

## Consolidated Subsidiaries

(As of June 30, 2002)

### Japan

#### GC Co., Ltd.

<http://www.gccard.co.jp>

Principal Business: Established in September 1979  
GC conducts sales finance and credit card operations mainly in the Kanto and Tohoku regions.

Paid-in Capital: ¥5.6 billion

Address: 1-2-4, Otemachi, Chiyoda-ku, Tokyo 100-0004

Ownership: 100%

#### Plat Corporation

<http://plat.biz>

Principal Business: Established in April 2002 with merger of Rich, Shinkou, and TOWA  
Plat provides consumer finance services accessing Promise's nationwide network of automated contract machines and ATMs.

Paid-in Capital: ¥2.4 billion

Address: 1-2-900, Umeda, Kita-ku, Osaka 530-0001

Ownership: 100%

#### Sun Life Co., Ltd.

<http://www.sunlife-net.co.jp>

Principal Business: Became a wholly owned subsidiary in December 2001  
Sun Life provides consumer finance services mainly in the four prefectures of Shikoku Island and Okayama Prefecture, based on a strategy of maintaining regional dominance.

Paid-in Capital: ¥0.1 billion

Address: 2-7-6, Kawaramachi, Takamatsu, Kagawa 760-0052

Ownership: 100%

#### PAL Corporation Ltd.

Principal Business: Established in July 1979  
PAL Corporation operates support businesses for Group companies, such as the management of branches and buildings.

Paid-in Capital: ¥3.0 billion

Address: 1-1-3-2700, Umeda, Kita-ku, Osaka 530-0001

Ownership: 100%

#### Net Future Co., Ltd.

<http://www.netfuture.co.jp>

Principal Business: Established in May 1996  
Net Future engages in the management and operation of ATMs and computer peripherals and the provision of telemarketing representatives. Net Future has grown rapidly, providing call center operations for financial institutions.

Paid-in Capital: ¥0.3 billion

Address: 1-2-4, Otemachi, Chiyoda-ku, Tokyo 100-0004

Ownership: 100%

#### System Trinity Co., Ltd.

<http://www.trinity.co.jp>

Principal Business: Established in December 1988  
System Trinity provides computer system design, operation, and management for financial institutions.

Paid-in Capital: ¥90 million

Address: 1-2-4, Otemachi, Chiyoda-ku, Tokyo 100-0004

Ownership: 100%

### Overseas

#### CHINA

##### PROMISE (HONG KONG) CO., LTD.

<http://www.promise.com.hk>

Principal Business: Established in February 1992  
PROMISE (HONG KONG) provides consumer finance services and has introduced an automated credit system.

Paid-in Capital: HK\$45 million

Address: 3rd Floor, Number 80 Building, 80 Gloucester Road, Wanchai, Hong Kong

Ownership: 100%

#### TAIWAN

##### Liang Jing Co., Ltd.

<http://www.kuruma.com.tw>

Principal Business: Established in August 1989  
Liang Jing conducts installment sales of automobiles and construction materials.

Paid-in Capital: TW\$250 million

Address: 2, Sec. 3, Minsheng E. Rd., Taipei

Ownership: 100% (Yuukei owns 40%)

##### Yuukei Co., Ltd.

Principal Business: Established in February 1991  
Yuukei conducts installment sales of automobiles.

Paid-in Capital: TW\$140 million

Address: 2, Sec. 3, Minsheng E. Rd., Taipei

Ownership: 100%