

February 12, 2009

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, 2008

The Bank (President: Tadashi Ogawa) has calculated the capital adequacy ratio and the related information (domestic standard) for the 3rd quarter ended December 31, 2008, and we hereby inform you as follows;

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

(Unit: Billions of yen)

	As of December 31,2008		As of September 30,2008
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (5)/(6)	10.33 %	0.14 %	10.19 %
Tier 1 capital ratio (2)/(6)	9.87 %	(0.25%)	10.12 %
(2) Tier 1 capital	661.7	9.4	652.3
(3) Tier 2 capital	65.7	20.2	45.5
(4) Deductions	35.0	(6.2)	41.2
(5) Capital (2)+(3)-(4)	692.4	35.9	656.5
(6) Risk-weighted Assets	6,697.7	255.5	6,442.2
(7) Required Capital (6) × 4%	267.9	10.3	257.6

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

(Unit: Billions of yen)

	As of December 31,2008		As of September 30,2008
	(A)	(A)-(B)	(B)
(1) Capital adequacy ratio (5)/(6)	10.20 %	0.07 %	10.13 %
Tier 1 capital ratio (2)/(6)	9.84 %	( 0.33%)	10.17 %
(2) Tier 1 capital	649.4	8.7	640.7
(3) Tier 2 capital	64.7	20.3	44.4
(4) Deductions	40.5	(6.2)	46.7
(5) Capital (2)+(3)-(4)	673.6	35.2	638.4
(6) Risk-weighted Assets	6,598.3	298.9	6,299.4
(7) Required Capital (6) × 4%	263.9	12.0	251.9

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