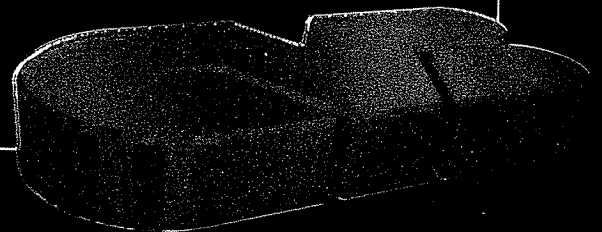




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# 2010 Annual Report



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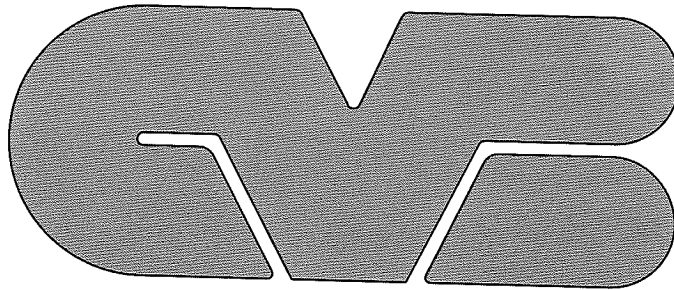
Washington, DC 20549

CVB Financial Corp.

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Washington, DC 20549



**CVB Financial Corp.**

## *Our Profile*

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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 officially opened for business.

We are proud of our history. George Borba remains the Chairman of the Board. The vision of our founders still is to become the best business bank, providing the highest quality of customer service. The bank that began with \$1.5 million in capital has grown to become the largest financial institution headquartered in the Inland Empire region of southern California, with over \$6.4 billion in assets.

Citizens Business Bank delivers the very best in financial products and services to 41 cities through 43 business financial centers and five commercial banking centers.

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CVB Financial Corp. is the holding company for Citizens Business Bank, a financial services company serving San Bernardino, Riverside, Orange and Los Angeles Counties and the Central Valley region of California.



## *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.

## *The 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.

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## *Board of Directors*

Our Board of Directors has provided counsel and guidance throughout our thirty-six year history. As independent businessmen with varied backgrounds, our Directors understand the financial and business challenges of our customers. Their collective expertise and oversight have led to sound management practices and consistent and strong credit policies that guide our company through economic cycles.



*Listed left to right:*

*Christopher D. Myers - President & Chief Executive Officer; George Borba - Chairman of the Board; D. Linn Wiley - Vice Chairman of the Board; Ronald O. Kruse - Vice Chairman of the Board; Robert M. Jacoby; San E. Vaccaro; John A. Borba; James C. Seley.*

## *Our Appreciation*

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The Board of Directors of CVB Financial Corp. and Citizens Business Bank are pleased to report over 135 consecutive quarters of profitability. In addition, we recently announced the payment of our 86th consecutive cash dividend to our shareholders. We know that strong and stable financial performance is important to all of our constituents: shareholders, associates, and customers.

Our success is not without its challenges. Although we saw some signs of economic recovery in 2010 and are more optimistic about 2011, we continue to experience great economic stress in places like Greece and Turkey and civil unrest in places like Egypt and Libya. Whether we like it or not, global volatility impacts our economy and slows our nation's recovery.

Notwithstanding the world around us, Citizens Business Bank continues to offer our customers and shareholders a safe, sound and secure home for their banking and investments. The ongoing guidance and oversight of our Board of Directors, the experience and dedication of our management team, and the service-minded nature of our associates combine to provide assurance and comfort that we can and will continue our trend of success. We remain confident and proud.

Our strategic focus for 2011 is to grow quality loans, enhance our strong relationship deposit base, increase our non-interest income and control our expenses. Accomplishing these four objectives will drive positive financial results.

On behalf of all Citizens Business Bank associates, we thank our shareholders and customers for their ongoing faith and trust. We encourage you to allow us the opportunity to serve all your banking and financial services needs with our superior products and delivery. Your business and personal relationship is very important to us. It is the foundation for our success.



*George Borba*  
*Chairman of the Board*



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



## Report to Stockholders

CVB Financial Corp. and Citizens Business Bank persevered in 2010. The Bank was able to achieve several important goals:

- The successful integration of our FDIC assisted acquisition of San Joaquin Bank.
- The continued deleveraging of our balance sheet through our repayment of \$450million in borrowings.
- Solid core deposit growth despite substantially lowering deposit costs.
- Strong non-interest income growth in the service fee and trust fee income categories.

These accomplishments helped drive the core earnings of the Bank in 2010 and should positively contribute to our future earnings success.

### Financial Results (000's omitted)

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
2007	\$3,700,658*	\$3,495,144	\$6,293,963	\$424,948	\$60,584
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

\*Includes customer repurchase agreements.

---

As of December 31, 2010, CVB Financial Corp. reported net income of \$62.9 million. The Company reported total assets of \$6.44 billion and loans and leases of \$3.75 billion. Total deposits were \$4.52 billion at year-end, of which \$1.70 billion, or 37.7%, were non-interest bearing. Diluted earnings per share were \$0.59 for the year ended December 31, 2010. Net income for the year produced a return on beginning equity of 9.86%, a return on average equity of 9.40% and a return on average assets of 0.93%.

Net interest income, before the provision for credit losses, totaled \$259.3 million for the year ended December 31, 2010. This represents the highest net interest income in the history of the Company, following a previous record in 2009 of \$222.3 million. The increase was the result of a \$30.5 million decrease in interest expense plus a \$6.5 million increase in interest income.

Stockholders' equity increased \$5.6 million to \$643.9 as of December 2010. Our leverage ratio was 10.6% and our total risk-based capital ratio was 18.0% for 2010 year-end, well above required regulatory ratios.

## Financial Highlights

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2010	\$62,935
2009	\$65,419
2008	\$63,073
2007	\$60,584
2006	\$70,580
2005	\$70,190

---

### *Net Earnings*

CVB Financial Corp. reported net income of \$62.9 million for the year ended December 31, 2010. This represents a decrease of \$2.5 million, or 3.80%, when compared with net earnings of \$65.4 million for the year ended December 31, 2009.

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2010	\$5,061,016
2009	\$4,923,786
2008	\$3,865,969
2007	\$3,700,658
2006	\$3,501,158
2005	\$3,424,045

---

### *Total Deposits*

Total deposits and customer repurchase agreements were \$5.1 billion at December 31, 2010. This represents an increase of \$137.2 million, or 2.79%, when compared with total deposits and customer repurchase agreements of \$4.9 billion at December 31, 2009.

---

2010	\$3,747,740
2009	\$4,079,013
2008	\$3,736,838
2007	\$3,495,144
2006	\$3,070,196
2005	\$2,663,864

---

### *Total Loans*

Gross loans and leases totaled \$3.7 billion at December 31, 2010. This represents a decrease of \$331.3 million, or 8.12%, when compared with gross loans and leases of \$4.1 billion at December 31, 2009.

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2010	\$6,436,691
2009	\$6,739,769
2008	\$6,649,651
2007	\$6,293,963
2006	\$6,092,248
2005	\$5,422,283

---

### *Total Assets*

The Company reported total assets of \$6.4 billion at December 31, 2010. This represents a decrease of \$303.1 million, or 4.50%, from total assets of \$6.7 billion at December 31, 2009.

2010	\$36,103
2009	\$32,228
2008	\$28,317
2007	\$28,479
2006	\$27,876
2005	\$27,963

## Dividends Paid

*CVB Financial Corp. paid consecutive quarterly dividends to stockholders for over 20 years.*

2010	\$643,855
2009	\$638,228
2008	\$614,892
2007	\$424,948
2006	\$387,325
2005	\$342,189

## Stockholders' Equity

*Stockholders' equity increased \$5.6 million, or 0.88%, to \$643.9 million as of December 31, 2010.*

2010	\$373.15
2000	\$210.04
1990	\$37.87
1980	\$5.45
1974	\$1.00

## Value of a Dollar Invested

*One dollar invested on February 11, 1974, with dividends reinvested, would be valued at \$373.15 at the year-end 2010. This is based on the assumption that cash dividends are taxable at 12% 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.*

2010	\$0.59
2009	\$0.56
2008	\$0.75
2007	\$0.72
2006	\$0.83
2005	\$0.83

## Diluted Earnings Per Share

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

## CVB Financial Corp. and Subsidiaries Consolidated Statement of Earnings

	2010	2009	2008
Three Years Ended December 31, 2010 (amounts in thousands, except earnings per share)			
<b>INTEREST INCOME:</b>			
Loans held-for-sale	\$ 54	\$ 5	\$ -
Loans and leases, including fees	213,932	206,074	212,626
Accelerated accretion on acquired loans	26,740	-	-
Loans, including fees	<u>240,726</u>	<u>206,079</u>	<u>212,626</u>
Investment securities:			
Taxable	49,720	76,798	86,930
Tax-advantaged	25,394	27,329	28,371
	<u>75,114</u>	<u>104,127</u>	<u>115,301</u>
Dividends from FHLB	324	195	4,552
Federal funds sold	868	343	15
Interest-bearing deposits with other institutions	257	15	24
Total interest income	<u>317,289</u>	<u>310,759</u>	<u>332,518</u>
<b>INTEREST EXPENSE:</b>			
Deposits	18,253	24,956	35,801
Borrowings	36,354	59,572	96,035
Junior subordinated debentures	3,365	3,967	7,003
Total interest expense	<u>57,972</u>	<u>88,495</u>	<u>138,839</u>
<b>NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES</b>	<b>259,317</b>	<b>222,264</b>	<b>193,679</b>
<b>PROVISION FOR CREDIT LOSSES</b>	<b>61,200</b>	<b>80,500</b>	<b>26,600</b>
<b>NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES</b>	<b>198,117</b>	<b>141,764</b>	<b>167,079</b>
<b>OTHER OPERATING INCOME:</b>			
Impairment loss on investment securities	(317)	(1,994)	-
Less: Noncredit-related impairment loss recorded in other comprehensive income	(587)	1,671	-
Net impairment loss on investment securities recognized in earnings	(904)	(323)	-
Service charges on deposit accounts	16,745	14,889	15,228
Citizens Trust fees	8,363	6,657	7,926
Bankcard services	2,776	2,338	2,329
BOLI Income	3,125	2,792	5,000
Gain on sale of securities, net	38,900	28,446	-
Reduction in SJB loss sharing asset, net	(15,856)	-	-
Gain from SJB acquisition	-	21,122	-
Other	3,965	5,150	3,974
Total other operating income	<u>57,114</u>	<u>81,071</u>	<u>34,457</u>
<b>OTHER OPERATING EXPENSES:</b>			
Salaries and employee benefits	69,419	62,985	61,271
Occupancy	12,127	11,649	11,813
Equipment	7,221	6,712	7,162
Stationery and supplies	4,965	4,509	4,622
Software licenses and maintenance	5,031	2,320	2,291
Professional services	13,308	6,965	6,519
Promotion	6,084	6,528	6,882
Amortization of Intangibles	3,732	3,163	3,591
Provision for unfunded commitments	2,600	3,750	1,300
OREO expense	7,490	1,211	89
Prepayment penalties on borrowings	18,663	4,402	-
Other	17,852	19,392	10,248
Total other operating expenses	<u>168,492</u>	<u>133,586</u>	<u>115,788</u>
<b>EARNINGS BEFORE INCOME TAXES</b>	<b>86,739</b>	<b>89,249</b>	<b>85,748</b>
<b>INCOME TAXES</b>	<b>23,804</b>	<b>23,830</b>	<b>22,675</b>
<b>NET EARNINGS</b>	<b>\$ 62,935</b>	<b>\$ 65,419</b>	<b>\$ 63,073</b>
<b>PREFERRED STOCK DIVIDENDS AND OTHER REDUCTIONS</b>	<b>217</b>	<b>12,942</b>	<b>75</b>
<b>NET EARNINGS ALLOCATED TO COMMON SHAREHOLDERS</b>	<b>\$ 62,718</b>	<b>\$ 52,477</b>	<b>\$ 62,998</b>
<b>COMPREHENSIVE INCOME</b>	<b>\$ 42,730</b>	<b>\$ 63,078</b>	<b>\$ 87,674</b>
<b>BASIC EARNINGS PER COMMON SHARE</b>	<b>\$ 0.59</b>	<b>\$ 0.56</b>	<b>\$ 0.75</b>
<b>DILUTED EARNINGS PER COMMON SHARE</b>	<b>\$ 0.59</b>	<b>\$ 0.56</b>	<b>\$ 0.75</b>
<b>CASH DIVIDENDS PER COMMON SHARE</b>	<b>\$ 0.34</b>	<b>\$ 0.34</b>	<b>\$ 0.34</b>

## CVB Financial Corp. and Subsidiaries Consolidated Balance Sheet

	December 31, 2010	December 31, 2009
	(Dollar amounts in thousands.)	
<b>ASSETS</b>		
Cash and due from banks	\$ 354,048	\$ 103,254
Interest-bearing balances due from depository institutions	50,227	-
Total cash and cash equivalents	404,275	103,254
Interest-bearing balances due from depository institutions	50,190	1,226
Investment securities available-for-sale	1,791,558	2,108,463
Investment securities held-to-maturity	3,143	3,838
Investment in stock of Federal Home Loan Bank (FHLB)	86,744	97,582
Loans held-for-sale	2,954	1,439
Loans and lease finance receivables	3,747,740	4,079,013
Allowance for credit losses	(105,259)	(108,924)
Net Loans and lease finance receivables	3,642,481	3,970,089
Premises and equipment, net	40,921	41,444
Bank owned life insurance	112,901	109,480
Accrued interest receivable	23,647	28,672
Intangibles	9,029	12,761
Goodwill	55,097	55,097
FDIC loss sharing asset	101,461	133,258
Other assets	112,290	73,166
<b>TOTAL ASSETS</b>	\$ 6,436,691	\$ 6,739,769
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
<b>Liabilities:</b>		
<b>Deposits:</b>		
Noninterest-bearing	\$ 1,701,523	\$ 1,561,981
Interest-bearing	2,817,305	2,876,673
Total deposits	4,518,828	4,438,654
Demand Note to U.S. Treasury	1,917	2,425
Customer repurchase agreements	542,188	485,132
Repurchase agreements	-	250,000
Borrowings	553,390	753,118
Accrued interest payable	4,985	6,481
Deferred compensation	9,221	9,166
Junior subordinated debentures	115,055	115,055
Other liabilities	47,252	41,510
<b>TOTAL LIABILITIES</b>	5,792,836	6,101,541
<b>COMMITMENTS AND CONTINGENCIES</b>		
<b>Stockholders' Equity:</b>		
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 106,075,576 (2010) and 106,263,511 (2009)	490,226	491,226
Retained earnings	147,444	120,612
Accumulated other comprehensive income, net of tax	6,185	26,390
Total stockholders' equity	643,855	638,228
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	\$ 6,436,691	\$ 6,739,769

# Core Values

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*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.

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*Our Mandate...*

*is to be the best at what we do. And what we do is create  
and build loyal customer relationships by meeting and exceeding  
our customers' expectations for financial products and services.*

*Our dedication to responsiveness, professionalism, and personal  
service is our contribution to our customers' success.*

*Our Valued Partners Say It Best.....*

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# Valued Partner

## Eye-Q Vision Care

**Michael Walker, M.D.**



EYE-Q Vision Care has been serving the Central Valley since 1956 with a commitment to excellence that is demonstrated on a daily basis by their doctors and staff. The combination of great outcomes for their patients and the highest standard of customer service has been a key to EYE-Q Vision Care's success. EYE-Q is also committed to giving back to the community by supporting numerous non-profit organizations throughout the area.

*"Citizens has all our banking business because we have confidence and history with our relationship bankers. They always go the extra mile for us, even in support of our commitment to our customers and our community."*



## *Acknowledgements*

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Our consistent financial performance has earned accolades throughout our history. In 2010 Forbes Magazine named Citizens Business Bank the sixth best business bank in America. Forbes called upon researchers at SNL Financial to look at asset quality, capital adequacy and profitability to determine their rankings. Bauer Financial Report continued our Five Star Rating in 2010. The criteria used to determine a bank's Star-Rating includes capital ratio, profitability, loan quality, regulatory supervisory agreements, the community reinvestment rating (CRA), historical data, and liquidity.

Citizens Business Bank received a BBB Investment Grade Fitch Rating in December of 2010. Fitch analysts review aspects of a bank's strengths and weaknesses, such as balance sheet integrity, profitability, and risk management. Analysts also evaluate the strategy and quality of management for the future development of its business.

## *Milestones*

The performance of CVB Financial Corp. was reflected in the continued consecutive dividend payments. CVB Financial Corp. reported net income of \$19.0 million for the second quarter of 2010. This was the highest second quarter earnings in the history of the Company.

We successfully assimilated the acquired San Joaquin Bank offices into our business financial center system, strengthening our position in the Bakersfield business community.

On October 6, 2010 Citizens Business Bank proudly sponsored a CMC-UCLA Inland Empire Forecast Conference at the Citizens Business Bank Arena. Over 450 members of the community heard local experts share their research and projections on our economic situation in the Inland Empire, the state and the nation. Jerry Nickelsburg, Ph.D., Senior Economist, UCLA Anderson School of Business, spoke about California and the nation. The economics of the Inland Empire was covered by Marc Weidenmier, Ph.D., Professor of Economics, at Claremont McKenna College.

## *Community Commitment*

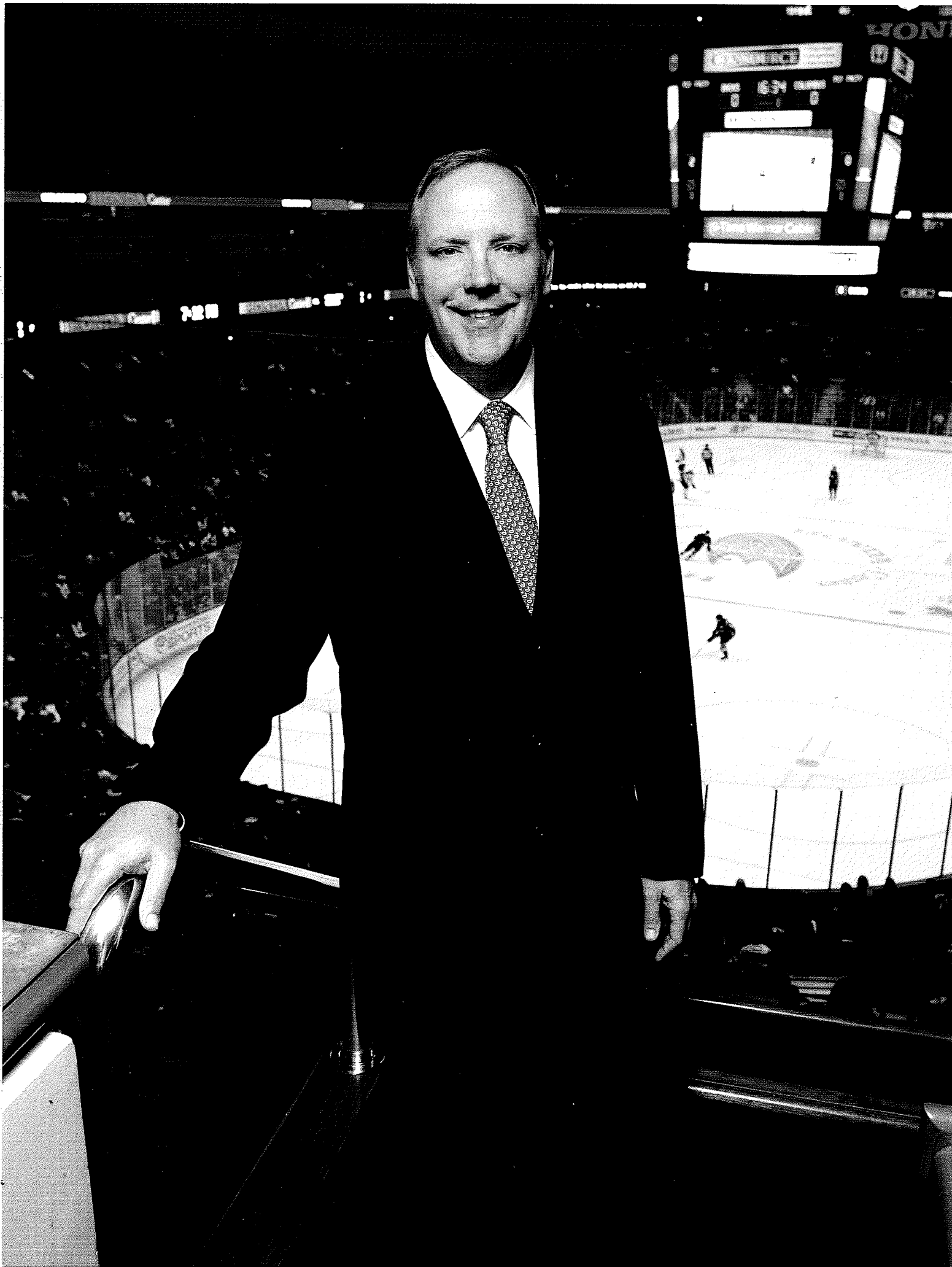
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Citizens Business Bank, its officers and its associates provide tremendous support to our communities. Community Commitment, a major component of our Value Proposition, is an integral part of how we do business. We believe it is important to contribute 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 community commitment. Their time and talent is supported with over \$1 million in 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. We work with San Antonio Hospital Foundation, Children's Fund, The Pasadena Community Foundation, Chaffey College Foundation, Mt. San Antonio College Foundation, and numerous others. Our officers serve on the Board of the Boy Scouts, Girl Scouts, YMCA, Boys and Girls Clubs, and many additional worthwhile organizations throughout our service area.

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



# Valued Partner

## The Anaheim Ducks and Honda Center

### Tim Ryan

*Executive Vice President, Chief Operating Officer*



**HONDA**  
Center

Citizens Business Bank has been a partner with the Anaheim Ducks and Honda Center since 2003. We have the distinct benefit of being the Official Bank of the Anaheim Ducks and Honda Center, a distinction we take very seriously as a provider of financial products and services for such unique customers. Honda Center and the Ducks provide an excellent venue for customer entertainment. Introducing professional hockey to a prospective bank customer is a great business opportunity for both the Ducks and the Bank. Our customers and prospects can be confident knowing that Citizens Business Bank handles the financial needs of these community icons.

*"This partnership has always been a 'win-win.' We look forward to a continued mutually beneficial relationship."*

# *Banking Services*

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## **Deposit Services**

Citizens Business Bank's 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.

Citizens Business Bankers help our customers select the best options to enjoy the greatest access to their funds while they earn income on excess deposits at competitive interest rates. Our customers appreciate the flexibility of personally managing their money on a daily basis, whether through checking accounts or through a variety of money market funds and certificates of deposits. They consistently rate us the best in the business in deposit services.

## **Treasury Management Services**

Citizens Business Bank has the experience, knowledge and technology to help our customers manage their cash more efficiently, increase their profitability and make their business banking as easy as possible.

Our customers appreciate the convenience that our on-line banking services offer them. Individuals and businesses can enjoy everything from bill payment to full cash management services. They can conduct many other banking activities from the convenience of their homes or offices, 24 hours a day, seven days a week with Citizens On-Line Banking.

Our Cash Management Services provide account balances, statement information and history, wire transfers, stop payments and a variety of other convenient services. Further convenience is provided to business customers through Remote Deposit Capture, Lock Box Services, Positive Pay, and Image Services. Whether you choose a traditional banking account or other products unique to the needs of your industry, we are prepared to offer our outstanding service.

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### **Bankcard Services**

Our Bankcard Services 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 Business Card with WorldPoints® Rewards comes with free online account access that makes it easier to manage your business finances.

### **Government Services**

Citizens Business Bank recognizes that public agency customers have specialized needs that are different from those of other commercial customers. We provide even more value to these customers through our specialized Government Services unit. All of our products and services, including on-line banking and cash management services, are available to our government agency customers. 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 our customers' International Banking needs. A Citizens Business Banker can provide the gateway to letters of credit, collections, wire transfers, and other vital services through correspondent banks worldwide. When our customers' domestic banking activities extend into the international arena, a Citizens Business Bank International Specialist can save them time and effort.

### **Specialty Banking Services**

The Specialty Banking Group is a business unit prepared to address the unique servicing requirements of title and escrow companies, homeowner associations and property management, health care, professional and not for profit customers. We have the most sophisticated technology available to support our convenient and competitive services. All our services, including on-line banking and cash management services, are available to these special market segments

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# Valued Partner

## St. Baldrick's Foundation

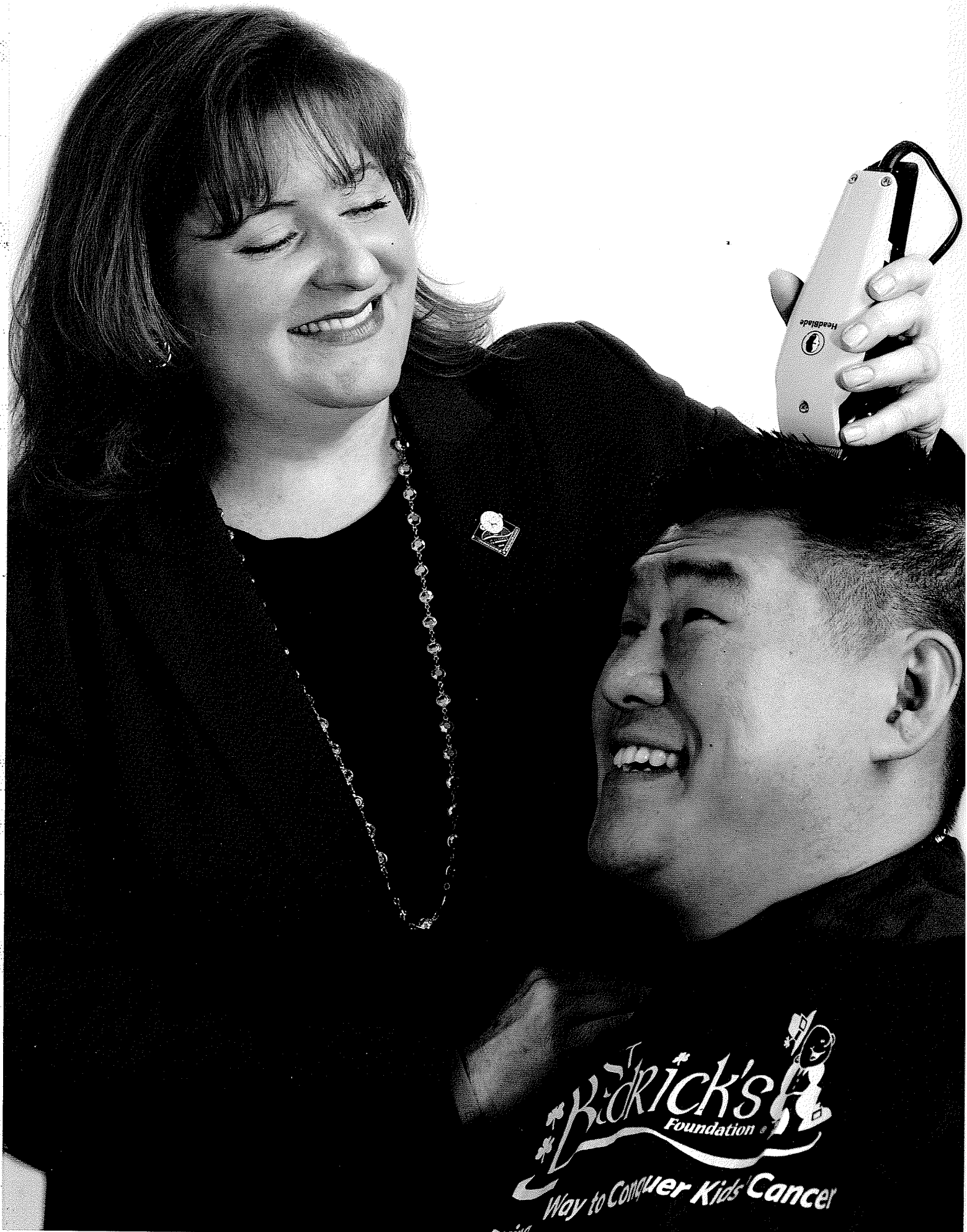
**Kathleen Ruddy**

*Executive Director*



The St. Baldrick's Foundation is a volunteer-driven charity committed to funding the most promising research to find cures for childhood cancers and give survivors long and healthy lives. On March 17, 2000, reinsurance executives turned their industry's St. Patrick's Day party into a head-shaving event to benefit kids with cancer. What began as a challenge between friends has grown into the world's fastest growing volunteer-driven fundraising opportunity benefiting childhood cancer research.

*"We so appreciate our relationship with our bankers. They truly understand and support our mission. The products and services they provide assure us the contributions our volunteers work so hard to raise are safe, secure and wisely invested."*





# Valued Partner

## **Bob Hayward**

*Business Executive*

Bob Hayward has made a career in the business of producing, financing, and distributing successful independent movies. Bob is a co-founder of Summit Entertainment and has been its Chief Operating Officer since its inception as a small independent film company in 1993. Today Summit is a full service production and distribution studio, most known for its Twilight movie series.

*“As a busy executive in a demanding industry I find comfort in the knowledge that my financial advisors take care of my family’s investments.*

*I also appreciate the effort Citizens Business Bank has taken to get to know me and the personal service they provide.”*



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.

Drawing on the extensive resources of Citizens Business Bank, our CitizensTrust 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.

Our Investment Services Group offers a full range of superior investment solutions. Our dedicated Financial Consultants 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.

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## **Credit Services**

Our comprehensive menu of credit services provides our borrowers with everything they need to finance their business or personal needs. We know that a growing and successful business has a variety of needs. Citizens Business Bank offers a complete package of credit services that range from working capital lines of credit to asset based lending, equipment loans and term loans.

Short-term business credit is available to help customers take advantage of business opportunities simply by writing a check. Long-term financing is available for an array of real estate, manufacturing, office and equipment opportunities.

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.

Equipment buying or leasing is made easy with financing through Citizens Financial Services. Our unique financing strategies and direct involvement with our customers allow us to maximize the benefits that are available to meet our customer's needs. Our services can be tailored to assist a broad range of businesses, from the well-established company to the newest business venture.

Our customers can use our fleet purchasing power to lease, finance or buy any make or model of automobile or truck. We can order the vehicle to individual specifications and deliver it. These buying and financing services save our customers time and money.

We offer specialized financing arrangements for agriculture, asset based lending, real estate, municipal leasing, and international business. Citizens Business Bankers are prepared to advise and assist our customers in accomplishing their goals by taking advantage of our extensive array of credit services.

## **Citizens Home Loans**

We make home loans easy from start to finish! With a variety of home loan products, we can help find the right home loan and deliver on the industry's strongest service guarantees. Our experts are prepared to help customers understand home loan options.

# Valued Partner

## Hamilton Ranches, Inc.

**Jim C. Hamilton**

*Owner*



The Hamilton family has been farming in the San Joaquin valley since 1906, starting with James Hamilton, the grandfather of Jim C. Hamilton. Hamilton Ranches, Inc. is well known around the world for producing premium California pecan meats. With their patented pecan meat dryer, they remain one of the top innovators in the industry and continue to lead the way to the best pecans world-wide.

*“My banker has taken care of Hamilton Ranches for many years.  
She understands the seasonal demands of the nut farming  
industry and is a real business partner.”*





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## **Dairy and Livestock**

Citizens Business Bank's Dairy & Livestock Industries Group provides production based operating lines of credit and long-term loans that meet the needs of dairy farm and livestock operations. Our specialized bankers provide financing and banking services to clients throughout California and the western United States. Our staff has many years of dairy and livestock lending experience. We are committed to providing superior products and services for our customers.

## **Agribusiness**

Our Agribusiness Department provides financing directly to local farmers and farming operations in Tulare, Kern, Ventura and Santa Barbara counties. Financing is provided for annual production crop loans, development loans, term real estate loans, and other needs specific to the agricultural industry. The Agribusiness Department maintains a close relationship with Farmer Mac, a government sponsored secondary market to agricultural lending. This relationship allows Citizens Business Bank to offer competitive long term, fixed rate loans without any prepayment penalties. The mission of the Agribusiness Department is to provide a seasoned group of bank experts to support all the Bank's agricultural related requests.

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## **Expansion**

Our primary goal is to become a highly successful financial services company with a business bank at the core. As we transition into a regional bank, success will be achieved by focusing on non-interest bearing deposit growth, loan growth, fee income growth, profitability and expense control. These are fundamental to our success. We will seek to acquire the top companies in their respective business segments as our valued banking customers. We will also strive to broaden our client relationships by cross-selling a more robust product and services offering.

We will to grow our geographic presence by opening new commercial banking and business financial centers when the opportunity is right and a strong team of bankers can be recruited to develop a customer base in a defined market area. We will also carefully address opportunities to acquire performing banks with a similar business banking model or may even acquire a troubled bank with FDIC assistance should the right opportunity present itself.

# Valued Partner

## Jones Lumber Company

### **Bob Jones**

*Secretary/Treasurer*

### **Rod Jones**

*President & CEO*



Jones Lumber Company is celebrating its 82nd year in the lumber industry. One of the cornerstones of their success and continued growth is the strong relationships with customers and vendors. Building upon this foundation, they have developed into one of the largest distributors in the Los Angeles basin. The formula for success is simple: deliver excellent products and services at a fair market price.

*“We are new to Citizens Business Bank but feel like they have been a part of our operation for years. They do business like we do: deliver great service and excellent product. This is the key to success.”*



## *The Executive Team*

The Citizens Business Bank Executive Committee consists of well-seasoned, experienced bankers who have achieved the position of division manager and earned the title of Executive Vice President.

The Citizens Business Bank Executive Team is responsible for the execution and implementation of the Bank's strategic plan and critical initiatives. As a group, they bring an average of 24 years of industry experience, a passion for business banking, and a commitment to the ongoing success of this great organization.

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**Christopher D. Myers**  
President and  
Chief Executive Officer



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



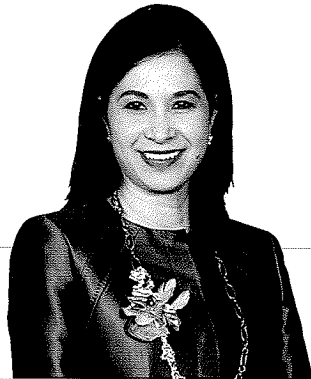
**James F. Dowd**  
Executive Vice President  
Chief Credit Officer



**Chris A. Walters**  
Executive Vice President  
CitizensTrust Manager



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



**Yamynn DeAngelis**  
Executive Vice President  
Chief Risk Officer



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



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



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

# Valued Partner

## Coast Machinery Movers

**Larry E. Beard**  
*Chief Executive Officer*



**COAST COMPANIES**  
*"IN THE WORLD, WE MOVE."*

The family of Coast Companies has been moving and installing heavy machinery throughout the world for 40 years. Larry E. Beard, Chief Executive Officer, has earned the reputation as the premiere choice when it comes to machinery moving, restoration projects and full plant relocation... such as the relocation of Air Force One to the Ronald Reagan Library. Coast provides a full complement of machinery relocation services, transportation, purchase and sale of machinery, warehousing and construction.

*"Citizens Business Bank---It is a pleasure to do business with them.  
They have stuck with me through thick and thin, and helped me grow."*

**COAST** MACHINERY MOVERS





## *Senior Leadership Team*

At Citizens Business Bank we define leadership as the ability to create a vision for our associates, communicate that vision so that it can be understood and embraced by everyone, and to encourage, inspire and motivate each associate to achieve the goals and objectives that fulfill that vision.

Our Senior Leadership Team consists of selected group managers, our regional business financial center managers, and our directors of Human Resources and Marketing. These highly skilled banking professionals all carry the title of Senior Vice President and have extensive backgrounds and experience in the banking and financial services sector.



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



**David M. Krebs**  
Senior Vice President  
Human Resources



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



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

Our Senior Leadership Team members average 30 years of banking experience. This group of managers will be responsible for taking the bank from a well-established, safe and secure community bank to a highly-regarded top performing regional bank.

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



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



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



**John S. Wheeling**  
Senior Vice President  
Orange County  
Regional Manager



**Michael B. Mulcahy**  
Senior Vice President  
San Gabriel Valley  
Regional Manager

# Valued Partner

## Mayfield Junior School

**Joseph J. Gill**  
*Headmaster*

**Mayfield Junior School**  
OF THE HOLY CHILD JESUS 

Mayfield Junior School, a Catholic independent school founded and sponsored by the Society of the Holy Child Jesus, implements the philosophy of the Holy Child Schools which is based on trust and reverence for the dignity of every person. They are committed to the religious and educational development of each child and to maintaining a sense of community and family spirit that welcomes people of diverse backgrounds. At Mayfield each child is challenged to reach his or her potential.

*“Citizens Business Bank takes an active interest in the educational community. Their specialty banking group understands our purpose, our goals and respects our accomplishments.”*



# Leadership Team

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## 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

### **David 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

### **James S. Force**

Credit Administrator  
Credit Management Division

### **Deborah A. George**

Manager  
Government Services

### **Gregory J. Grande**

Manager  
Pasadena Business Financial Center

### **Tony A. Guest**

Relationship Manager  
South Bay Commercial Banking Center

### **Hector G. Guitierrez**

Deputy Chief Credit Officer  
Credit Management Division

### **Sue Haynes**

Manager  
Bankcard Services

### **Mary H. Hernandez**

Manager  
Escrow & Title Services

### **John P. Hillier**

Manager  
Property Management Services

### **Duane S. Keene**

Manager  
Covina Business Financial Center

### **Sean C. Kraus**

Chief Investment Officer  
Citizens Trust

### **Jeffrey W. Lankey**

Controller  
Finance & Accounting

### **Mary L. McElwee**

Credit Administrator  
Credit Management Division

### **Lori A. Moynihan**

Credit Administrator  
Credit Management Division

### **Neal Newman**

Team Leader  
Burbank Commercial Banking Center

### **Ricky D. Simas**

Stockton Business Financial Center

### **Steven D. Sefton**

Manager  
Inland Empire Commercial Banking Center

### **LaVon M. Short**

Manager  
Deposit Services & Treasury Management Sales

### **Ana Z. Speer**

Credit Administrator  
Credit Management Division

### **Paul J. Stanislaw**

Manager  
Investment Services Sales

### **John J. Stenz**

Manager  
Chino Business Financial Center

### **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

**William V. Zaleski**

Manager  
Trust Services

**Robert E. Zeltner**

Manager  
Katella & Stadium Business Financial Centers

**Vice Presidents**

**Business Financial Center Managers**

**Peter K. Agarwal**

Fullerton Business Financial Center

**Leah J. Beal**

Laguna Beach Business Financial Center

**Scott A. Begin**

Bakersfield Downtown Business Financial Center

**Emelita S. Bituin**

La Cañada-Flintridge Business Financial Center

**Leroy G. Brauer Jr.**

Rosedale Business Financial Center

**Louis J. Buitron**

Colton Business Financial Center

**Dianne C. Chapman**

San Marino 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

**Diana J. Headrick**

Delano & McFarland Business Financial Centers

**Michael L. MacDonald**

Porterville Business Financial Center

**Keith 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 Business Financial Center

**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

**Douglas B. Tipping**

Plaza Business Financial Center

**Barbara J. Veenstra**

Monrovia Business Financial Center

**Richard J. Verdugo**

Spectrum Business Financial Center

**Vice Presidents**

**Department Managers**

**Charles E. Carroll**

Not for Profit Services

**William A. Enholm**

Citizens Express Business Credit

**John N. Etchison**

Agribusiness

**Richard R. Givens**

Mortgage & Secondary Markets

**Lesley R. Hedges**

Bank Properties

**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](http://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  
(626) 405-4915

##### **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

#### 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

##### **International Services**

Corporate Headquarters  
(909) 980-4030

##### **SBA Services**

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

Katella

1201 East Katella Ave.  
Second Floor,  
Orange, CA 92867  
(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

##### **San Fernando Valley**

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

##### **Los Angeles**

300 South Grand Ave.  
Suite 1100  
Los Angeles, CA 90071  
(310) 897-8520

##### **South Bay**

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

## 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 Gleneyre  
Laguna Beach, CA 92651  
(949) 494-9474

### Laguna Hills

23046 Avenida de la Carlota  
Suite 100  
Laguna Hills, CA 92653  
(949) 581-4444

### McFarland

300 West Perkins Ave.  
McFarland, CA 93250  
(661) 792-5531

### Madera

2001 Howard Rd.  
Suite 101  
Madera, CA 93637  
(559) 664-9222

### Manhattan Beach

1800 North Sepulveda Blvd.  
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

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## CVB Financial Corp.

### Directors

**George Borba**

Chairman of the Board  
Dairy Farmer  
George Borba & Son Dairy

**Ronald O. Kruse**

Vice Chairman of the Board  
Chairman  
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 CVBI. The securities listed consist of one class of common stock. As of December 31, 2010, there were 106,075,576 shares of common stock outstanding to approximately 9,000 shareholders.

### Mailing Address

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

### Street Address

701 North Haven Ave., Suite 350  
Ontario, CA 91764  
(909) 980-4030  
(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 [www.cbbank.com/investors](http://www.cbbank.com/investors).

### Member FDIC



CVB Financial Corp.  
Citizens Business Bank

[www.cbbank.com](http://www.cbbank.com)