

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported):
November 3, 1999

CVB Financial Corp.
(Exact name of registrant as specified in its charter)

CALIFORNIA
(State or other jurisdiction of incorporation)

1-10394
(Commission File Number)

95-3629339
(IRS Employer Identification No.)

701 North Haven Avenue, Suite 350, Ontario, California 91764
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (909) 980-4030

Not Applicable
(Former name or former address, if changed since last report)

This report includes a total of 4 pages
Exhibit Index on page 2

Item 1. Changes in Control of Registrant.

None.

Item 2. Acquisition or Disposition of Assets.

None.

Item 3. Bankruptcy or Receivership.

None.

Item 4. Changes in Registrant's Certifying Accountant.

None.

Item 5. Other Events.

On October 4, 1999, Orange National Bancorp merged with and into CVB Financial Corp. The financial statement attached hereto sets forth the results of operations for the first 30 days of post-merger operations. The merger was accounted for under the pooling of interests method of accounting treatment. One time acquisition costs of \$4.9 million were recognized in October 1999.

Item 6. Resignations of Registrant's Directors.

None.

Item 7. Financial Statements and Exhibits.

(a) Financial Statements of Business Acquired.

(b) Pro forma financial information

(c)	Exhibits	Page
	99.1 Consolidated Statement of Earnings	4

Item 8. Change in Fiscal Year.

None.

Item 9. Sales of Equity Securities Pursuant to Regulation S.

None.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has dully caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

CVB Financial Corp.
(Registrant)

Date: November 9, 1999

/s/ Edward J. Biebrich, Jr.

Edward J. Biebrich, Jr.
Chief Financial Officer

EXHIBIT 99.1

CVB FINANCIAL CORP. AND SUBSIDIARIES
 CONSOLIDATED STATEMENT OF EARNINGS
 (unaudited)
 dollar amounts in thousands

	October 4, 1999 through November 3, 1999

Interest income:	
Loans, including fees	\$ 6,611
Investment securities:	
Taxable	3,770
Tax-advantaged	493

	4,263
Federal funds sold and interest bearing deposits with other financial institutions	53

	10,927
Interest expense:	
Deposits	2,304
Other borrowings	1,015

	3,319

Net interest income	7,608
Provision for credit losses	300

Net interest income after provision for credit losses	7,308
Other operating income:	
Service charges on deposit accounts	873
Trust services	377
Other	198

	1,448
Other operating expenses:	
Salaries and employee benefits	2,353
Deposit insurance premiums	14
Occupancy	176
Equipment	479
Other	1,112
Acquisition costs	4,856

	8,990

Loss before income taxes	(234)
Tax benefit	(98)

Net loss	\$ (136)
	=====

The statement of earnings sets forth the results of operations for the first 30 days of post-merger operations. One time merger acquisition costs of \$4.9 million were recognized in October 1999.