

CITY HOLDING COMPANY

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1076262	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$3,361	\$3,347	-0.4%	
Loans	\$2,553	\$2,606	2.1%	
Construction & development	\$69	\$41	-40.0%	
Closed-end 1-4 family residential	\$1,112	\$1,175	5.7%	
Home equity	\$261	\$256	-1.7%	
Credit card	\$0	\$0		
Other consumer	\$16	\$11	-30.5%	
Commercial & Industrial	\$178	\$186	4.6%	
Commercial real estate	\$767	\$796	3.9%	
Unused commitments	\$395	\$418	5.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$290	\$280	-3.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$102	\$61	-40.3%	
Cash & balances due	\$88	\$85	-3.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$15	\$3	-80.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$14	\$3	-82.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,991	\$2,985	-0.2%	
Deposits	\$2,807	\$2,813	0.2%	
Total other borrowings	\$140	\$138	-1.3%	
FHLB advances	\$25	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$330	\$322	-2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	8.6%	--	
Tier 1 risk based capital ratio	11.9%	11.4%	--	
Total risk based capital ratio	12.8%	12.2%	--	
Return on equity ¹	15.0%	16.0%	--	
Return on assets ¹	1.5%	1.6%	--	
Net interest margin ¹	4.1%	4.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	66.9%	67.8%	--	
Loss provision to net charge-offs (qtr)	51.1%	98.4%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	3.2%	1.0%	0.1%	0.9%
Closed-end 1-4 family residential	0.9%	0.5%	0.1%	0.1%
Home equity	0.1%	0.1%	0.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	0.0%	0.1%	0.2%
Commercial & Industrial	1.1%	0.6%	0.3%	0.2%
Commercial real estate	2.8%	2.7%	0.1%	0.1%
Total loans	1.4%	1.2%	0.1%	0.1%