

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2014 [Japanese GAAP] (NON-CONSOLIDATED)**

January 9, 2015

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, 2015
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 9, 2015.

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, 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 NINE MONTHS ENDED NOVEMBER 30, 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)	(%)
Nine Months Ended November 30, 2014	26,921	4.7	3,572	12.5	3,587	12.7
Nine Months Ended November 30, 2013	25,701	10.9	3,173	40.1	3,183	40.3

	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, 2014	1,827	(0.5)	23.35	—
Nine Months Ended November 30, 2013	1,836	(27.0)	23.47	—

(2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio
	(Millions of Yen)	(Millions of Yen)	(%)
As of November 30, 2014	242,695	57,226	23.6
Year Ended February 28, 2014	234,734	56,122	23.9

(REFERENCE) Net Worth:

As of November 30, 2014: ¥57,226 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)	—	5.00	—		
For the year ended February 28, 2015 (forecast)				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)	(%)
Annual	35,500	3.9	4,700	(0.4)	4,700	(1.0)

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Annual	2,400	(12.2)	30.67

Notes: There are no revisions to the previous forecast that was announced on October 9, 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 November 30, 2014: 79,323,844 shares

As of February 28, 2014: 79,323,844 shares

ii Total Number of Treasury Stock:

As of November 30, 2014: 1,072,605 shares

As of February 28, 2014: 1,072,331 shares

iii Weighted-average number of outstanding shares

Nine months ended November 30, 2014: 78,251,357 shares

Nine months ended November 30, 2013: 78,251,955 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	November 30, 2014
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	9,456	9,246
Installment shopping receivable	160,168	175,435
Cashing loans receivable	58,007	50,351
Other	13,179	12,547
Allowance for possible credit losses	(15,818)	(14,562)
Total current assets	224,994	233,019
II FIXED ASSETS		
Tangible fixed assets	437	393
Intangible fixed assets		
Goodwill	2,639	2,356
Other	2,548	2,562
Total intangible fixed assets	5,187	4,918
Investments and other assets		
Investments and other assets	4,147	4,396
Allowance for possible credit losses	(32)	(31)
Total investments and other assets	4,115	4,364
Total fixed assets	9,740	9,676
TOTAL ASSETS	234,734	242,695

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Item	February 28, 2014	November 30, 2014
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	9,721	14,913
Short-term borrowings	9,000	5,000
Long-term debt due within one year	56,987	57,997
Commercial paper	10,000	10,000
Long-term borrowing from securitization of installment receivables due within one year	4,522	4,114
Allowance for other	360	478
Other	4,525	4,149
Total current liabilities	95,115	96,651
II NON-CURRENT LIABILITIES		
Bonds payable	10,000	20,000
Long-term debt	61,989	58,850
Long-term borrowing from securitization of installment receivables	3,978	935
Liabilities for employees' retirement benefits	375	383
Allowance for refundable excess interest	7,128	8,632
Other	24	17
Total non-current liabilities	83,496	88,817
TOTAL LIABILITES	178,612	185,469
I OWNERS' EQUITY		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	27,225	28,328
Treasury stock	(1,300)	(1,300)
Total owners' equity	56,116	57,219
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	6	6
Total valuation and translation adjustments	6	6
TOTAL NET ASSETS	56,122	57,226
TOTAL LIABILITES AND NET ASSETS	234,734	242,695

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Nine Months Ended November 30, 2013	Nine Months Ended November 30, 2014
	Amount (Millions of Yen)	Amount (Millions of Yen)
OPERATING REVENUES		
Financing fees on installment shopping	15,555	17,762
Interest income on installment loans	7,730	6,085
Other operating revenues	2,416	3,073
Total operating revenues	25,701	26,921
OPERATING EXPENSES		
Selling, general and administrative expenses		
Provision for possible credit losses	4,933	4,446
Provision for refundable excess interest	2,546	3,634
Other	13,713	14,131
Total selling, general and administrative expenses	21,193	22,213
Interest expense and other finance charges		
Interest expense	957	816
Other finance charges	377	319
Total interest expense and other finance charges	1,334	1,135
Total operating expenses	22,527	23,349
OPERATING INCOME	3,173	3,572
NON-OPERATING INCOME	18	21
NON-OPERATING EXPENSES	8	6
ORDINARY INCOME	3,183	3,587
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	3,242	3,587
INCOME TAXES (CURRENT)	1,098	1,229
INCOME TAXES (DEFERRED)	308	530
TOTAL INCOME TAXES	1,406	1,760
NET INCOME	1,836	1,827

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(REFERENCE) BUSINESS RESULTS

Item	Nine Months Ended November 30, 2013	Nine Months Ended November 30, 2014	Year Ended February 28, 2014
Volume of New Contracts (millions of yen)	313,519	328,649	419,002
Shopping	284,853	300,169	381,786
Cashing	25,211	24,881	32,588
Others	3,454	3,598	4,627
Operating Revenue (millions of yen)	25,701	26,921	34,174
Shopping	15,555	17,762	21,103
Cashing	7,730	6,085	9,960
Others	2,416	3,073	3,111
Outstanding Balance (millions of yen)	220,784	225,787	218,176
Shopping (A)	158,635	175,435	160,168
Cashing (B)	62,149	50,351	58,007
Credit Expenses (millions of yen) (C)	4,982	5,051	6,492
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	3.01	2.98	2.98
Number of Card Holders (thousands of holders)	5,005	4,980	5,021

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