

Backgrounder

City National Bank was founded in 1954 to serve the growing business community in Southern California. Today, City National has \$18.4 billion in total assets and more than 60 offices, including 15 regional centers, located in Southern California, the San Francisco Bay Area, Nevada and New York City.

City National provides entrepreneurs, professionals, their businesses and their families with complete financial solutions on *The way up*®. Highly personalized client relationships, combined with a full range of sophisticated financial products – commercial lending, private banking and wealth management capabilities – plus the best talent in the financial industry distinguish City National from its competition. No bank is better able to serve all the financial needs of successful entrepreneurs.

City National approaches every relationship with the goal of becoming a trusted advisor. That means listening to clients and taking time to understand them. It means offering honest advice and developing financial solutions that are tailored to their needs – both business *and* personal.

Business Trust and Investments

City National provides complete financial solutions for successful entrepreneurs, corporations, foundations and municipal agencies. From expert advice on bonds and employee benefit and retirement services to business escrow, institutional investment custody and not-for-profit investment programs – City National's business trust and investment professionals help clients with even the most complex investment management issues.

Treasury Management Services

City National's treasury management services combine the latest technology with exceptional support to give clients an unprecedented level of control and flexibility in managing their companies' daily cash flow, including account reconciliation, controlled disbursement, funds transfer, electronic deposit, lockbox, merchant bankcard and payroll services.

Commercial Banking Services

A leading lender to the business community, City National Bank offers the resources, regional contacts, and depth and diversity of industry expertise – from agriculture and manufacturing to professional services and real estate – that mid-size companies need to enhance their competitive advantage. Specialized financial services include commercial, term and asset-based lending, equipment leasing and financing, cash management, deposit and investment services, and franchise finance.

Commercial Real Estate

In California and Nevada, City National Bank's Real Estate Division serves professional real estate developers and investors in all the major industry sectors: industrial, retail, residential and office. Its services include new construction financing, lines of credit, bridge loans, letters of credit, income property term loans, discounted note purchases, portfolio acquisition financing, rehabilitation/renovation loans, delayed exchanges and participating mortgage loans.

Entertainment Industry Services

Since opening its doors in 1954, City National has been providing financial services to business managers, entertainment law and CPA firms, talent agencies, film and production companies and other entertainment service firms. This experience enables the bank to respond quickly and flexibly with creative financial solutions that meet the industry's special requirements, including production financing, artist-producer escrow services, production accounts and customized cash management solutions.

International Banking Services

City National offers clients special expertise in foreign currencies, contracts and customs, along with the ability to structure complex trade finance packages. Whether in the business of exporting, importing – or both – City National's International Banking Services can help clients minimize risk, get paid promptly and capitalize on even the most complex overseas opportunities. City National also has an alliance with The Bank of East Asia, the largest independent bank in Hong Kong, to serve clients who invest or do business in China, as well as those seeking Chinese distributors for American-made goods.

Online Services

City National has harnessed state-of-the-art banking technology to further enhance client service. Internet-based services, for individuals and businesses, provide clients with fast and convenient control over their finances.

Services for Professional Firms

City National provides a wide range of products and services – along with the intellectual and commercial expertise – to meet the complex financial requirements of professional firms in law, accounting, business management and other fields. Specialized services include payroll, institutional custody, liquidity management, comprehensive employee benefit programs, business holding escrow services and banking packages for key executives and partners.

Small Business Banking

One of City National's unique strengths is its ability to meet all of the distinct business and personal financial needs of professionals, entrepreneurs and their small to mid-sized businesses, typically those with annual revenues of up to \$10 million. Designated bankers manage each client relationship, serving as the primary client contact for any financial product or service – personal or business – that their respective clients may need. The bank is a Preferred Lender under the U.S. Small Business Administration and SBAExpress Programs.

Wealth Management

City National has a long tradition of working with financially successful individuals, their families and their businesses. The company delivers a full complement of wealth management services, including asset management, personal trust administration, personal custody services, comprehensive tax and financial planning, charitable giving programs, customized lending, deposit services and securities sales and trading services.