

(Translation)

June 27, 2007

Attn: K.K. DaVinci Advisors
DaVinci Ginza
2-1 Ginza 6-chome
Chuo-ku, Tokyo

BNP PARIBAS Principal Investments Japan Ltd.
Tokyo Sankei Bldg
7-2 Otemachi 1-chome
Chiyoda-ku, Tokyo

Certificate for Funding

We hereby certify that we are ready to provide fund up to JPY 104 billion to you in accordance with the terms of the loan, for the purpose of the proposed acquisition of the ordinary shares of TOC Co., Ltd. (the "Target") by take-over-bid pursuant to the Securities and Exchange Law and its related laws and regulations (the "TOB") which is currently being implemented and any costs incidental thereto. Details of the loan (drawdown date, conditions, method, interest rate, collateral, etc.) shall be determined by mutual consultation between you and us in good faith. Such loan shall be made subject to the execution and delivery of the loan agreement and other related agreements and documents in a manner and terms satisfactory to us.

This certificate shall remain effective until August 31, 2007 and will be automatically terminated after such date.

The purpose of this certificate is to increase the maximum loan amount of JPY 90 billion at the start of the TOB as set out in the certificate of funding that we issued to you as of May 18, 2007 (the "Original Certificate") to JPY 104 billion and such increased maximum loan amount shall cover additional costs which may incur as a result of any change to the terms and conditions of the TOB (including, but not limited to, the purchase price per share) and any costs incidental thereto. The Original Certificate shall become null and void as of the date of this certificate.

BNP PARIBAS Principal Investments Japan Ltd.



Name: Kodo Nishimura
Title: Representative Director