

*(Translation)*

**BRIEF STATEMENT OF FINANCIAL RESULTS  
FOR THE NINE MONTHS ENDED NOVEMBER 30, 2016 [Japanese GAAP] (NON-CONSOLIDATED)**

January 12, 2017

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:	Yoshinori Hayashida, General Manager of Corporate Planning Dept. Tel: +81-3-5441-3450 E-mail: <a href="mailto:koho@pocketcard.co.jp">koho@pocketcard.co.jp</a>
Date of Quartary Securiteis Report Filing:	January 13, 2017
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 12, 2017.

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, 2016 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, 2016

### (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, 2016	27,977	5.3	2,908	6.6	2,906	6.1
Nine Months Ended November 30, 2015	26,571	(1.3)	2,729	(23.6)	2,738	(23.7)

	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, 2016	1,512	34.0	19.33	—
Nine Months Ended November 30, 2015	1,128	(38.2)	14.43	—

### (2) FINANCIAL POSITION

	Total Assets	Net Assets	Net Worth Ratio
	(Millions of Yen)	(Millions of Yen)	(%)
As of November 30, 2016	263,302	59,222	22.5
Year Ended February 29, 2016	248,972	58,493	23.5

(REFERENCE) Net Worth:

As of November 30, 2016: ¥59,222 million

As of February 29, 2016: ¥58,493 million

## 2. DIVIDENDS

•Cash Dividends	Annual Dividends per Share (Yen)				
	1Q	2Q	3Q	Year End	Total
For the year ended February 29, 2016 (actual)	—	5.00	—	5.00	10.00
For the year ended February 28, 2017 (actual)	—	5.00	—		
For the year ended February 28, 2017 (forecast)				5.00	10.00

Note: There are no revisions to the previous forecast that was announced on April 7, 2016.

(Translation)

### 3. FORECAST OF OPERATIONS FOR THE YEAR ENDING FEBRUARY 28, 2017

	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	37,300	4.6	4,000	6.4	4,000	5.8

	Net Income	Change from Prior Year	Net Income per Share
	(Millions of Yen)	(%)	(Yen)
Annual	2,200	30.8	28.11

Notes: There are no revisions to the previous forecast that was announced on October 6, 2016.

### 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, 2016: 79,323,844 shares

As of February 29, 2016: 79,323,844 shares

ii Total Number of Treasury Stock:

As of November 30, 2016: 1,073,338 shares

As of February 29, 2016: 1,073,072 shares

iii Weighted-average number of outstanding shares

Nine months ended November 30, 2016: 78,250,655 shares

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

#### Information Regarding the Quarterly Review Procedures

At the time of disclosure of this report, the procedures for audit of quarterly 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 29, 2016	November 30, 2016
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>I CURRENT ASSETS</b>		
Cash and cash equivalents	8,191	7,920
Installment shopping receivable	194,640	211,812
Cashing loans receivable	41,060	39,187
Other	9,730	9,339
Allowance for possible credit losses	(13,204)	(12,956)
Total current assets	240,418	255,302
<b>II FIXED ASSETS</b>		
<b>Tangible fixed assets</b>	355	298
<b>Intangible fixed assets</b>	4,019	3,278
<b>Investments and other assets</b>		
Investments and other assets	4,210	4,453
Allowance for possible credit losses	(31)	(31)
Total investments and other assets	4,178	4,421
Total fixed assets	8,553	7,999
<b>TOTAL ASSETS</b>	248,972	263,302
<b>I CURRENT LIABILITIES</b>		
Accounts payable trade	12,651	15,859
Short-term borrowings	18,000	6,000
Long-term debt due within one year	29,302	26,322
Commercial paper	8,000	25,000
Allowance for other	365	550
Other	5,272	4,916
Total current liabilities	73,591	78,648
<b>II NON-CURRENT LIABILITIES</b>		
Bonds payable	30,000	40,000
Long-term debt	76,091	73,330
Liabilities for employees' retirement benefits	445	466
Allowance for refundable excess interest	10,346	11,634
Other	4	0
Total non-current liabilities	116,887	125,430
<b>TOTAL LIABILITES</b>	190,479	204,079
<b>I OWNERS' EQUITY</b>		
Paid-in-capital	14,374	14,374
Capital surplus	15,816	15,816
Earned surplus	29,603	30,332
Treasury stock	(1,300)	(1,300)
Total owners' equity	58,493	59,222
<b>TOTAL NET ASSETS</b>	58,493	59,222
<b>TOTAL LIABILITES AND NET ASSETS</b>	248,972	263,302

(Translation)

## 2. NON-CONSOLIDATED STATEMENTS OF OPERATION

Item	Nine Months Ended November 30, 2015	Nine Months Ended November 30, 2016
	Amount (Millions of Yen)	Amount (Millions of Yen)
<b>OPERATING REVENUES</b>		
Financing fees on installment shopping	19,164	21,538
Interest income on installment loans	5,077	4,497
Other operating revenues	2,329	1,940
Total operating revenues	26,571	27,977
<b>OPERATING EXPENSES</b>		
Selling, general and administrative expenses		
Provision for possible credit losses	4,495	5,086
Provision for refundable excess interest	4,019	3,999
Other	14,367	15,134
Total selling, general and administrative expenses	22,882	24,219
Interest expense and other finance charges		
Interest expense	654	541
Other finance charges	304	307
Total interest expense and other finance charges	959	848
Total operating expenses	23,841	25,068
<b>OPERATING INCOME</b>	2,729	2,908
<b>NON-OPERATING INCOME</b>	16	14
<b>NON-OPERATING EXPENSES</b>	7	16
<b>ORDINARY INCOME</b>	2,738	2,906
INCOME BEFORE INCOME TAXES	2,738	2,906
INCOME TAXES (CURRENT)	1,107	1,411
INCOME TAXES (DEFERRED)	501	(16)
TOTAL INCOME TAXES	1,609	1,394
<b>NET INCOME</b>	1,128	1,512

(Translation)

(REFERENCE) BUSINESS RESULTS

Item	Nine Months Ended November 30, 2015	Nine Months Ended November 30, 2016	Year Ended February 29, 2016
Volume of New Contracts (millions of yen)	333,548	360,564	451,356
Shopping	305,643	332,768	415,255
Cashing	24,194	23,600	31,127
Others	3,709	4,195	4,973
Operating Revenue (millions of yen)	26,571	27,977	35,676
Shopping	19,164	21,538	25,943
Cashing	5,077	4,497	6,641
Others	2,329	1,940	3,091
Outstanding Balance (millions of yen)	231,527	250,999	235,701
Shopping (A)	188,551	211,812	194,640
Cashing (B)	42,976	39,187	41,060
Credit Expenses (millions of yen) (C)	4,989	5,242	7,621
Ratio of Credit Expenses to Outstanding Balance of Finance Receivables (%) (C / (A + B))	2.87	2.78	3.23
Number of Card Holders (thousands of holders)	4,812	4,798	4,791

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