



CVB Financial Corp.

2013 Annual Report

Financial Strength

Superior People

Customer Focus

Cost-Effective Operation

Having Fun



\$95.6 Million in Net Earnings

Highest in CVBF History

147 Consecutive Quarters of Profitability

97 Consecutive Quarters of Paying Cash Dividends

Five Star Rating BauerFinancial, Inc.

Ranked 8th in Bank Performance Nationally

Bank Director Magazine - 2013

Ranked 25th Best Bank in America

Forbes - 2013

Strong Fitch Rating - BBB

To Our Shareholders, Customers and Associates



CVB Financial Corp. and Citizens Business Bank are proud to announce that 2013 was a record-breaking year for our institution. We reported net earnings of \$95.6 million, or \$0.91 per diluted share, the most profitable year in our company's history.

Our success is a result of many accomplishments made throughout the year. At the top of the list was deposit growth and loan growth combined with expense reduction. It is highly unusual for a business bank to be able to accomplish these three things in the same calendar year, but we were able to do this by working hard and working smart.

We worked hard to grow loans and introduced several new and expanded lending initiatives designed to focus on the needs of our business customers and owners. We worked hard to drive deposit growth and capture greater market share in our geographic markets. And, we worked smart by investing more dollars in technology than ever before but also reduced our occupancy costs. Customers are banking differently than they did ten years ago and are visiting our centers less frequently. Our service model remains customer focused, combining technology with a knowledgeable, enthusiastic and tenured service team.

In the fourth quarter of 2013, our Board of Directors announced the payment of our 97th consecutive cash dividend to our shareholders. In total, we declared dividends of \$40.5 million in 2013, the highest in company history. Another impressive accomplishment was achieving our 147th consecutive quarter of profitability. We remain the only bank in California with over \$1 billion in assets that has made an ongoing profit this many quarters in a row. We take great pride in this amazing streak.

Our pledge to our shareholders is that we will make business decisions based on three concepts: scalability, repeatability, and transparency. We are deeply committed to a vision that will remain focused at the heart of the bank's cultural and core values: an emphasis on fostering long-term relationships with our customers; remaining committed to our local communities through our efforts in charitable contributions and volunteerism; and staying true to our five core values of financial strength, superior people, customer focus, cost-effective operation, and having fun.

Our 2014 strategic efforts will be focused on accomplishing our Critical Few: (1) Execute on our growth initiatives (2) Pursue strategic acquisitions (3) Produce quality loan growth (4) Provide enhanced customer solutions through technology and (5) Expand our market share through organic growth.

In pursuit of our Critical Few, we are excited to announce that we have signed a definitive agreement to acquire American Security Bank headquartered in Newport Beach, CA. We anticipate closing the transaction in the 2nd or 3rd quarter of 2014. We are also pleased to announce that we are expanding further south and will open our first San Diego business financial center location sometime in the 2nd quarter of 2014.

On behalf of the Board of Directors, we thank our customers for their loyalty, our associates for their dedication and hard work, and our shareholders for their continued support.



Ronald O. Kruse
Chairman of the Board
CVB Financial Corp.



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



D. Linn Wiley
Vice Chairman of the Board
CVB Financial Corp.

Our Story

It started in the summer of 1973, with a visionary dairy farmer and a group of local business leaders that cared deeply about their community. George A. Borba Sr., along with a group of friends, family members, and business owners, had a clear vision of how they wanted to impact the community: helping business owners discover, build upon, and enhance the value of their companies. In August of 1974, Chino Valley Bank opened for business.

Early on, Chino Valley Bank decided to establish a customer-first approach to doing business. But, it wasn't just about putting our customers first.

It was about creating long-lasting, genuinely enriching business relationships. To this day, many of our customers have banked with us for more than twenty, and some for thirty, years. We believe that means something. Long-term

relationships are the foundation of any successful business. We strive to build more and more of these relationships by treating our customers the way we would want to be treated. Our customers' success is our success. We want our business customers to grow and prosper, and we find meaning in our bank's ability to enable and enhance their entrepreneurial opportunities.

Along the way, we changed our name to Citizens Business Bank to help broaden our geographic presence. In 2014, our strategic objective remains unchanged. We strive to build longstanding relationships with the best small to medium-sized businesses in our markets and provide our customers with exceptional products and services.

We believe our vision, culture, and core values will stand the test of time.

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 in the Inland Empire, Los Angeles County, Orange County, San Diego County and the Central Valley areas 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 Vision

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

Our Five Core Values

Citizens Business Bank is governed by our Five Core Values of **Financial Strength**, **Superior People**, **Customer Focus**, **Cost-Effective Operation**, and **Having Fun**. These Core Values represent our foundation and shape the culture and character of the Bank. We emphasize these values in all that we do, from the enduring value we create for our customers, communities, and shareholders to the opportunities for success and achievement we provide our associates each and every day. As we approach our 40th full year in business, we remain committed to the same values established by our founders in 1974.

Financial Strength

Superior People

Customer Focus

Cost-Effective Operation

Having Fun

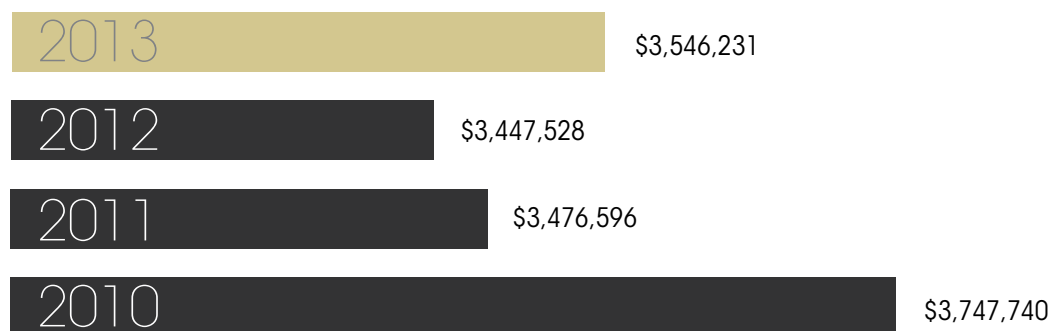
Financial Strength

Total Loans | Total Assets | Net Earnings | Total Deposits

Dividends | Stockholders Equity | Diluted Earnings per Share | Noninterest Income

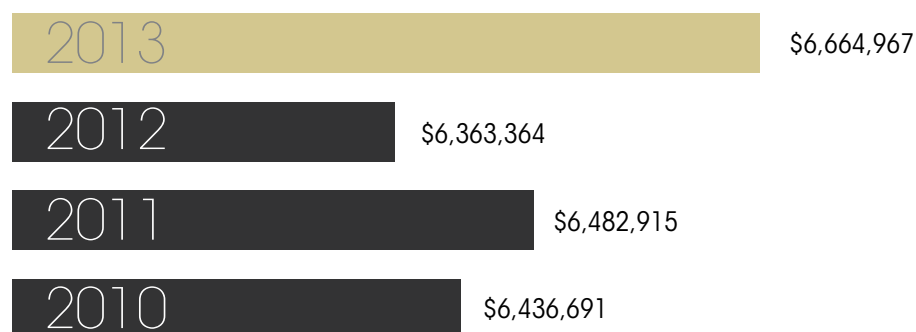
As of the fourth quarter of 2013, Citizens Business Bank has been profitable for 147 consecutive quarters. We are extremely proud of this milestone and look forward to continuing our streak in 2014. In addition to and because of the dedicated, skillful, and essential support of our associates, we have been able to achieve **financial strength** by maintaining and improving upon our strong capital position. Our financial strength is made possible by steadily increasing our core deposit base, focusing our strategic efforts on the business sector, and emphasizing a lending strategy that is wholly cognizant of the needs of our customers.

Total Loans (Dollars in thousands)

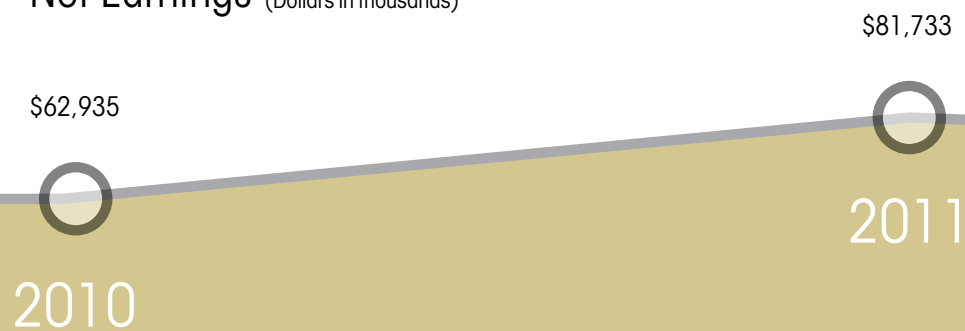


*Includes non-covered and covered loans. Excludes loans held-for-sale.

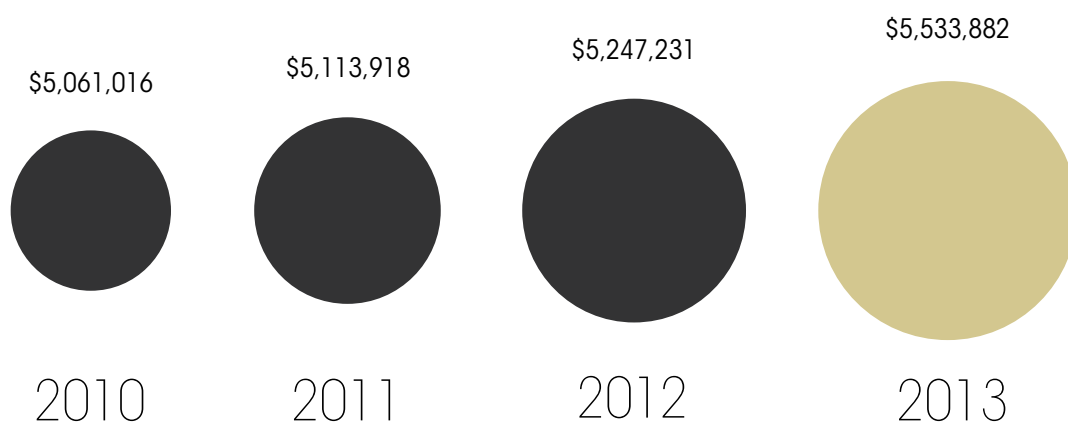
Total Assets (Dollars in thousands)



Net Earnings (Dollars in thousands)



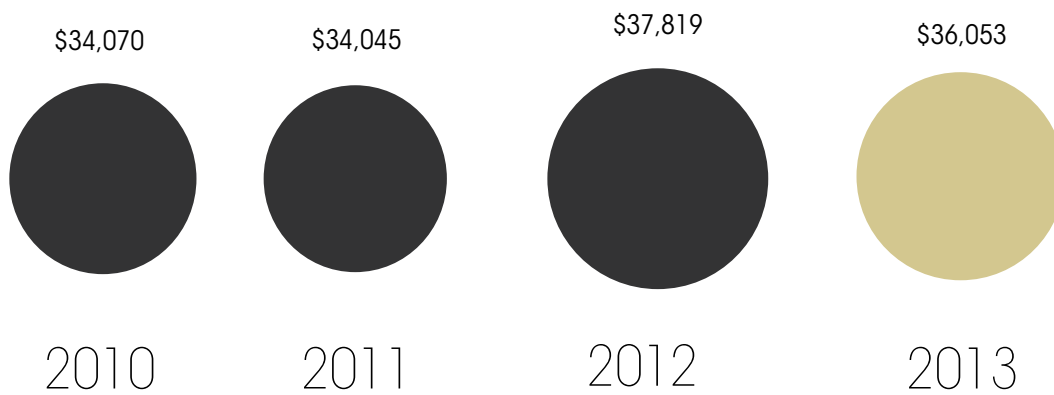
Total Deposits* (Dollars in thousands)



*Includes customer repurchase agreements.

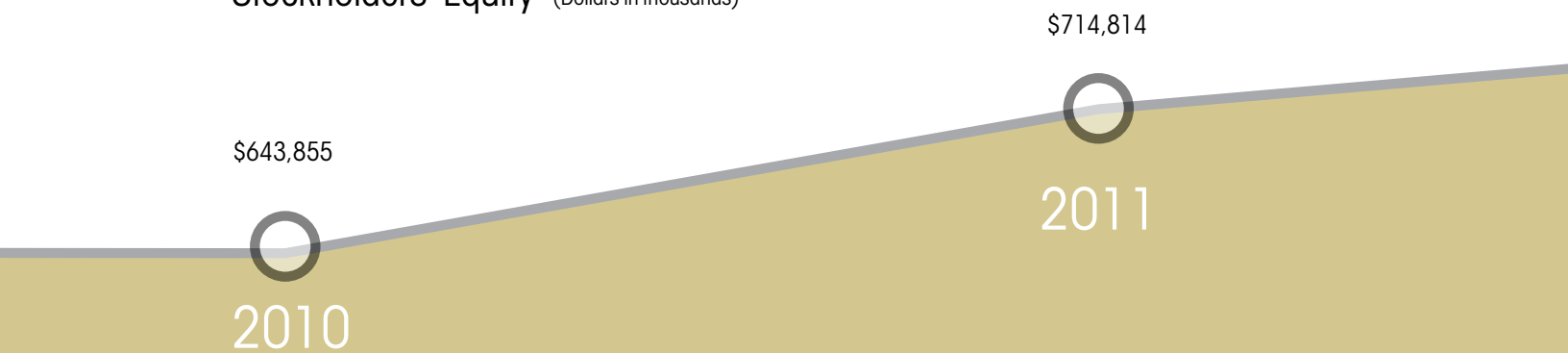


Noninterest Income* (Dollars in thousands)

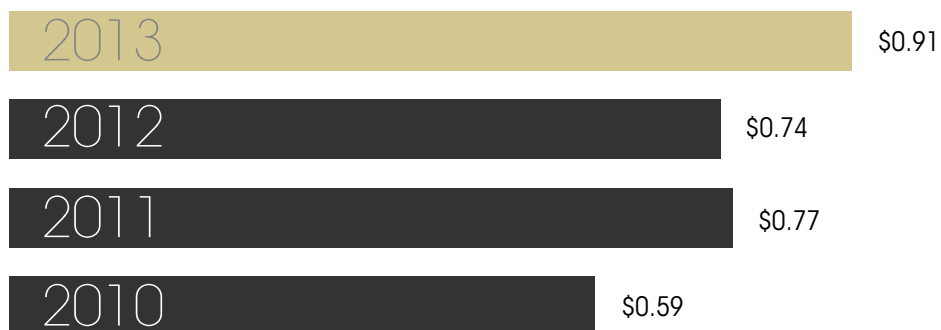


**Excludes gain on sale of securities, FDIC loss sharing asset changes, and gain from acquisition of San Joaquin Bank.*

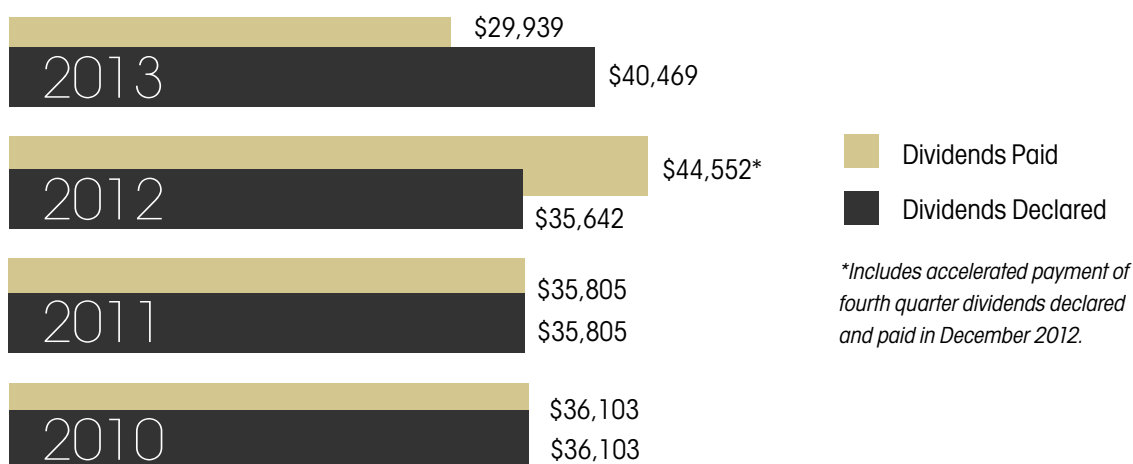
Stockholders' Equity (Dollars in thousands)



Diluted Earnings Per Share



Dividends (Dollars in thousands)



Superior People

Board of Directors

Executive Leadership

Senior Leadership

We hire inspirers. We hire influencers. We hire partners in achievement and success. We hire people that care about the impact they make on the world around them and how that impact affects their fellow associates, communities, and customers. As a result, Citizens Business Bank is made up of **superior people** who value collaboration, progress, community, customer commitment, and each other.

Board of Directors



Ronald O. Kruse
Chairman of the Board

D. Linn Wiley
Vice Chairman

Christopher D. Myers
President
Chief Executive Officer

George A. Borba, Jr.
Partner
George Borba & Son Dairy

San E. Vaccaro
Law Offices of
San E. Vaccaro



Raymond V. O'Brien III
Chief Executive Officer
Cal Plate

Stephen A. Del Guercio
Partner, Demetriou, Del Guercio
Springer & Francis, LLP

Robert M. Jacoby
Certified Public Accountant

Hal W. Oswalt
President
Chief Executive Officer
Oswalt Consulting

Executive Leadership



Christopher D. Myers
President
Chief Executive Officer



David A. Brager
Executive Vice President
Sales Division



James F. Dowd
Executive Vice President
Chief Credit Officer



David C. Harvey
Executive Vice President
Chief Operations Officer



Richard C. Thomas
Executive Vice President
Chief Financial Officer



R. Daniel Banis
Executive Vice President
CitizensTrust



Yamynn De Angelis
Executive Vice President
Chief Risk Officer



Richard H. Wohl
Executive Vice President
General Counsel



Elsa I. Zavala
Executive Vice President
Chief Information Officer



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

Senior Leadership

Ted J. Dondanville
Senior Vice President
Commercial Banking Group
Senior Lender



Hector G. Gutierrez, Esq.
Senior Vice President
Deputy Chief Credit Officer



David M. Krebs
Senior Vice President
Human Resources



James E. Mead
Senior Vice President
Inland Empire Region



Michael B. Mulcahy
Senior Vice President
Los Angeles Region



Timothy B. Noone
Senior Vice President
Specialty Banking



Mark C. Richardson
Senior Vice President
Real Estate Group



Paul F. Rodeno
Senior Vice President
San Diego Region



Michael D. Stain
Senior Vice President
Central Valley Region



Ondar R. Tarlow
Senior Vice President
Director of Marketing



Customer Focus

Huntington Medical Research Institutes (HMRI)

Der Manouel Insurance Group

Cutting Edge Supply

Erickson Farms Partnership

Many of our customers have banked with us for over 20 years. We work hard to treat our customers as we want to be treated. We know our customers on a first-name basis and look forward to their phone calls. We are with our customers on the ground level, making it possible for their businesses to thrive. The longevity of our customer relationships speaks to the trustworthy and strong financial guidance we provide. Our emphasis is on relationship banking and a thoughtful approach to cultivating long-term partnerships. That is our **customer focus**.



Huntington Medical Research Institutes (HMRI)

For six decades, Huntington Medical Research Institutes (HMRI) has improved health and prolonged lives by conducting biomedical research and developing and applying new technology for prevention, diagnosis, and treatment of diseases. They succeed when they are able to add years of quality life and vitality to a patient in need.



Valued Partner since: **1997**

"Our relationship with Citizens Business Bank spans decades and is a vital contributor to the success of our business. A perfect representation of this is in the many **Deposit Services** we use, all of which allow us to safely and efficiently manage our cash requirements, as well as improve upon our profitability."

- Marie Csete, MD, PhD
Chief Scientific Officer

- Michael Harrington, MB, ChB, FRCP
Molecular Neurology Clan Chief

A middle-aged man with short, graying hair is smiling slightly at the camera. He is wearing a dark gray suit jacket over a light blue dress shirt and a red tie with a small gold pattern. He is seated in a dark leather office chair. Behind him is a large, dark wood bookshelf filled with books. On top of the bookshelf are several trophies and figurines, including a dolphin, two golfers, and a person on a horse. The lighting is soft and professional.

Der Manouel Insurance Group

Founded in 1983, Der Manouel Insurance Group has grown from the humble beginnings of a small joint venture of insurance agencies to one of the top privately-held insurance agencies in the United States. To protect the assets and income of their customers, Der Manouel focuses on proactively determining their customers' unique needs and ensuring the delivery of a comprehensive insurance plan for each customer.



Valued Partner since: **2003**

"We like to create partnerships that last and that have long-lasting value. Citizens Business Bank is that for us. Because we're always looking to revolutionize and improve upon our business operations, we use **Sweep Manager** to assist us with managing our cash and streamlining our processes. We're thankful that Citizens Business Bank has the capability to give us that essential business support."

- Mike Der Manouel, Jr., President



Cutting Edge Supply

Since 1950, Cutting Edge Supply has provided the Western United States with superior products and customer service, becoming one of the largest independently-owned distributors of ground engaging tools in North America. Their parts and services help enhance and support the success of a wide range of industries, including construction, mining, sand and aggregate, waste and recycling, and agriculture and material processing throughout Southern and Northern California, Nevada and Arizona.



Valued Partner since: **1992**

"Our ground engaging tools and wear parts are our business. Without the **Equipment Loans** and **Line of Credit** we have with Citizens Business Bank, we couldn't meet and exceed expectations of the businesses that rely upon our versatile products. Without the support of Citizens Business Bank, we couldn't grow and improve as a company."

- Hoby and John Brenner, Owners



Erickson Farms Partnership

The Erickson Family has been farming in Madera for more than 90 years, starting from the humble beginnings of 75 acres in 1920. Today, Erickson Farms has grown into a well-diversified farming company, specializing in nut crops, olives, vineyards, and agricultural services. They are on their fifth generation of farming in the Central Valley, with the sixth not far behind. Erickson Farms takes great pride in the work they do, which has been a part of the family tradition from the very beginning.



Valued Partner since: **2005**

"We have been partners with Citizens Business Bank for close to ten years now and we're happy to say that it's been a fruitful relationship. As a high-volume farming business, we rely on the efficient banking solutions that Citizens Business Bank provides. We currently benefit from **Production Lines of Credit** that make it possible for us to fund our operating and production expenses until our crop is sold."

Jim Erickson, Owner

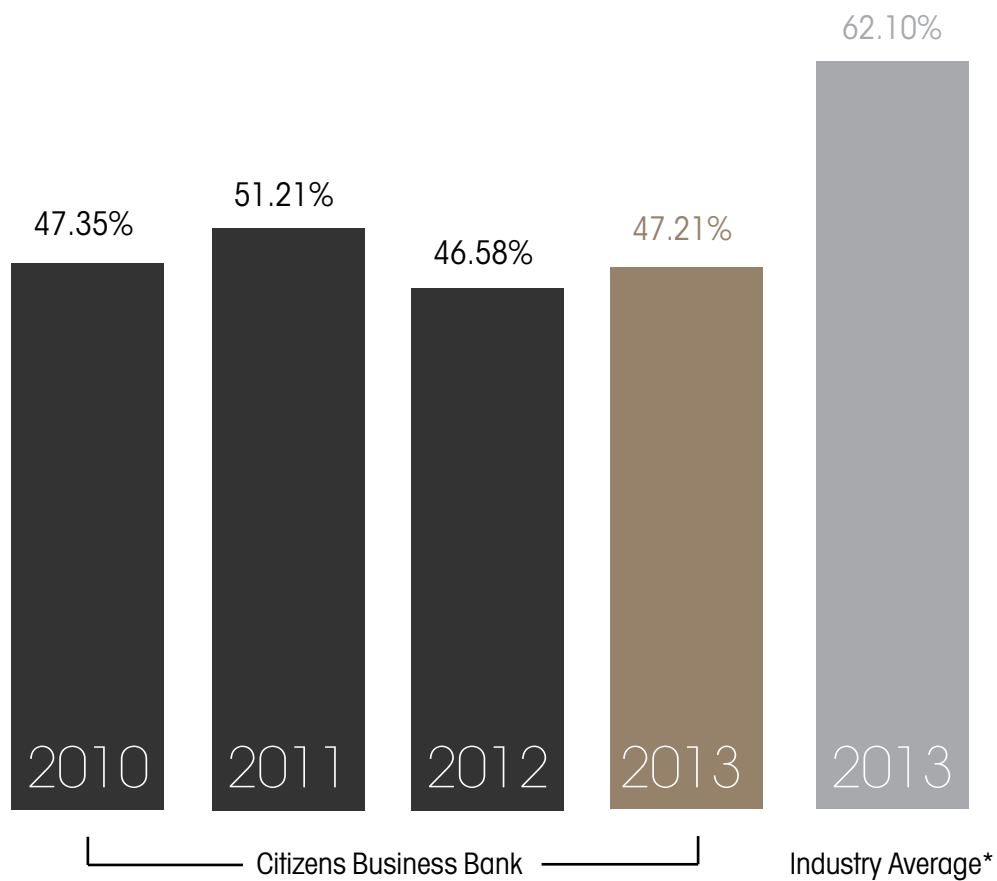
Cost-Effective Operation

Efficiency Ratio

Managing a **cost-effective operation** isn't simply about saving money. It's about operating efficiently. It's about being mindful, year over year, of our expenses and focusing on investing in the right resources that support our customers, associates, shareholders, and, as a result, the Bank. It's about successfully navigating through the ups and downs of the economy. It's about looking at the big picture and spending money intelligently. Citizens Business Bank does that.

Efficiency Ratio

Efficiency Ratio is defined as “Noninterest expense, excluding debt termination expense, divided by net interest income before provision for loan losses plus noninterest income” according to the U.S. Securities and Exchange Commission. Simply put, a lower ratio indicates greater efficiency. The efficiency ratio is an essential measurement of value in any industry, and it’s one that is especially resonant within the banking industry. It is a measurement that we take seriously and strive to improve year over year. At Citizens Business Bank, the efficiency at which we operate as a company directly contributes to the value we create for our customers, our associates, and our shareholders.



Efficiency Ratio**

*Industry peer group consists of Western U.S. banks with total assets of \$3 to \$25 billion (as of 12/31/13). *Source: SNL Financial.*

**Noninterest expense, excluding debt termination expense, divided by net interest income before provision for loan losses plus noninterest income.

Having Fun

Our Commitment to the Community

We love what we do, and we work incredibly hard at it. We care about the people we work with and the customers we support. When our customers achieve success in their business, we celebrate their success. We are passionate about the communities we serve and the many opportunities we have to make a positive impact on the world around us. This type of working environment is perfectly conducive to **having fun**.



Our Commitment to the Community

At Citizens Business Bank, we are dedicated to the success and well-being of our local communities. We place a high priority on corporate citizenship through charitable contributions, volunteerism, leadership, and supporting our communities where our associates and customers live and work. This past year, we continued our long tradition of assisting non-profit, civic, and community organizations with volunteer time and financial contributions to over 300 organizations. In



addition, the Bank hosts annual golf tournaments benefiting charities, such as The Make a Wish Foundation, Girl Scouts of America, The American Heart Association, and many others throughout the Inland Empire, Los Angeles County, Orange County, and the Central Valley areas of California.

WEALTH MANAGEMENT

CITIZENSTRUST™

INVESTMENT SERVICES

CITIZENSTRUST™

For more than 100 years, CitizensTrust has provided hard-working California business owners and their families with practical planning, sound wealth management and real-world investment expertise. As part of the Citizens Business Bank family, CitizensTrust has assisted our customers in developing and implementing proven strategies for future growth, success and financial security.

Life is complex. As a financial resource, we don't want to add to the stress of it all. That's why we have an authentic, down-to-earth approach to helping our customers find the right wealth management and investment solutions for their situation. We take the time to listen. We appreciate the uniqueness of each situation. And we present realistic, thoughtful and objective solutions for a variety of customer needs, including:

Wealth Management

Financial Planning

Personal Investing

Retirement Accounts

Asset Management

Business and Succession Planning

Estate Planning

Charitable Services

Our Services and Features

Loan & Credit Services

Loan and Credit Services to help our customers meet their business goals:

- Lines of Credit
 - Equipment and Vehicle Loans and Leases
 - Residential (Citizens Home Loans)
 - Asset-Based Lending
 - SBA Loans
-

Specialty Banking Group

Customized, personal, and dynamic web-based cash management, deposit service, lockbox, credit, retirement, and ACH solutions for:

- Title and Escrow Companies
 - Professionals
 - Attorneys
 - CPAs
 - Property Management Companies
 - Community Benefit Organizations
 - Insurance Brokers
-

Government Services

The relationship-building and community-focused approach of our Government Services team enables local governments, schools, and municipal agencies to:

- Accelerate Accounts Receivable
 - Control Accounts Payable
 - Maximize Information and Data Management
 - Mitigate Payment Fraud
 - Optimize Liquidity and Deposits
-

International Services

Importer or exporter, International Services at Citizens Business Bank helps our customers increase international sales and profits while reducing risk by offering the following:

- Commercial Letters of Credit
 - Remittance of Funds
 - Letters of Credit and Collections
 - Documentary Collections
 - Clean Collections
-

Treasury Management

Citizens Business Bank's Treasury Management services play a critical role in our customers' cash management strategies through the implementation of the following services:

- Remote Deposit Capture
 - Positive Pay – Check and ACH
 - Business Online Banking
 - ACH Credit Origination
 - Citizens Sweep Manager
-

Bankcard Services

With our Consumer Platinum Rewards Credit Card, consumers benefit from earning points with every purchase.

With our Business Rewards Credit Card, businesses can redeem points for valuable rewards.

- Merchant Processing
- Consumer and Small Business Credit Cards

Citizens Business Bank serves a wide array of regionally and globally-pertinent industries, including:

Dairy and Livestock

Citizens Business Bank's Dairy and Livestock Industries Group helps farmers grow forward. Our fruitful history starts in August 1974 with original founder and CEO, George Borba, a lifelong dairy farmer and passionate supporter of local farming communities. It continues on into the present and future with our comprehensive Dairy and Livestock Industries Group, a uniquely-qualified team who provides local and regional dairy and livestock businesses with enriching and competitive Production-Based Operating Lines and Loans, including dairy herd, dairy feed, livestock, crop financing, accounts receivable and inventory, equipment financing, and business operating lines.

Agribusiness

Whether our customers operate family-owned vineyards or orchard operations, our agribusiness banking experts have the experience to provide production financing solutions that farmers desire most. Our experts have an in-depth understanding of the economic cycles and unique demands that affect today's local agricultural business communities. In addition to our own Citizens Business Bank financing options, we also originate and service agricultural real estate loans through Farmer Mac. Farmer Mac loans offer growers another level of mortgage financing that provides additional flexibility through adjustable and fixed interest rates.

Commercial and Industrial

Just as Citizens Business Bank thoroughly addresses the needs of businesses and consumers, the same applies to our comprehensive impact within the commercial and industrial sector. With our expertise, we are able to effect positive change and growth for our customers through our versatile services and features, including equipment financing, lines of credit, term loans, and letters of credit. We are also flexible in our scope, providing enduring value for customers in distribution, manufacturing, construction, and medical.

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

(Dollars in thousands, except per share amounts)

	For the Year Ended December 31,		
	2013	2012	2011
Interest income:			
Loans and leases, including fees	\$ 166,775	\$ 183,146	\$ 194,504
Accretion on acquired loans	12,856	22,607	12,586
Total loans and leases, including fees	179,631	205,753	207,090
Investment securities:			
Taxable	28,374	32,025	37,310
Tax-advantaged	22,025	22,718	23,640
Total investment income	50,399	54,743	60,950
Dividends from FHLB stock	2,033	671	242
Federal funds sold	221	616	995
Interest-earning deposits with other institutions	489	439	443
Total interest income	232,773	262,222	269,720
Interest expense:			
Deposits	4,887	5,911	8,708
Borrowings	10,999	16,662	23,002
Junior subordinated debentures	621	2,699	3,329
Total interest expense	16,507	25,272	35,039
Net interest income before provision for loan losses	216,266	236,950	234,681
Provision for loan losses	(16,750)	-	7,068
Net interest income after provision for loan losses	233,016	236,950	227,613
Noninterest income:			
Impairment loss on investment securities	-	-	(254)
Plus: Reclassification of credit-related impairment loss			
from other comprehensive income	-	-	(402)
Net impairment loss on investment securities recognized in earnings	-	-	(656)
Service charges on deposit accounts	15,923	16,106	15,768
Trust and Investment services	8,071	8,169	8,683
Bankcard services	3,481	3,650	3,144
BOLI Income	2,511	2,973	3,259
Gain on sale of securities, net	2,094	-	-
(Decrease) increase in FDIC loss sharing asset, net	(12,860)	(21,916)	171
Other	6,067	6,921	3,847
Total noninterest income	25,287	15,903	34,216
Noninterest expense:			
Salaries and employee benefits	71,015	68,496	69,993
Occupancy and equipment	14,504	15,473	16,583
Professional services	5,709	7,170	15,031
Software licenses and maintenance	4,671	4,279	3,669
Promotion	4,681	4,869	4,977
Provision for unfunded loan commitments	500	(1,000)	(918)
Amortization of intangible assets	1,127	2,159	3,481
Debt termination expense	-	20,379	3,310
OREO expense	856	2,146	6,729
Insurance reimbursements	(4,155)	(921)	-
Other	15,120	15,110	18,170
Total noninterest expense	114,028	138,160	141,025
Earnings before income taxes	144,275	114,693	120,804
Income taxes	48,667	37,413	39,071
Net earnings	\$ 95,608	\$ 77,280	\$ 81,733
Other comprehensive (loss) income:			
Unrealized (loss) gain on securities arising during the period	\$ (88,562)	\$ 3,074	\$ 61,490
Less: Reclassification adjustment for net gain on securities included in net income	(2,094)	-	(656)
Other comprehensive (loss) income, before tax	(90,656)	3,074	60,834
Less: income tax benefit (expense) related to items of other comprehensive income	38,075	(1,292)	(25,550)
Other comprehensive (loss) income, net of tax	(52,581)	1,782	35,284
Comprehensive income	\$ 43,027	\$ 79,062	\$ 117,017
Basic earnings per common share	\$ 0.91	\$ 0.74	\$ 0.77
Diluted earnings per common share	\$ 0.91	\$ 0.74	\$ 0.77
Cash dividends declared per common share	\$ 0.385	\$ 0.34	\$ 0.34

CVB FINANCIAL CORP. AND SUBSIDIARIES CONSOLIDATED BALANCE SHEETS

(Dollars in thousands, except share data)

	December 31,	
	2013	2012
ASSETS		
Cash and due from banks	\$ 88,776	\$ 87,274
Interest-earning balances due from Federal Reserve	5,917	11,157
Total cash and cash equivalents	94,693	98,431
Interest-earning balances due from depository institutions	70,000	70,000
Investment securities available-for-sale, at fair value		
<i>(with amortized cost of \$2,679,727 at December 31, 2013 and \$2,374,816 at December 31, 2012)</i>	2,663,642	2,449,387
Investment securities held-to-maturity	1,777	2,050
Investment in stock of Federal Home Loan Bank (FHLB)	32,331	56,651
Non-covered loans held-for-sale	3,667	–
Loans and lease finance receivables, excluding covered loans	3,385,916	3,252,313
Allowance for loan losses	(75,235)	(94,441)
Net loans and lease finance receivables	3,310,681	3,159,872
Covered loans and lease finance receivables, net	160,315	195,215
Premises and equipment, net	32,831	35,080
Bank owned life insurance	123,168	119,744
Accrued interest receivable	22,051	22,355
Intangibles	2,261	3,389
Goodwill	55,097	55,097
FDIC loss sharing asset	4,764	18,489
Non-covered other real estate owned	6,475	14,832
Covered other real estate owned	504	1,067
Income taxes	59,786	16,978
Other assets	20,924	44,727
TOTAL ASSETS	\$ 6,664,967	\$ 6,363,364
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities:		
Deposits:		
Noninterest-bearing	\$ 2,562,980	\$ 2,420,993
Interest-bearing	2,327,651	2,352,994
Total deposits	4,890,631	4,773,987
Customer repurchase agreements	643,251	473,244
FHLB advances	199,206	198,934
Other borrowings	69,000	26,000
Accrued interest payable	1,111	1,493
Deferred compensation	9,449	8,781
Junior subordinated debentures	25,774	67,012
Other liabilities	54,658	50,943
TOTAL LIABILITIES	5,893,080	5,600,394
COMMITMENTS AND CONTINGENCIES		
Stockholders' Equity:		
Common stock, authorized, 225,000,000 shares without par; issued and outstanding		
105,370,170 at December 31, 2013 and 104,889,586 at December 31, 2012	491,068	484,709
Retained earnings	290,149	235,010
Accumulated other comprehensive income, net of tax.	(9,330)	43,251
Total stockholders' equity	771,887	762,970
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 6,664,967	\$ 6,363,364

Locations

We have 37 Business Financial Centers, six Commercial Banking Centers, and three CitizensTrust locations serving 39 cities from Laguna Beach in the south to Madera in the north.

Los Angeles County

Arcadia
Covina
El Segundo
Glendale
La Cañada
Manhattan Beach
Monrovia
Pasadena
Pomona
San Gabriel
San Marino
South El Monte
South Pasadena

Riverside County

Corona
Riverside

Orange County

Brea
Fullerton
Laguna Beach
Laguna Hills
Orange - Katella
Orange - Plaza
Santa Ana

San Bernardino County

Chino
Fontana
Ontario
San Bernardino
San Bernardino - Tri City
Victorville

Fresno County

Fresno

Madera County

Madera

Kern County

Bakersfield - Downtown
Bakersfield - Rosedale
Bakersfield - Stockdale
Delano

Tulare County

Porterville
Tulare
Visalia

Commercial Banking Centers

Burbank
Encino
Irvine
Los Angeles
Torrance
Upland

CitizensTrust

Ontario
Pasadena
Irvine



Visit our website,
www.cbbank.com
for location details.

Our Legacy

40 years ago this August, Citizens Business Bank opened its doors with an inspired vision of creating long-lasting value for small to medium-sized businesses. Today, as we near our 40th year in the Bank's history and reflect on our successful journey, this same vision holds true:

40 years of...

Relationship-Focused Banking

Mindful, Strategic Growth

Dedication to Our Local Communities

Emphasizing Our Five Core Values

Here's to staying true to this vision for another 40 Years and beyond.

Transfer Agent
Computershare
250 Royall Street
Canton, MA 02021
866.280.0564
computershare.com/investor

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, 2013, there were 105,370,170 shares of common stock outstanding to approximately 9,080 shareholders.

Mailing Address

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

Street Address

701 N Haven Avenue., Suite 350
Ontario, CA 91764
909.980.4030
Toll Free: 877.422.2265
Fax: 909.481.2130
www.cbbank.com

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

Or visit our website at cbbank.com/investors.



Member FDIC





CVB Financial Corp.



A Financial Services Company

CITIZENSTRUST™

701 N Haven Avenue

Ontario, CA 91764

909.980.4030

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