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FR Y-6
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Approval Expires September 30, 2018
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Board of Governors of the Federal Reserve System

APR 1 - 2016



Annual Report of Holding Companies FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

City Holding Company

Legal Title of Holding Company

PO Box 7520

(Mailing Address of the Holding Company) Street / P.O. Box

Charleston WV 25356-0520

City State Zip Code

25 Gatewater Road, Cross Lanes, WV 25313

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

David Bumgarner CFO

Name Title

304-769-1169

Area Code / Phone Number / Extension

304-769-1111

Area Code / FAX Number

david.bumgarner@bankatcity.com

E-mail Address

www.bankatcity.com

Address (URL) for the Holding Company's web page

I, Charles Hageboeck

Name of the Holding Company Director and Official

President, CEO & Director

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

3/23/16

Date of Signature

For holding companies not registered with the SEC-

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1076262
C.I. _____

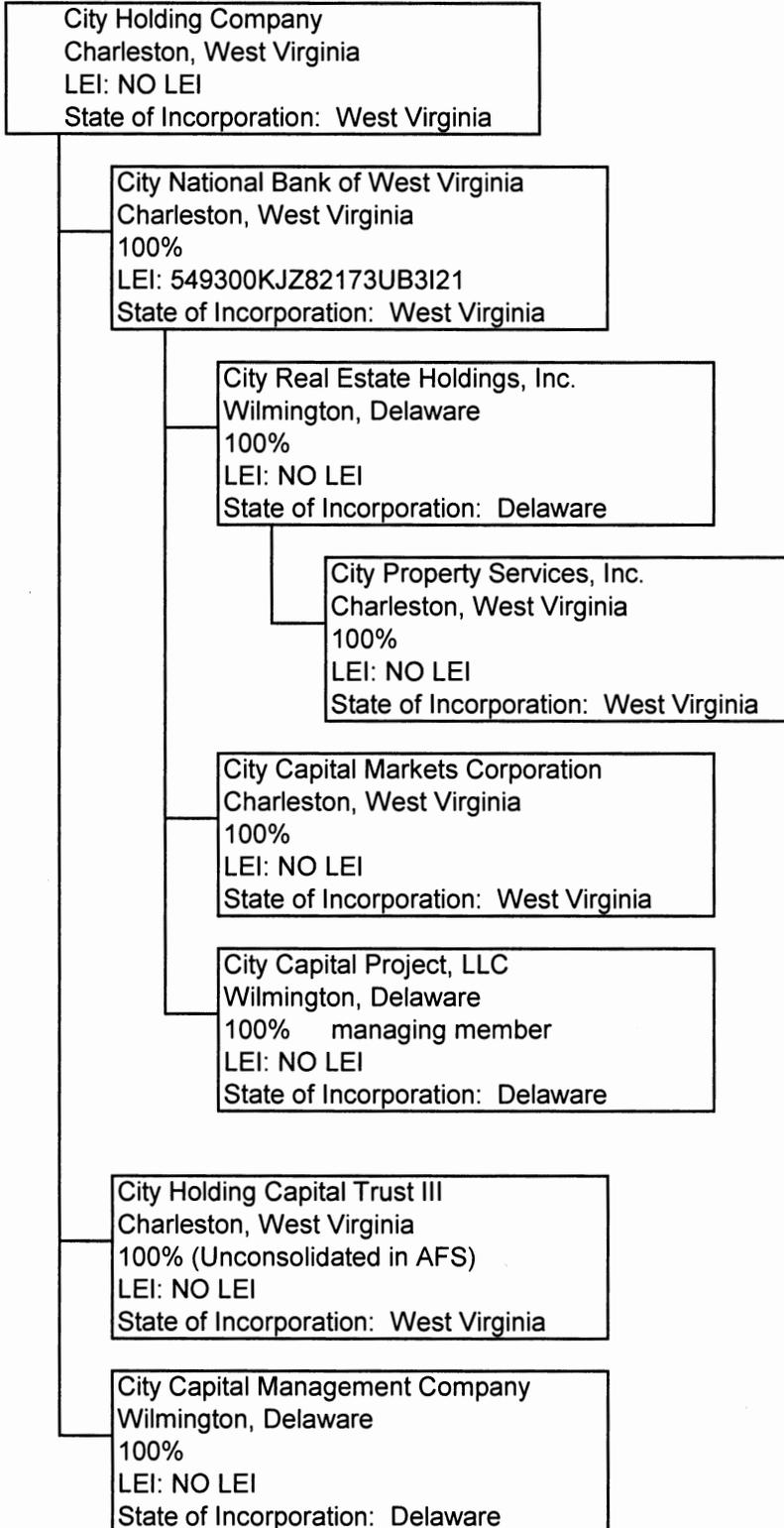
Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

City Holding Company
Cross Lanes, West Virginia
For the Year Ending December 31, 2015
Exhibit 2a



City Holding Company
Cross Lanes, West Virginia
FYE December 31, 2015

Report Item 2b:

Submitted via email on March 28, 2016

Results: A list of branches for your depository institution: CITY NATIONAL BANK OF WEST VIRGINIA (ID_RSSD: 1011526).
 This depository institution is held by CITY HOLDING COMPANY (1076262) of CHARLESTON, WV.
 The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	1011526	CITY NATIONAL BANK OF WEST VIRGINIA	3601 MACCORKLE AVE, SE	CHARLESTON	WV	25304	KANAWHA	UNITED STATES	11692	0	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3387449	ASHLAND WAL-MART BRANCH	451 RIVER HILL ROAD	ASHLAND	KY	41101	BOYD	UNITED STATES	444598	96	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3069464	CEDAR KNOLL BRANCH	10700 US ROUTE 60	ASHLAND	KY	41102	BOYD	UNITED STATES	277573	85	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3579	DOWNTOWN ASHLAND BRANCH	344 17TH STREET	ASHLAND	KY	41101	BOYD	UNITED STATES	42718	84	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	1438712	GRAYSON BRANCH	575 NORTH CAROL MALONE BLVD.	GRAYSON	KY	41143	CARTER	UNITED STATES	45767	87	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3356342	GREENUP BRANCH	1414 ASHLAND ROAD	GREENUP	KY	41144	GREENUP	UNITED STATES	365254	92	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3138557	3750 PALOMAR CENTER DRIVE BRANCH	3750 PALOMAR CENTER DRIVE	LEXINGTON	KY	40513	FAYETTE	UNITED STATES	Not Required	Not Required	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3732348	EAST MAIN STREET BRANCH	318 EAST MAIN STREET	LEXINGTON	KY	40507	FAYETTE	UNITED STATES	Not Required	Not Required	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3069642	TATES CREEK BRANCH	3616 WALDEN DRIVE	LEXINGTON	KY	40517	FAYETTE	UNITED STATES	Not Required	Not Required	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3366556	PAINTSVILLE MAYO PLAZA BRANCH	440 N MAYO TRAIL	PAINTSVILLE	KY	41240	JOHNSON	UNITED STATES	361549	91	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	497516	PAINTSVILLE SUBURBAN BRANCH	603 SOUTH MAYO TRAIL	PAINTSVILLE	KY	41240	JOHNSON	UNITED STATES	193957	89	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3069473	RUSSELL BRANCH	1500 DIEDERICH BOULEVARD	RUSSELL	KY	41169	GREENUP	UNITED STATES	277574	86	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2912545	CHESAPEAKE OFFICE	1012 ROCKWOOD AVE	CHESAPEAKE	OH	45619	LAWRENCE	UNITED STATES	242641	75	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	422273	IRONTON BRANCH	506 PARK AVENUE	IRONTON	OH	45638	LAWRENCE	UNITED STATES	42302	93	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3356360	PROCTORVILLE BRANCH	201 STATE STREET	PROCTORVILLE	OH	45669	LAWRENCE	UNITED STATES	275128	94	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4154639	BUENA VISTA BRANCH	128 WEST 21ST STREET	BUENA VISTA	VA	24416	BUENA VISTA CITY	UNITED STATES	495980	118	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	540672	FRONT ROYAL BRANCH	600 COMMERCE AVENUE	FRONT ROYAL	VA	22630	WARREN	UNITED STATES	44873	105	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4154554	LEXINGTON BRANCH	102 WALKER STREET	LEXINGTON	VA	24450	LEXINGTON CITY	UNITED STATES	463720	117	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4154527	RAPHINE BRANCH	2134 RAPHAINE ROAD	RAPHINE	VA	24472	ROCKBRIDGE	UNITED STATES	495982	120	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	274678	DOWNTOWN BRANCH	38 NORTH CENTRAL AVENUE	STAUNTON	VA	24401	STAUNTON CITY	UNITED STATES	43251	110	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4154536	RICHMOND ROAD BRANCH	101 COMMUNITY WAY	STAUNTON	VA	24401	STAUNTON CITY	UNITED STATES	280334	115	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4156857	STEPHENS CITY BRANCH	100 ELIZABETH DRIVE	STEPHENS CITY	VA	22655	FREDERICK	UNITED STATES	495831	109	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4156848	STRASBURG BRANCH	33230 OLD VALLEY PIKE	STRASBURG	VA	22657	SHENANDOAH	UNITED STATES	394325	108	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4154572	STUARTS DRAFT BRANCH	2658 STUARTS DRAFT HIGHWAY	STUARTS DRAFT	VA	24477	AUGUSTA	UNITED STATES	212391	111	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4154590	VERNONA BRANCH	21 DICK HUFF LANE	VERNONA	VA	24482	AUGUSTA	UNITED STATES	418539	116	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4154545	HILL TOP BRANCH	621 NEVAN ROAD	VIRGINIA BEACH	VA	23451	VIRGINIA BEACH CITY	UNITED STATES	280339	114	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4154611	WAYNESBORO BRANCH	2934 WEST MAIN STREET	WAYNESBORO	VA	22980	WAYNESBORO CITY	UNITED STATES	280331	112	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4156839	JUBAL EARLY BRANCH	1830 VALLEY AVENUE	WINCHESTER	VA	22601	WINCHESTER CITY	UNITED STATES	286514	106	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4156820	WOODSTOCK BRANCH	1001 SOUTH MAIN STREET	WOODSTOCK	VA	22664	SHENANDOAH	UNITED STATES	286515	107	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	756222	ALDERSON BRANCH	601 ALTA DR (ROUTE 12)	ALDERSON	WV	24910	GREENBRIER	UNITED STATES	527	54	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2647726	BEAVER BRANCH	212 AIRPORT RD	BEAVER	WV	25813	RALEIGH	UNITED STATES	252391	43	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2647735	EISENHOWER BRANCH	902 NORTH EISENHOWER DRIVE	BECKLEY	WV	25801	RALEIGH	UNITED STATES	252392	44	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2619586	HARPER ROAD BRANCH	1723 HARPER ROAD	BECKLEY	WV	25801	RALEIGH	UNITED STATES	278690	73	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	757827	MAIN-KANAWHA FACILITY	101 SOUTH KANAWHA STREET	BECKLEY	WV	25801	RALEIGH	UNITED STATES	192656	67	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	805625	PARK AVENUE BRANCH	1 PARK AVENUE	BECKLEY	WV	25801	RALEIGH	UNITED STATES	1597	66	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3954049	SOPHIA WAL-MART BRANCH	1881 ROBERT C BYRD DRIVE	BECKLEY	WV	25801	RALEIGH	UNITED STATES	441092	83	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2112167	BERKELEY SPRINGS BRANCH	149 NORTH WASHINGTON STREET	BERKELEY SPRINGS	WV	25411	MORGAN	UNITED STATES	285555	24	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	947226	CROSS ROADS BRANCH	ROUTE 19, CROSS ROADS MALL	BRADLEY	WV	25818	RALEIGH	UNITED STATES	16426	68	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2529831	BRIDGEPORT BRANCH	1216 JOHNSON AVE	BRIDGEPORT	WV	26330	HARRISON	UNITED STATES	186118	34	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2112176	CHARLES TOWN BRANCH	1034 SOUTH GEORGE STREET	CHARLES TOWN	WV	25414	JEFFERSON	UNITED STATES	285558	25	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	770321	CROSS LANES BRANCH	308 GOFF MOUNTAIN ROAD	CHARLESTON	WV	25313	KANAWHA	UNITED STATES	14324	5	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3679742	DOWNTOWN CHARLESTON BRANCH	10 HALE STREET, SUITE 100	CHARLESTON	WV	25301	KANAWHA	UNITED STATES	453751	98	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2456786	MARMET BRANCH	9005 MACCORKLE AVENUE, S.E.	CHARLESTON	WV	25315	KANAWHA	UNITED STATES	242634	9	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	4191625	SOUTH CHARLESTON BRANCH	4110 MACCORKLE AVENUE, SW	CHARLESTON	WV	25309	KANAWHA	UNITED STATES	513392	104	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2024756	SOUTH HILLS BRANCH	1004 BRIDGE ROAD	CHARLESTON	WV	25314	KANAWHA	UNITED STATES	242632	3	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	3298844	SOUTHBRIDGE WALMART CENTER BRANCH	2700 MOUNTAINEER BLVD	CHARLESTON	WV	25309	KANAWHA	UNITED STATES	432898	82	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2615613	VIRGINIA STREET BRANCH	817 VIRGINIA STREET EAST	CHARLESTON	WV	25301	KANAWHA	UNITED STATES	Not Required	Not Required	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	1973941	WESTSIDE BRANCH	120 KANAWHA BOULEVARD WEST	CHARLESTON	WV	25302	KANAWHA	UNITED STATES	242631	2	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2519449	CLARKSBURG BRANCH	115 WEST MAIN STREET	CLARKSBURG	WV	26301	HARRISON	UNITED STATES	510943	103	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2615604	DUNBAR OFFICE	304 10TH ST	DUNBAR	WV	25064	KANAWHA	UNITED STATES	242636	15	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	2331139	ELEANOR BRANCH	946 ROOSEVELT BLVD	ELEANOR	WV	25070	PUTNAM	UNITED STATES	186117	7	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	
OK		Full Service	1163667	GASSAWAY BRANCH	324 ELK ST	GASSAWAY	WV	26624	BRAXTON	UNITED STATES	212209	27	CITY NATIONAL BANK OF WEST VIRGINIA	1011526	

City Holding Company
Cross Lanes, West Virginia
As of Fiscal Year Ending December 31, 2015
Exhibit 3.1
Shareholders

(1) (a)

(1) (b)

(1) (c)

Name and Address	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
BlackRock, Inc. 40 East 52nd Street New York, NY 10022	USA	[REDACTED] common stock
The Vanguard Group, Inc. 100 Vanguard Boulevard Malvern, PA 19355	USA	[REDACTED] common stock

City Holding Company
Cross Lanes, West Virginia
During Fiscal Year Ending December 31, 2015
Exhibit 3.2
Shareholders

(1) (a)

(1) (b)

(1) (c)

Name and Address	Country of Citizenship or Incorporation	Number and Percentage of Each Class of Voting Securities
Royce & Associates, LLC 745 Fifth Avenue New York, NY 10151	USA	1,259,136 - 8.27% common stock

City Holding Company
Charleston, West Virginia
Fiscal Year Ending December 31, 2015
Exhibit 4
Directors and Executive Officers

(1) Name and Address	(2) Principal Occupation, if other than with City Holding Company	(3)(a) Title or Position with City Holding Company	(3)(b) Title or Position with Subsidiaries of City Holding Company	(3)(c) Title or Position with Other Companies	(4)(a) Percentage of Voting Shares in City Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries	(4)(c) List of Other Companies if 25% or More Voting Securities Held
Charles W. Fairchilds Stuarts Draft, Virginia	Retired	Director	Director - City National Bank	N/A	0.05%	None	N/A
J. Thomas Jones Morgantown, West Virginia	Consultant to CEO, WV United Health System	Director	Director - City National Bank	Director, Arch Coal	0.02%	None	N/A
John R. Elliot Charleston, West Virginia	Owner and President - AMFM, Inc	Director	Director - City National Bank	Owner and President - Integrated Commercial Enterprises, Inc. Owner and President - Commercial Holdings Inc. Owner and President - American Medical Facilities Management Inc. Owner and President - Summers Nursing & Rehabilitation, Inc. Owner and President - Fayette Nursing & Rehabilitation, Inc. Owner and President - E.A. Hawse Nursing & Rehabilitation, Inc. Owner and President - Webster Nursing & Rehabilitation, Inc. Owner and President - Wayne Nursing & Rehabilitation, Inc. Owner and President - McDowell Nursing & Rehabilitation, Inc. Owner and President - Lincoln Nursing & Rehabilitation, Inc. Owner and President - Wyoming Nursing & Rehabilitation, Inc. Owner and President - Clarksburg Nursing & Rehabilitation, Inc. Owner and President - Cameron Nursing & Rehabilitation, Inc. Owner and President - Mercer Nursing & Rehabilitation, Inc. Owner and President - Braxton Health Care Center, LLC Owner and President - Cabell Health Care Center, LLC Owner and President - Hillcrest Health Care Center, LLC Owner and President - Caly Health Care Center, LLC Owner and President - Mercer Nursing & Rehabilitation, Inc. Owner and President - Empress, LP Owner and President - Liletrae, LLC Owner and President - Pepperidge, LLC Owner and President - Shaddock Holdings, LLC Owner and President - Franklin Fir Holdings, LLC Owner and President - Hemlock Holdings, LLC Owner and President - White Cedar Holdings, LLC Owner and President - Watercrest Holdings, LLC Owner and President - Manzanita Holdings, LLC Owner and President - Leatherwood Holdings, LLC Owner and President - Winterberry Holdings, LLC Owner and President - Cashaw Holdings, LLC Owner and President - Mimosa Holdings, LLC Owner and President - Blue Beech, LLC Owner and President - Management Holdings, Inc. Owner and President - Shaddock Management, Inc. Owner and President - Franklin Fir Management, Inc. Owner and President - Hemlock Management, Inc. Owner and President - White Cedar Management, Inc. Owner and President - Watercrest Management, Inc. Owner and President - Manzanita Management, Inc. Owner and President - Leatherwood Management, Inc. Owner and President - Winterberry Management, Inc. Owner and President - Cashaw Management, Inc. Owner and President - Mimosa Management, Inc. Owner and President - Boxwood, LLC Owner and President - KML, Inc. Owner and President - Birch Holdings, LLC Owner and President - Wisteria, LLC Owner and President - Kanawha Management, LLC Owner and President - Allegheny Commercial Enterprises, LLC Owner and President - Tamarillo, LP Owner and President - Leasing Management, Inc. Owner and President - Leasing & Commercial Enterprises, LLC Owner and President - Continental Health Care, Inc. Owner and President - Capitol Conference Center, LLC Owner and President - John Elliot Associates Owner and President - Hale Street Holdings, LLC Owner and President - Shaddock, LLC Owner and President - Fayette Investment Company Owner and President - Raleigh Services, Inc. Owner and President - Kanawha Commercial Enterprises, LLC Owner and President - Franklin Fir, LLC Owner and President - Hemlock, LLC Owner and President - White Cedar, LLC Owner and President - Watercrest, LLC Owner and President - Manzanita, LLC Owner and President - Leatherwood, LLC Owner and President - Winterberry, LLC Owner and President - Cashaw, LLC Owner and President - Mimosa, LLC Owner and President - Connell Investments, LLC Owner and President - Woodmere Holdings, LLC Owner and President - Evergreen, LLC Owner and President - Vandalia Acq., LLC	1.10%	None	AMFM, Inc. - 100% Integrated Commercial Enterprises, Inc. - 100% American Medical Facilities Management, Inc. - 100% Commercial Holdings Inc. - 100% Summers Nursing & Rehabilitation, Inc. - 100% Fayette Nursing & Rehabilitation, Inc. - 100% E.A. Hawse Nursing & Rehabilitation, Inc. - 100% Webster Nursing & Rehabilitation, Inc. - 100% Wayne Nursing & Rehabilitation, Inc. - 100% McDowell Nursing & Rehabilitation, Inc. - 100% Lincoln Nursing & Rehabilitation, Inc. - 100% Wyoming Nursing & Rehabilitation, Inc. - 100% Clarksburg Nursing & Rehabilitation, Inc. - 100% Cameron Nursing & Rehabilitation, Inc. - 100% Braxton Health Care Center, LLC - 100% Cabell Health Care Center, LLC - 100% Hillcrest Health Care Center, LLC - 100% Caly Health Care Center, LLC - 100% Mercer Nursing & Rehabilitation, Inc. - 100% Empress, LP - 100% Liletrae, LLC - 100% Pepperidge, LLC - 100% Shaddock Holdings, LLC - 100% Franklin Fir Holdings, LLC - 100% Hemlock Holdings, LLC - 100% White Cedar Holdings, LLC - 100% Watercrest Holdings, LLC - 100% Manzanita Holdings, LLC - 100% Leatherwood Holdings, LLC - 100% Winterberry Holdings, LLC - 100% Cashaw Holdings, LLC - 100% Mimosa Holdings, LLC - 100% Blue Beech, LLC - 100% Management Holdings, Inc. - 100% Shaddock Management, Inc. - 100% Franklin Fir Management, Inc. - 100% Hemlock Management, Inc. - 100% White Cedar Management, Inc. - 100% Watercrest Management, Inc. - 100% Manzanita Management, Inc. - 100% Leatherwood Management, Inc. - 100% Winterberry Management, Inc. - 100% Cashaw Management, Inc. - 100% Mimosa Management, Inc. - 100% Boxwood, LLC - 100% Birch Holdings, LLC - 100% KML, Inc. - 100% Wisteria, LLC - 100% Kanawha Management, LLC - 100% Allegheny Commercial Enterprises, LLC - 100% Tamarillo, LP - 100% Leasing Management, Inc. - 100% Leasing & Commercial Enterprises, LLC - 100% Continental Health Care, Inc. - 100% Capitol Conference Center, LLC - 100% John Elliot Associates - 100% Hale Street Holdings, LLC - 100% Shaddock, LLC - 100% Fayette Investment Company - 100% Raleigh Services, Inc. - 100% Kanawha Commercial Enterprises, LLC - 100% Franklin Fir, LLC - 100% Hemlock, LLC - 100% White Cedar, LLC - 100% Watercrest, LLC - 100% Manzanita, LLC - 100% Leatherwood, LLC - 100% Winterberry, LLC - 100% Cashaw, LLC - 100% Mimosa, LLC - 100% Connell Investments, LLC - 100% Woodmere Holdings, LLC - 100% Evergreen, LLC - 100% Vandalia Acq., LLC - 100%

Name and Address	Principal Occupation, if other than with City Holding Company	Title or Position with City Holding Company	Title or Position with Subsidiaries of City Holding Company	Title or Position with Other Companies	Percentage of Voting Shares in City Holding Company	Percentage of Voting Shares in Subsidiaries	List of Other Companies if 25% or More Voting Securities Held
				Owner and President - Wineberry, LLC Owner and President - Cedar Holdings, LLC Owner and President - Southern Investment & Leasing, LLC Owner and President - Zenia Healthcare, LLC Owner and President - Fairmont Rehabilitation Center, Inc. Owner and President - Forsythe Holdings, LLC Owner and President - ELCO Holdings II, LLC Owner and President - Elliot Family, LP Owner and President - The Elliot Foundation			Wineberry, LLC 100% Cedar Holdings, LLC 100% Southern Investment & Leasing 100% Zenia Healthcare, LLC 100% Fairmont Rehabilitation Center, Inc. 100% Forsythe Holdings, LLC 100% ELCO Holdings II, Inc. 100% Elliot Family, LP 100% The Elliot Foundation 100% AMFM Charitable Foundation, Inc - 67.5% Lifetree Therapy Company, LLC - 67.5% American Health Care Management, LLC - 67.5%
William H. File, III Beckley, West Virginia	Partner - File, Payne, Scherer & File, PLLC	Director	Director - City National Bank	City Solicitor - Beckley, WV	0.16%	None	File, Payne, Scherer & File, PLLC - 40%
Robert D. Fisher Ripley, West Virginia	Managing Member - Adams, Fisher & Chappell, PLLC	Director	Director - City National Bank	N/A	0.18%	None	N/A
Jay C. Goldman Charleston, West Virginia	President - Goldman Associates Inc.	Director	Director - City National Bank	Owner - Curry - Goldman PC Owner - Jay Goldman Rentals President - Goldman Associates	0.15%	None	Goldman Associates Inc. - 100% Curry - Goldman PC - 50% Jay Goldman Rentals - 100% Goldman Associates - 100% Real Property Consulting, LLC - 100%
Charles R. Hageboeck Charleston, West Virginia	N/A	President and Chief Executive Officer	President and Chief Executive Officer City National Bank	N/A	0.57%	None	N/A
David W. Hambrick Alderson, West Virginia	Attorney, Self-employed	Director	Director - City National Bank	N/A	0.30%	None	N/A
Tracy W. Hylton, II Beckley, West Virginia	President - Eller, Inc.	Director	Director - City National Bank	Member - Harper Hotel, LLC Member - HMTWH, LLC President - Lightning Inc Vice President - Nell Jean Enterprises, Inc. President - New Land Leasing Co., Inc. President - Patience, Inc. Member - T & M, LLC Member - M & T, LLC Member - Southern WV Industrial Park, LLC Member - Tyler Morgan, LLC Member - Almost Heaven Plantation, LLC Vice President - Hometown Automotive Director - Beckley Buick GMC	0.35%	None	Eller, Inc. - 100% Harper Hotel, LLC - 42.5% HMTWH, LLC - 50% Lightning Inc - 100% Nell Jean Enterprises, Inc. - 33.33% New Land Leasing Co., Inc. - 100% Patience, Inc. - 100% T & M, LLC - 33.33% M & T, LLC - 100% Tyler Morgan, LLC - 50% Hometown Automotive - 50% Beckley Buick GMC - 50% King Coal Chevrolet - 50% Hylton Farm, LLC - 50%
C. Dallas Kayser Pt. Pleasant, West Virginia	Senior Partner - Kayser, Lane & Clark, PLLC	Chairman	Director - City National Bank	Member - C. Dallas Kayser, LLC President - Twin Rivers Realty Treasurer - Deerfield Development Company Treasurer - United Methodist Foundation of WV	0.14%	None	Kayser, Lane & Clark, PLLC - 33.33% C. Dallas Kayser, LLC - 100%
Patrick C. Graney III Lewisburg, West Virginia	Retired	Director	Director - City National Bank	Former Regional President of Maxum Petroleum	0.02%	None	Mountain State Motor Fuel, LLC - 51% Darden Properties, LLC - 51% Darden Properties II, LLC - 51% West Virginia Warehousing, LLC - 51% M&P, LLC - 51% One Stop, Inc - 51% Fayette Holding and Mt. Hope Holding, LLC - 51% Bulk Plants, LLC - 100% PMI Limited Liability Company - 100% Pifrar Enterprises, LLC - 66% 57th Street Partners, LLC - 41.67%
James L. Rossi Pt. Pleasant, West Virginia	Former Chief Financial Officer - Valtronics, Inc	Director	Director - City National Bank	Member - Flesher LLC	0.11%	None	Flesher LLC - 100%
Sharon H. Rowe Lewisburg, West Virginia	President, SHR Consulting, LLC	Director	Director - City National Bank	SHR Consulting LLC	0.07%	None	SHR Consulting LLC
David L. Burngarner Scott Depot, West Virginia	N/A	Senior Vice President and Chief Financial Officer	Senior Vice President and Chief Financial Officer City National Bank	N/A	0.10%	None	N/A
John A. Derito Charleston, West Virginia	N/A	Executive Vice President of Commercial Banking	Executive Vice President of Commercial Banking of City National Bank	N/A	0.21%	None	N/A
Craig G. Stilwell Charleston, West Virginia	N/A	Executive Vice President of Retail Banking	Executive Vice President of Retail Banking City National Bank	N/A	0.26%	None	N/A
Jeffrey D. Legge Huntington, West Virginia	N/A	Chief Administration Officer & Chief Information Officer	Senior Vice President of City National Bank	N/A	0.10%	None	N/A

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	Sole Voting	Other	Total	% of Voting Power
Hugh Clonch				
Oshel Craigo				
John R. Elliot	157,279	9,300	166,579	1.10%
Charles W. Fairchilds	1,922	5,742	7,664	0.05%
William H. File, III	22,754	999	23,753	0.16%
Robert D. Fisher	27,525	-	27,525	0.18%
Jay C. Goldman	23,267	-	23,267	0.15%
Patrick C. Graney, III	2,353		2,353	0.02%
Charles R. Hageboeck	79,580	7,317	86,897	0.57%
David W. Hambrick	41,749	4,013	45,761	0.30%
Tracy W. Hylton, II	43,136	9,886	53,022	0.35%
J. Thomas Jones	3,285	-	3,285	0.02%
C. Dallas Kayser	20,832	471	21,303	0.14%
James L. Rossi	16,108	-	16,108	0.11%
Sharon H. Rowe	10,376	-	10,376	0.07%
Craig G. Stilwell	38,429	1,687	40,116	0.26%
John A. DeRito	23,303	8,000	31,303	0.21%
David L. Bumgarner	12,719	1,946	14,665	0.10%
Jeffrey D. Legge	7,587	6,894	14,481	0.10%
	<u>532,204</u>	<u>56,254</u>	<u>588,458</u>	<u>3.88%</u>

PRIOR YEAR			
Sole Voting	Other	Total	% of Voting Power
153,327	9,300	162,627	1.07%
1,215	5,742	6,957	0.05%
22,047	999	23,046	0.15%
22,262	-	22,262	0.15%
22,019	-	22,019	0.15%
-	-	22,019	0.15%
71,372	7,268	78,640	0.52%
40,963	3,981	44,944	0.30%
41,879	9,886	51,765	0.34%
2,578	-	2,578	0.02%
20,125	467	20,592	0.14%
15,401	-	15,401	0.10%
10,569	-	10,569	0.07%
35,798	1,636	37,434	0.25%
21,948	-	21,948	0.14%
11,575	1,805	13,380	0.09%
6,540	6,404	12,944	0.09%
<u>497,234</u>	<u>44,845</u>	<u>542,079</u>	<u>3.44%</u>

Shares issued	18,499,282
Treasury	3,319,067
Shares outstanding	<u>15,180,215</u>