

City National: Safe, Sound, Strong & Well-Capitalized

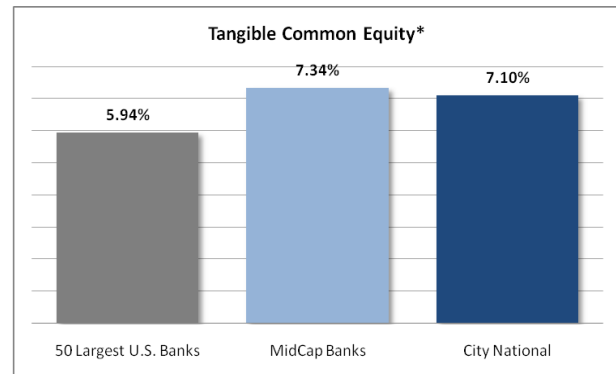
On October 22, City National Corporation announced year-to-date earnings of \$22.3 million on revenue of \$642 million. The fact that City National remained profitable even in today's economy – and that it did so despite significantly higher costs – underscores the company's financial strength and its prospects for more robust earnings when conditions improve. In the third quarter:

- ✓ Assets reached an all-time high of \$18.4 billion.
- ✓ Average deposits grew to a record \$14.8 billion, as entrepreneurs, businesses and households turned to City National for a safe harbor in today's choppy economic waters.
- ✓ Lending grew as well. Our company renewed approximately \$1.3 billion of loans and made new loan commitments of about \$675 million.

City National remained profitable despite higher costs. To protect against challenging economic conditions, the company prudently continued to build its credit reserves. And, like all banks that provide their clients with maximum deposit insurance, City National is paying significantly higher FDIC premiums.

Our company's financial condition is strong. City National is well-reserved, well-capitalized and well-positioned for economic recovery.

Strong Capital Position



City National's Tangible Common Equity Ratio compares favorably with the median ratios of its peers.

** Peer medians are as of 6/30/09; City National's ratio is as of 9/30/09.*

Capital

One key measure of a bank's financial strength is its capital ratios. A strong capital position can enable a bank to withstand the kinds of economic challenges we see today. At September 30, 2009, City National had \$2.2 billion in capital and capital ratios that easily exceeded the regulatory standards that define a well-capitalized institution.

The company's ratio of Tier 1 common shareholders' equity to risk-based assets was 9.22% at the end of the third quarter – more than double the 4% guideline used by the federal government in its bank "stress tests."

Capital Ratios Exceed Well-Capitalized Standards

	Total Risk-Based	Tier 1 Risk-Based	Tier 1 Leverage	Tier 1 Common Risk-Based
City National Corp. <i>As of September 30, 2009</i>	15.48%	12.67%	9.95%	9.22%
Well-Capitalized <i>Minimum regulatory requirement</i>	10.0%	6.0%	5.0%	4.0%

This summer, the company continued to strengthen its balance sheet, adding \$300 million of capital through very successful equity and subordinated debt offerings.

Even before these offerings, the company's capital ratios easily exceeded government standards for a well-capitalized institution.

Credit Ratings

Credit ratings are another indicator of financial strength, and City National's credit ratings remain strong. Less than 1% of the nation's banks can claim a double-A rating from Moody's Investors Service – and City National is one of them.

Conservative Management

City National maintains a conservative risk profile and, as a result, has avoided many of the highly publicized problems affecting other financial institutions. We have:

- No subprime mortgages
- No subprime collateralized debt obligations
- No credit default swaps
- No significant concerns about auto loans, consumer credit card debt, home equity lines or residential mortgage debt

Industry Rankings

City National has earned a strong reputation as a company that is safe and sound, conservatively managed, consistently profitable and well-capitalized. City National is:

- The 28th largest U.S. bank, measured by assets.
- The second largest publicly traded U.S. bank based in California – the largest in Southern California.
- Ranked in the top 25% of the nation's 150 largest banks based on performance for four consecutive years by *Bank Director* magazine.
- Recognized by *Barron's* as one of America's top wealth managers nine years in a row.
- Recognized for excellence in both small-business and middle-market banking by Greenwich Associates.
- Rated four stars (on a scale of zero to five, with five stars being the strongest) by BauerFinancial, an independent bank-rating service.

Strong Credit Ratings				
City National Corporation				
As of October 22, 2009	Moody's	Fitch	Standard & Poor's	DBRS
Issuer / Senior Debt	A1	A-	BBB+	A
Short Term	--	F1	A-2	R-1 (low)
City National Bank				
	Moody's	Fitch	Standard & Poor's	DBRS
Long-Term Deposits	Aa3	A	--	A (high)
Issuer	Aa3	A-	A-	A (high)
Subordinated Debt	A1	BBB+	BBB+	A
Short-Term	P-1	F1	A-2	R-1 (medium)

This document contains forward-looking statements about the company, for which the company claims the protection of the safe harbor provisions contained in the Private Securities Litigation Reform Act of 1995. Such statements involve risks and uncertainties, and future activities and results may differ materially from these expectations. For a more complete discussion of the risks and uncertainties that may cause actual results to differ materially from expected results, see the company's Annual Report on Form 10-K for the year ended December 31, 2008.