

2015

ANNUAL REPORT



CVB Financial Corp.

 **Ranked #1** 



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CVB Financial Corp. Ranked #1
Holding Company for Citizens Business Bank



2015 PERFORMANCE SCORECARD

\$99.1 Million in Net Earnings

Second Highest in CVBF History

155 Consecutive Quarters of Profitability*

105 Consecutive Quarters of Paying Cash Dividends*

Ranked Top 5 Bank in the U.S.**

- *Bank Director Magazine, 2015*



- *BauerFinancial, 2015*

Super Premier Performing Bank

- *Findley Reports, 2015*

* As of 12/31/15 **Among Banks with \$5 Billion to \$50 Billion in Assets.



CITIZENSTRUST™



TO OUR SHAREHOLDERS,
CUSTOMERS, AND ASSOCIATES



2015 was a solid year for the bank. CVB Financial Corp. was ranked as the “Best Bank in America” by Forbes. This recognition was particularly rewarding as the rating criteria covered ten different financial metrics and included only the 100 largest banks and thrifts based on asset size in the United States. Citizens Business Bank now has 52 center locations and nearly \$8 billion in assets. We certainly have come a long way since 1974, with a single branch location in Chino, CA.

We recently announced the payment of our 105th consecutive cash dividend to our shareholders and our 155th consecutive quarter of profitability. These two numbers have become sources of pride within our company, representing strength and consistency in financial performance. As we expand our footprint, our vision of becoming the premier financial services company operating throughout the state of California becomes achievable.

Our financial success in 2015 was a result of many accomplishments made by hard working associates throughout the year. As a company, we earned \$99.1 million, the second highest earnings in history. Total assets grew by \$293 million, total loans grew by \$196 million, and total deposits grew by \$313 million.

We broadened our geographic footprint, opening new Commercial Banking Center locations in Oxnard and Santa Barbara. In late 2015, we announced the acquisition of County Commerce Bank, a highly-regarded community bank headquartered in Ventura County with four locations. This acquisition expands our presence into the south central coastal area of California, where we now have six locations in the Ventura/Santa Barbara County region.

Throughout the course of time, our commitment to our shareholders has not changed. We make business decisions that are consistent with our five core values: financial strength, superior people, customer focus, cost-effective operation, and having fun.

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



Raymond V. O'Brien III
Chairman of the Board
CVB Financial Corp.



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

Forbes 2016 Best Banks in America. CVB Financial Corp. ranked #1. CVB Financial Corp. is the holding company for Citizens Business Bank. Ranking data based on regulatory filings for the period ended 9/30/2015.

BOARD OF DIRECTORS

Our strength and long-term success as a financial services company are anchored by our Board of Directors, whose experience, knowledge, and commitment allow us to exceed the varied needs of our business and consumer customers, build long-term relationships within our communities, and continue to grow and improve as we move into 2016 and beyond.



Raymond V. O'Brien III

Chairman, CVB Financial Corp.



George A. Borba

Vice Chairman, CVB Financial Corp.



Christopher D. Myers

President & Chief Executive Officer
Citizens Business Bank



San E. Vaccaro

Director



Robert M. Jacoby

Director



Stephen A. Del Guercio

Director



Hal W. Oswalt

Director



Kristina M. Leslie

Director

OUR STORY

The Bank opened in August of 1974, with a visionary dairy farmer, George A. Borba Sr., and a group of local business leaders, family members, and friends who cared deeply about their community and had a clear vision of how they wanted to make an impact: helping business owners discover, build upon, and enhance the value of their companies.

Early on, we took 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 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 ability to enable and enhance their entrepreneurial opportunities.

Today, our customer commitment, growth-oriented focus and vision remain unchanged. We put our customers first. We help our customers grow and prosper. We strive to build long-standing relationships.

Along the way, we changed our name from Chino Valley Bank to Citizens Business Bank and have grown to nearly \$8 billion in assets, with 44 Business Financial Centers, eight Commercial Banking Centers, and three trust office locations serving the Inland Empire, Los Angeles County, Orange County, San Diego County, Ventura County, Santa Barbara County, and the Central Valley area of California.

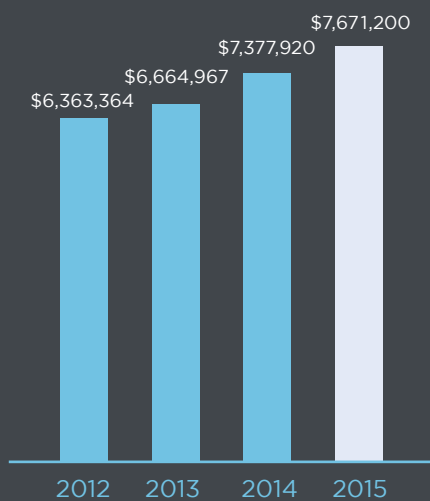


Vision

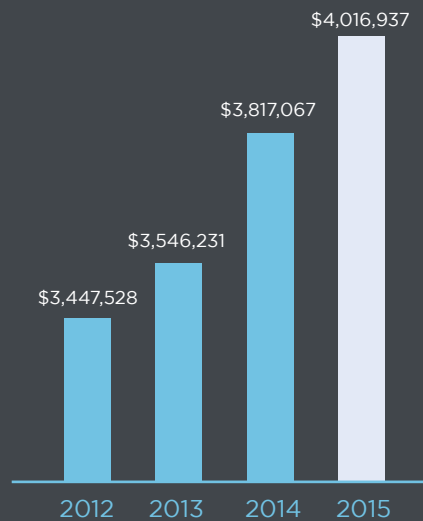
Citizens Business Bank will strive to become the premier financial services company operating throughout the state of California, serving the comprehensive financial needs of successful small to medium-sized businesses and their owners.

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, Ventura County, Santa Barbara County, and the Central Valley area 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.

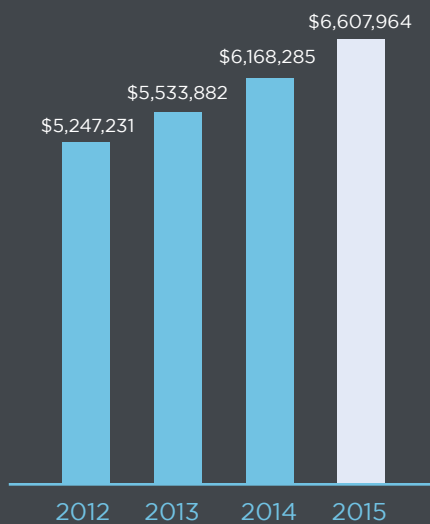


Total Assets
(Dollars in thousands)



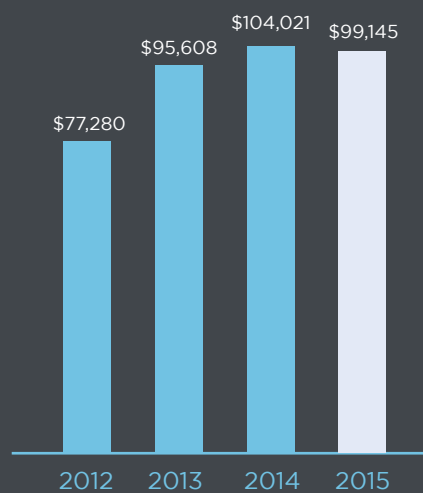
Total Loans*
(Dollars in thousands)

**Net of deferred loan fees and discounts*

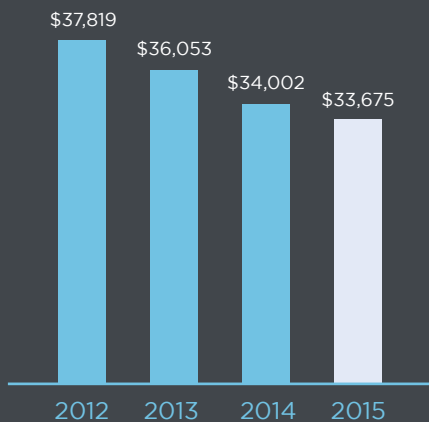


Total Deposits*
(Dollars in thousands)

**Includes customer repurchase agreements*



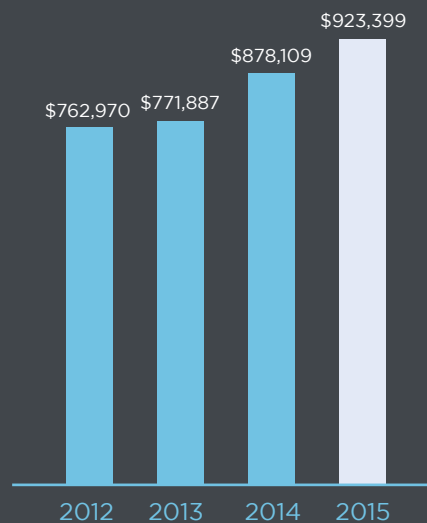
Net Earnings
(Dollars in thousands)



Noninterest Income

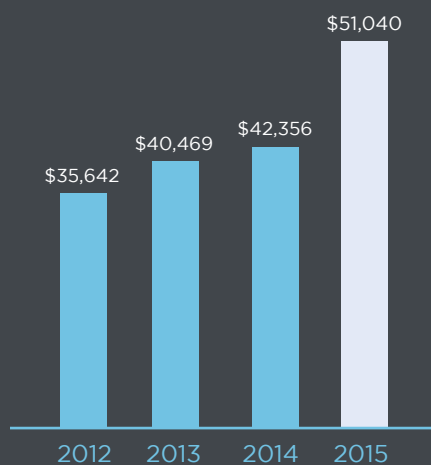
(Dollars in thousands)

**Excludes gain on sale of securities, gain on sale of loans held-for-sale, and FDIC loss sharing asset changes.*



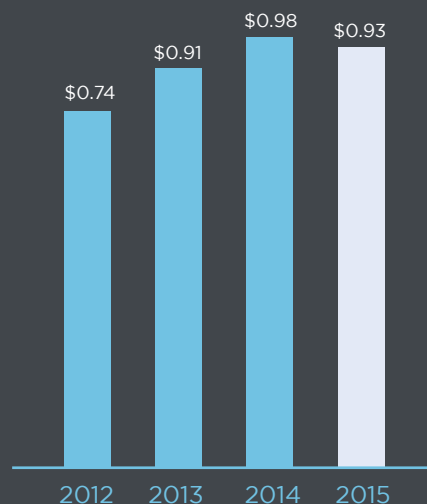
Shareholders' Equity

(Dollars in thousands)



Dividends Declared

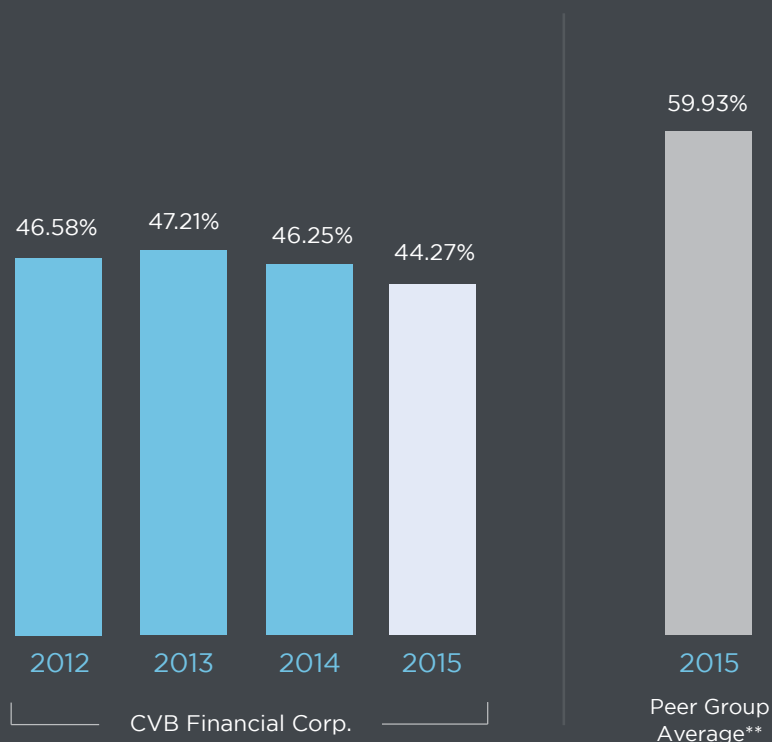
(Dollars in thousands)



Diluted Earnings Per Share

EFFICIENCY RATIO*

We measure cost-effective operations through our efficiency ratio. The lower the ratio, the better. Cost-effectiveness is at the core of what we do. In fact, it's one of our five core values. We spend intelligently, embrace patience, and invest in the resources that support our customers, associates, and shareholders for the long term.



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

***Peer group represents public CA, AZ, HI, NV OR & WA banks with assets \$2 Billion - \$25 Billion as of 12/31/15. Noninterest expense divided by net interest income before provision for loan losses plus noninterest income.*

VALUED CUSTOMERS

There's a reason many of our customers have banked with us for over 30 years. We focus on our customers and the many ways we can help them achieve more for their business, their employees, and the customers and communities they serve. We want our customers to thrive for the long term. We work with them on the ground level, providing tailor-made banking solutions with a hands-on touch.



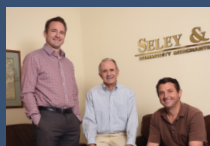
Ejay Filtration



YMCA of the Foothills



Morteck Manufacturing



Seley & Co.



Jack Long
Fontana Foundation of Hope



Since 1988, Ejay Filtration Inc. has been a leading manufacturer of stainless steel and wire mesh filtration products. Our mission was founded on quality, delivery, and price, driven through the partnerships we have with our customers and suppliers. As a women-owned small business, these relationships are critical to our success as leaders working in the NASA space program, US military, and commercial aerospace industries.



Valued Customer since:

1999

EJAY FILTRATION

*"Citizen Business Bank demonstrates their value with every transaction which contributes to Ejay Filtration's long-term success. We consider Citizen Business Bank to be a key partner for not only **large commercial equipment loans** but with a **variety of other financial services including online banking and bankcard services**. Our success benefits not only our business but our community too."*

Cheryl Young

President

Jennifer Hall

Vice President/Sales Manager

Pictured left to right: Jennifer Hall, Cheryl Young.

Manufacturing

YMCA OF THE FOOTHILLS

*"Citizens Business Bank has been our financing partner, our impact collaborator, and a sponsor of our efforts for over 10 years. Utilizing **commercial real estate loans, operating lines of credit, online banking, and remote deposit capture**, we have nearly doubled our impact within the past three years! We are proud to be partners with Citizens Business Bank."*

Tyler Wright
President/CEO

Damon Colaluca
Executive Vice President

Nonprofit



Valued Customer since:

1995



The YMCA of the Foothills is committed to strengthening the foundation of our La Cañada Flintridge, La Crescenta, Montrose, Sunland, Sun Valley, and Tujunga communities through life-impacting programs and activities that are accessible for all. Our mission is to organize, develop, finance, and conduct programs for an association of persons of all ages that will, by putting Christian principles into practice, enrich the quality of their lives spiritually, mentally, physically, and socially.



Mortech Manufacturing Company Inc. was founded by Benny Joseph in 1985. His five children still operate the business. Mortech manufactures high quality stainless steel laboratory equipment and instruments for a wide range of post-mortem facilities, including pathology, autopsy, necropsy, veterinary, morgue, anatomy, and mortuary locations. Equipment quality is maintained through state-of-the-art fabrication equipment and top-notch manufacturing personnel.



Valued Customer since:
1995

MORTECH MANUFACTURING

*"Citizens Business Bank has allowed our company to grow and expand through the years by providing **equipment financing, operating lines of credit, and most recently, a commercial real estate loan for our new building.** Our father started with the bank many years ago. Citizens Business Bank has stood by us, and we will remain with them for many years to come."*

Gino Joseph

Chief Executive Officer

John Joseph

Vice President

Paul Joseph

Vice President

Christy Haines

CFO/Vice President

Benny Joseph, Jr.

CEO/CFO

Manufacturing

SELEY & CO.

*"Seley and Company is rapidly growing and continuing to expand and diversify its varied businesses. We are thankful to Citizens Business Bank for assisting us with this growth by providing **real estate term loans, equipment loans, operating lines of credit, and treasury management solutions.** Citizens Business Bank knows us and are constantly demonstrating true relationship banking. We are pleased and proud to be partners with the entire team at Citizens Business Bank."*

Mike Seley

Co-Owner

Jim Seley

Co-Owner

Ron Seley

Co-Owner

Agribusiness



Valued Customer since:

1993



Seley and Company operates as an agricultural commodity merchant and processor as well as a diversified real estate holding company comprised of commercial, office, and agricultural properties. Headquartered in Southern California, Seley and Co. operates a variety of companies including a vegetable oil extraction facility in Central California, a bakery waste reprocessing plant in the State of Washington, and sales organizations in the states of South Dakota and Nebraska. Founded in 1934, and now a third generation company, Seley and Co. has grown from one office in South Pasadena, California to one of the leading commodity merchants in the Western United States.



Mr. Jack Long is, as he says, “the happiest man in the world because his business is to help others.” A few years ago, Mr. Long, a resident of Fontana, won the California Powerball Lottery. He turned to his over 30-year banking partners at Citizens Business Bank and CitizensTrust to help him establish the Fontana Foundation of Hope, a nonprofit dedicated to helping children, seniors, and other persons in need.



Valued Customer since:
1978

JACK LONG

FONTANA FOUNDATION OF HOPE

CITIZENSTRUST™

*"Citizens Business Bank has been supportive in supplying the Fontana Foundation of Hope with **online banking, business accounts** and a **personal line of credit**."*

*"My investments managed by CitizensTrust have been watched over diligently, helping my foundation grow with **Investment Management Services** and **Directed Trustee Services**. Donations to the Foundation come directly from earnings on my investments at CitizensTrust."*

Jack Long

Philanthropist

Nonprofit

*“We thank our customers for being a
part of this annual report and for their
continued business.”*

SERVICES AND FEATURES



A Financial Services Company

Banking | Lending | Investing

Business Banking

Checking, Deposit, & Liquidity

Enjoy a wide range of business banking solutions to help you efficiently manage your accounts, maximize control of your balances, and save for the future:

- Business Checking
- Sweep Manager*
- Premium Money Market
- Zero Balance Account
- Certificate of Deposit
- CDARS®
- Business Savings
- Analysis Business Plan
- Investment Checking Plan
- Lawyers Trust Checking

Receivables

Save time and energy for your business with our Receivables solutions:

- Remote Deposit Capture
- Merchant Services
- Electronic Debit (ACH)
- Lockbox
- Image Cash Letter
- Cash Vault Service

Payables

Control your Payables more easily and effectively with our intuitive time-saving tools tailor-made for your business:

- Business Bill Pay
- Debit Card
- Electronic Credit (ACH)
- Wire Transfer
- Business Credit Card
- Tax Payment Services
- Commercial Card

Fraud Prevention

Reduce risk for your business with additional layers of security and a smarter, quicker way to identify fraud with the following services:

- Positive Pay - Check
- Positive Pay - Payee
- Positive Pay - ACH
- Safe Deposit Box

Data Management

Streamline the documentation, maintenance, and review of your data with a variety of cost-effective management tools:

- Statements
- CD-ROM Image Service
- Disbursement Reporting
- Online Banking Image Services
- Electronic Data Interchange (EDI)
- Reconciliation Services
- Information Reporting

Business Banking *Continued*

International Services

Discover a world of opportunity with our comprehensive array of international products and solutions, including:

- Import and Export Letters of Credit
- Standby Letters of Credit
- Documentary Collections
- Foreign Exchange Services

Personal Banking

Personal Banking at Citizens Business Bank is precisely that: personal with a hands-on touch and determined focus on your ever-changing and unique banking needs. Our solutions include:

- Personal Checking
- Personal Savings
- Personal Online Banking & Bill Pay
- Certificate of Deposit
- Premium Money Market
- Credit Card & Debit Card
- Individual Retirement Account
- Health Savings Account
- Safe Deposit Box
- Mobile Banking/Mobile App
- CDARS®
- Popmoney®
- MoneyPass®

CDARS is a registered service mark of Promontory Interfinancial Network, LLC. Popmoney is a registered trademark of Fiserv, Inc. MoneyPass is a registered trademark of Elan Financial Services.

Lending

Reach the place you want to be—for both the short term and long term with lending solutions from Citizens Business Bank:

- Commercial Lending
- Construction Lending
- Home Lending
- Revolving Lines of Credit
- Asset-Based Lending
- Term Lending
- Equipment Financing
- Small Business Administration Lending
- Agriculture Lending
- Dairy & Livestock Lending

Investing - CitizensTrust

When it comes to your personal investing, a one-size-fits-all approach isn't the answer. At CitizensTrust, we offer customized and hands-on support specialized to meet your unique investment needs, goals, and strategies. We are here to help you plan for the future and to help you manage and preserve your wealth. Our fee structures are uncomplicated and our approach is disciplined because we want to build a lasting relationship that you can count on for the long haul. We believe you should have many choices when it comes to your investments, which is why we offer an open platform with a wide variety of investment options for today and tomorrow.

Through the support of our dedicated CitizensTrust Wealth Management and CitizensTrust Investment Services teams, we offer the following solutions:

CITIZENSTRUST™

Wealth Management

- Asset Management
- Charitable Services
- Estate Planning

Investment Services

- Business & Succession Planning
- Financial Planning
- Personal Investing
- Retirement Planning

*Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.
Insurance products offered through LPL Financial or its licensed affiliates.
Citizens Business Bank and CitizensTrust Investment Services are not registered broker/dealers and are not affiliated with LPL Financial.
CitizensTrust is a Division of Citizens Business Bank. Trust and Wealth Management are provided by CitizensTrust Wealth Management.*

Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not Insured by any Government Agency	Not a Bank Deposit
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2015 Citizens Experience Winners

As part of The Citizens Experience recognition program, the prestigious Borba Cup is awarded annually to the associate who stands out among all others. The Borba Cup is named after our founder, George Borba. Mr. Borba's unwavering commitment to deliver superior customer service is the inspiration for The Citizens Experience program. For 2015, Jane Castro, Branch Support Services, Operations Center, earned her place as the annual Borba Cup winner.



Jane Castro
Branch Support Services
Operations Center



2015 President's Award Winners

At our Citizens Business Bank Annual Holiday Party and Awards Celebration, the President's Award is given to two associates, one for the officer category and one for the non-officer category. Associates who receive this award exemplify character, quality, and performance and go above and beyond their daily requested duties. In 2015, President and CEO Christopher D. Myers presented this prestigious award to Stephen Hill, Senior Vice President and Private Client Advisor, and Talin Assi, Service Support.



Officer: Stephen Hill
Senior Vice President
Private Client Advisor
CitizensTrust



Non-Officer: Talin Assi
Service Support
Centralized Servicing

Community Commitment

Each year our associates donate thousands of hours of community service to help honor our community commitment across many parts of California. Their time and talent is supported by our corporate contributions to over 300 nonprofit organizations. We believe it is important and essential to contribute to the communities where our associates live and work to help improve the lives of our friends and neighbors. In addition, we appreciate seeing the positive impact we make by supporting local and regional business leaders by sponsoring important events like the Inland Empire Economic Forecast Conference, an event we have organized for the past six years.

Economic Conference Citizens Business Bank Arena



Community Donations Mission Hospital Foundation



Charity Golf Classic Orange County & Los Angeles County

Rose Queen Coronation Pasadena Tournament of Roses

EXECUTIVE LEADERSHIP



Christopher D. Myers
President
Chief Executive Officer

With an average banking experience of more than 25 years, our Executive and Senior Leadership teams are comprised of experienced individuals with a wide range of industry knowledge.



Richard C. Thomas
Executive Vice President
Chief Financial 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



R. Daniel Banis
Executive Vice President
CitizensTrust



Yamynn De Angelis
Executive Vice President
Chief Risk Officer



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



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

SENIOR LEADERSHIP

Each of our executives plays an integral role in the overall success of Citizens Business Bank.



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
San Gabriel Valley Region &
Specialty Banking Group



Mark C. Richardson
Senior Vice President
Real Estate Group



David S. Stong
Senior Vice President
San Diego Region



Michael D. Stain
Senior Vice President
Central Valley Region



Ondar R. Tarlow
Senior Vice President
Director of Marketing



Donald R. Toussaint
Executive Vice President
Santa Barbara /
Ventura Region



Robert E. Zeltner
Senior Vice President
Orange County Region

CVB FINANCIAL CORP. AND SUBSIDIARIES

CONSOLIDATED BALANCE SHEETS

(Dollars in thousands, except share amounts)

	DECEMBER 31,	
	2015	2014
Assets		
Cash and due from banks	\$ 102,772	\$ 95,030
Interest-earning balances due from Federal Reserve	3,325	10,738
Total cash and cash equivalents	106,097	105,768
Interest-earning balances due from depository institutions	32,691	27,118
Investment securities available-for-sale, at fair value (with amortized cost of \$2,337,715 at December 31, 2015, and \$3,083,582 at December 31, 2014)	2,368,646	3,137,158
Investment securities held-to-maturity (with fair value of \$853,039 at December 31, 2015, and \$2,177 at December 31, 2014)	850,989	1,528
Investment in stock of Federal Home Loan Bank (FHLB)	17,588	25,338
Loans and lease finance receivables	4,016,937	3,817,067
Allowance for loan losses	(59,156)	(59,825)
Net loans and lease finance receivables	3,957,781	3,757,242
Premises and equipment, net	31,382	33,591
Bank owned life insurance	130,956	126,927
Accrued interest receivable	22,732	23,194
Intangibles	2,265	3,214
Goodwill	74,244	74,244
Other real estate owned	6,993	5,637
Income taxes	47,251	31,461
Other assets	21,585	25,500
Total assets	\$ 7,671,200	\$ 7,377,920

		DECEMBER 31,	
		2015	2014
Liabilities and Stockholders' Equity			
Deposits:			
Noninterest-bearing	\$	3,250,174	\$ 2,866,365
Interest-bearing		2,667,086	2,738,293
Total deposits		5,917,260	5,604,658
Customer repurchase agreements		690,704	563,627
FHLB advances		-	199,479
Other borrowings		46,000	46,000
Accrued interest payable		264	1,161
Deferred compensation		11,269	10,291
Junior subordinated debentures		25,774	25,774
Payable for securities purchased		1,696	-
Other liabilities		54,834	48,821
Total liabilities		6,747,801	6,499,811
Commitments and Contingencies			
Stockholders' Equity			
Common stock, authorized, 225,000,000 shares without par; issued and outstanding 106,384,982 at December 31, 2015, and 105,893,216 at December 31, 2014		502,571	495,220
Retained earnings		399,919	351,814
Accumulated other comprehensive income, net of tax		20,909	31,075
Total stockholders' equity		923,399	878,109
Total liabilities and stockholders' equity	\$	7,671,200	\$ 7,377,920

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,	
	2015	2014
Interest income:		
Loans and leases, including fees	\$ 185,663	\$ 181,619
Investment securities:		
Investment securities available-for-sale	63,190	68,214
Investment securities held-to-maturity	9,018	164
Total investment income	72,208	68,378
Dividends from FHLB stock	2,774	2,130
Federal funds sold	634	427
Interest-earning deposits with other institutions	234	349
Total interest income	261,513	252,903
Interest expense:		
Deposits	5,266	4,977
Borrowings	2,867	10,991
Junior subordinated debentures	438	421
Total interest expense	8,571	16,389
Net interest income before recapture of provision for loan losses	252,942	236,514
Recapture of provision for loan losses	(5,600)	(16,100)
Net interest income after recapture of provision for loan losses	258,542	252,614
Noninterest income:		
Service charges on deposit accounts	15,567	15,778
Trust and investment services	8,642	8,118
Bankcard services	3,094	3,386
BOLI income	2,561	2,428
Gain on sale of loans	732	6,001
(Loss) gain on sale of securities, net	(22)	-
Decrease in FDIC loss sharing asset, net	(902)	(3,591)
Gain on OREO, net	416	1,020
Other	3,395	3,272
Total noninterest income	33,483	36,412

FOR THE YEAR ENDED DECEMBER 31,			
	2015	2014	
Noninterest expense:			
Salaries and employee benefits	\$ 78,878	\$ 77,118	
Occupancy and equipment	14,892	15,264	
Professional services	6,188	6,018	
Software licenses and maintenance	3,930	4,464	
Promotion	5,015	5,195	
(Recapture of) provision for unfunded loan commitments	(500)	(1,250)	
Amortization of intangible assets	949	1,137	
Debt termination expense	13,870	-	
OREO expense	443	307	
Insurance reimbursements	-	(372)	
Acquisition related expenses	475	1,973	
Other	16,519	16,375	
Total noninterest expense	140,659	126,229	
Earnings before income taxes	151,366	162,797	
Income taxes	52,221	58,776	
Net earnings	\$ 99,145	\$ 104,021	
Other comprehensive income:			
Unrealized (loss) gain on securities arising during the period	\$ (17,550)	\$ 69,661	
Less: Reclassification adjustment for net loss (gain) on securities included in net income	22	-	
Other comprehensive (loss) income, before tax	(17,528)	69,661	
Less: Income tax benefit (expense) related to items of other comprehensive (loss) income	7,362	(29,256)	
Other comprehensive (loss) income, net of tax	(10,166)	40,405	
Comprehensive income	\$ 88,979	\$ 144,426	
Basic earnings per common share	\$ 0.93	\$ 0.98	
Diluted earnings per common share	\$ 0.93	\$ 0.98	
Cash dividends declared per common share	\$ 0.480	\$ 0.400	

LOCATIONS

Citizens Business Bank has 52 locations serving the Inland Empire, Los Angeles County, Orange County, San Diego County, Ventura County, Santa Barbara County, and the Central Valley area of California

LOS ANGELES COUNTY

Arcadia
626.445.7350

Covina
626.915.8931

El Segundo
310.322.2222

Glendale
818.550.0400

La Cañada Flintridge
818.952.6085

Lancaster
661.723.2000

Manhattan Beach
310.802.4015

Monrovia
626.303.4661

Pasadena
626.405.4915

Pomona
909.629.4151

San Gabriel
626.286.3166

San Marino
626.281.0083

South El Monte
626.442.4470

South Pasadena
626.403.5900

SAN BERNARDINO COUNTY

Apple Valley
760.961.6900

Chino
909.627.7316

Fontana
909.350.8080

Ontario
909.980.1080

San Bernardino
909.381.5561

San Bernardino (Tri City)
909.888.6363

ORANGE COUNTY

Brea
714.996.8150

Fullerton
714.773.0600

Laguna Beach
949.494.9474

Laguna Hills (Spectrum)
949.581.4444

Laguna Niguel
949.249.0740

Orange (Katella)
714.288.5203

Orange (Plaza)
714.288.5300

Santa Ana
714.967.7222

RIVERSIDE COUNTY

Corona
951.734.6120

Riverside
951.683.2112

SAN DIEGO COUNTY

Carmel Valley
858.847.6500

VENTURA COUNTY

Camarillo
805.482.7600

Oxnard
805.485.7600

Ventura
805.477.7600

Westlake Village
805.557.7600

KERN COUNTY

Bakersfield (Downtown)
661.281.0300

Bakersfield (Rosedale)
661.589.9040

Bakersfield (Stockdale)
661.281.0325

Delano
661.725.8888

Visit cbbank.com/locations for more details

TULARE COUNTY

Porterville
559.781.2500

Tulare
559.688.2500

Visalia
559.636.2500

FRESNO COUNTY

Fresno
559.261.0222

MADERA COUNTY

Madera
559.664.9222

COMMERCIAL BANKING CENTERS

Burbank
818.843.0707

Los Angeles
213.542.3760

Newport Beach
949.440.5200

San Fernando Valley (Encino)
818.905.5760

Santa Barbara
805.324.5920

South Bay (Torrance)
310.217.6000

Upland
909.946.6921

Ventura County (Oxnard)
805.751.4120

CITIZENSTRUST

Newport Beach
949.440.5200

Ontario
909.980.1080

Pasadena
626.405.4915



CORPORATE INFORMATION

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, 2015, there were 106,384,982 shares of common stock outstanding to approximately 9,306 shareholders.

Mailing Address

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

Street Address

701 North Haven Avenue, Suite 350
Ontario, CA 91764
909.980.4030
Toll Free: 877.422.2265
Fax: 909.481.2130

www.cbbank.com



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Copies of this annual report and interim reports are also available upon written request, or visit our website at cbbank.com/investors.





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