



Citizens Associate Graduates From ABA National Trust School

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ONTARIO, Calif.--(BUSINESS WIRE)--Aug. 9, 2004--LaVon Short, senior vice president in Citizens Business Bank's (Nasdaq:CVBF) Wealth Management Group, recently graduated from the American Bankers Association National Trust School at Northwestern University in Evanston, Ill.

"Increased competition as well as regulatory and tax changes have created new challenges for the trust industry," said Short. "This school has provided me with the skills that will turn those challenges into opportunities for our clients."

Founded in 1962, the ABA National Trust School offers a performance-based curriculum that is designed and delivered by a faculty of more than 45 trust professionals, including prominent bankers, attorneys and industry experts. Students come from across the nation to advance their careers and to enhance their wealth management and financial planning skills to better serve bank customers.

All students must be nominated by a senior officer of their institution and are required to have at least one year of experience in the trust industry. The program is held during an intense eight-day session that includes the latest strategies in personal financial management, investment management, compliance, account administration, and tax and estate planning.

"We are pleased to have LaVon as part of our Leadership Team at Citizens Business Bank. Her desire to expand her knowledge and dedication to continually improving customer service demonstrate the work ethic symbolized by our organization," said D. Linn Wiley, president and chief executive officer.

The Wealth Management Group has over \$1.1 billion in assets under administration. They provide trust, investment and related services. The Bank is the largest financial institution with headquarters in the Inland Empire region of Southern California. It serves 30 cities with 37 business financial centers in the Inland Empire, Los Angeles County, Orange County and the Central Valley areas of California. CVB Financial Corp. is the holding company for Citizens Business Bank. Shares of CVB Financial Corp. common stock are listed on the NASDAQ under the ticker symbol of CVBF.

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