible credit losses | (2,033) | (1,958) |
| Changes in allowance for credit card point redemption | (88) | (38) |
| Changes in allowance for refundable excess interest | 512 | 679 |
| Change in employees' retirement benefits | 14 | 18 |
| Loss (gain) on sales of investment securities | — | (59) |
| Gain on extinguishment of tie-in shares | (594) | — |
| Increase in installment shopping receivable | (5,943) | (33,496) |
| Decrease (increase) in cashing loans receivable | 20,365 | 15,295 |
| Increase (decrease) in accounts payable trade | (7,789) | (712) |
| Other-net | 7,131 | 2,673 |
| Subtotal | 16,671 | (11,155) |
| Income taxes (paid) refund | 383 | (10) |
| Net cash provided by (used in) operating activities | 17,054 | (11,165) |
| II Cash flows from investing activities | | |
| Purchases of tangible fixed assets | (56) | (165) |
| Purchases of intangible fixed assets | (1,834) | (578) |
| Proceeds from sales of investment securities | — | 136 |
| Other-net | 22 | 67 |
| Net cash provided by (used in) investing activities | (1,868) | (539) |
| III Cash flows from financing activities | | |
| Net increase (decrease) in short-term borrowings | (13,050) | 1,500 |
| Net increase (decrease) in commercial paper | (17,500) | — |
| Proceeds from long-term debt | 62,032 | 58,920 |
| Repayment of long-term debt | (34,490) | (56,079) |
| Repayment of securitization of installment receivables | (11,683) | (1,980) |
| Proceeds from issuance of bonds | — | 9,947 |
| Redemption of bonds | (1,000) | — |
| Cash dividends paid | (665) | (665) |
| Reissuance of treasury stock | 0 | — |
| Purchase of treasury stock | (0) | (0) |
| Other-net | (5) | (8) |
| Net cash provided by (used in) financing activities | (16,362) | (11,634) |
| IV Foreign currency translation adjustments on cash and cash equivalents | (2) | 4 |
| V Net increase (decrease) in cash and cash equivalents | (1,178) | (66) |
| VI Cash and cash equivalents at beginning of year | 7,878 | 9,523 |
| VII Increase in cash and cash equivalents resulting from merger | 2,823 | — |
| VIII Cash and cash equivalents at end of year | 9,523 | 9,456 |

(Translation)

(REFERENCE) BUSINESS RESULTS

| Item | Year Ended February 28, 2013 | Year Ended February 28, 2014 | Change from prior year |
|--|---------------------------------|---------------------------------|---------------------------|
| Volume of New Contracts (millions of yen) | 330,906 | 419,002 | 88,096 |
| Shopping | 302,072 | 381,786 | 79,713 |
| Cashing | 24,667 | 32,588 | 7,921 |
| Others | 4,166 | 4,627 | 460 |
| Operating Revenue (millions of yen) | 31,538 | 34,174 | 2,636 |
| Shopping | 13,879 | 21,103 | 7,223 |
| Cashing | 11,675 | 9,960 | (1,714) |
| Others | 5,983 | 3,111 | (2,872) |
| Outstanding Balance (millions of yen) | 213,475 | 218,176 | 4,700 |
| Shopping (A) | 140,171 | 160,168 | 19,996 |
| Cashing (B) | 73,303 | 58,007 | (15,295) |
| Credit Expenses (millions of yen) (C) | 7,514 | 6,492 | (1,021) |
| Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B)) | 3.52 | 2.98 | (0.54) |
| Number of Card Holders (thousands of holders) | 4,979 | 5,021 | 42 |

Notes:

1. The figure for “outstanding balance” includes the off-balance sheet pools of Installment shopping receivables in securitization (¥13,500 million as of February 28, 2013).
2. Credit expenses of February 28, 2013 include expenses related to loss on guarantees.