

A scenic view of a city skyline across a river with a bridge in the foreground. The city features several tall buildings and is set against a backdrop of green hills. The river is calm, reflecting the sky and the city. A green bridge spans across the river in the foreground.

City *Holding Company*

**Investor Presentation
September 2008**

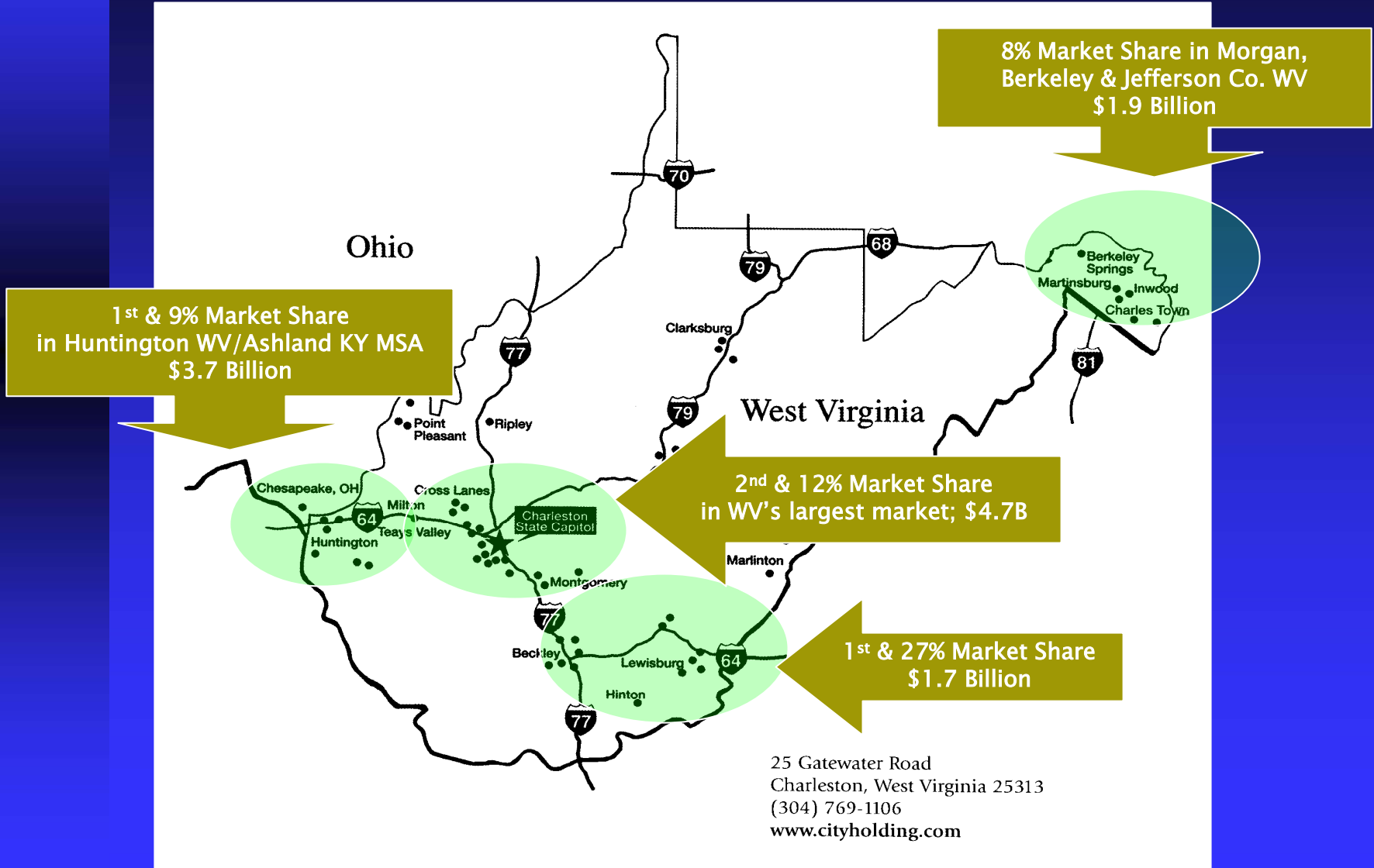
Forward Looking Statements

This news release contains certain forward-looking statements that are included pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Such information involves risks and uncertainties that could result in the Company's actual results differing from those projected in the forward-looking statements. Important factors that could cause actual results to differ materially from those discussed in such forward-looking statements include, but are not limited to, (1) the Company may incur additional loan loss provision due to negative credit quality trends in the future that may lead to a deterioration of asset quality; (2) the Company may incur increased charge-offs in the future; (3) the Company may experience increases in the default rates or decreased prepayments on previously securitized loans that would result in impairment losses or lower the yield on such loans; (4) the Company may continue to benefit from strong recovery efforts on previously securitized loans resulting in improved yields on this assets; (5) the Company could have adverse legal actions of a material nature; (6) the Company may face competitive loss of customers; (7) the Company may be unable to manage its expense levels; (8) the Company may have difficulty in retaining key employees; (9) changes in the interest rate environment may have results on the Company's operations materially different from those anticipated by the Company's market risk management functions; (10) changes in general economic conditions and increased competition could adversely affect the Company's operating results; (11) changes in other regulations and government policies affecting bank holding companies and their subsidiaries, including changes in monetary policies, could negatively impact the Company's operating results; and (12) the Company may experience difficulties growing loan and deposit balances. Forward-looking statements made herein reflect management's expectations as of the date such statements are made. Such information is provided to assist stockholders and potential investors in understanding current and anticipated financial operations of the Company and is included pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The Company undertakes no obligation to update any forward-looking statement to reflect events or circumstances that arise after the date such statements are made.

City *Holding Company*

■ Total Assets at June 30, 2008	\$2.5 bil
■ Net Income in 2007	\$51 mil
■ Branches	69
■ FTE	817
■ Market Cap	\$700 mil
■ Institutional Ownership	59%
■ Avg Daily Volume	\$4.8 mil

Key Markets



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Interest Rate Risk:

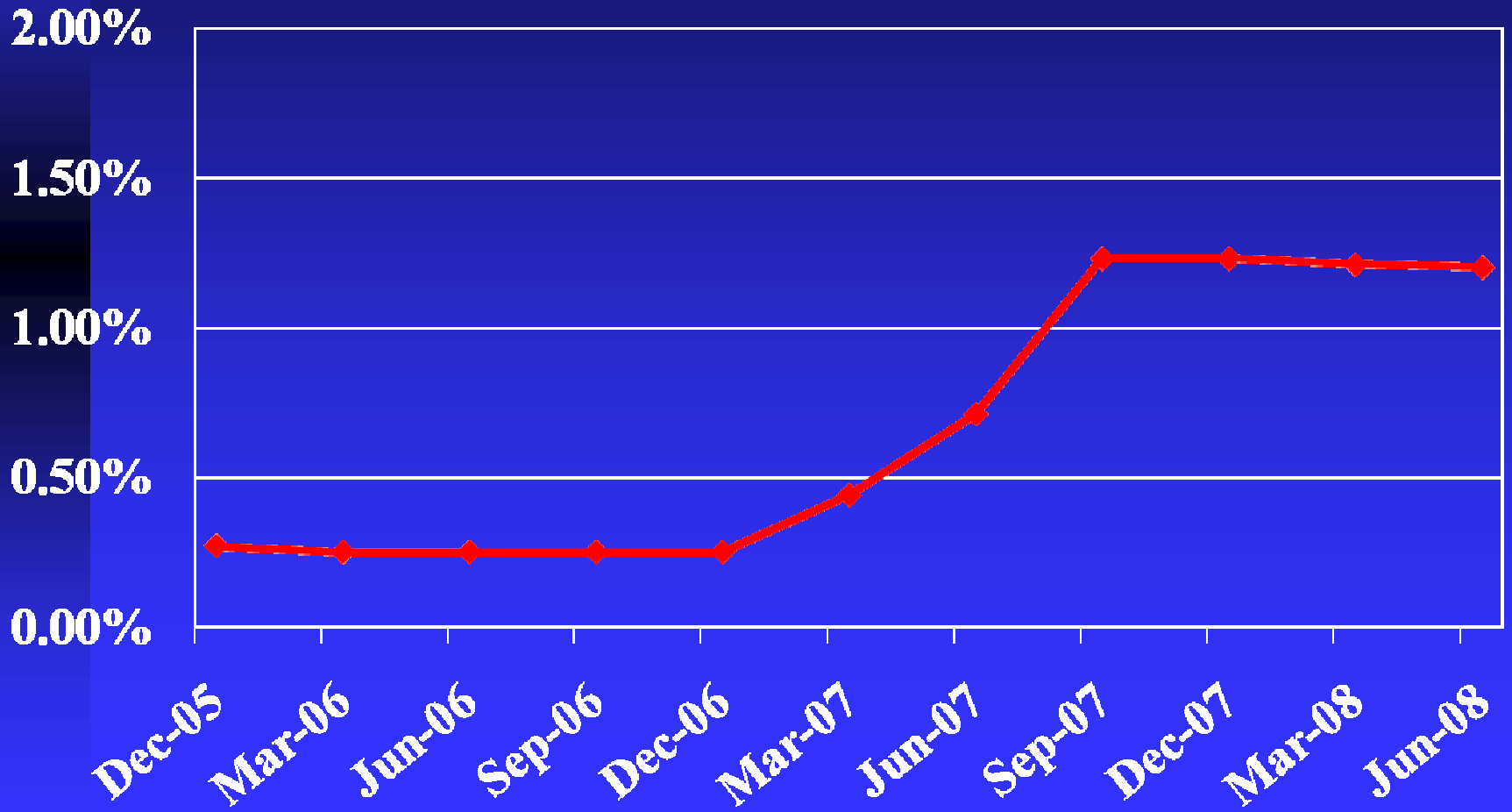
CHCO believes that it is well positioned with respect to interest rate risk:

Immediate Basis Point Change in Interest Rates	Estimated Increase of Decrease in Net Income between 1-12 months
+200 Bp	-0.1%
+100 Bp	-0.3%
-100 Bp	+0.5%

Data: June 30, 2008

CHCO experienced Asset Quality Deterioration in 2nd Q 2007

NPA's to Loans & OREO



Largest Non-performing Assets at 6/30/08

- **Loan #1** **\$9 mil** **Homes at Greenbrier Resort**
4 spec homes and 3 lots; Borrower experiencing cash flow problems but current under terms of agreement. Collateral & Guarantee dependent.
- **Loan #2** **\$2.8 mil** **Home at Greenbrier (OREO)**
Property under contract.
- **Loan #3** **\$1.9 mil** **Raw Land Development (OREO)**
- **Loan #4** **\$1.9 mil** **Bankrupt Developer**
Collateral includes 4 finished homes & 1 unfinished home. 2 are under contract.
- **Loan #5** **\$0.8 mil** **Commercial Real Estate in Ohio**
Owner-occupied bldg. Listed for sale. Appraisal @ \$1.6MM.
- **Loan #6** **\$0.6 mil** **Rental Res. Real Estate**
City took properties in lieu of foreclosure. Properties listed for sale.
- **Loan #7** **\$0.4 mil** **Apartment Complex in Ohio**
Listed for sale. Appraised over \$500,000.

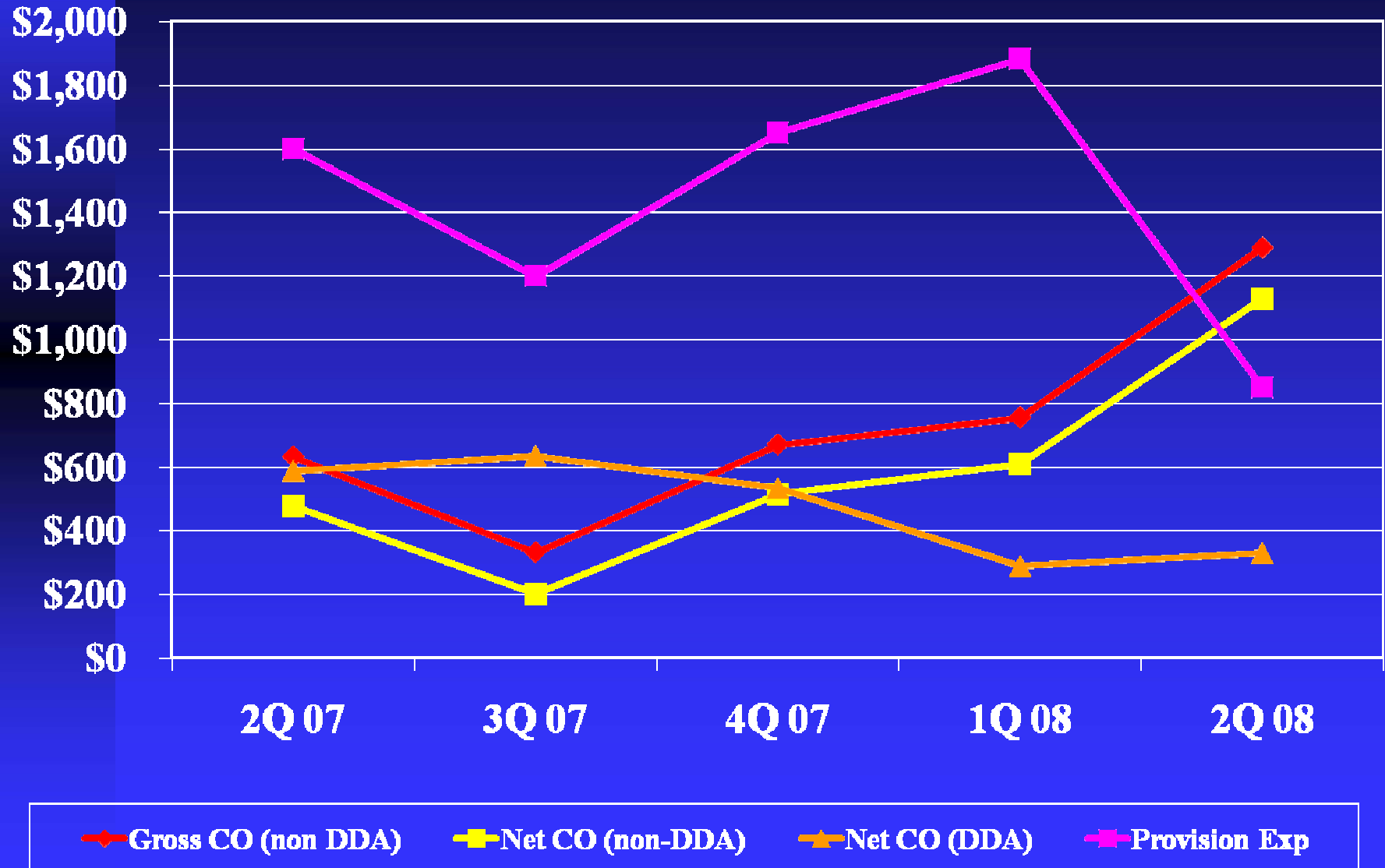
Past-Due Loans (30+ days)

Past-due loans trends are stable and reflect better economics in City's core markets

	12/31/05	12/31/06	12/30/07	6/30/08
Residential	1.14%	0.76%	0.91%	0.90%
Home Equity	0.37%	0.34%	0.63%	0.35%
Consumer	2.32%	0.99%	0.86%	0.69%
CMRE	0.11%	0.03%	0.26%	0.15%
C&I	0.12%	1.47%	0.02%	0.22%

Asset Quality Trends:

Provision expense preceded charge-offs



Investment Portfolio: A source of earnings for CHCO given strong liquidity and capital

	Book Value 6/30/08	Market Value	T/E Yield 6/30/08	WAM/WAL
Treasury	\$0	\$0	0%	
Agency Debt	\$0	\$0	0%	
Municipals	\$ 43.1 MM	\$43.1 MM	5.88 %	10.1 yr
MBS	\$228.6	\$226.5	4.86 %	3.7 yr
Single Issuer Bank Trust Pfd	\$ 85.0	\$ 77.9	7.88 %	35.26yr
Pool Bank Trust Pfd (10 issues)	\$ 22.3	\$ 18.4	6.77%	19.94%
Income Notes (4 issues)	\$ 2.0	\$ 2.3	11.48 %	25.2 yr
Agency Pfds	\$ 22.7	\$ 21.1	10.80 %	N/A
Corp. Equities	\$ 5.5	\$ 4.8	5.42 %	N/A
Corp. Debt & BHC Pfds	\$ 24.6	\$ 24.3	8.42 %	17.1 yr