

*(Translation)*

**BRIEF STATEMENT OF FINANCIAL RESULTS  
FOR THE THREE MONTHS ENDED MAY 31, 2015 [Japanese GAAP] (NON-CONSOLIDATED)**

July 10, 2015

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:	July 15, 2015
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 10, 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 Three months ended May 31, 2015 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, 2015

### (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, 2015	9,013	3.2	1,066	(23.5)	1,072	(23.3)
Three Months Ended May 31, 2014	8,733	2.1	1,393	75.3	1,398	75.0

	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, 2015	264	(59.5)	3.38	—
Three Months Ended May 31, 2014	651	34.5	8.33	—

### (2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio
	(Millions of Yen)	(Millions of Yen)	(%)
As of May 31, 2015	242,993	57,475	23.7
Year Ended February 28, 2015	238,621	57,600	24.1

(REFERENCE) Net Worth:

As of May 31, 2015: ¥57,475 million

As of February 28, 2015: ¥57,600 million

## 2. DIVIDENDS

•Cash Dividends	Annual Dividends per Share (Yen)				
	1Q	2Q	3Q	Year End	Total
For the year ended February 28, 2015 (actual)	—	5.00	—	5.00	10.00
For the year ended February 29, 2016 (actual)	—				
For the year ended February 29, 2016 (forecast)		5.00	—	5.00	10.00

Note: There are no revisions to the previous forecast that was announced on April 9, 2015.

(Translation)

### 3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 29, 2016

	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	17,900	(0.6)	1,800	(28.8)	1,800	(29.1)
Annual	36,200	1.9	3,700	(14.0)	3,700	(14.5)

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Semi-annual	600	(52.8)	7.67
Annual	1,600	(27.3)	20.45

Notes: There are no revisions to the previous forecast that was announced on April 9, 2015.

### 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: None
- iv Retrospective restatement: None

(3) NUMBER OF COMMON STOCK ISSUED:

- i Total Number of Shares Issued (Including Treasury Stock):
  - As of May 31, 2015: 79,323,844 shares
  - As of February 28, 2015: 79,323,844 shares
- ii Total Number of Treasury Stock:
  - As of May 31, 2015: 1,072,647 shares
  - As of February 28, 2015: 1,072,625 shares
- iii Weighted-average number of outstanding shares
  - Three months ended May 31, 2015: 78,251,213 shares
  - Three months ended May 31, 2014: 78,251,460 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.

(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, 2015	May 31, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT ASSETS</b>		
Cash and cash equivalents	9,493	8,765
Installment shopping receivable	175,318	181,339
Cashing loans receivable	47,239	45,825
Other	10,826	11,154
Allowance for possible credit losses	(13,876)	(13,334)
Total current assets	229,002	233,750
<b>II FIXED ASSETS</b>		
<b>Tangible fixed assets</b>	362	318
<b>Intangible fixed assets</b>	4,685	4,448
<b>Investments and other assets</b>		
Investments and other assets	4,602	4,507
Allowance for possible credit losses	(31)	(31)
Total investments and other assets	4,570	4,475
Total fixed assets	9,618	9,243
<b>TOTAL ASSETS</b>	238,621	242,993

(Translation)

Item	February 28, 2015	May 31, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT LIABILITIES</b>		
Accounts payable trade	11,367	14,063
Short-term borrowings	14,000	13,000
Long-term debt due within one year	51,633	45,991
Commercial paper	8,000	10,000
Long-term borrowing from securitization of installment receivables due within one year	3,978	2,924
Allowance for other	352	425
Other	4,214	3,721
Total current liabilities	93,545	90,126
<b>II NON-CURRENT LIABILITIES</b>		
Bonds payable	20,000	20,000
Long-term debt	57,791	65,092
Liabilities for employees' retirement benefits	393	407
Allowance for refundable excess interest	9,276	9,880
Other	14	12
Total non-current liabilities	87,475	95,391
<b>TOTAL LIABILITES</b>	181,020	185,518
<b>I OWNERS' EQUITY</b>		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	28,703	28,575
Treasury stock	(1,300)	(1,300)
Total owners' equity	57,593	57,466
<b>II VALUATION AND TRANSLATION ADJUSTMENTS</b>		
Valuation difference on available-for-sale securities	6	9
Total valuation and translation adjustments	6	9
<b>TOTAL NET ASSETS</b>	57,600	57,475
<b>TOTAL LIABILITES AND NET ASSETS</b>	238,621	242,993

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Three Months Ended May 31, 2014	Three Months Ended May 31, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>OPERATING REVENUES</b>		
Financing fees on installment shopping	5,838	6,315
Interest income on installment loans	2,143	1,755
Other operating revenues	751	942
Total operating revenues	8,733	9,013
<b>OPERATING EXPENSES</b>		
Selling, general and administrative expenses		
Provision for possible credit losses	1,171	1,355
Provision for refundable excess interest	1,169	1,408
Other	4,615	4,865
Total selling, general and administrative expenses	6,957	7,629
Interest expense and other finance charges		
Interest expense	285	229
Other finance charges	97	87
Total interest expense and other finance charges	382	317
Total operating expenses	7,340	7,946
<b>OPERATING INCOME</b>	1,393	1,066
<b>NON-OPERATING INCOME</b>	6	7
<b>NON-OPERATING EXPENSES</b>	1	1
<b>ORDINARY INCOME</b>	1,398	1,072
INCOME BEFORE INCOME TAXES	1,398	1,072
INCOME TAXES (CURRENT)	237	409
INCOME TAXES (DEFERRED)	509	399
TOTAL INCOME TAXES	747	808
<b>NET INCOME</b>	651	264

(Translation)

(REFERENCE) BUSINESS RESULTS

Item	Three Months Ended May 31, 2014	Three Months Ended May 31, 2015	Year Ended February 28, 2015
Volume of New Contracts (millions of yen)	113,828	112,848	436,384
Shopping	104,020	103,160	399,646
Cashing	8,601	8,423	31,930
Others	1,206	1,264	4,808
Operating Revenue (millions of yen)	8,733	9,013	35,510
Shopping	5,838	6,315	23,864
Cashing	2,143	1,755	7,882
Others	751	942	3,764
Outstanding Balance (millions of yen)	221,633	227,164	222,558
Shopping (A)	166,318	181,339	175,318
Cashing (B)	55,315	45,825	47,239
Credit Expenses (millions of yen) (C)	1,584	1,636	6,494
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	2.86	2.88	2.92
Number of Card Holders (thousands of holders)	5,035	4,900	4,943

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