

August 28, 2007

To Whom It May Concern:

Company Name: The Bank of Yokohama Ltd.

Representative: President Tadashi Ogawa

( Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)

**Re: Notice of Capital Adequacy Ratio for the 1st Quarter ended June 30, 2007**

The Bank (President: Tadashi Ogawa) has calculated the capital adequacy ratio and the related information (domestic standard) for the 1st quarter ended June 30, 2007, and we hereby inform you as follows;

1.Capital Adequacy Ratio (Domestic Standards) [Consolidated] (Unit: Billions of yen)

	As of June 30,2007		As of March 31,2007
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (5)/(6)	11.36 %	0.17 %	11.19 %
Tier 1 capital ratio (2)/(6)	10.91 %	0.19 %	10.72 %
(2) Tier 1 capital	634.1	16.8	617.3
(3) Tier 2 capital	64.4	2.0	66.4
(4) Deductions	37.8	1.3	39.1
(5) Capital(2)+(3)-(4)	660.6	16.0	644.6
(6) Risk-weighted Assets	5,810.8	53.4	5,757.4
(7) Required Capital(6)×4%	232.4	2.2	230.2

2.Capital Adequacy Ratio (Domestic Standards) [Non-Consolidated] (Unit: Billions of yen)

	As of June 30,2007		As of March 31,2007
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (5)/(6)	11.25 %	0.17 %	11.08 %
Tier 1 capital ratio (2)/(6)	10.83 %	0.19 %	10.64 %
(2) Tier 1 capital	623.6	16.2	607.4
(3) Tier 2 capital	64.4	2.0	66.4
(4) Deductions	40.2	1.0	41.2
(5) Capital(2)+(3)-(4)	647.9	15.4	632.5
(6) Risk-weighted Assets	5,755.3	49.7	5,705.6
(7) Required Capital(6)×4%	230.2	2.0	228.2

(Note) Among Risk-weighted assets, FIRB approach has been applied for the calculation of credit risk, and TSA (the standardized approach) for operational risk.