Appendix 4

(Long-term Credit Ratings of Issuers or Guarantors, and Issue Ratings)

【Applied to Professional Investor】

| Name of credit rating agency | Credit Ratings |
|---|----------------|
| A.M. Best Company, Inc. | bb |
| DBRS Ltd. | ВВ |
| Fitch Ratings Ltd. | ВВ |
| Japan Credit Rating Agency, Ltd. | ВВ |
| Moody's Investor Services, Inc. | Ba2 |
| Rating and Investment Information, Inc. | ВВ |
| Standard & Poor's Rating Services | ВВ |
| Egan-Jones Rating Company | ВВ |
| Kroll Bond Rating Agency | ВВ |
| Morningstar, Inc. | ВВ |