

(Translation)

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

October 8, 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:	Yoshinori Hayashida, General Manager of Corporate Communication
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	Tel: +81-3-5441-3450
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Date of Quarterly Securities Report Filing:	October 15, 2015
Date of Dividend Payment:	November 10, 2015
The additional materials of the Financial Results for the Second Quarter :	Yes
The briefing session of the Financial Results for the Second Quarter :	Yes

This document (unaudited) is an English translation of the original Japanese Financial Statements made public on October 8, 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 Six months ended August 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 SIX MONTHS ENDED AUGUST 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)	(%)
Six Months Ended August 31, 2015	17,825	(1.0)	1,844	(27.1)	1,850	(27.1)
Six Months Ended August 31, 2014	18,006	5.1	2,529	35.4	2,540	35.9

	Net Income	Change from Prior Year	Net Income per Share	Diluted Net Income per Share
	(Millions of Yen)	(%)	(Yen)	(Yen)
Six Months Ended August 31, 2015	667	(47.5)	8.53	—
Six Months Ended August 31, 2014	1,272	17.3	16.26	—

(2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio
	(Millions of Yen)	(Millions of Yen)	(%)
As of August 31, 2015	243,564	57,877	23.8
Year Ended February 28, 2015	238,621	57,600	24.1

(REFERENCE) Net Worth:

As of August 31, 2015: ¥57,877 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 28, 2016 (actual)	—	5.00			
For the year ended February 28, 2016 (forecast)			—	5.00	10.00

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

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3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 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)	(%)
Annual	35,600	0.3	3,700	(14.0)	3,700	(14.5)

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

Notes: There are 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 August 31, 2015: 79,323,844 shares

As of February 28, 2015: 79,323,844 shares

ii Total Number of Treasury Stock:

As of August 31, 2015: 1,072,707 shares

As of February 28, 2015: 1,072,625 shares

iii Weighted-average number of outstanding shares

Six months ended August 31, 2015: 78,251,186 shares

Six months ended August 31, 2014: 78,251,411 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, 2015	August 31, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	9,493	8,827
Installment shopping receivable	175,318	184,053
Cashing loans receivable	47,239	43,896
Other	10,826	10,507
Allowance for possible credit losses	(13,876)	(12,870)
Total current assets	229,002	234,414
II FIXED ASSETS		
Tangible fixed assets	362	292
Intangible fixed assets	4,685	4,265
Investments and other assets		
Investments and other assets	4,602	4,623
Allowance for possible credit losses	(31)	(31)
Total investments and other assets	4,570	4,591
Total fixed assets	9,618	9,150
TOTAL ASSETS	238,621	243,564

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Item	February 28, 2015	August 31, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	11,367	13,122
Short-term borrowings	14,000	19,000
Long-term debt due within one year	51,633	39,545
Commercial paper	8,000	8,000
Long-term borrowing from securitization of installment receivables due within one year	3,978	1,904
Allowance for other	352	349
Other	4,214	4,804
Total current liabilities	93,545	86,725
II NON-CURRENT LIABILITIES		
Bonds payable	20,000	20,000
Long-term debt	57,791	68,110
Liabilities for employees' retirement benefits	393	420
Allowance for refundable excess interest	9,276	10,421
Other	14	9
Total non-current liabilities	87,475	98,961
TOTAL LIABILITES	181,020	185,687
I OWNERS' EQUITY		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	28,703	28,979
Treasury stock	(1,300)	(1,300)
Total owners' equity	57,593	57,869
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	6	7
Total valuation and translation adjustments	6	7
TOTAL NET ASSETS	57,600	57,877
TOTAL LIABILITES AND NET ASSETS	238,621	243,564

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Six Months Ended August 31, 2014	Six Months Ended August 31, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
OPERATING REVENUES		
Financing fees on installment shopping	11,760	12,711
Interest income on installment loans	4,169	3,451
Other operating revenues	2,076	1,662
Total operating revenues	18,006	17,825
OPERATING EXPENSES		
Selling, general and administrative expenses		
Provision for possible credit losses	2,706	2,844
Provision for refundable excess interest	2,429	2,947
Other	9,603	9,575
Total selling, general and administrative expenses	14,740	15,366
Interest expense and other finance charges		
Interest expense	556	445
Other finance charges	179	168
Total interest expense and other finance charges	736	613
Total operating expenses	15,476	15,980
OPERATING INCOME	2,529	1,844
NON-OPERATING INCOME	13	9
NON-OPERATING EXPENSES	2	3
ORDINARY INCOME	2,540	1,850
INCOME BEFORE INCOME TAXES	2,540	1,850
INCOME TAXES (CURRENT)	739	706
INCOME TAXES (DEFERRED)	528	476
TOTAL INCOME TAXES	1,267	1,182
NET INCOME	1,272	667

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(REFERENCE) BUSINESS RESULTS

Item	Six Months Ended August 31, 2014	Six Months Ended August 31, 2015	Year Ended February 28, 2015
Volume of New Contracts (millions of yen)	220,565	222,591	436,384
Shopping	201,858	204,055	399,646
Cashing	16,302	16,075	31,930
Others	2,404	2,460	4,808
Operating Revenue (millions of yen)	18,006	17,825	35,510
Shopping	11,760	12,711	23,864
Cashing	4,169	3,451	7,882
Others	2,076	1,662	3,764
Outstanding Balance (millions of yen)	223,503	227,949	222,558
Shopping (A)	171,426	184,053	175,318
Cashing (B)	52,076	43,896	47,239
Credit Expenses (millions of yen) (C)	3,256	3,295	6,494
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	2.91	2.89	2.92
Number of Card Holders (thousands of holders)	5,019	4,851	4,943

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