

August 22, 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 1st Quarter ended June 30, 2008

The Bank (President: Tadashi Ogawa) has calculated the capital adequacy ratio and the related information (domestic standard) for the 1st quarter ended June 30, 2008, and we hereby inform you as follows;

### 1.Capital Adequacy Ratio (Domestic Standards)【Consolidated】

(Unit: Billions of yen)

	As of June 30,2008		As of March 31,2008
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (5)/(6)	10.75 %	△ 0.05 %	10.80 %
Tier 1 capital ratio (2)/(6)	10.37 %	△ 0.02 %	10.39 %
(2) Tier 1 capital	664.1	12.1	652.0
(3) Tier 2 capital	65.0	0.4	64.6
(4) Deductions	40.8	1.6	39.2
(5) Capital(2)+(3)-(4)	688.3	10.9	677.4
(6) Risk-weighted Assets	6,401.7	129.3	6,272.4
(7) Required Capital(6)×4%	256.0	5.2	250.8

### 2.Capital Adequacy Ratio (Domestic Standards)【Non-Consolidated】

(Unit: Billions of yen)

	As of June 30,2008		As of March 31,2008
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (5)/(6)	10.71 %	△ 0.07 %	10.78 %
Tier 1 capital ratio (2)/(6)	10.41 %	△ 0.04 %	10.45 %
(2) Tier 1 capital	652.2	12.1	640.1
(3) Tier 2 capital	64.4	0.0	64.4
(4) Deductions	45.7	2.0	43.7
(5) Capital(2)+(3)-(4)	670.9	10.2	660.7
(6) Risk-weighted Assets	6,261.2	136.9	6,124.3
(7) Required Capital(6)×4%	250.4	5.5	244.9

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