



CVB Financial Corp.

2011

Annual Report

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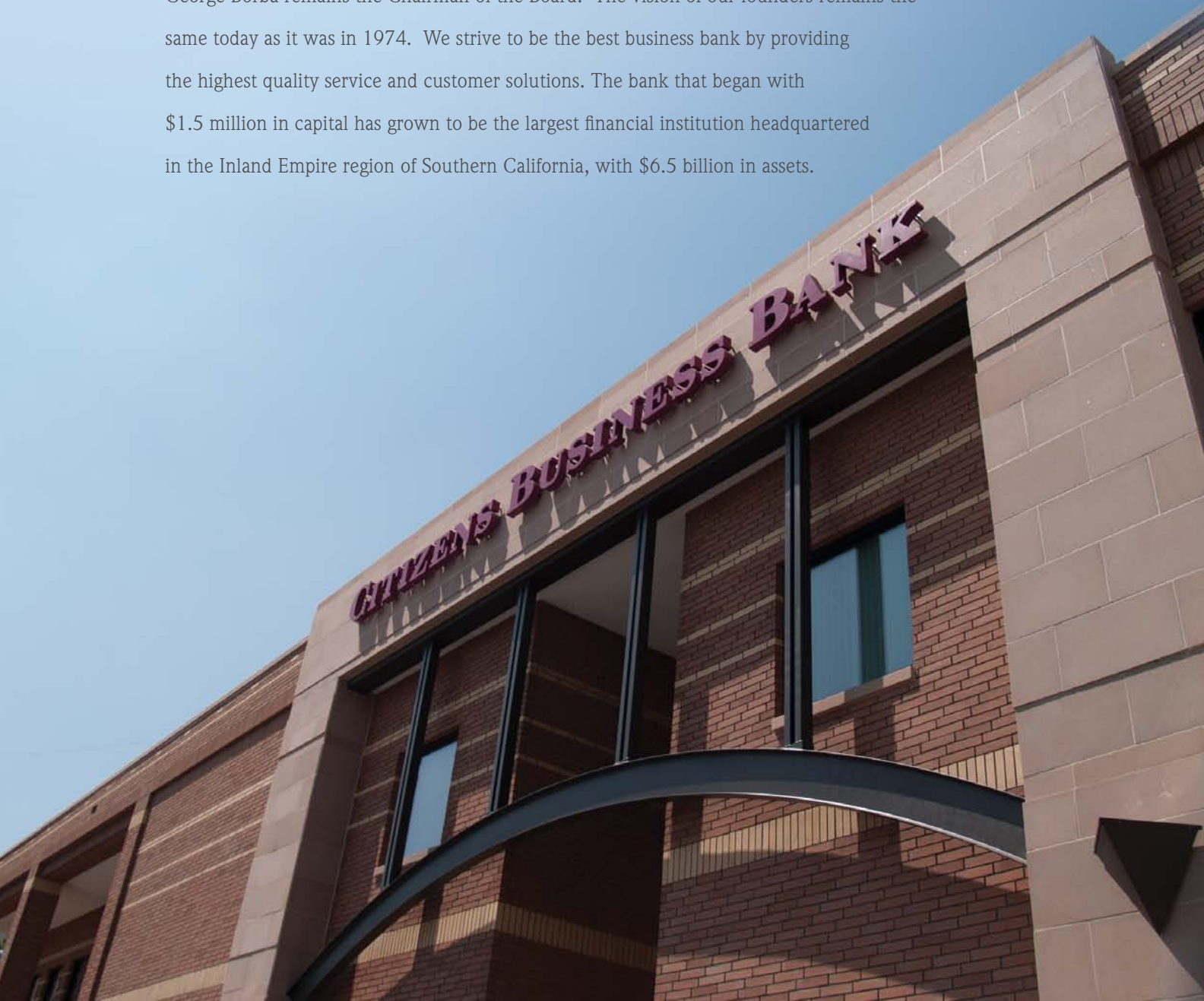


CVB Financial Corp.

Our Profile

We are proud of our history. In 1973, a group of eight local businessmen began the process of establishing a new bank. The objective was to provide the very finest in banking services through personalized relationship banking. The initial target market was the many small businesses that were in and around the Chino area. This determined group was led by George Borba. On August 9, 1974 Chino Valley Bank was officially opened for business.

George Borba remains the Chairman of the Board. The vision of our founders remains the same today as it was in 1974. We strive to be the best business bank by providing the highest quality service and customer solutions. The bank that began with \$1.5 million in capital has grown to be the largest financial institution headquartered in the Inland Empire region of Southern California, with \$6.5 billion in assets.



Our Milestone

2011 represents the most
profitable year in company history.

We reported net income of \$81.7 million.

We extend our sincere thanks and appreciation
to all of our valued clients and associates
who made this achievement possible.

Board of Directors

George Borba, Chairman of the Board

Thirty-seven years after founding the Bank, George Borba continues to serve as Chairman of the Board of CVB Financial Corp. and Citizens Business Bank. In addition to his leadership duties as Chairman, Mr. Borba owns and operates several dairy and farming businesses and is involved in other successful entrepreneurial ventures.



Christopher D. Myers, President and Chief Executive Officer

Mr. Myers joined the company as President and Chief Executive Officer of CVB Financial Corp. and Citizens Business Bank on August 1, 2006. During his tenure, the Bank has reached record levels in loan outstandings, total deposits, fee income and profitability. Mr. Myers also serves as Chairman of the Loan Committee.

Ronald O. Kruse, Vice Chairman

Mr. Kruse is a founding director and serves as Vice Chairman of the Board of Directors of CVB Financial Corp. He is actively involved in the agricultural business and is Chairman of Kruse Investment Co., Inc. and Feed Commodities, LLC. Mr. Kruse chairs the Balance Sheet Management and ALCO Committees.



D. Linn Wiley, Vice Chairman

Mr. Wiley served as President and Chief Executive Officer of the Bank from 1991 to 2006. During his tenure, the Bank grew from \$500 million in assets to \$6 billion. He presently serves as Vice Chairman of the Board of Directors of CVB Financial Corp. Mr. Wiley chairs the Trust Services Committee.

John A. Borba, John Borba & Sons Dairy

Mr. Borba is a founding director of the Bank and currently serves as a director of CVB Financial Corp. He owns and operates John Borba & Sons Dairy. Mr. Borba served as Chairman of the Audit Committee from 1993 to 2009.



James C. Seley, Seley & Company

Mr. Seley joined the CVB Financial Corp. Board of Directors in 1996. He is the principal of Seley & Company, a commodities trading business that specializes in livestock feed ingredients. Mr. Seley and his family are also actively involved in the farming business. Mr. Seley serves as Chairman of the Risk Management Committee.

San E. Vaccaro

Mr. Vaccaro joined the CVB Financial Corp. Board of Directors in 1999 commensurate with the Bank's acquisition of Orange National Bank, where he served as Chairman of the Board. He is the principal in the Law Offices of San Vaccaro, an Orange County based law firm. Mr. Vaccaro has been active in the Orange County community for several decades.



Robert M. Jacoby

Mr. Jacoby joined the CVB Financial Corp. Board of Directors in 2005. After over 20 years with Grant Thornton, he opened his own accounting firm which he currently operates. Mr. Jacoby is a Certified Public Accountant and serves as Chairman of the Audit Committee.

Our Board of Directors has provided counsel and guidance throughout our thirty-seven year history. Their collective expertise and oversight have led to sound management practices and consistent and strong credit policies that help guide our company through economic cycles.

The Vision

Citizens Business Bank will strive to become the dominant financial services company operating throughout the state of California, servicing the comprehensive financial needs of successful small to medium sized businesses and their owners.

Our Our Mission

The mission of Citizens Business Bank is to achieve superior performance and rank in the top ten percent of all financial institutions in the nation in return on equity and return on assets. This will be achieved by delivering the finest in financial products and services through relationship banking commitments with businesses and professionals throughout the state of California. It will be supported by an unqualified commitment to our five core values of financial strength, superior people, customer focus, cost effective operation and having fun.

Our Appreciation

2011 was an outstanding year for CVB Financial Corp. and Citizens Business Bank. We are proud to report record earnings of \$81.7 million, continuing our winning streak of 139 consecutive quarters of profitability and 89 consecutive quarters of paying a cash dividend. What a year!

How did we do it? Many factors contributed to our financial success in 2011 but three key areas were our drivers:

- We substantially reduced our non-performing assets and loan charge-offs.
- We significantly increased our non-interest bearing business deposits which contributed to a lower cost of funds.
- We reduced and managed expenses effectively saving over \$27.5 million dollars in non-interest expense, year-over-year.

While the explanation for our success is somewhat straightforward and simple, the execution was not. It took an incredible team effort from all of our associates to achieve this level of success. Led by a strong and focused Senior Leadership Team, we worked hard digging into the details of our business, relentlessly focusing on issues of magnitude and operating efficiency. In looking forward, we must stay rigorous and disciplined in our approach. The economy is improving but still not robust.

Our focus for 2012 is to grow loans with a continued emphasis on quality, expand our strong deposit base, increase our non-interest income through enhanced product offerings, and closely manage our expenses. Our ability to stay focused and execute is important for 2012 as lower interest rates will put pressure on profit margins. We remain committed to being the top business bank in the nation.

On behalf of all Citizens Business Bank associates, we thank our customers for their business and loyalty. We encourage you to allow us the opportunity to serve both your business and personal banking needs with our superior people, products and services. Your business is very important to us. We appreciate our shareholders for their trust and belief in our future success and encourage them to consider banking with Citizens Business Bank.



George Borba
Chairman of the Board



Christopher D. Myers
President & Chief Executive Officer
CVB Financial Corp., Citizens Business Bank

Core Values

The core values of Citizens Business Bank provide a continuing commitment and direction for our business activities. They are fundamental to our superior performance.

Financial Strength

Strong capital position

High asset quality metrics

Strong liquidity

Superior profitability

Superior People

Citizens Business Bank is dedicated to employing superior people and providing a positive working environment. All associates should possess a strong sense of teamwork, commitment, integrity and flexibility.

Customer Focus

The customer mission of Citizens Business Bank is to deliver superior financial products and services to business and professional clientele, which provide tangible and intangible value to the customer, enhance their financial performance and contribute to their success.

Cost Effective Operation

Achieve the highest possible return from each dollar of resource without sacrificing our ongoing goal of providing outstanding service and support for our client base.

Having Fun

Possessing a passion for the business and an enthusiasm for our responsibilities that allow us to achieve maximum job satisfaction.

Our Our Mandate

is to be the best at what we do.

What we do is build long-term relationships with the finest small to medium sized businesses in our markets. We do this by customizing our products and services to meet and exceed the expectations of our customers. We believe our responsiveness, professionalism and relationship building are the keys to our success.

Our Valued Partners Say it Best.....

Valued Partner



"We are completely dedicated to giving each and every customer the WOW experience. It's not enough to satisfy our customers. We have to give them a reason to be excited and prove to them that they will never have to find another place for their tires and auto service needs. This commitment to service is what attracted me to Citizens Business Bank. Our growth has been enhanced with real estate and equipment loans for our store locations and an operating line of credit to run our business. My banker takes care of my business and personal financial needs."

Nick Mitsos, CEO & President

Mountain View Tire and Service has 30 locations throughout Southern California. They provide complete automotive service and repair from air conditioning system maintenance to wheel balancing and just about everything in between. It's their commitment to their customers that earned them the title 2011 Tire Dealer of the Year by Modern Tire Dealer Magazine. Further demonstrating their success as a cohesive unit, the Mountain View NHRA racing team works under the guidance of Nick Mitsos, who also serves as the team's crew chief.





Loan and Credit Services

Citizens Business Bank offers a comprehensive array of credit products and services designed to meet the business or personal financial needs of our customers. Our complete package of business credit products includes a wide range of loans from working capital to asset based lines of credit, equipment loans, term loans, construction loans, and real estate loans. Our knowledgeable lending staff will review your business plans with you and tailor these products at competitive rates and terms to help you meet your financial goals.

Whether you are a business owner running your own dynamic company, a service professional expanding your client base, or an investor seeking to build and enhance returns from a real estate portfolio, Citizens Business Bank lending professionals will develop creative and flexible solutions to assist you with all of your banking requirements. Our goal is to understand your financing needs and provide responsive service in delivering our credit products and services while adhering to the highest standards of professionalism.

Lines of Credit

Lines of Credit support your short-term working capital needs and provide flexible borrowing allowing you to run your business. Whether your financing need is a production-based line of credit for your agribusiness operations, a herd and feed line for your dairy operation, or a revolving line to supplement the seasonal or temporary working capital fluctuations of your business, Citizens Business Bank Relationship Managers are ready to assist you in developing a comprehensive borrowing structure that is best suited to your business and personal goals.

Asset Based Lending

Asset Based Lines provide cash flow to support growing businesses and strengthen your financial position by borrowing against your accounts receivable and existing inventory. Our product experts will walk you through the entire process making it easy for you to access the financing you need to grow your company.

Equipment Vehicle Loans and Leases

Whether a small family enterprise or a multinational corporation, all companies share a common denominator—cash flow is the lifeblood of business. Even for a company with large cash reserves, financing and/or leasing vehicle and equipment acquisitions makes business sense by matching the cost to the benefit. Cash flow becomes predictable and justifiable. Rather than tying up precious working capital or bank lines, smart businesses lease and/or finance their vehicles and equipment. Let Citizens Financial Services be a strategic partner in your business by providing customized financing solutions designed to meet your business needs.

Real Estate Loans

Residential and commercial real estate financing is made easy with a variety of real estate loans offered by Citizens Business Bank. Our experience, knowledge and strength in real estate lending will provide you with confidence in any real estate transaction, including both owner-occupied and investor properties. We can assist you in financing owner-occupied business locations, and non-owner occupied industrial, commercial, office, retail, medical and other income producing properties.

Citizens Home Loans make home loans easy from start to finish! We have a variety of home loan products. Our professionals can help find the home loan that suits the unique needs of any home buyer. We are proud to offer the industry's strongest service guarantees.

SBA Loans

Our Small Business Administration (SBA) Specialists can tailor an SBA loan to address the unique needs of our small business customers and work with them from application to funding. SBA real estate, equipment and working capital loan programs offer many attractive benefits. We are prepared to assist with SBA 7(a) and 504 loans, depending on your specific business needs. Citizens Business Bank's "SBA Preferred Lender" status gives us the ability to make our own credit decisions, without sending requests out for approval, resulting in a faster approval process and prompt funding. Rely on our SBA specialists to help you navigate the SBA process and tailor an SBA loan to suit your specific business needs.



Valued Partner



"We provide our customers with a dedicated account team that understands their business needs and objectives and delivers scalable, cost-effective solutions, freeing our customers to focus on developing new ideas, product lines, and marketing plans. Our ability to expand has been enhanced through our commercial real estate financing with Citizens Business Bank. In fact, their financial service team has a similar philosophy on customer service and that is why we are such great business partners."

Terry Dedeaux, CEO

Dart was founded in 1938 by legendary USC baseball coach Rod Dedeaux. Starting as a regional trucking company, Dart has expanded its activities to become a highly recognized truckload carrier specializing in store deliveries, primarily in the Western States. Dart's public and contract warehousing is spread throughout the United States specializing in catalog fulfillment and import cross-dock consolidations. Dart's property division (Dedeaux Properties) specializes in design, development, and construction of state of the art distribution centers. Today, Dart Entities is a full service transportation, logistics, warehousing and fulfillment provider with over five million square feet of industrial properties.



Specialty Banking Group

Citizens Business Bank is dedicated to understanding the unique challenges and dynamics of your industry. We will work to meet all of your financial needs with the best products and services to help you succeed.

Title & Escrow Companies

At Citizens Business Bank, we are committed to forging a long-lasting banking relationship with your business. With over thirty years of real estate banking experience, we understand the unique financial challenges of real estate and property transactions. Our Relationship Managers will work closely with you to craft the perfect solutions for your organization.

Property Management

Our Property Management team is prepared to address the unique challenges of each one of our clients. Since 1974, we have been providing the kind of personal attention and customized solutions that professionals seek. Whether it's providing complicated financial management solutions or simply prompt and courteous customer service, Citizens Business Bank is ready to assist with all of your property management banking needs.

Professionals

Citizens Business Bank has a reputation as one of the safest, strongest and best managed business banks in the United States. Our specialists are ready to help support you with the personal attention and customized solutions needed for your business to succeed.

Community Benefit Organizations

Citizens Business Bank is a leader in delivering valued services to not-for-profit organizations. Our Bank has a proud history of serving those that serve our communities. We provide the superior financial products and business solutions that are required for today's business climate. We know how important it is to save you both time and money. Our expert team is ready to help you to achieve your financial goals.

Bankcard Services

Our Bankcard Services Department offers our business customers a wide variety of transaction processing solutions that allow businesses to accept credit and debit cards quickly, securely and cost-effectively. This service provides our customers with a convenient alternative to processing cash and checks.

The Citizens Business Bank ATIRAccredit Business MasterCard® combines low rates with a prestigious rewards program and the worldwide acceptance of MasterCard®. You'll have access to the robust reporting and online management capabilities you need to manage your business expenses effectively. It also allows you to earn rewards with every purchase, receive automatic discounts at your favorite merchants and enjoy the convenience of one monthly payment.

Go Government Services

Citizens Business Bank recognizes that public agency customers have specialized needs that are different from those of other commercial customers. We provide more value to these customers through our specialized Government Services unit. All of our products and services, including online banking and cash management services, are available to our government agency customers. Our Government Services has the special expertise to serve cities, counties, college and school districts, water districts and community service districts, to name just a few.

International Services

Citizens Business Bank provides a seamless response to your international banking needs. Your Relationship Banker, already familiar with your business practices and requirements, provides the gateway to foreign exchange services, letters of credit, collections and other vital services through correspondent banks worldwide. When extending your domestic banking activities into the international arena, Citizens Business Bank saves you time and effort. You enjoy the prompt, knowledgeable, highly personal service your business deserves. Wherever in the world business takes you, make your first destination Citizens Business Bank.

Valued Partner

Traditional — ESCROW, INC.

“The mission of Traditional Escrow, Inc. is to provide the highest quality escrow services to our clients. Our mission is accomplished by placing customer service as our utmost priority. We offer knowledgeable and professional staff dedicated to serve our customers’ needs. Citizens Business Bank helps us get the job done right through a variety of cash management services, online banking, remote deposit capture and wire services. I appreciate the convenience and the specialized service.”

Annette Scherrer-Cosner, President

Traditional Escrow, Inc. was established in January 2004 as an independent escrow company. Their headquarters is in Orange County, yet they have grown rapidly and now have multiple branches serving all of Southern California, including Orange, Riverside and San Bernardino Counties. With very diverse and rich transactional experience, Traditional Escrow has successfully closed over 10,000 transactions for their clients.





Treasury Management

Business Online Banking

Citizens Business Online Banking gives you immediate access to your account information 24 hours a day, 7 days a week. You can take care of your banking business needs whenever and wherever you want – at home or at the office.

Positive Pay

Positive Pay provides you the ability to quickly identify and act upon potential fraudulent items. You provide the Bank with a daily file detailing all issued checks. This file is then compared to checks being presented for payment against your account. A daily exception report is made available to you the next morning for your review and to make pay or return decisions.

Account Reconciliation Service

Citizens Business Bank offers a convenient, time-saving alternative to manual account reconciliation. We reconcile cleared items on your account to a listing of the checks you have issued, and then send you a reconciliation report of all paid items and outstanding checks.

Remote Deposit Capture

Remote Deposit Capture utilizes a desktop check scanner that connects to your computer and the Internet. With it, you can scan checks received and issue deposits electronically to Citizens Business Bank directly from your office, saving you valuable time.

Electronic Data Interchange (EDI)

Automate your accounts receivable collection processing and reporting system with Electronic Data Interchange (EDI). You will receive detailed information and same-day payment notifications. EDI makes it easy to do business with trading partners or government agencies that require this capability.

Image Service

Reduce storage requirements and time spent on research with Image Service. You are able to quickly and easily access electronic images of all checks and/or deposits with offsets that have posted to your account during a monthly statement cycle.

Lockbox Service

If your business receives payments through the mail, our Lockbox Service can help reduce costs and improve your cash flow. This efficient, cost-effective system acts as a processing house for your receivables. By reducing mail time and speeding processing, we can increase availability of funds for earlier investment or debt reduction while reducing clerical time.

Zero Balance Account (ZBA)

Maximize control of funds by consolidating balances from multiple collection and disbursement accounts (subsidiary accounts) into a single master account. The subsidiary accounts are automatically maintained at either a zero balance or predetermined amount.

TTAX

Streamline your tax payment process with TTAX service. It's a convenient, fast and simple way to make State and Federal tax payments electronically via touch-tone telephone or through your computer.

Deposit Services

Citizens Business Bank deposit services offer accurate and reliable depository accommodations that provide convenience and flexibility for our customers. Our deposit services provide the foundation for our business relationships. We have a wide range of personal and business deposit accounts to satisfy the needs of every customer.



Valued Partner



“There is an entrepreneurial spirit at Ellis Paint that give us the “YES, can do!” attitude. Customers want coatings systems that work, are environmentally sustainable and are available at a competitive price. Our solution oriented approach develops high-quality compliant products, enabling us to be a leader in environmental solutions. In addition, highly efficient application equipment and material recycling services keep our customers at the top of their game. Citizens Business Bank keeps us at the top of our game too. They are first-rate at all of our banking needs, from our working capital line of credit, to online banking services coupled with all the traditional banking products – but it is our personalized working relationship with the Citizens’ banking team that gives our company its financial edge.”

Sandra Berg, President & CEO

With over 125 years of manufacturing specialty paint and coatings, **Ellis Paint Company** offers a unique partnering ability to their customers, with expertise in industrial, automotive, pool & deck coatings, application equipment, regulatory requirements, and hazardous waste management of paint-related waste streams.





Dairy & Livestock Industries Group

Citizens Business Bank's Dairy & Livestock Industries Group is geared to provide production-based operating lines of credit and long-term loans that will meet the needs of your dairy farm or livestock operation.

Our specialized lending group was originally established by the Bank in 1993 and has experienced tremendous growth. In 2007, we changed our name to the Dairy & Livestock Industries Group, to reflect our concentration on the dairy and livestock communities. Our specialized bankers provide financing and banking services to clients throughout California and the western United States.

Our staff has many years of specialized lending experience. Citizens Business Bank dairy experts are committed to providing superior products and services for customers. We can provide fast response for your seasonal borrowing needs, as well as production-based operating lines to purchase livestock, feed, equipment or other assets. Competitive interest rates and flexible loan structures will enhance the profitability and growth potential of your business.

Agribusiness

When it comes to agriculture, the team at Citizens Business Bank has the understanding and experience it takes to respond to customer needs. Loans are tailored to each situation and we offer flexible programs that will work for you.

The mission of the Agribusiness Department is to provide knowledgeable people that have a commitment to the local agricultural economy. We have experience in serving the needs of the agricultural community with crop production lines of credit and agricultural real estate lending. We can assist you in obtaining financing for every aspect of agribusiness.





Dick Dykstra Dairies

“Our relationship with Citizens Business Bank spans back nearly 19 years to May, 1993. The Dykstra family takes pride in being Citizens’ Dairy & Livestock Industries Group’s first “charter” relationship. As our dairy operation has expanded into central California and Iowa, the Bank has assisted with real estate loans. We can always depend on great service with all our checking and savings accounts as well. Now that we have diversified into farming, our line of credit helps accommodate the daily cash requirements for all of our locations. Citizens expertise and experience in working with dairy farmers is valuable to our operations.”

Mark Lambooy, Manager

Dick Dykstra Dairies originated over 40 years ago in Ontario and now has a 1,100 milking cow plus support stock operation in Ontario. In northwest Iowa, they have a 3,050 milking cow operation plus support stock, which includes a sizable farming operation with nearly 1,800 acres under cultivation. In addition to the California and Iowa dairy farm operations, Dick Dykstra Dairies also has a 1,057 acre farming operation in Kern County where the partnership currently grows cotton, corn silage and is establishing a pistachio orchard. Mark Lambooy manages the California operation and his brother-in-law, Darin Dykstra, manages the Iowa operation. Founding partner Dick Dykstra continues to assist with management decisions and resides in Visalia.





Valued Partner

Ray Seibert Ranch

“Over the years we have diversified our farming and management of our property. The Central Valley has offered great opportunities for our growth. Citizens Business Bank makes my work easier with crop credit lines and equipment financing. Through a customized credit facility I was able to install solar panels for irrigation pumps in the almond groves. Citizens Business Bank understands that my efficient operation and attention to detail contributes to the success of our relationship.”

Ray Seibert, Owner

Ray Seibert has been in the farming industry all his life and has an Agri Science degree from Fresno State University. Ray became interested in farming as a youth while helping his father, Ken Seibert. The family at one time farmed as many as 1,500 acres. The Seibert family has been farming in the Central Valley for over 50 years and has grown wine grapes, raisin grapes, almonds, sugar beets, corn, alfalfa and various tree fruit and row crops.



Community Commitment

Citizens Business Bank and our many associates provide tremendous support to the communities we serve. Community Commitment, a major component of our Value Proposition, is an integral part of how we do business. We believe it is important to contribute to the communities where our associates and customers live and work. More importantly, we feel it is our civic responsibility as a leader in the community to support our associates in their efforts to help improve the lives of our friends and neighbors.

CVB Financial Corp. and Citizens Business Bank have a tradition of active involvement in the communities we serve by supporting a variety of local civic and community organizations. Each year our associates donate thousands of hours of community service to help honor our commitment. Their time and talent is supported with over \$1 million in annual corporate contributions.

Associates living and working throughout our service area participate in service groups such as Rotary and Kiwanis. They chair and serve on committees for Chamber of Commerce and other civic organizations. We are proud to support the United Way through associate contributions. Our officers serve on the Board of the Boy Scouts, Girl Scouts, YMCA, Boys and Girls Clubs and many other worthwhile organizations.

Each year Citizens Business Bank sponsors our own Annual Charity Golf Classic in Orange County benefitting selected Orange County charities. Many of our customers, associates and vendors participate and contribute to the success of this worthy event. We thank them for joining us in supporting these worthwhile charities.



CITIZENSTRUST™

The management of financial affairs can be complex and time consuming. Furthermore, it requires a comprehensive strategy that addresses preservation, growth and distribution of assets over the years and through generations.

CitizensTrust, through its Wealth Management Division and Investment Services Division, provides our clients with a full range of financial services to protect and enhance their wealth. These services include Trustee Services, Comprehensive Portfolio Management, Estate Planning, Financial Planning, and Investment Services. We also serve the needs of our business clients by providing a variety of employee benefit trusts and non-qualified deferred compensation plans.

Expert Trust Services and Estate Planning are critical to the preservation and transfer of wealth. A sound Estate Plan protects the assets of an estate, ensuring the distribution according to an individual's wishes and within the most tax-advantaged structure.

Our Wealth Management professionals offer access to expert counsel in all phases of estate and financial planning, from assisting in the design of the most appropriate plan to the appointment of an executor. In addition, we can serve as an objective, independent trustee of trusts or estates.

While many asset management strategies seek to preserve and grow wealth, the most successful are structured and implemented in accordance with individual financial objectives, risk tolerance and personal preferences. Our experienced Portfolio Managers bring proven expertise to the task of creating a customized investment strategy, coordinated with a client's estate plan and managed for tax efficiency.

We are independent, objective and conflict free with our approach to managing our clients' financial affairs. We operate as a true fiduciary, making decisions based on the best interest of our clients at all times.

Additionally, our Investment Services Group offers a full range of superior investment solutions. Our dedicated Financial Consultations have the knowledge and training to guide individuals, businesses and professionals in managing to their specific financial objectives. CitizensTrust provides solutions to help meet a variety of objectives. Through our trademarked PortfolioTrac program, we are able to provide our clients with a comprehensive portfolio that includes our own expert money managers combined with carefully selected external money managers with the ease of a single account. A Financial Consultant is available through each of our local business financial centers. We are more than a source of information; we are a solution that meets our clients' investment needs.

Valued Partner



"We, at Huntington Hardware, have selected specific values that encompass who we are as a company and what we stand for as employees; honest, dependable, competent, supportive and intelligent. We work hard every day to live by these values and practice them in our everyday interactions with our customers, our vendors, and our stakeholders. Our value commitment to the family business includes the management of our investment portfolios. The level of attention and sage advice that we receive from CitizensTrust gives us a high level of confidence that our family trust is in good hands. We appreciate the personal attention and client specific insight that has provided significant value over the years. No matter the issue, CitizensTrust has been there as a trusted wealth advisor to our family. We appreciate both their skills and candor through these turbulent economic times."

Kelly Oshay & Andy Oshay

Huntington Hardware Co., Inc. was founded in November 1954 by Andrew Oshay, who immigrated from France six years earlier. As Huntington grew and more space was required, the business moved to a new, larger building on West Holt Avenue. Since 1960, this location has grown as large as a city-block. Andrew remained CEO and president until his retirement in 2000. Andrew was succeeded by his son, Mike, who is currently CEO and President. Currently, Huntington Hardware has 40 team members. Included in the staff are two of Andrew's grandchildren, Andy and Kelly, who are committed to continuing the strong family values into the third generation.





Report to Stockholders

CVB Financial Corp. and Citizens Business Bank prospered in 2011. The Bank is proud to report the following decisions and accomplishments:

- Net income of \$81.7 million for 2011, compared to \$62.9 million for 2010. This represents an increase of \$18.8 million, or 29.87%.
- In late December 2011, Citizens Business Bank prepaid \$100 million in Federal Home Loan Bank (“FHLB”) debt and took a \$3.3 million charge.
- In 2011, we repurchased 1.6 million shares of common stock at an average price of \$7.86.
- Non-performing loans decreased to \$62.7 million compared to \$157.0 million at December 31, 2010 and now represent 1.95% of total non-covered loans and leases.
- Non-interest bearing deposits totaled \$2.03 billion (44% of total deposits) at December 31, 2011, an increase of \$326.4 million from \$1.70 billion at December 31, 2010.
- We recently paid our 89th consecutive quarterly cash dividend.
- In 2011, Forbes ranked Citizens Business Bank the 11th best bank in the country.

These accomplishments helped drive the core earnings of the Bank in 2011 and should positively contribute to our future earnings success.

As of December 31, 2011, CVB Financial Corp. reported net income of \$81.7 million. The Company reported total assets of \$6.48 billion and loans and leases of \$3.48 billion. Total deposits and customer repurchase agreements were \$5.11 billion at year-end, of which \$2.03 billion, or 40.0% were non-interest bearing. Diluted earnings per share were \$0.77 for the year ended December 31, 2011. Net income for the year produced a return on beginning equity of 12.69%, a return on average equity of 12.00%, and a return on average assets of 1.26%.

Stockholders' equity increased \$71.0 million to \$714.8 million as of December 2011. Our leverage ratio was 11.2% and our total risk-based capital ratio was 19.1% at year-end, well above required regulatory ratios.

Financial Results (Dollars in thousands)

Year	Deposits	Loans	Assets	Capital	Earnings
1974	\$ 2,318	\$ 2,551	\$ 3,765	\$ 1,402	\$ (55)
1985	\$ 170,978	\$ 127,943	\$ 192,258	\$ 11,943	\$ 2,333
1990	\$ 462,891	\$ 362,758	\$ 512,361	\$ 38,365	\$ 8,847
1995	\$ 992,565	\$ 609,173	\$1,144,868	\$ 95,522	\$13,981
2000	\$1,595,030	\$1,032,341	\$2,307,971	\$188,630	\$34,683
2008	\$3,865,969*	\$3,736,838	\$6,649,651	\$614,892	\$63,073
2009	\$4,923,786*	\$4,079,013	\$6,739,769	\$638,228	\$65,419
2010	\$5,061,016*	\$3,747,740	\$6,436,691	\$643,855	\$62,935
2011	\$5,113,918*	\$3,476,596	\$6,482,915	\$714,814	\$81,733

*Includes customer repurchase agreements.



Valued Partner



“The mission of The Community Foundation is to enhance the quality of life in the communities we serve. As a philanthropic leader in the Inland Empire, The Community Foundation is widely recognized for its convening and collaboration building initiatives that address many of the region’s most important quality of life issues. The variety of deposit accounts and services made available by our Bank, along with the convenience of online banking help us manage our funds. We appreciate the service and support we receive from Citizens Business Bank. They understand the challenges of a nonprofit business.”

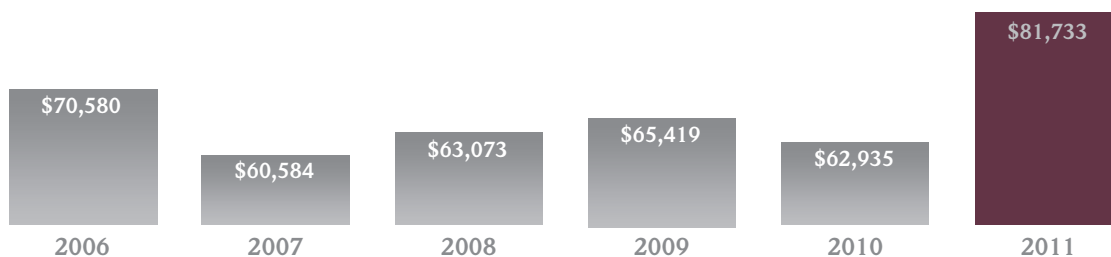
Daniel Foster, President & CEO

The Community Foundation is a nonprofit, public benefit corporation created by and for the 4.2 million residents of Riverside and San Bernardino Counties. They connect donors with the causes they care about. Established in 1941, The Community Foundation has \$60 million in assets and provides college scholarships and grants to nonprofit organizations across the two county area. In 2011, The Community Foundation celebrated its best year ever in both fundraising (\$9.1 million) and grantmaking (\$5.2 million).

70 YEARS
of Giving

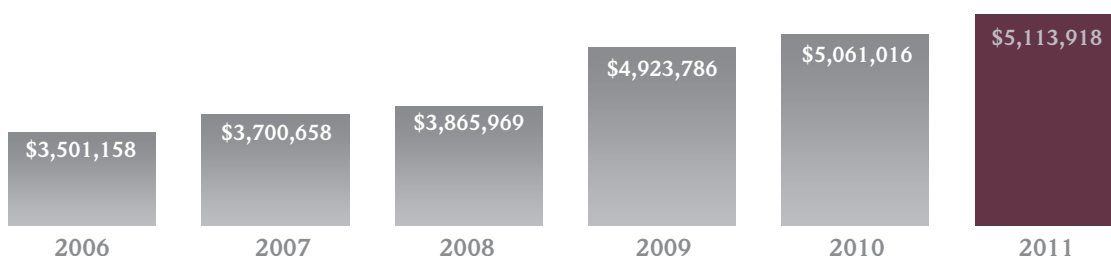
Financial Highlights

Net Earnings



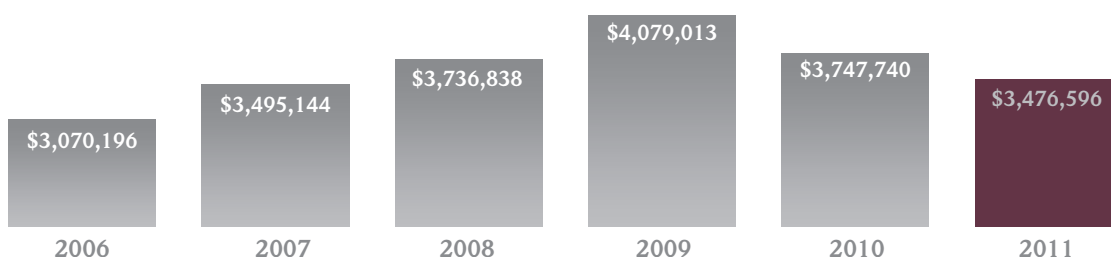
CVB Financial Corp. reported net income of \$81.7 million for the year ended December 31, 2011. This represents an increase of \$18.8 million, or 29.87%, when compared with net earnings of \$62.9 million for the year ended December 31, 2010.

Total Deposits



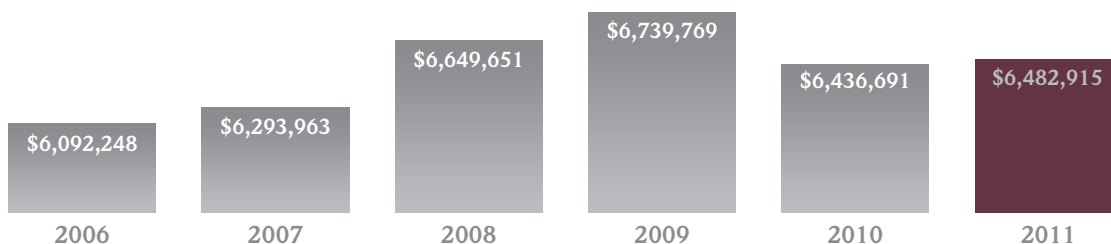
Total deposits and customer repurchase agreements were \$5.11 billion at December 31, 2011. This represents an increase of \$52.9 million, or 1.05%, when compared with total deposits and customer repurchase agreements of \$5.1 billion at December 31, 2010.

Total Loans



Total loans and leases totaled \$3.5 billion at December 31, 2011. This represents a decrease of \$271.1 million, or 7.23%, when compared with total loans and leases of \$3.7 billion at December 31, 2010.

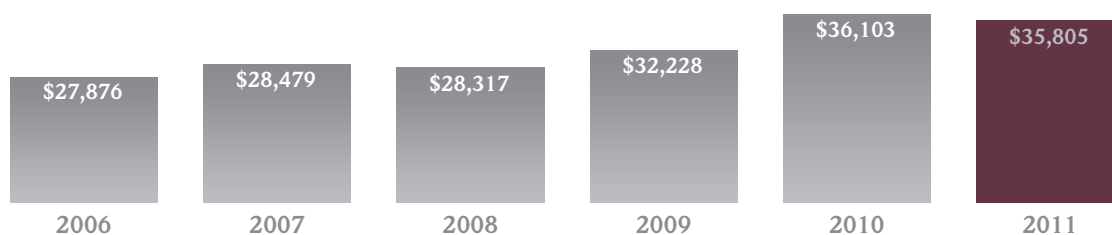
Total Assets



The Company reported total assets of \$6.48 billion at December 31, 2011. This represents an increase of \$46.2 million, or 0.72%, from total assets of \$6.44 billion at December 31, 2010.

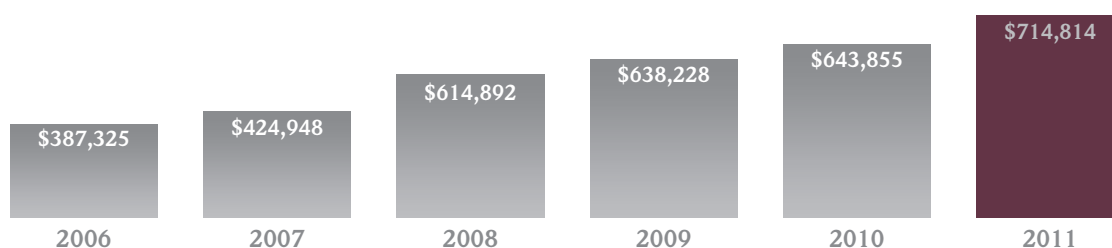
Financial Highlights

Dividends Paid



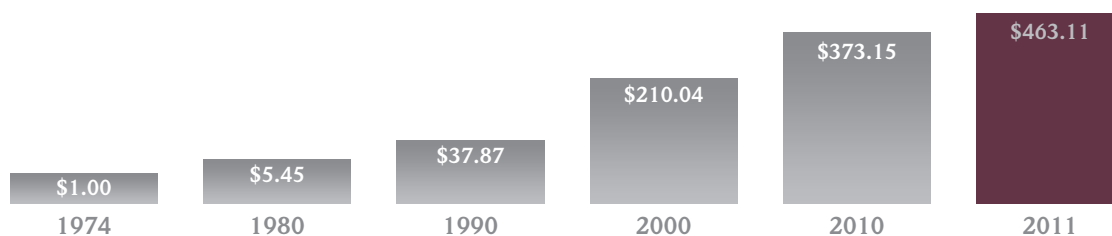
CVB Financial Corp. paid 89 consecutive quarterly dividends to stockholders.

Stockholders' Equity



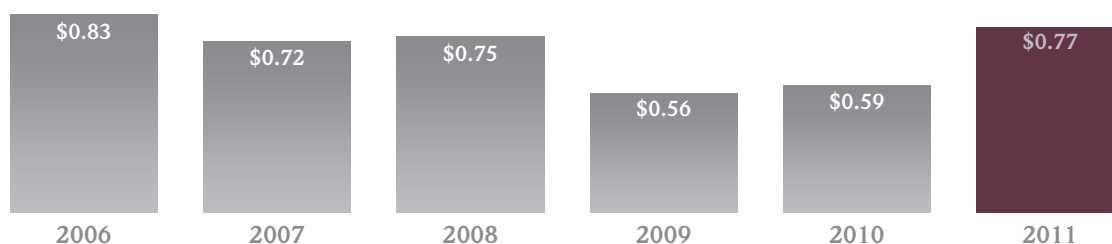
Stockholders' equity increased \$71.0 million, or 11.02%, to \$714.8 million as of December 31, 2011.

Value of a Dollar Invested



One dollar invested on February 11, 1974, with dividends reinvested, would be valued at \$463.11 at the year end 2011. This is based on the assumption that cash dividends are taxable at 15% and that the balance is reinvested at current market with no transaction charges. All per share amounts and prices have been restated to reflect stock dividends and splits.

Diluted Earning Per Share



All earning per share information has been retroactively adjusted to reflect the stock dividends and stock splits.

Valued Partner

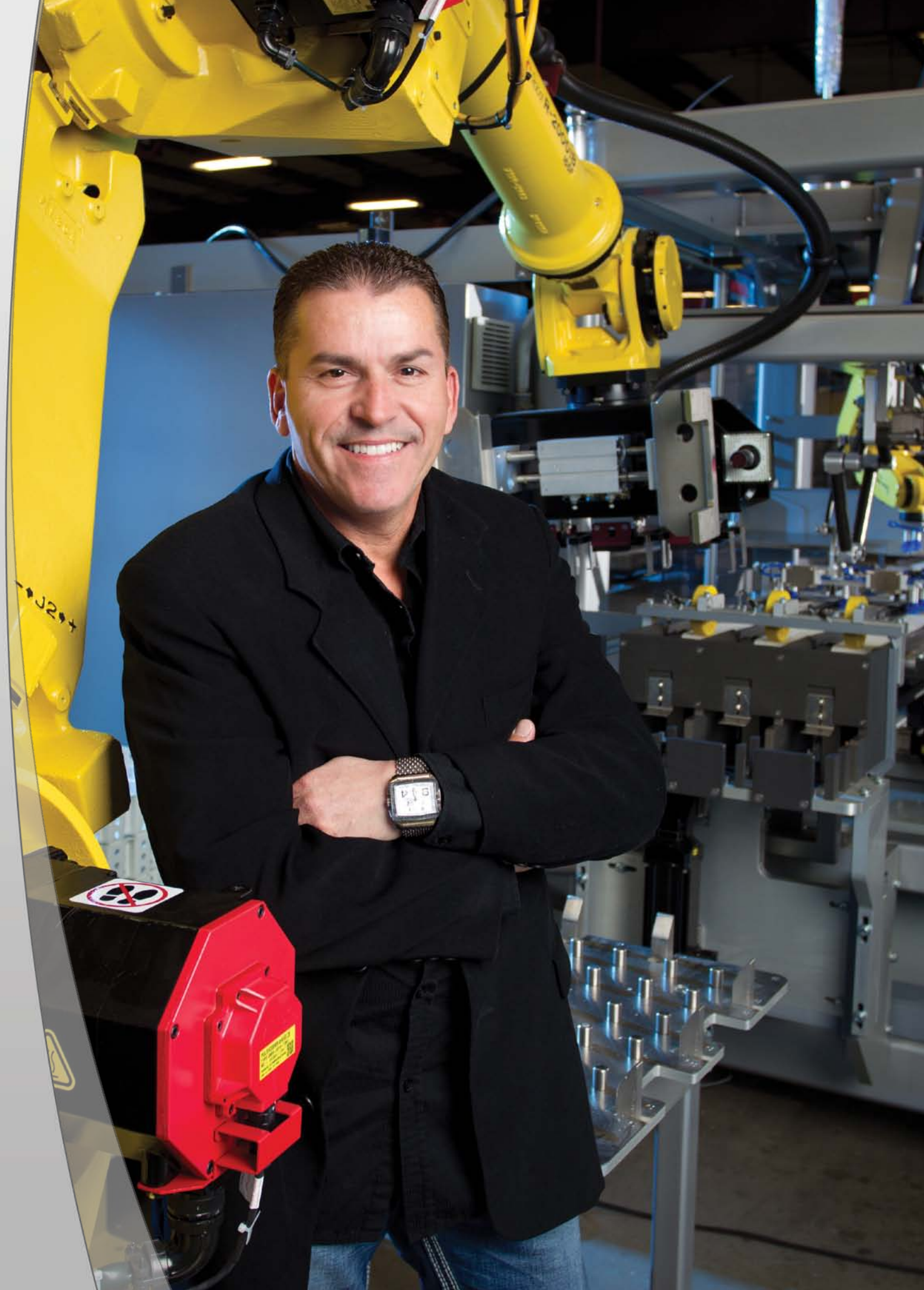


"We have grown steadily over the past 25 years with a strong focus on utilizing our in-house expertise to build low maintenance, user-friendly, and durable machines. We vow to provide the best service in the industry. Citizens Business Bank has helped us meet that commitment by providing a working line of credit. My banker understands our unique needs and applied her expertise in satisfying our financial requirements."

Fernando Serpa, President

Serpa Packaging Solutions is a dynamic manufacturer of high-quality vertical and horizontal balcony cartoners, side load and top load balcony case packers, and tray packers. Founded by Fernando Serpa in 1981, the company also provides complete line integration and validation services, shrink bundlers and palletizers. Serpa has sold almost 1,000 machines throughout the United States and across the world.





CVB FINANCIAL CORP. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF EARNINGS
AND COMPREHENSIVE INCOME

(Dollars in thousands except per share amounts)

	<i>For the Year Ended December 31,</i>		
	<i>2011</i>	<i>2010</i>	<i>2009</i>
Interest Income:			
Loans held-for-sale	\$ 56	\$ 54	\$ 5
Loans and leases, including fees	194,448	213,932	206,074
Accelerated accretion on acquired loans	12,586	26,740	—
Loans, including fees	207,090	240,726	206,079
Investment securities:			
Taxable	37,310	49,720	76,798
Tax-advantaged	23,640	25,394	27,329
Total investment income	60,950	75,114	104,127
Dividends from FHLB	242	324	195
Federal funds sold	995	868	343
Interest-bearing deposits with other institutions	443	257	15
Total interest income	269,720	317,289	310,759
Interest Expense:			
Deposits	8,708	18,253	24,956
Borrowings	23,002	36,354	59,572
Junior subordinated debentures	3,329	3,365	3,967
Total interest expense	35,039	57,972	88,495
Net interest income before provision for credit losses	234,681	259,317	222,264
Provision for credit losses	7,068	61,200	80,500
Net interest income after provision for credit losses	227,613	198,117	141,764
Other operating income:			
Impairment loss on investment securities	(254)	(317)	(1,994)
Plus: Reclassification of credit-related impairment loss from other comprehensive income	(402)	(587)	1,671
Net impairment loss on investment securities recognized in earnings	(656)	(904)	(323)
Service charges on deposit accounts	15,768	16,745	14,889
Trust and Investment Services	8,683	8,363	6,657
Bankcard services	3,144	2,776	2,338
BOLI Income	3,259	3,125	2,792
Gain on sale of securities, net	—	38,900	28,446
Increase (decrease) in FDIC loss sharing asset, net	171	(15,856)	—
Gain from SJB acquisition	—	—	21,122
Other	3,847	3,965	5,150
Total other operating income	34,216	57,114	81,071
Other operating expense:			
Salaries and employee benefits	69,993	69,419	62,985
Professional services	15,031	13,308	6,965
Occupancy and equipment	16,583	19,348	18,361
Software licenses and maintenance	3,669	5,031	2,320
Promotion	4,977	6,084	6,528
Amortization of Intangibles	3,481	3,732	3,163
OREO expense	6,729	7,490	1,211
Prepayment penalties on borrowings	3,310	18,663	4,402
Other	17,252	25,417	27,651
Total other operating expense	141,025	168,492	133,586
Earnings before income taxes	120,804	86,739	89,249
Income taxes	39,071	23,804	23,830
Net earnings	\$ 81,733	\$ 62,935	\$ 65,419
Preferred stock dividends and amortization of preferred stock discount	—	—	12,763
Net earnings allocated to common shareholders	\$ 81,733	\$ 62,935	\$ 52,656
Other comprehensive income:			
Unrealized gain on securities arising during the period	\$ 61,490	\$ 3,160	\$24,086
Less: Reclassification adjustment for net gain on securities included in net income	(656)	(37,996)	(28,123)
Other comprehensive income, before tax	60,834	(34,836)	(4,037)
Income tax related to items of other comprehensive income	(25,550)	14,631	1,696
Other comprehensive income, net of tax	\$ 35,284	\$ (20,205)	\$ (2,341)
Comprehensive income	\$117,017	\$ 42,730	\$ 63,078
Basic earnings per common share	\$ 0.77	\$ 0.59	\$ 0.56
Diluted earnings per common share	\$ 0.77	\$ 0.59	\$ 0.56
Cash dividends per common share	\$ 0.34	\$ 0.34	\$ 0.34

CVB FINANCIAL CORP. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS

(Dollars in thousands except per share amounts)

	December 31,	
	2011	2010
ASSETS		
Cash and due from banks	\$ 35,407	\$ 67,279
Interest-earning balances due from Federal Reserve	309,936	286,769
Interest-earning balances due from depository institutions	—	50,227
Total cash and cash equivalents	345,343	404,275
Interest-bearing balances due from depository institutions	60,000	50,190
Investment securities available-for-sale, at fair value		
(with amortized cost of \$2,130,029 at December 31, 2011 and \$1,780,493 at December 31, 2010)	2,201,526	1,791,558
Investment securities held-to-maturity	2,383	3,143
Investment in stock of Federal Home Loan Bank (FHLB)	72,689	86,744
Non-covered loans held-for-sale	348	2,954
Covered loans held-for-sale	5,664	—
Loans and lease finance receivables, excluding covered loans	3,219,727	3,373,728
Allowance for credit losses	(93,964)	(105,259)
Net loans and lease finance receivables	3,125,763	3,268,469
Covered loans and lease finance receivables, net	256,869	374,012
Premises and equipment, net	36,280	40,921
Bank owned life insurance	116,132	112,901
Accrued interest receivable	23,512	23,647
Intangibles	5,548	9,029
Goodwill	55,097	55,097
FDIC loss sharing asset	59,453	101,461
Non-covered other real estate owned	13,820	5,290
Covered other real estate owned	9,782	11,305
Income taxes	48,033	55,609
Other assets	44,673	40,086
TOTAL ASSETS	\$ 6,482,915	\$ 6,436,691
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities:		
Deposits:		
Noninterest-bearing	\$ 2,027,876	\$ 1,701,523
Interest-bearing	2,576,672	2,817,305
Total deposits	4,604,548	4,518,828
Demand Note to U.S. Treasury	—	1,917
Customer repurchase agreements	509,370	542,188
Borrowings	448,662	553,390
Accrued interest payable	3,526	4,985
Deferred compensation	8,735	9,221
Junior subordinated debentures	115,055	115,055
Other liabilities	78,205	47,252
TOTAL LIABILITIES	5,768,101	5,792,836
COMMITMENTS AND CONTINGENCIES		
Stockholders' Equity:		
Preferred stock, authorized, 20,000,000 shares		
without par; none issued or outstanding	—	—
Common stock, authorized, 225,000,000 shares		
without par; issued and outstanding		
104,482,271 (2011) and 106,075,576 (2010)	479,973	490,226
Retained earnings	193,372	147,444
Accumulated other comprehensive income, net of tax.	41,469	6,185
Total stockholders' equity	714,814	643,855
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 6,482,915	\$ 6,436,691

Executive Team



Christopher D. Myers
*President and
Chief Executive Officer*



Richard C. Thomas
*Executive Vice President
Chief Financial Officer*



James F. Dowd
*Executive Vice President
Chief Credit Officer*



David A. Brager
*Executive Vice President
Sales Division Manager*



David C. Harvey
*Executive Vice President
Chief Operations Officer*



Chris A. Walters
*Executive Vice President
CitizensTrust Manager*



Richard H. Wohl
*Executive Vice President
General Counsel*



Yamynn DeAngelis
*Executive Vice President
Chief Risk Officer*



G. Larry Zivelonghi
*Executive Vice President
Dairy & Livestock Industries Group Manager*



Elsa I. Zavala
*Executive Vice President
Chief Information Officer*

Senior Leadership Team



Ted J. Dondanville
*Senior Vice President
Commercial Banking Group Manager*



Mark C. Richardson
*Senior Vice President
Real Estate Banking Group Manager*



Timothy B. Noone
*Senior Vice President
Specialty Banking Group Manager*



John H. Tait
*Senior Vice President
Central Valley Regional Manager*



Michael B. Mulcahy
*Senior Vice President
Los Angeles County Regional Manager*



James E. Mead
*Senior Vice President
Inland Empire Regional Manager*



Hector G. Gutierrez
*Senior Vice President
Deputy Chief Credit Officer*



Nancy A. Sinclair
*Senior Vice President
The Marketing Group*



David M. Krebs
*Senior Vice President
Human Resources*

Leadership Team

Senior Vice Presidents

Greg Armstrong

Manager
Upland Business Financial Center

Gregory J. Bell

Relationship Manager
Burbank Commercial
Banking Center

Richard Berger

Manager
Burbank Commercial
Banking Center

Errol L. Berman

Manager
South Bay Commercial
Banking Center

Paul J. Blankenship

Credit Administrator
Credit Management Division

Jeffrey S. Boyer

Manager
San Fernando Valley
Commercial Banking Center

Marcia D. Brazil

Senior Operations Manager
Support Services

Steven E. Caseldine

Manager
Corona Business Financial Center

Kenneth C. Clark

Manager
Riverside Business Financial Center

Olivia J. DeRossi

Manager
Support Services Division

David J. Didier

Manager
Arcadia Business Financial Center

Michael Duran

Manager
Brea Business Financial Center

James (Tony) A. Ellis

Manager
Santa Ana Business Financial Center

Julie A. Engen

Credit Administrator
Credit Management Division

J. David Faulk

Credit Administrator
Credit Management Division

Deborah A. George

Manager
Government Services

Gregory J. Grande

Manager
Pasadena & San Marino
Business Financial Centers

Sue Haynes

Manager
Bankcard Services Sales

Mary H. Hernandez

Manager
Escrow & Title Services

John P. Hillier

Manager
Property Management Services

Duane S. Keene

Manager
Covina Business Financial Center

Harold J. Koenigsaecker

Manager
Special Assets

Sean C. Kraus

Chief Investment Officer
CitizensTrust

Francene LaPoint

Controller
Finance & Accounting

Mary L. McElwee

Credit Administrator
Credit Management Division

Lori A. Moynihan

Credit Administrator
Credit Management Division

Neal A. Newman

Team Leader
Burbank Commercial
Banking Center

Steven D. Sefton

Manager
Inland Empire Commercial
Banking Center

LaVon M. Short

Manager
Deposit Services & Treasury
Management Sales

Ricky D. Simas

Manager
Stockton Business
Financial Center

Ana Z. Speer

Credit Administrator
Credit Management Division

Paul J. Stanislaw

Manager
Investment Services Sales

Thomas L. Trine

Manager
Trust Services

Margaret A. Vasquez

Manager
Loan Documentation & Servicing

Gary Wein

Credit Administrator
Credit Management Division

Mary L. Wilson

Manager
Tri-City Business Financial Center

Susan J. Woesner

Manager
Fresno Business Financial Center

Joanne Wong

Manager
Treasury

Robert E. Zeltner

Manager
Katella & Stadium
Business Financial Centers

Vice Presidents & Business Financial Center Managers

Peter K. Agarwal*Fullerton Business Financial Center***Alex B. Arjonilla***Plaza Business Financial Center***Leah J. Beal***Laguna Beach Business
Financial Center***Scott A. Begin***Bakersfield Downtown Business
Financial Center***Arthur S. Bergmann***Spectrum Business Financial Center***Emelita S. Bituin***La Cañada-Flintridge Business
Financial Center***Leroy G. Brauer, Jr.***Rosedale Business Financial Center***Craig M. Ciebiera***South El Monte Business
Financial Center***Tammy L. Cornwell***San Bernardino Business
Financial Center***Albert D'Antonio***San Gabriel Business Financial Center***Martin P. Ensberg***Manhattan Beach Business
Financial Center***Michael L. MacDonald***Porterville & Delano Business
Financial Centers***Keith J. Matthews***Ontario Airport Business
Financial Center***Charles A. Moore***Glendale Business Financial Center***Cameronne Mosher***El Segundo Business Financial Center***Robert L. Poythress***Madera Business Financial Center***Daniel J. Reid***Fontana & Colton Business
Financial Centers***Janet M. Robertson***Visalia Business Financial Center***William E. Roman***Pomona Business Financial Center***Brian C. Sabin***Stockdale Business Financial Center***Dawn M. Serbus***High Desert Business Financial Center***Clovis G. Simpson***South Pasadena Business
Financial Center***Philip M. Smith***Tulare Business Financial Center***Barbara J. Veenstra***Monrovia Business Financial Center*

Vice Presidents & Department Managers

Charles E. Carroll*Community Benefit Organizations***Richard R. Givens***Real Estate Banking Group***Lesley R. Hedges***Facilities Management***Jeffrey D. Holtshople***Citizens Financial Services***Frank J. Maslowski***International Services***Nancy H. Schatz***Product & Sales Support*

Locations

CVB Financial Corp., Citizens Business Bank

Corporate Headquarters - 701 North Haven Avenue, Ontario, CA 91764
(909) 980-4030 | (877) 422-2265 | www.cbbank.com

Departments and Services

Asset Based Lending Services

Corporate Headquarters
(909) 483-7261

Bankcard Services

Corporate Headquarters
(909) 481-7826

CitizensTrust

Corporate Headquarters
(909) 980-4030

Pasadena
1010 East Colorado Blvd.
Pasadena, CA 91106

Construction Loan Services

Corporate Headquarters
(909) 483-7167
(559) 261-0222

Deposit Services

Corporate Headquarters
(909) 980-4030

Government Services

Corporate Headquarters
(909) 483-7133
(888) 305-1222

International Services

Corporate Headquarters
(909) 980-4030

SBA Services

Pasadena
1010 East Colorado Blvd.
Pasadena, CA 91106
(626) 405-4915

The Marketing Group

Corporate Headquarters
(909) 980-4030

Treasury Management Sales

Corporate Headquarters
(909) 980-4030
(888) 228-2265

Citizens Financial Services

1201 East Katella Ave.
Second Floor,
Orange, CA 92867
(714) 751-6100
(800) 675-4432

Dairy & Livestock Industries Group

12808 Central Ave., Second Floor,
Chino, CA 91710
(909) 591-7728
(866) 578-0658

Real Estate Banking Group

1010 East Colorado Blvd.
Pasadena, CA 91106
(626) 564-6234

Specialty Banking Group

1010 East Colorado Blvd.
Pasadena, CA 91106
(626) 564-6242

ServiceLine

24 Hour Customer Services
1-(888) 222-5432

Commercial Banking Centers

Burbank

4100 West Alameda Ave.
Burbank, CA 91505
(818) 843-0707

Inland Empire

701 North Haven Ave.
Suite 110
Ontario, CA 91764
(909) 483-4300

Los Angeles

300 South Grand Ave.
Suite 1100
Los Angeles, CA 90071
(213) 542-3760

South Bay

970 West 190th St.
Suite 120
Torrance, CA 90502
(310) 217-6000

San Fernando Valley

16830 Ventura Blvd.
Suite 310
Encino, CA 91436
(818) 905-5760

Business Financial Centers

Arcadia

101 West Huntington Dr.
Arcadia, CA 91007
(626) 445-7350

Bakersfield

9100 Ming Ave., #120
Bakersfield, CA 93311
(661) 663-8663

1301 17th St.
Bakersfield, CA 93301
(661) 281-0300

3911 Coffee Rd.
Bakersfield, CA 93312
(661) 589-9040

4600 California Ave.
Bakersfield, CA 93309
(661) 281-0325

Brea

2650 East Imperial Hwy
Brea, CA 92821
(714) 996-8150

Chino

12808 Central Ave.
Chino, CA 91710
(909) 627-7316

Colton

308 North La Cadena Dr.
Colton, CA 92324
(909) 825-9800

Corona

225 West Sixth St.
Corona, CA 92882
(951) 734-6120

Covina

973 East Badillo St.
Covina, CA 91724
(626) 915-8931

Delano

1613 Inyo St.
Delano, CA 93215
(661) 725-8888

El Segundo

275 Main St.
El Segundo, CA 90245
(310) 322-2222

Fontana

9244 Sierra Ave.
Fontana, CA 92335
(909) 350-8080

Fresno

7110 North First St.
Fresno, CA 93720
(559) 261-0222

Fullerton

310 North Harbor Blvd.
Suite 100
Fullerton, CA 92832
(714) 773-0600

Glendale

1000 North Brand Blvd.
Glendale, CA 91202
(818) 550-0400

La Cañada-Flintridge

858 Foothill Blvd.
La Cañada, CA 91011
(818) 952-6085

Laguna Beach

800 Glenneyre
Laguna Beach, CA 92651
(949) 494-9474

Laguna Hills

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Laguna Hills, CA 92653
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Madera

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Manhattan Beach

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Manhattan Beach, CA 90266
(310) 802-4015

Monrovia

100 East Huntington Dr.
Monrovia, CA 91016
(626) 303-4661

Ontario

701 North Haven Ave.
Ontario, CA 91764
(909) 980-1080

Orange

1201 East Katella Ave.
Orange, CA 92867
(714) 288-5203

77 Plaza Square
Orange, CA 92866
(714) 288-5300

1800 West Katella Ave.
Orange, CA 92867
(714) 288-5331

Pasadena

1010 East Colorado Blvd.
Pasadena, CA 91106
(626) 405-4915

Pomona

1095 North Garey Ave.
Pomona, CA 91767
(909) 629-4151

Porterville

334 North Main St.
Porterville, CA 93257
(559) 781-2500

Riverside

3695 Main St.
Riverside, CA 92501
(951) 683-2112

San Bernardino

1555 East Highland Ave.
San Bernardino, CA 92404
(909) 381-5561

301 Vanderbilt Way
San Bernardino, CA 92408
(909) 888-6363

San Gabriel

109 South Del Mar Ave.
San Gabriel, CA 91776
(626) 286-3166

San Marino

980 Huntington Dr.
San Marino, CA 91108
(626) 281-0083

Santa Ana

2000 East Fourth St.
Suite 100
Santa Ana, CA 92705
(714) 967-7222

South El Monte

9754 East Rush St.
South El Monte, CA 91733
(626) 442-4470

South Pasadena

901 Fair Oaks Ave.
South Pasadena, CA 91030
(626) 403-5900

Stockton

3439 Brookside Rd.
Suite 101
Stockton, CA 92519
(209) 478-4222

Tulare

256 North "K" St.
Tulare, CA 93274
(559) 688-2500

Upland

818 North Mountain Ave.
Upland, CA 91786
(909) 946-6921

Victorville

12380 Hesperia Rd., #1
Victorville, CA 92395
(760) 241-5101

Visalia

500 West Main St.
Visalia, CA 93291
(559) 636-2500

Corporate Information



CVB Financial Corp.

Directors

George Borba

*Chairman of the Board
Dairy Farmer
George Borba & Son Dairy*

Ronald O. Kruse

*Vice Chairman of the Board
Kruse Investment Co., Inc.*

D. Linn Wiley

Vice Chairman of the Board

Christopher D. Myers

President and Chief Executive Officer

John A. Borba

*Dairy Farmer
John Borba & Sons Dairy*

Robert M. Jacoby

Certified Public Accountant

James C. Seley

*Partner
Seley & Company*

San E. Vaccaro

Law Offices of San E. Vaccaro

Officers

Christopher D. Myers

President and Chief Executive Officer

Richard C. Thomas

Chief Financial Officer

Myrna DiSanto

Corporate Secretary

Corporate Listing

Transfer Agent

*BNY Mellon Shareowner Services
400 S. Hope St., 4th Floor
Los Angeles, CA 90071
(213) 553-9726
Fax: (213) 553-9735*

Stockholder Information

Stockholders may obtain, without charge, form 10-K of CVB Financial Corp. on written request to Myrna DiSanto, Corporate Secretary.

NASDAQ Listing

CVB Financial Corp. stock is listed on the NASDAQ under the symbol of CVBF. The securities listed consist of one class of common stock.

As of December 31, 2011, there were 104,482, 271 shares of common stock outstanding to approximately 9,966 shareholders.

Mailing Address

*CVB Financial Corp.
P. O. Box 51000
Ontario, CA 91761*

Street Address

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Ontario, CA 91764
(909) 980-4030
(877) 422-2265
Fax: (909) 481-2120
www.cbcbank.com*

Copies of this annual report and interim reports are also available upon written request.

Or visit our website at www.cbcbank.com/investors.

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