

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE THREE MONTHS ENDED MAY 31, 2014 [Japanese GAAP] (NON-CONSOLIDATED)**

July 11, 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:	July 15, 2014
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 11, 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 Three months ended May 31, 2014 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, 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)	(%)
Three Months Ended May 31, 2014	8,733	2.1	1,393	75.3	1,398	75.0
Three Months Ended May 31, 2013	8,556	—	795	—	799	—

	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, 2014	651	34.5	8.33	—
Three Months Ended May 31, 2013	484	—	6.19	—

Note: Year-on-year comparisons for the three 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 May 31, 2014	236,564	56,439	23.9
Year Ended February 28, 2014	234,734	56,122	23.9

(REFERENCE) Net Worth:

As of May 31, 2014: ¥56,439 million

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

2. DIVIDENDS

•Cash Dividends	Annual Dividends per Share (Yen)				
	1Q	2Q	3Q	Year End	Total
For the year ended February 28, 2014 (actual)	—	4.25	—	4.25	8.50
For the year ended February 28, 2015 (actual)	—				
For the year ended February 28, 2015 (forecast)		5.00	—	5.00	10.00

Note: There are no revisions to the previous forecast that was announced on April 10, 2014.

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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

Notes: There are no revisions to the previous forecast that was announced on April 10, 2014.

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: None
- iv Retrospective restatement: None

(3) NUMBER OF COMMON STOCK ISSUED:

- i Total Number of Shares Issued (Including Treasury Stock):
 - As of May 31, 2014: 79,323,844 shares
 - As of February 28, 2014: 79,323,844 shares
- ii Total Number of Treasury Stock:
 - As of May 31, 2014: 1,072,415 shares
 - As of February 28, 2014: 1,072,331 shares
- iii Weighted-average number of outstanding shares
 - Three months ended May 31, 2014: 78,251,460 shares
 - Three months ended May 31, 2013: 78,252,088 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.

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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, 2014	May 31, 2014
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	9,456	8,643
Installment shopping receivable	160,168	166,318
Cashing loans receivable	58,007	55,315
Other	13,179	11,798
Allowance for possible credit losses	(15,818)	(15,079)
Total current assets	224,994	226,996
II FIXED ASSETS		
Tangible fixed assets	437	438
Intangible fixed assets		
Goodwill	2,639	2,544
Other	2,548	2,428
Total intangible fixed assets	5,187	4,973
Investments and other assets		
Investments and other assets	4,147	4,187
Allowance for possible credit losses	(32)	(32)
Total investments and other assets	4,115	4,155
Total fixed assets	9,740	9,567
TOTAL ASSETS	234,734	236,564

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Item	February 28, 2014	May 31, 2014
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	9,721	13,384
Short-term borrowings	9,000	8,000
Long-term debt due within one year	56,987	58,750
Commercial paper	10,000	10,000
Long-term borrowing from securitization of installment receivables due within one year	4,522	4,386
Allowance for other	360	436
Other	4,525	3,198
Total current liabilities	95,115	98,155
II NON-CURRENT LIABILITIES		
Bonds payable	10,000	10,000
Long-term debt	61,989	60,990
Long-term borrowing from securitization of installment receivables	3,978	2,924
Liabilities for employees' retirement benefits	375	369
Allowance for refundable excess interest	7,128	7,664
Other	24	22
Total non-current liabilities	83,496	81,969
TOTAL LIABILITES	178,612	180,124
I OWNERS' EQUITY		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	27,225	27,544
Treasury stock	(1,300)	(1,300)
Total owners' equity	56,116	56,435
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	6	4
Total valuation and translation adjustments	6	4
TOTAL NET ASSETS	56,122	56,439
TOTAL LIABILITES AND NET ASSETS	234,734	236,564

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Three Months Ended May 31, 2013	Three Months Ended May 31, 2014
	Amount (Millions of Yen)	Amount (Millions of Yen)
OPERATING REVENUES		
Financing fees on installment shopping	4,999	5,838
Interest income on installment loans	2,747	2,143
Other operating revenues	810	751
Total operating revenues	8,556	8,733
OPERATING EXPENSES		
Selling, general and administrative expenses		
Provision for possible credit losses	2,227	1,171
Provision for refundable excess interest	450	1,169
Other	4,550	4,615
Total selling, general and administrative expenses	7,227	6,957
Interest expense and other finance charges		
Interest expense	344	285
Other finance charges	190	97
Total interest expense and other finance charges	534	382
Total operating expenses	7,761	7,340
OPERATING INCOME	795	1,393
NON-OPERATING INCOME	5	6
NON-OPERATING EXPENSES	0	1
ORDINARY INCOME	799	1,398
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	1,398
INCOME TAXES (CURRENT)	364	237
INCOME TAXES (DEFERRED)	9	509
TOTAL INCOME TAXES	374	747
NET INCOME	484	651

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(REFERENCE) BUSINESS RESULTS

Item	Three Months Ended May 31, 2013	Three Months Ended May 31, 2014	Year Ended February 28, 2014
Volume of New Contracts (millions of yen)	103,869	113,828	419,002
Shopping	94,111	104,020	381,786
Cashing	8,594	8,601	32,588
Others	1,163	1,206	4,627
Operating Revenue (millions of yen)	8,556	8,733	34,174
Shopping	4,999	5,838	21,103
Cashing	2,747	2,143	9,960
Others	810	751	3,111
Outstanding Balance (millions of yen)	215,765	221,633	218,176
Shopping (A)	146,305	166,318	160,168
Cashing (B)	69,459	55,315	58,007
Credit Expenses (millions of yen) (C)	1,706	1,584	6,492
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	3.16	2.86	2.98
Number of Card Holders (thousands of holders)	4,958	5,035	5,021

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