

February 18, 2008

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 3rd Quarter ended December 31, 2007

The Bank (President: Tadashi Ogawa) has calculated the capital adequacy ratio and the related information (domestic standard) for the 3rd quarter ended December 31, 2007, and we hereby inform you as follows;

1.Capital Adequacy Ratio (Domestic Standards)**【Consolidated】** (Unit: Billions of yen)

	As of December 31,2007		As of September 30,2007
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (5)/(6)	10.81 %	0.02 %	10.79 %
Tier 1 capital ratio (2)/(6)	10.37 %	0.04 %	10.33 %
(2) Tier 1 capital	643.1	15.9	627.2
(3) Tier 2 capital	64.6	0.0	64.6
(4) Deductions	37.6	0.9	36.7
(5) Capital(2)+(3)-(4)	670.1	15.1	655.0
(6) Risk-weighted Assets	6,197.0	128.0	6,069.0
(7) Required Capital(6)×4%	247.8	5.1	242.7

2.Capital Adequacy Ratio (Domestic Standards)**【Non-Consolidated】** (Unit: Billions of yen)

	As of December 31,2007		As of September 30,2007
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (5)/(6)	10.77 %	-0.03 %	10.80 %
Tier 1 capital ratio (2)/(6)	10.45 %	0.03 %	10.42 %
(2) Tier 1 capital	631.9	15.6	616.3
(3) Tier 2 capital	64.4	0.0	64.4
(4) Deductions	45.4	3.7	41.7
(5) Capital(2)+(3)-(4)	650.9	11.9	639.0
(6) Risk-weighted Assets	6,043.5	129.5	5,914.0
(7) Required Capital(6)×4%	241.7	5.2	236.5

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