



James F. Dowd Joins Citizens Business Bank

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ONTARIO, Calif.--(BUSINESS WIRE)--

Christopher D. Myers, President and Chief Executive Officer of Citizens Business Bank, announced the appointment of James F. Dowd to the position of Executive Vice President and Chief Credit Officer for Citizens Business Bank.

Mr. Dowd is a seasoned credit professional with experience in all aspects of Commercial Banking, including corporate, real estate, entertainment, international and asset based lending.

"Jim brings over 30 years of experience in credit administration, credit policy and loan operations to the bank. He is an outstanding leader who will fit well with our credit environment and tenured credit staff," stated Chris Myers, President and CEO.

He began his banking career with Crocker Bank in 1976 and managed several offices with a focus on middle-market business banking. In 1984, Jim was hired by Union Bank of California as Senior Loan Officer and Commercial Loan Department Manager.

In 1991, he joined City National Bank as a Credit Administrator where he held various senior-level credit management positions including Senior Vice President and Manager of the Special Assets and Asset-Based Lending Departments, Deputy Chief Credit Officer, and Interim Chief Credit Officer. Most recently he served as Executive Vice President and Chief Credit Officer for Mellon 1st Business Bank.

Mr. Dowd received his Bachelor of Arts Degree in Economics from the University of California at Davis, and his Masters of Business Administration in Finance from the University of Washington. He is also a graduate of Pacific Coast Banking School.

Citizens Business Bank serves 40 cities through 45 banking centers in the Inland Empire, Orange and Los Angeles Counties and communities throughout the Central Valley of California. The Bank's trust and asset management division, CitizensTrust, has \$2.5 billion in assets under administration.

Shares of CVB Financial Corp. common stock are listed on the NASDAQ under the ticker symbol of CVBF. For more information, please visit our website at www.cbbank.com.

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