

(Translation)

**BRIEF STATEMENT OF FINANCIAL RESULTS
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2015 [Japanese GAAP] (NON-CONSOLIDATED)**

January 8, 2016

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
Dept.	
	Tel: +81-3-5441-3450
	E-mail: koho@pocketcard.co.jp
Date of Quartary Securiteis Report Filing:	January 14, 2016
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 8, 2016.

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, 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 NINE MONTHS ENDED NOVEMBER 30, 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)	(%)
Nine Months Ended November 30, 2015	26,571	(1.3)	2,729	(23.6)	2,738	(23.7)
Nine Months Ended November 30, 2014	26,921	4.7	3,572	12.5	3,587	12.7

	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, 2015	1,128	(38.2)	14.43	—
Nine Months Ended November 30, 2014	1,827	(0.5)	23.35	—

(2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio
	(Millions of Yen)	(Millions of Yen)	(%)
As of November 30, 2015	246,353	57,945	23.5
Year Ended February 28, 2015	238,621	57,600	24.1

(REFERENCE) Net Worth:

As of November 30, 2015: ¥57,945 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)	—	5.00	—		
For the year ended February 29, 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 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)	(%)
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 no revisions to the previous forecast that was announced on October 8, 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 November 30, 2015: 79,323,844 shares

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

ii Total Number of Treasury Stock:

As of November 30, 2015: 1,072,988 shares

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

iii Weighted-average number of outstanding shares

Nine months ended November 30, 2015: 78,251,113 shares

Nine months ended November 30, 2014: 78,251,357 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	November 30, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT ASSETS		
Cash and cash equivalents	9,493	8,471
Installment shopping receivable	175,318	188,551
Cashing loans receivable	47,239	42,976
Other	10,826	10,043
Allowance for possible credit losses	(13,876)	(12,778)
Total current assets	229,002	237,265
II FIXED ASSETS		
Tangible fixed assets	362	262
Intangible fixed assets	4,685	4,159
Investments and other assets		
Investments and other assets	4,602	4,698
Allowance for possible credit losses	(31)	(31)
Total investments and other assets	4,570	4,666
Total fixed assets	9,618	9,088
TOTAL ASSETS	238,621	246,353

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Item	February 28, 2015	November 30, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
I CURRENT LIABILITIES		
Accounts payable trade	11,367	15,334
Short-term borrowings	14,000	8,000
Long-term debt due within one year	51,633	33,829
Commercial paper	8,000	10,000
Long-term borrowing from securitization of installment receivables due within one year	3,978	935
Allowance for other	352	480
Other	4,214	4,518
Total current liabilities	93,545	73,096
II NON-CURRENT LIABILITIES		
Bonds payable	20,000	30,000
Long-term debt	57,791	74,144
Liabilities for employees' retirement benefits	393	432
Allowance for refundable excess interest	9,276	10,727
Other	14	7
Total non-current liabilities	87,475	115,311
TOTAL LIABILITES	181,020	188,408
I OWNERS' EQUITY		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	28,703	29,049
Treasury stock	(1,300)	(1,300)
Total owners' equity	57,593	57,939
II VALUATION AND TRANSLATION ADJUSTMENTS		
Valuation difference on available-for-sale securities	6	6
Total valuation and translation adjustments	6	6
TOTAL NET ASSETS	57,600	57,945
TOTAL LIABILITES AND NET ASSETS	238,621	246,353

(Translation)

2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Nine Months Ended November 30, 2014	Nine Months Ended November 30, 2015
	Amount (Millions of Yen)	Amount (Millions of Yen)
OPERATING REVENUES		
Financing fees on installment shopping	17,762	19,164
Interest income on installment loans	6,085	5,077
Other operating revenues	3,073	2,329
Total operating revenues	26,921	26,571
OPERATING EXPENSES		
Selling, general and administrative expenses		
Provision for possible credit losses	4,446	4,495
Provision for refundable excess interest	3,634	4,019
Other	14,131	14,367
Total selling, general and administrative expenses	22,213	22,882
Interest expense and other finance charges		
Interest expense	816	654
Other finance charges	319	304
Total interest expense and other finance charges	1,135	959
Total operating expenses	23,349	23,841
OPERATING INCOME	3,572	2,729
NON-OPERATING INCOME	21	16
NON-OPERATING EXPENSES	6	7
ORDINARY INCOME	3,587	2,738
INCOME BEFORE INCOME TAXES	3,587	2,738
INCOME TAXES (CURRENT)	1,229	1,107
INCOME TAXES (DEFERRED)	530	501
TOTAL INCOME TAXES	1,760	1,609
NET INCOME	1,827	1,128

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(REFERENCE) BUSINESS RESULTS

Item	Nine Months Ended November 30, 2014	Nine Months Ended November 30, 2015	Year Ended February 28, 2015
Volume of New Contracts (millions of yen)	328,649	333,548	436,384
Shopping	300,169	305,643	399,646
Cashing	24,881	24,194	31,930
Others	3,598	3,709	4,808
Operating Revenue (millions of yen)	26,921	26,571	35,510
Shopping	17,762	19,164	23,864
Cashing	6,085	5,077	7,882
Others	3,073	2,329	3,764
Outstanding Balance (millions of yen)	225,787	231,527	222,558
Shopping (A)	175,435	188,551	175,318
Cashing (B)	50,351	42,976	47,239
Credit Expenses (millions of yen) (C)	5,051	4,989	6,494
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	2.98	2.87	2.92
Number of Card Holders (thousands of holders)	4,980	4,812	4,943

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