

## To whom it may concern

March 10, 2009

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### Notice Regarding the Future Personnel and Organizational Structures

NIS GROUP CO., LTD. (the “Company”) hereby announces that pursuant to a resolution passed at a meeting of the Board of Directors today the Company will proceed with the following changes in both the personnel and organizational structures of the Company.

#### 1. Personnel Structure

As stated in the “Condensed Statements of Financial Results for the Nine Months Ended December 31, 2008” released on February 12, 2009, the Company is developing various measures to improve management efficiency through the concentration of our core competence. As one measure in this process the Company is promoting the streamlining of fixed costs, including personnel costs, by outsourcing part of our operations and assigning staff to companies in the small and medium-sized business network of the Company and Chusho-Kigyo Hosho Kiko Co.,Ltd., with which the Company shares a strategic and capital business alliance.

Pursuant to a resolution passed by the Board of Directors, the Company made a decision in principle for the permanent transfer on April 1 this year of approximately 300 staff to companies where they are currently on temporary transfer as part of these measures. After completion of the transfers, the Company is expected to have a staff of around 140, down from 485 as of February 28, 2009.

#### 2. Organizational Structure

In line with changes in the staff structure detailed in 1 above, the Company will proceed to streamline the organizational structure, which at present consists of three headquarters and 18 departments. As of April 1, the current headquarters structure will cease to exist and the new organizational structure will be comprised of four divisions: Investment Banking Department, Sales Department, Strategic Planning Department, and Compliance Control Department

The Company will also reorganize the Compliance Committee, comprised of Hidenori Nakagawa, Hiroshi Kimeda, and Nobuyuki Yamamoto, three external experts (lawyers and university professors), which has convened on a periodic basis, so that the Company may obtain their opinions as necessary. Likewise, the Company will conduct a general review of our committee organizations, etc. in line with the scale of our businesses.

### **Special Note Regarding Forward-Looking Statements**

These materials contain forward-looking statements about our industry, business, plans and objectives, financial condition and results of operations that are based on our current expectations, assumptions, estimates and projections. These forward-looking statements are subject to various risks and uncertainties. These statements discuss future expectations, identify strategies, discuss market trends, contain projections of results of operations or of financial condition, or state other forward-looking information. Known and unknown risks, uncertainties and other factors could cause our actual results to differ materially from and be worse than those contained in or suggested by any forward-looking statement. We cannot promise that our expectations, projections, anticipated results, estimates or other information expressed in or underlying these forward-looking statements will turn out to be correct. Important risks and factors that could cause our actual results to differ materially from these forward-looking statements include without limitation the following: weak domestic economic conditions; the growing variety of legal means with which debtors can seek protection from creditors; changes to our portfolio of products and services and expansion into new business areas; the effect of fluctuations in the value of real estate held or securing loans; fluctuation in market environments regarding our investments; our ability to pursue and maintain profitable strategic alliances, joint ventures and strategic investments; increasing competition in the loan servicing market; risks associated with doing business in China; any future inability to obtain funds from lenders or access the debt capital markets on favorable terms; an increase in prevailing market interest rates; failure to implement our business strategies; the failure of our risk management systems; our ability to adequately evaluate or control risks associated with loans or guarantees we make or related collateral; any disruption or other difficulties experienced by our information or technological systems and networks; misconduct by an employee or director and our exposure to negative publicity of the consumer or business finance industries; failure to maintain the confidentiality of personal information of our customers; and the influence of our vice-chairman and his family over important decisions.