

月次資料(2008年7月) Monthly Data for July 2008

NISグループ株式会社
NIS GROUP CO., LTD.
(TSE:8571; U.S. OTC:NISGY)

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NISグループの主な営業資産の内訳(連結) NIS Group's Main Operating Assets (Consolidated)



〈クレジット関連/Credit-related〉

(単位:百万円/Millions of yen)

| | | 2008/5 | | 2008/6 | | 2008/7 | | | | |
|-----------|-----------------------------|-------------------|------------------|-------------------|------------------|-------------------|------------------|---------|--------|--------|
| | | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | | | |
| ローン関連資産残高 | Balance of loans receivable | 131,035 | △ 46.8 | △ 10.2 | 111,424 | △ 54.4 | △ 23.7 | 103,251 | △ 57.5 | △ 29.3 |
| 担保付ローン | Secured loans | 62,835 | △ 51.3 | △ 12.7 | 53,998 | △ 57.5 | △ 25.0 | 52,597 | △ 59.3 | △ 27.0 |
| 事業者向けローン | SME loans | 42,056 | △ 47.7 | △ 7.7 | 32,218 | △ 59.0 | △ 29.3 | 25,938 | △ 66.0 | △ 43.1 |
| 消費者向けローン | Consumer loans | 21,555 | △ 35.2 | △ 8.1 | 20,669 | △ 36.5 | △ 11.9 | 19,744 | △ 37.4 | △ 15.8 |
| その他 | Other loans | 4,587 | 29.9 | △ 6.1 | 4,537 | △ 24.0 | △ 7.1 | 4,970 | △ 14.8 | 1.7 |

*ローン関連資産残高には破産更生債権等を含んでおります。

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

*「事業者向けローン」には商業手形割引を含んでおります。

"SME loans" include discount notes.

*「消費者向けローン」には、スマートアシスト及びファーストプランを含んでおります。

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

(単位:百万円/Millions of yen)

| | | 2008/5 | | 2008/6 | | 2008/7 | | | | |
|----------------|--|-------------------|------------------|-------------------|------------------|-------------------|------------------|-------|--------|--------|
| | | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | | | |
| 国内リース資産および割賦債権 | Assets held for leases and installment loans (Japan) | 8,611 | △ 21.1 | △ 5.6 | 8,367 | △ 22.0 | △ 8.3 | 8,049 | △ 25.0 | △ 11.8 |

*割賦債権については、割賦未実現利益を控除しております。

Installment loans exclude unearned revenue from installment loans.

(単位:百万円/Millions of yen)

| | | 2008/5 | | 2008/6 | | 2008/7 | | | | |
|--------|--|-------------------|------------------|-------------------|------------------|-------------------|------------------|--------|------|-------|
| | | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | | | |
| 保証債務残高 | Guaranteed loans and accounts receivable | 17,905 | 8.3 | 9.2 | 28,526 | 69.4 | 74.0 | 32,915 | 93.9 | 100.7 |

*保証債務残高には未収利息残高を含んでおります。

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

*保証債務残高は、債務保証損失引当金及び関係会社事業損失引当金を控除しております。

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

(単位:百万円/Millions of yen)

| | | 2008/5 | | 2008/6 | | 2008/7 | | | | |
|-----------|----------------------|-------------------|------------------|-------------------|------------------|-------------------|------------------|---------|--------|--------|
| | | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | | | |
| クレジット関連合計 | Credit-related total | 157,553 | △ 42.5 | △ 8.1 | 148,318 | △ 45.4 | △ 13.5 | 144,215 | △ 46.7 | △ 15.9 |

NISグループの主な営業資産の内訳（連結） NIS Group's Main Operating Assets (Consolidated)



〈プリンシパル関連/Principal-related〉

(単位:百万円/Millions of yen)

| | | 2008/5 | | 2008/6 | | 2008/7 | | | |
|---|--------|-------------------|------------------|-------------------|------------------|-------------------|------------------|--------|-------|
| | | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | | |
| 買取不動産および販売用不動産 Real estate for sale in the servicing business and real estate for sale and real estate under construction for sale in the real estate business | 43,361 | △ 8.7 | △ 3.6 | 43,573 | △ 24.1 | △ 3.1 | 43,553 | △ 22.7 | △ 3.1 |

(単位:百万円/Millions of yen)

| | | 2008/5 | | 2008/6 | | 2008/7 | | | |
|------------------------------------|--------|-------------------|------------------|-------------------|------------------|-------------------|------------------|-------|--------|
| | | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | | |
| 買取債権 Purchased loans receivable | 30,559 | △ 9.8 | △ 5.6 | 29,105 | △ 1.8 | △ 10.1 | 28,510 | △ 9.2 | △ 12.0 |

(単位:百万円/Millions of yen)

| | | 2008/5 | | 2008/6 | | 2008/7 | | | |
|---|--------|-------------------|------------------|-------------------|------------------|-------------------|------------------|---------|---------|
| | | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | | |
| 投資有価証券 Investment securities | 26,494 | △ 20.5 | △ 4.5 | 26,620 | △ 19.9 | △ 4.1 | 26,297 | △ 18.4 | △ 5.2 |
| 投資有価証券 Listed companies & Non-listed companies | 11,483 | △ 61.1 | △ 9.9 | 12,455 | △ 57.7 | △ 2.2 | 12,133 | △ 57.4 | △ 4.8 |
| 投資有価証券(持分法) Affiliates accounted for under the equity method | 15,010 | 296.6 | 0.0 | 14,164 | 274.6 | △ 5.6 | 14,164 | 275.8 | △ 5.6 |
| 関係会社株式・出資金 Others | 1 | △ 95.8 | 0.0 | 0 | △ 100.0 | △ 100.0 | 0 | △ 100.0 | △ 100.0 |
| 時価簿価差額 Difference between market value and book value | △ 83 | - | - | △ 642 | - | - | △ 871 | - | - |

*上場投資有価証券は、時価評価額を用いております。

Listed investment securities are included at market value.

*みなし有価証券を含んでおります。

Deemed securities are included.

(単位:百万円/Millions of yen)

| | | 2008/5 | | 2008/6 | | 2008/7 | | | |
|---------------------------------------|---------|-------------------|------------------|-------------------|------------------|-------------------|------------------|--------|-------|
| | | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | 対前年同月増減比 YOY % | 対前期末増減比 YTD % | | |
| プリンシパル関連合計 Principal-related total | 100,414 | △ 12.5 | △ 4.5 | 99,299 | △ 17.4 | △ 5.5 | 98,361 | △ 18.0 | △ 6.4 |

期日管理(延滞債権)一覧表 (単体)

Delinquent Loans by Default Days (Non-consolidated)

2008年5月31日/As of May 31, 2008

(単位:百万円/Millions of yen)

| | | 充当日遅れ(44~66日) 44-66 days overdue | | 充当日遅れ(67~96日) 67-96 days overdue | | 充当日遅れ(97日~) 97 days or more overdue | | 合 計 Total | | 営業貸付金残高 Balance of loans receivable |
|------------------------|--|-------------------------------------|------|-------------------------------------|------|--|-------|--------------|-------|--|
| | | 金額 Amount | % | 金額 Amount | % | 金額 Amount | % | 金額 Amount | % | |
| 担保付ローン | Secured loans | 1,262 | 2.03 | 1,865 | 3.00 | 9,266 | 14.91 | 12,394 | 19.94 | 62,151 |
| 事業者向けローン | SME loans | 1,315 | 3.06 | 790 | 1.84 | 5,284 | 12.29 | 7,389 | 17.18 | 43,002 |
| ビジネスアシスト | Business Assist loans | 792 | 2.98 | 424 | 1.60 | 4,991 | 18.77 | 6,208 | 23.35 | 26,587 |
| ビジネスタイムリー | Business Timely loans | 523 | 3.19 | 365 | 2.22 | 292 | 1.78 | 1,180 | 7.19 | 16,415 |
| 消費者向けローン (スマートアシスト) | Consumer loans (Smart Assist loans) | 337 | 1.64 | 229 | 1.11 | 1,782 | 8.64 | 2,348 | 11.39 | 20,625 |
| その他 | Others | 41 | 3.51 | 22 | 1.90 | 50 | 4.27 | 115 | 9.68 | 1,192 |
| 全商品合計 | Total | 2,957 | 2.33 | 2,907 | 2.29 | 16,383 | 12.90 | 22,247 | 17.52 | 126,971 |

2008年6月30日/As of June 30, 2008

(単位:百万円/Millions of yen)

| | | 充当日遅れ(44~66日) 44-66 days overdue | | 充当日遅れ(67~96日) 67-96 days overdue | | 充当日遅れ(97日~) 97 days or more overdue | | 合 計 Total | | 営業貸付金残高 Balance of loans receivable |
|------------------------|--|-------------------------------------|------|-------------------------------------|------|--|-------|--------------|-------|--|
| | | 金額 Amount | % | 金額 Amount | % | 金額 Amount | % | 金額 Amount | % | |
| 担保付ローン | Secured loans | 3,320 | 6.22 | 1,205 | 2.26 | 10,635 | 19.93 | 15,161 | 28.41 | 53,373 |
| 事業者向けローン | SME loans | 691 | 2.06 | 1,016 | 3.03 | 5,354 | 15.99 | 7,061 | 21.08 | 33,495 |
| ビジネスアシスト | Business Assist loans | 290 | 1.65 | 714 | 4.07 | 4,805 | 27.39 | 5,810 | 33.11 | 17,546 |
| ビジネスタイムリー | Business Timely loans | 400 | 2.51 | 301 | 1.89 | 549 | 3.44 | 1,251 | 7.85 | 15,949 |
| 消費者向けローン (スマートアシスト) | Consumer loans (Smart Assist loans) | 273 | 1.38 | 251 | 1.26 | 1,802 | 9.07 | 2,327 | 11.71 | 19,881 |
| その他 | Others | 27 | 2.43 | 22 | 1.96 | 66 | 5.93 | 116 | 10.32 | 1,126 |
| 全商品合計 | Total | 4,312 | 4.00 | 2,495 | 2.31 | 17,859 | 16.56 | 24,667 | 22.87 | 107,876 |

2008年7月31日/As of July 31, 2008

(単位:百万円/Millions of yen)

| | | 充当日遅れ(44~66日) 44-66 days overdue | | 充当日遅れ(67~96日) 67-96 days overdue | | 充当日遅れ(97日~) 97 days or more overdue | | 合 計 Total | | 営業貸付金残高 Balance of loans receivable |
|------------------------|--|-------------------------------------|------|-------------------------------------|------|--|-------|--------------|-------|--|
| | | 金額 Amount | % | 金額 Amount | % | 金額 Amount | % | 金額 Amount | % | |
| 担保付ローン | Secured loans | 257 | 0.49 | 895 | 1.72 | 11,238 | 21.61 | 12,390 | 23.83 | 52,003 |
| 事業者向けローン | SME loans | 768 | 2.80 | 464 | 1.69 | 5,803 | 21.16 | 7,035 | 25.66 | 27,422 |
| ビジネスアシスト | Business Assist loans | 297 | 1.74 | 227 | 1.33 | 5,106 | 29.93 | 5,630 | 33.01 | 17,058 |
| ビジネスタイムリー | Business Timely loans | 471 | 4.55 | 236 | 2.28 | 696 | 6.73 | 1,404 | 13.56 | 10,363 |
| 消費者向けローン (スマートアシスト) | Consumer loans (Smart Assist loans) | 234 | 1.23 | 208 | 1.09 | 1,820 | 9.54 | 2,263 | 11.86 | 19,080 |
| その他 | Others | 24 | 2.30 | 15 | 1.48 | 81 | 7.52 | 122 | 11.30 | 1,079 |
| 全商品合計 | Total | 1,285 | 1.29 | 1,583 | 1.59 | 18,943 | 19.02 | 21,811 | 21.90 | 99,585 |

*「その他」には、商業手形割引及びファーストプランを含んでおります。

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

*各債権残高には破産更生債権等を含んでおります。

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

資金調達の状態(単体)

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



借入金残高の状況(調達先別)

Borrowings by lender

| | 2008/5 | | 2008/6 | | 2008/7 | |
|---|--------------|--------|--------------|--------|--------------|--------|
| | 金額 Amount | % | 金額 Amount | % | 金額 Amount | % |
| 間接調達計 Indirect | 57,861 | 47.58 | 51,757 | 50.21 | 51,136 | 50.87 |
| 銀行(その他金融機関) Bank (other financial institutions) | 36,529 | 30.04 | 35,024 | 33.98 | 33,194 | 33.02 |
| 損害保険会社 Non-life insurance companies | 2,062 | 1.70 | 2,050 | 1.99 | 2,050 | 2.04 |
| ノンバンク(証券会社含む) Non-bank financial companies (including securities companies) | 19,269 | 15.84 | 14,683 | 14.25 | 15,892 | 15.81 |
| 直接調達計 Direct | 63,749 | 52.42 | 51,314 | 49.78 | 49,380 | 49.13 |
| 合計 Total | 121,611 | 100.00 | 103,072 | 100.00 | 100,516 | 100.00 |

(単位:百万円/Millions of yen)

| 2008/3 | |
|--------------|--------|
| 金額 Amount | % |
| 71,162 | 51.48 |
| 41,063 | 29.71 |
| 2,062 | 1.49 |
| 28,036 | 20.28 |
| 67,065 | 48.52 |
| 138,228 | 100.00 |

借入金残高の状況(長・短別)

Borrowings by maturity

| | 2008/5 | | 2008/6 | | 2008/7 | |
|---|--------------|--------|--------------|--------|--------------|--------|
| | 金額 Amount | % | 金額 Amount | % | 金額 Amount | % |
| 短期借入金 Short-term borrowings | 14,541 | 11.96 | 12,669 | 12.29 | 13,399 | 13.33 |
| 長期借入金計 Long-term borrowings | 107,069 | 88.04 | 90,402 | 87.71 | 87,117 | 86.67 |
| 長期借入金(1年内返済) Long-term borrowings due within 1 year | 71,796 | 59.04 | 54,507 | 52.88 | 51,847 | 51.58 |
| 長期借入金(1年超) Long-term borrowings due over 1 year | 35,273 | 29.00 | 35,895 | 34.83 | 35,270 | 35.09 |
| 合計 Total | 121,611 | 100.00 | 103,072 | 100.00 | 100,516 | 100.00 |

(単位:百万円/Millions of yen)

| 2008/3 | |
|--------------|--------|
| 金額 Amount | % |
| 16,979 | 12.28 |
| 121,248 | 87.72 |
| 84,215 | 60.92 |
| 37,033 | 26.79 |
| 138,228 | 100.00 |

借入利率の状況(期末加重)

Borrowing rates (weighted average)

| | 2008/5 | 2008/6 | 2008/7 |
|---|-------------------------|-------------------------|-------------------------|
| | 借入利率 Borrowing rates | 借入利率 Borrowing rates | 借入利率 Borrowing rates |
| 間接調達計 Indirect | 2.40 | 2.55 | 2.74 |
| 銀行(その他金融機関) Bank (other financial institutions) | 2.37 | 2.31 | 2.21 |
| 損害保険会社 Non-life insurance companies | 1.76 | 1.75 | 1.75 |
| ノンバンク(証券会社含む) Non-bank financial companies (including securities companies) | 2.53 | 3.25 | 3.98 |
| 直接調達計 Direct | 2.71 | 2.91 | 2.92 |
| 合計 Total | 2.56 | 2.73 | 2.83 |

(単位:%)

| 2008/3 |
|-------------------------|
| 借入利率 Borrowing rates |
| 2.45 |
| 2.29 |
| 1.77 |
| 2.72 |
| 2.70 |
| 2.57 |