

Appendix 7

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

【 Applied to Non-professional Investor 】

Name of Credit rating agency	Credit Ratings
A.M. Best Company, Inc.	a-
DBRS Ltd.	AL
Fitch, Inc.	A-
Japan Credit Rating Agency, Ltd.	A-
Moody’ s Investor Services, Inc.	A3
Rating and Investment Information, Inc.	A-
Standard & Poor’ s Rating Services	A-
Egan-Jones Rating Company	A-
LACE Financial Corp.	Long-term Credit Ratings of Issuers or Guarantors : B+ Issue Ratings : A-
Realpoint	A-