

February 10, 2010

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, 2009

The Bank (President: Tadashi Ogawa) has calculated the capital adequacy ratio and the related information (BIS standard) for the 3rd quarter ended December 31, 2009, and we hereby inform you as follows;

### 1.Capital Adequacy Ratio (BIS Standard)[Consolidated]

(Unit: Billions of yen)

	As of December 31,2009		As of September 30,2009 (Reference) (B)	As of September 30,2009 (Domestic Standard)
	(A)	(A)-(B)		
(1) Capital adequacy ratio (5)/(6)	11.94 %	0.31 %	11.63 %	11.53 %
Tier 1 capital ratio (2)/(6)	9.68 %	0.22 %	9.46 %	9.51 %
(2) Tier 1 capital	679.0	14.0	665.0	665.0
(3) Tier 2 capital	174.7	(0.1)	174.8	163.1
(4) Deductions	16.2	(6.0)	22.2	22.2
(5) Capital (2)+(3)-(4)	837.5	20.0	817.5	805.8
(6) Risk-weighted Assets	7,012.3	(11.8)	7,024.1	6,986.0
(7) Required Capital (6) × 8% (Note1)	560.9	(1.0)	561.9	279.4

(Note1) Domestic Standard : (6) × 4%

### 2.Capital Adequacy Ratio (BIS Standard)[Non-Consolidated]

(Unit: Billions of yen)

	As of December 31,2009		As of September 30,2009 (Reference) (B)	As of September 30,2009 (Domestic Standard)
	(A)	(A)-(B)		
(1) Capital adequacy ratio (5)/(6)	11.73 %	0.30 %	11.43 %	11.33 %
Tier 1 capital ratio (2)/(6)	9.57 %	0.21 %	9.36 %	9.41 %
(2) Tier 1 capital	665.5	13.6	651.9	651.9
(3) Tier 2 capital	173.3	0.1	173.2	161.4
(4) Deductions	23.0	(5.8)	28.8	28.8
(5) Capital (2)+(3)-(4)	815.8	19.6	796.2	784.4
(6) Risk-weighted Assets	6,953.6	(6.8)	6,960.4	6,922.8
(7) Required Capital (6) × 8% (Note1)	556.2	(0.6)	556.8	276.9

(Note1) Domestic Standard : (6) × 4%

(Note2) Among Risk-weighted assets, FIRB approach has been applied for the calculation of credit risk, SMM (the standardized measurement method) for market risk, and TSA (the standardized approach) for operational risk.

(Note3) Figures are shown based on BIS standard starting from this disclosure (December 31, 2009). As a reference, figures as of September 30, 2009 based on BIS standard are shown.