



CVB Financial Receives High National Rating

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CVB Financial Corp. (CVBF), the parent company for Citizens Business Bank, was rated the second highest performing mid-size bank in the United States by U.S. Banker Magazine in the June 2002 issue.

The performance rankings include all banks in the nation with assets between \$1.8 billion and \$5.0 billion. The source of the data is Sheshunoff Information Services.

"Naturally, we are pleased with these results," commented Linn Wiley, President and Chief Executive Officer of CVB Financial Corp. and Citizens Business Bank. "I believe it reflects the diligence of our Board of Directors, and the execution of our plans by our leadership team and the dedicated staff of our company."

The criterion for the ranking was based on return on equity, the equity-to-assets ratio, earnings growth and the change in stock price. CVB Financial Corp. had a return on average equity of 19.77%, an equity-to-assets ratio of 8.78%, earnings growth of 15.50% and a 51.41% increase in stock price for 2001.

"Mid-sized banks are performing very well," the U.S. Banker reported. "The better the market, of course, the more likely it is that a bank will be a great long-term earner. But it still takes good management because not all banks in top-notch markets are stars, while some banks in less-than-perfect markets do a superb job. The best banks understand their markets, produce effective strategies and implement them well."

Citizens Business Bank is a \$2.6 billion community bank with headquarters in the Inland Empire Region of Southern California. The bank's Wealth Management Group has approximately \$1.0 billion under administration. Citizens serves 25 cities with 32 business financial centers in Los Angeles, Orange, Riverside, San Bernardino and Kern counties. Shares of CVB Financial Corp. common stock are listed on the NASDAQ under the ticker symbol of CVBF.

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