

Table 4 (Credit Ratings of Issuers or Guarantors of Overseas Bonds or Securitized Products / Bonds or Securitized Products, and Counterparty of RP/RS Trades Involving Overseas Bonds or Securitized Products)

Credit rating agency	Long-term credit rating
A.M. Best Company, Inc.	bbb-
DBRS Ltd.	BBB-
Fitch Ratings Ltd.	BBB-
Japan Credit Rating Agency, Ltd.	BBB-
Moody's Investor Services, Inc.	Baa2
Rating and Investment Information, Inc.	BBB-
Standard & Poor's Rating Services	BBB-
Egan-Jones Rating Company	BBB-
Kroll Bond Rating Agency	BBB-
Morningstar, Inc.	BBB-