

# Monthly Data for April 2009

NIS GROUP CO., LTD.

**(TSE:8571; U.S OTC:NISGY)**

The figures herein are based on Japanese GAAP, are unaudited, and may be subject to revision.

# NIS Group's Main Operating Assets (Consolidated)



## <Credit-related>

(Millions of yen)

	2009/3			2009/4		
		YOY %	YTD %		YOY %	YTD %
Balance of loans receivable	85,489	(41.4)	(41.4)	84,365	(38.8)	(1.3)
Secured loans	48,450	(32.7)	(32.7)	48,208	(28.5)	(0.5)
SME loans	15,207	(66.6)	(66.6)	14,674	(66.5)	(3.5)
Consumer loans	12,266	(47.7)	(47.7)	11,758	(47.6)	(4.1)
Other loans	9,565	95.8	95.8	9,724	129.3	1.7

\*The balance of loans receivable includes bankrupt, delinquent and doubtful loans receivable.

\*"SME loans" include discount notes.

\*"Consumer loans" include debt-consolidation loans (Smart Assist loans) and unguaranteed consumer loans (First Plan loans).

(Millions of yen)

	2009/3			2009/4		
		YOY %	YTD %		YOY %	YTD %
Guaranteed loans and accounts receivable	21,614	31.8	31.8	20,574	38.4	(4.8)
Secured loans	7,284	-	-	7,188	-	-
SME loans	13,036	-	-	12,175	-	-
Consumer loans	1,290	-	-	1,210	-	-
Other loans	0	-	-	0	-	-

\*The balance of guaranteed loans and accounts receivable includes accrued interest.

\*The balance of guaranteed loans and accounts receivable excludes reserve for guarantee losses and reserve for losses on business of affiliated companies.

(Millions of yen)

	2009/3			2009/4		
		YOY %	YTD %		YOY %	YTD %
Credit-related total	107,103	(37.5)	(37.5)	104,939	(35.1)	(2.0)

# NIS Group's Main Operating Assets (Consolidated)



## <Principal-related>

(Millions of yen)

	2009/3		2009/4			
	YOY %	YTD %	YOY %	YTD %		
Real estate for sale	13,773	(69.4)	(69.4)	13,770	(68.8)	0.0

\*Real estate for sale in servicing business are included until December 2008..

(Millions of yen)

	2009/3		2009/4			
	YOY %	YTD %	YOY %	YTD %		
Investment securities	8,149	(70.6)	(70.6)	8,602	(69.2)	5.6
Listed companies & Non-listed companies	7,597	(40.4)	(40.4)	8,000	(37.9)	5.3
Affiliates accounted for under the equity method	552	(96.3)	(96.3)	601	(96.0)	8.9
Others	0	(100.0)	(100.0)	0	(100.0)	-
Difference between market value and book value	(151)	-	-	116	-	-

\*Listed investment securities are included at market value.

\*Deemed securities are included.

(Millions of yen)

	2009/3		2009/4			
	YOY %	YTD %	YOY %	YTD %		
Principal-related total	21,948	(79.1)	(79.1)	22,372	(78.4)	(2.1)

\*Nissin Servicer, a former consolidated subsidiary, became an affiliate accounted for under the equity method as of December 2008.

As a result, operating assets of Nissin Servicer are excluded from NIS Group's main operating assets.

## Delinquent Loans by Default Days (Non-consolidated)

As of March 31, 2009

(Millions of yen)

	44-66 days overdue		67-96 days overdue		97 days or more overdue		Total		Balance of loans receivable
	Amount	%	Amount	%	Amount	%	Amount	%	
Secured loans	463	0.95	1,468	3.01	36,956	75.65	38,888	79.61	48,850
SME loans	589	3.88	263	1.73	2,570	16.93	3,423	22.55	15,181
Business Assist loans	236	2.00	263	2.23	2,569	21.73	3,069	25.96	11,825
Business Timely loans	353	10.52	0	0.00	1	0.04	354	10.56	3,355
Consumer loans (Smart Assist loans)	231	1.98	227	1.94	1,183	10.10	1,642	14.02	11,714
Others	46	8.00	0	0.11	26	4.58	73	12.69	577
<b>Total</b>	<b>1,331</b>	<b>1.74</b>	<b>1,959</b>	<b>2.57</b>	<b>40,737</b>	<b>53.37</b>	<b>44,028</b>	<b>57.69</b>	<b>76,324</b>

As of April 30, 2009

(Millions of yen)

	44-66 days overdue		67-96 days overdue		97 days or more overdue		Total		Balance of loans receivable
	Amount	%	Amount	%	Amount	%	Amount	%	
Secured loans	2,083	4.29	463	0.95	39,167	80.58	41,714	85.81	48,609
SME loans	644	4.34	373	2.51	2,659	17.90	3,677	24.75	14,854
Business Assist loans	265	2.29	266	2.30	2,659	22.93	3,190	27.51	11,595
Business Timely loans	379	11.65	106	3.28	0	0.00	486	14.93	3,258
Consumer loans (Smart Assist loans)	306	2.72	212	1.88	1,243	11.01	1,762	15.60	11,297
Others	41	7.68	14	2.63	25	4.70	81	15.02	544
<b>Total</b>	<b>3,077</b>	<b>4.09</b>	<b>1,063</b>	<b>1.41</b>	<b>43,095</b>	<b>57.23</b>	<b>47,236</b>	<b>62.73</b>	<b>75,306</b>

\*"Others" include discount notes and unguaranteed consumer loans (First Plan loans).

\*Bankrupt, delinquent and doubtful loans receivable are included in the balance of loans receivable of each product.

## Month-End Breakdown of Borrowings and Borrowing Rates (Non-consolidated)



Borrowings by lender (Millions of yen)

	2009/3		2009/4	
	Amount	%	Amount	%
Indirect	23,074	58.75	24,350	60.13
Bank (other financial institutions)	17,412	44.34	15,903	39.27
Non-life insurance companies	178	0.45	178	0.44
Non-bank financial companies (including securities companies)	5,483	13.96	8,269	20.42
Direct	16,198	41.25	16,146	39.87
Total	39,272	100.00	40,497	100.00

Borrowings by maturity (Millions of yen)

	2009/3		2009/4	
	Amount	%	Amount	%
Short-term borrowings	12,700	32.34	14,000	34.57
Long-term borrowings	26,572	67.66	26,497	65.43
Long-term borrowings due within 1 year	14,390	36.64	14,566	35.97
Long-term borrowings due over 1 year	12,182	31.02	11,931	29.46
Total	39,272	100.00	40,497	100.00

Borrowing rates (weighted average) (%)

	2009/3	2008/4
	Borrowing rates	Borrowing rates
Indirect	2.45	4.93
Bank (other financial institutions)	2.29	3.89
Non-life insurance companies	1.77	1.41
Non-bank financial companies (including securities companies)	2.72	7.00
Direct	2.70	7.45
Total	2.57	5.93

\*The Company entered into currency swap contracts in association with the U.S. dollar-denominated unsecured straight bonds issued in June 2007 and other transaction; however, it decided to terminate the said contracts in September 2008. As a result, weighted average borrowing rates are stated based on the US dollar-denominated rate