
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): December 1, 2009

CVB FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

California (State or other Jurisdiction of Incorporation)	0-10140 (Commission File Number)	95-3629339 (IRS Employer Identification No.)
701 North Haven Avenue, Ontario, California (Address of Principal Executive Offices)		91764 (Zip Code)

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

Not Applicable

(Former name or former address if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01 Regulation FD Disclosure

CVB Financial Corp. (the "Company") is providing its investor slide presentation with information as of September 30, 2009. The slide presentation is furnished (not filed) as Exhibit 99.1 to this Current Report on Form 8-K pursuant to Regulation FD.

Item 8.01 Other Events

On December 1, 2009, the Company's President and Chief Executive Officer, Christopher D. Myers, will discuss the slides furnished as Exhibit 99.1 at the FBR Capital Markets 2009 Fall Investor Conference.

Item 9.01 Financial Statement and Exhibits

(d) Exhibits

99.1 Slide presentation of CVB Financial Corp. as of September 30, 2009 (furnished pursuant to Regulation FD)

SIGNATURES

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

CVB FINANCIAL CORP.
(Registrant)

Date: December 1, 2009

By: /s/ Edward J. Biebrich Jr.
Edward J. Biebrich Jr.,
Executive Vice President and Chief Financial Officer

Exhibit Index

99.1 Slide presentation of CVB Financial Corp. as of September 30, 2009 (furnished pursuant to Regulation FD)



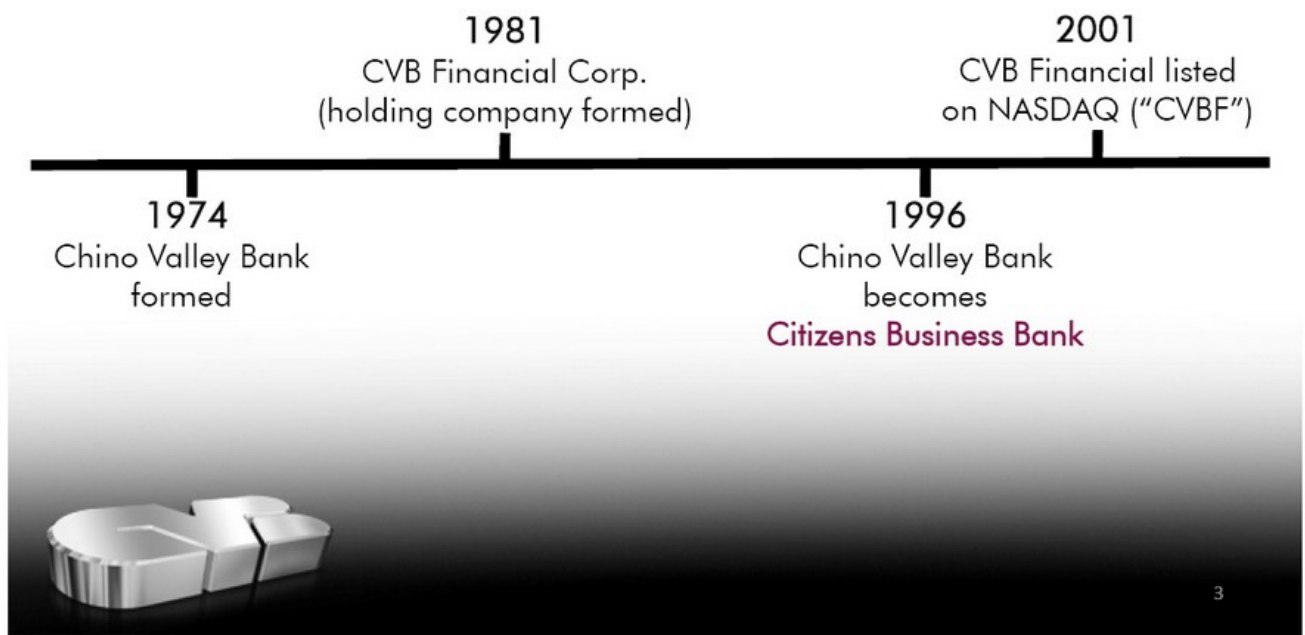
CVB FINANCIAL CORP.



Safe Harbor

Certain matters set forth herein (including the exhibits hereto) constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including forward-looking statements relating to the Company's current business plan and expectations regarding future operating results. These forward-looking statements are subject to risks and uncertainties that could cause actual results, performance or achievements to differ materially from those projected. These risks and uncertainties include, but are not limited to, local, regional, national and international economic conditions and events and the impact they may have on us and our customers; ability to attract deposits and other sources of liquidity; oversupply of inventory and continued deterioration in values of California real estate, both residential and commercial; a prolonged slowdown in construction activity; changes in the financial performance and/or condition of our borrowers; changes in the level of non-performing assets and charge-offs; ability to repurchase our securities issued to the U.S. Treasury pursuant to its Capital Purchase Program; the effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, securities, executive compensation and insurance) with which we and our subsidiaries must comply; changes in estimates of future reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements; inflation, interest rate, securities market and monetary fluctuations; political instability; acts of war or terrorism, or natural disasters, such as earthquakes, or the effects of pandemic flu; the timely development and acceptance of new banking products and services and perceived overall value of these products and services by users; changes in consumer spending, borrowing and savings habits; technological changes; the ability to increase market share and control expenses; changes in the competitive environment among financial and bank holding companies and other financial service providers; continued volatility in the credit and equity markets and its effect on the general economy; the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board and other accounting standard setters; changes in our organization, management, compensation and benefit plans; the costs and effects of legal and regulatory developments including the resolution of legal proceedings or regulatory or other governmental inquiries and the results of regulatory examinations or reviews; our success at managing the risks involved in the foregoing items and other factors set forth in the Company's public reports including its Annual Report on Form 10-K for the year ended December 31, 2008, and particularly the discussion of risk factors within that document. The Company does not undertake, and specifically disclaims any obligation to update any forward-looking statements to reflect occurrences or unanticipated events or circumstances after the date of such statements except as required by law.

CVB Financial Corp.



CVBF Current Snapshot

Financial Highlights 9/30/09

➤ Total Assets:	\$6.5 Billion
➤ Net Loans:	\$3.5 Billion
➤ Total Deposits:	\$4.0 Billion
➤ Tang. Common Equity:	\$587.7 Million
➤ TARP Preferred:	\$0

Operating Highlights

- Largest financial institution headquartered in the Inland Empire region of Southern California
- Serves 39 cities with 41 business financial centers and 5 commercial banking centers throughout the Inland Empire, LA County, Orange County and the Central Valley of California
- Consistent profitability, with ROAA and PTPP ROAA of 1.17% and 2.01%, respectively, for the quarter ended 9/30/2009
- Strong credit culture and underwriting integrity remain paramount at CVBF
 - NPA's / Loans & OREO: 1.65%
 - LLR / NPL's: 150%
 - Texas Ratio: 8.8%



Source: Q3 2009 earnings release & company filings; Texas Ratio = (NPA's + 90 days delinquent) / (Reserves + Tang. Common Equity)

San Joaquin Bank

Acquired: 10/16/09
FDIC Assisted Transaction

Headquarters	Bakersfield, CA
Origin	December 1980
Business Financial Centers	5
Assets	\$736 Million
Deposits	\$530 Million
Loans	\$689 Million



San Joaquin Bank Loss Sharing Agreement

- Loss sharing threshold of \$144 million
- FDIC reimburses 80% of losses up to \$144 million and 95% of any losses over threshold
- SJB assets acquired at a \$57.6 million discount (2x loss sharing)



CVBF

4th Quarter Pro-Forma

Total Assets	\$7.1 Billion
Net Loans	\$4.1 Billion
Total Deposits	\$4.5 Billion
Branch Locations	51



Existing Locations

46 Business Financial Centers
5 Commercial Banking Centers



Position of Franchise

Combined Counties
Deposit Market Share

2009 Rank	Holding Company	Type	Number of Branches	Total Deposits in Market (\$000)	Total Market Share (%)
1	Bank of America Corp. (NC)	Bank	519	73,137,915	19.80
2	Wells Fargo & Co. (CA)	Bank	551	55,682,188	14.92
3	JPMorgan Chase & Co. (NY)	Bank	352	40,697,454	10.90
4	Mitsubishi UFJ Finl Grp Inc	Bank	194	25,350,190	6.79
5	IMB Management Holdings LP CA)	Thrift	30	18,481,887	4.95
6	U.S. Bancorp (MN)	Bank	329	18,420,645	4.94
7	Citigroup Inc. (NY)	Bank	107	16,838,434	4.51
8	BNP Paribas Group	Bank	98	9,827,506	2.63
9	City National Corp. (CA)	Bank	38	9,702,426	2.60
10	East West Bancorp Inc. (CA)	Bank	80	9,030,740	2.42
11	Zions Bancorp. (UT)	Bank	64	6,692,116	1.79
12	Comerica Inc. (TX)	Bank	41	5,190,178	1.39
13	Cathay General Bancorp (CA)	Bank	19	5,103,651	1.37
14	CVB Financial Corp. (CA)	Bank	46	4,684,508	1.26
15	CapitalSource Inc. (MD)	Bank	22	4,547,976	1.22
16	PacWest Bancorp (CA)	Bank	44	2,628,482	0.78
17	Hanmi Financial Corp. (CA)	Bank	24	2,756,663	0.74
18	HSBC Holdings plc	Bank	18	2,470,456	0.68
19	F&M Bank of Long Beach (CA)	Bank	22	2,233,424	0.60
20	First Regional Bancorp (CA)	Bank	7	1,966,194	0.53
21	Wishire Bancorp Inc. (CA)	Bank	21	1,950,957	0.52
22	FirstFed Financial Corp. (CA)	Thrift	37	3,865,477	1.04
23	Imperial Capital Bancorp Inc (CA)	Bank	4	1,880,743	0.50
24	First Banks Inc. (MO)	Bank	30	1,774,766	0.48
25	Popular Inc. (PR)	Bank	23	1,596,905	0.43
	Other Institutions in Market (178)		730	46,303,263	12.43
	Totals For Institutions in Market		3538	373,207,123	100.00

- > As of November 6th, 2009, with deposits of \$4.7* billion, CVBF ranked 18th in California and 14th in its operating footprint by deposit market share
- > As of June 30th, 2009, CVBF held \$4.0 billion in deposits, representing an increase of 23.9% from the year earlier period



Note: Combined counties include San Bernardino, Los Angeles, Orange, Riverside, Tulare, Fresno, Kern, Madera, and San Joaquin.
 *Includes deposits acquired from San Joaquin Bank
 Source: FDIC market share data as of 6/30/09

Experienced Leadership

<u>Name</u>	<u>Position</u>	<u>Banking Experience</u>	<u>CVBF Service</u>
Christopher D. Myers	President Chief Executive Officer	24 Years	3 Years
Edward J. Biebrich Jr.	Executive Vice President Chief Financial Officer	27 Years	11 Years
James F. Dowd	Executive Vice President Chief Credit Officer	32 Years	1 Year
Todd E. Hollander	Executive Vice President Sales Division	18 Years	1 Year
Chris A. Walters	Executive Vice President CitizensTrust	22 Years	2 Years
Yamynn De Angelis	Executive Vice President Chief Risk Officer	30 Years	22 Years
Elsa I. Zavala	Executive Vice President Chief Information Officer	29 Years	16 Years

- > Interests of senior management and board of directors aligned with those of shareholders
- > Significant equity ownership among executive management and board of directors
 - > Total Board: 16.1%, Borba family: 12.8%
- > Knowledgeable team with significant banking experience in the Southern California markets





WHO IS CVB FINANCIAL?



Top U.S. Banks
(Publicly Traded: \$3 Billion↑)
--ROAE--

	Financial Institution	2008 ROAE
1	Bank of Hawaii	24.54%
2	Bank of Ozarks	15.96%
3	Northern Trust Corp.	15.57%
4	First Financial Bankshares	15.27%
5	S&T Bancorp	14.77%
6	Westamerica Bancorp	14.77%
7	State Street Corp.	14.60%
8	TrustCo Bank Corp. NY	14.28%
9	NBT Bancorp	14.16%
10	CVB Financial Corp.	13.75%
13	U.S. Bancorp	13.05%
61	City National Corp.	6.08%
66	Wells Fargo	4.97%
80	JPMorgan Chase	4.05%
93	Bank of America	2.43%

"145 Banks"

Source:
ABA Banking Journal
April 2009



Bank Ratings & Awards

BauerFinancial Report (2009)

- '5' Star Rating

ABA Banking Journal (2009)

- 10th Ranked Bank in the Nation

U.S. Banker Magazine (2008)

- 6th Ranked Bank in the Nation (3-year ROE)

U.S. Banker Magazine (2007)

- Top Business Bank in the Nation
- 15th Ranked Bank in the Nation

America's Finest Companies Investment Directory

- #318 out of 19,000 U.S. public companies

The Findley Report

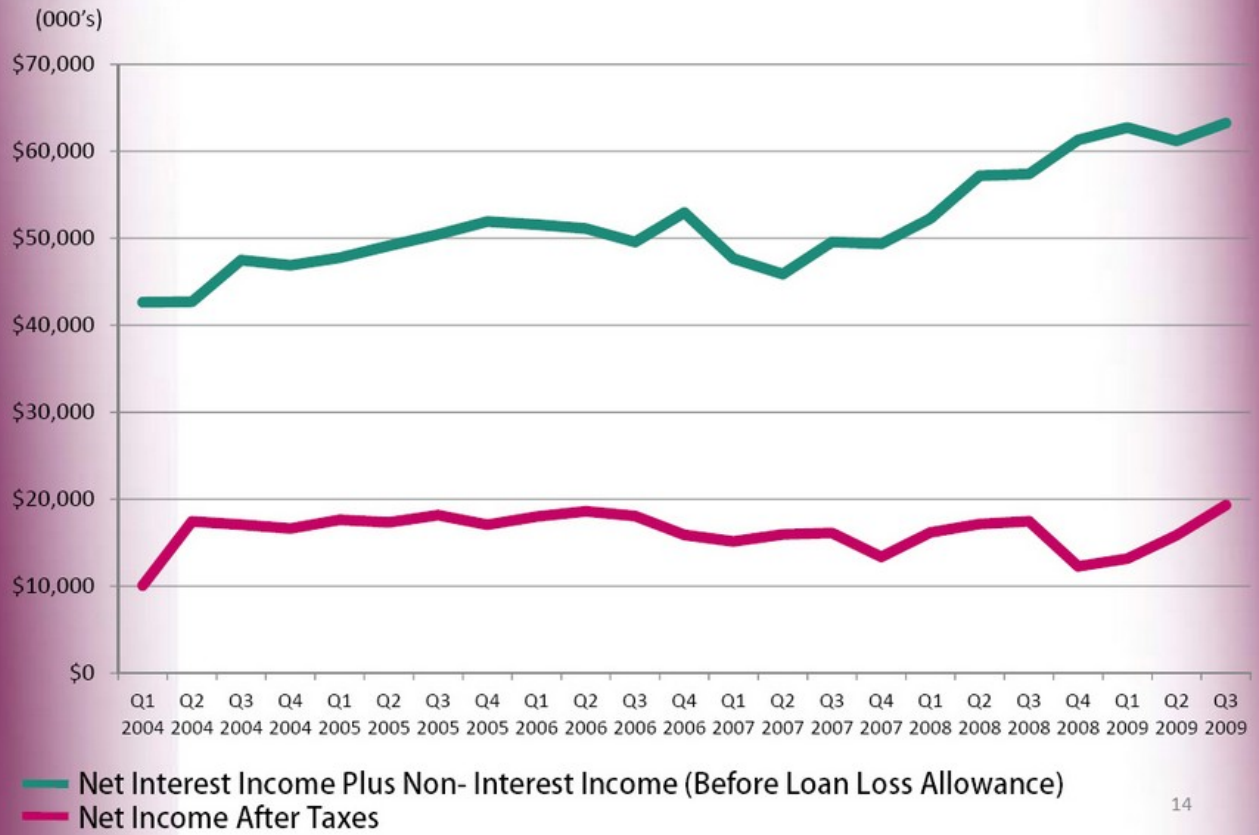
- 19 Consecutive Years – Super Premier Performing Bank

Fitch Rating

- BBB+ (September 2009)



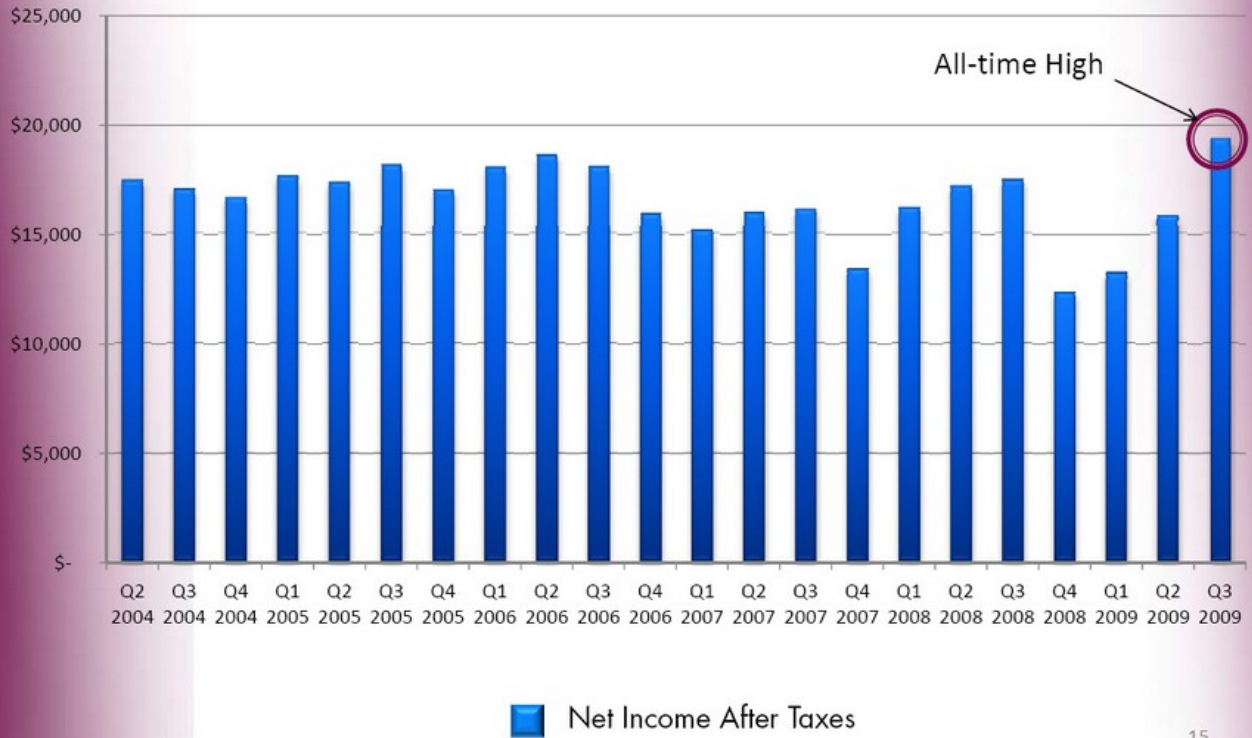
CVBF Income





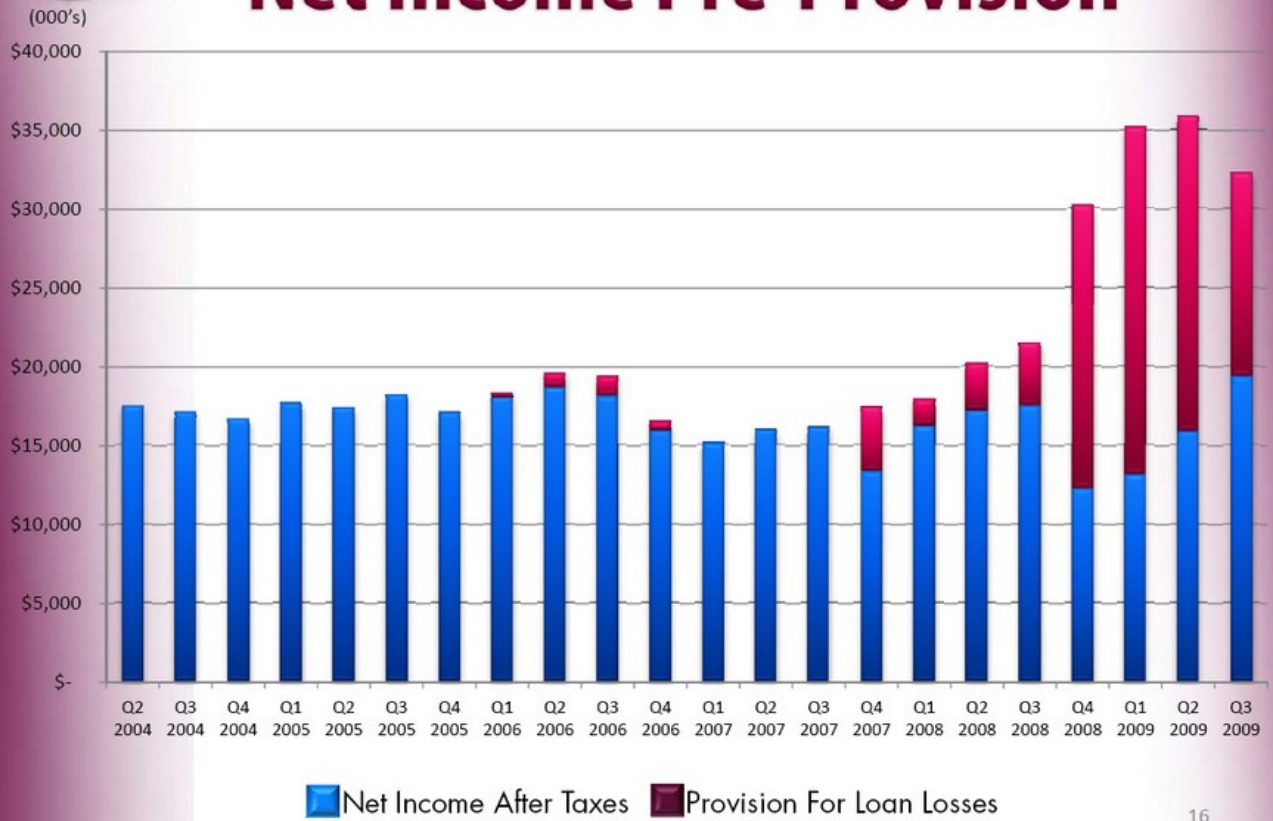
(000's)

Net Income





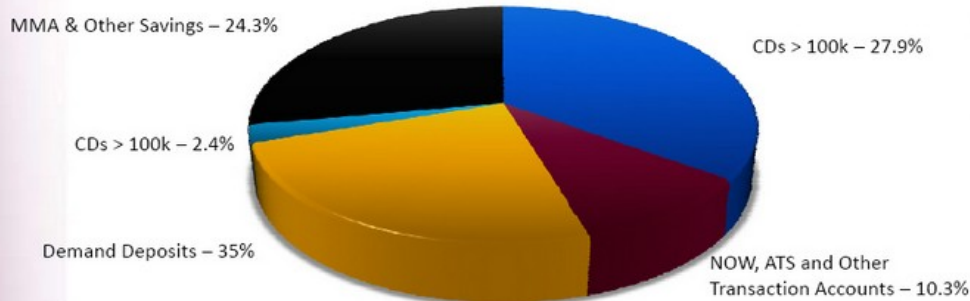
Net Income Pre-Provision





Deposit Franchise

**Total Deposits: \$4.0 Billion
As of 9/30/2009**

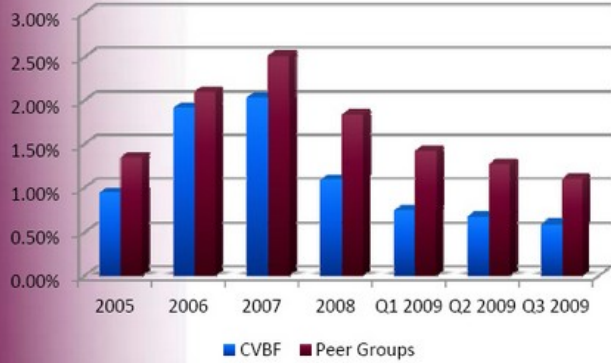


- The average cost of deposits stands at .59%. This low cost of deposits has helped the Bank expand its net interest margin to 3.75%, compared to 3.40% for 12/31/2008
- Strong relationship based deposit franchise, 72% of deposits are considered "core"
- Savings and demand deposits are showing a positive trend line, up 22% and 6% respectively, 12/31/2008 to 9/30/2009
- Customer Repurchase Agreements or "Citizens Sweep Manager" totaled \$460.3 Million as of 9/30/09. Average cost 0.98%

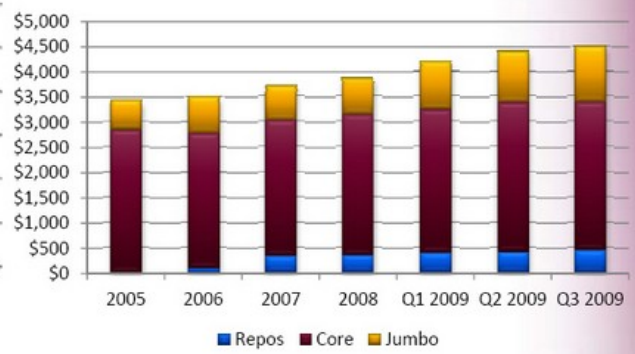


Deposit Comparisons

Cost of Deposits (%)



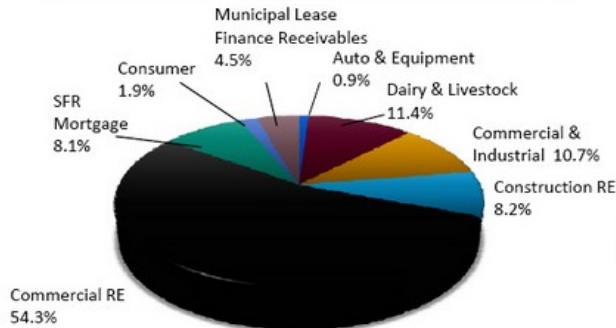
Core Deposits (000's)



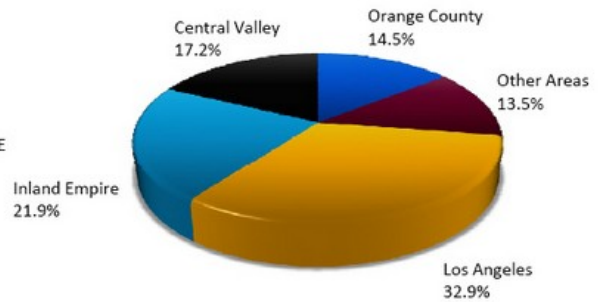
- CVBF has historically enjoyed significantly lower deposit costs than its peers
- Core deposits have been steady throughout this difficult credit cycle, showing customers' confidence in CVBF and its ability to thrive in the future

Loan Portfolio Composition

Total Loans by Type



Total Loans by Region



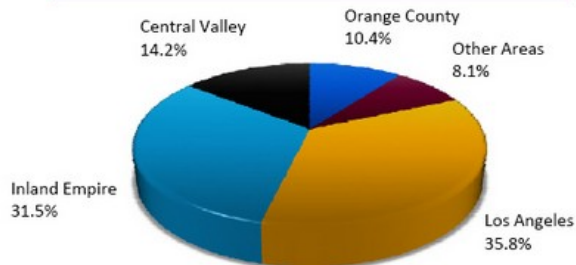
- Geographic diversification, a focus on relationship banking, and a strong credit culture have allowed CVB to mitigate loan losses through this economic downturn
- CVB has a strong CRE banking team, lending to projects involving apartment buildings, commercial office space and industrial centers
- Profitable niche in dairy finance lending, currently 11% of total loans
- 100% of SFR portfolio is owner occupied



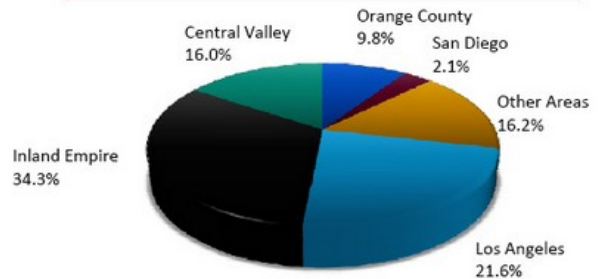
Source: Q3 2009 earnings release & company reports

CRE & Construction Lending

CRE Portfolio by Region



Construction Portfolio by Region



- As of 9/30/2009 CRE loans totaled \$1.96 billion, while construction stood at \$295.3 million, or 8.2% of total loans. Construction loans totaled \$351.5 million at 12/31/08
- Of the CRE loans on the balance sheet, 37.8% are owner-occupied
- \$77 million of the construction portfolio is related to residential construction, while the remaining \$218 million is allocated to commercial construction
- CVBF's land development exposure is limited, which has helped the Bank avoid losses in that struggling asset class. Approximately 23% of the construction portfolio is related to commercial / residential land development

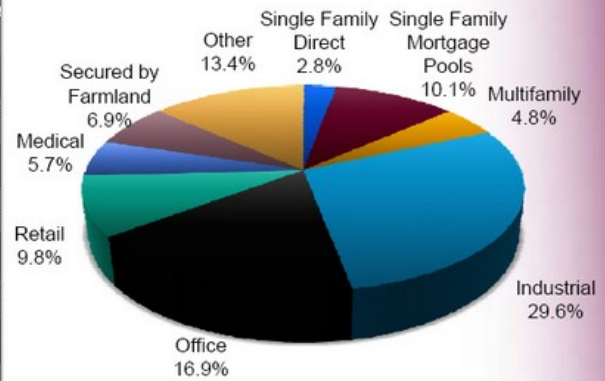


Source: Q3 2009 earnings release & company reports



Real Estate Loan Exposure

Real Estate Loans by Type	% Owner-Occupied
Single Family – Direct	100%
Single Family – Mortgage Pools	100%
Multifamily	0%
Industrial	36.5%
Office	25.0%
Retail	14.3%
Medical	43.9%
Farmland	100%
Other	53.2%
Total Owner Occupied	45.9%



- As of 6/30/2009 real estate loans totaled \$2.3 billion, with the largest allocation going to industrial real estate at \$665 million, or 28.8% of RE loans
- The weighted average owner occupied level for the RE portfolio is approximately 46%
- CVBF's single family portfolio is 100% owner occupied
- Single family mortgage pools were purchased to diversify the Bank's portfolio as it makes few single family loans, target metrics - FICO's in the 700-800 range with LTV's in the 60% 80% range. No sub-prime lending

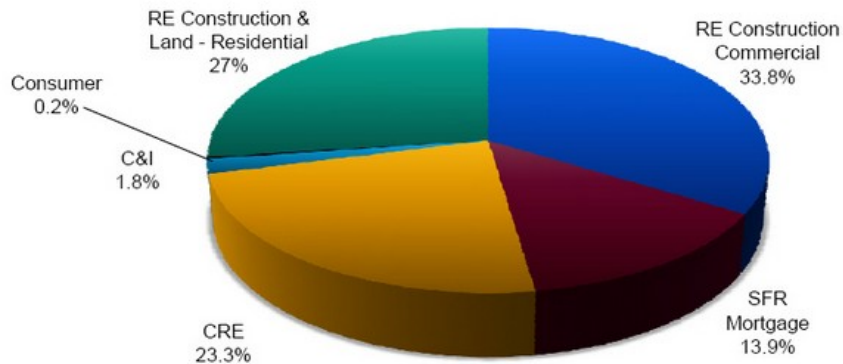
Residential Mortgage Pools

9/30/09

	Outstandings	# of Loans	Average Size
Total Mortgage Pools	\$227,043,132	669	\$339,377
Less Capital One Pools (UC Employees)	(\$18,480,532)	199	\$92,867
Total Mortgage Pools (excluding Capital One)	\$208,562,600	470	\$443,750



Non-Performing Loans

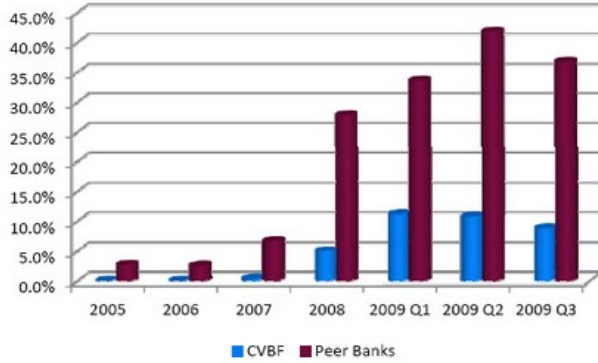


- As of 9/30/2009 non-performing assets totaled \$59.3 million, of which \$58.1 million and \$1.2 million were from non-performing loans and OREO, respectively
- On a peer comparison basis, CVBF's credit metrics are superior
 - NPA's / Loans & OREO: 1.65% vs. 4.7% for peers
 - LLR / NPL's: 150.2% vs. 69.9% for peers
 - NCO's / Avg. Loans: 0.05% vs. 2.3% for peers
- As of 9/30/2009 over 30 days past due loans totaled 0.19%

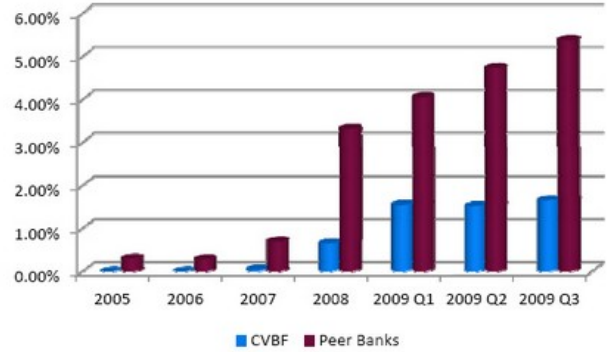


Superior Credit Quality

Texas Ratio



NPA's/Loans & OREO

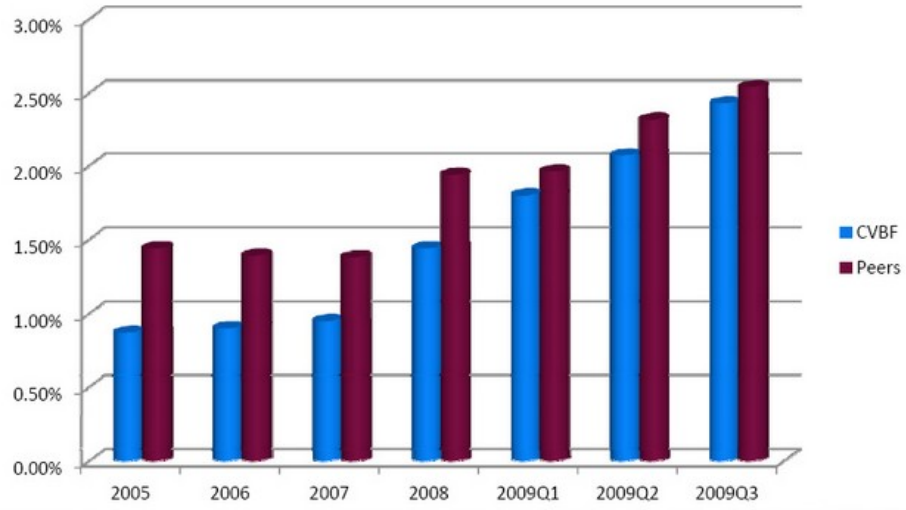


- CVBF's strong loan underwriting culture has limited its exposure to problem credits
- Continued profitability has allowed CVB to build its capital base and reserves for loan losses.



Source: Q3 2009 earnings release, SNL Financial—peers represent select CA, OR & WA banks with assets \$2 - \$9.5 billion, peer data as of 9/30/09

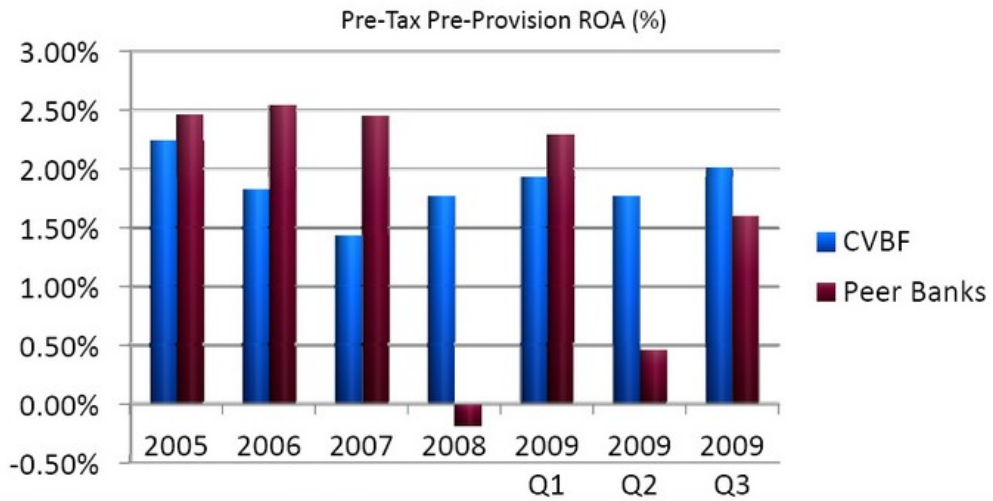
Loan Loss Reserves



Reserves to loans currently stands at 2.43%, up from 1.44% and 0.95% at 12/31/2008 and 12/31/2007.



Earnings Power



- On a "PTPP" earnings basis, CVBF continues to outperform its competitors
- The Bank's focus on controlling expenses is ongoing, the Bank had an efficiency ratio of 52.4% for the quarter ended 9/30/2009
- CVBF has never reported an annual loss in over thirty years
- The Bank continues to pay a per-share dividend of 8.5 cents per quarter, yielding over 4%

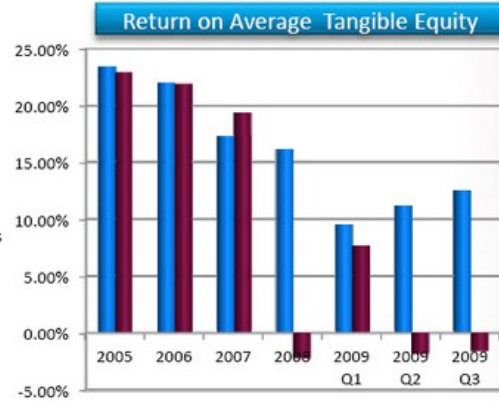


Source: Q3 2009 earnings release & company filings

Note: Peers = Nationwide public banks with assets between \$3-\$10 billion, peer data as of 9/30/09



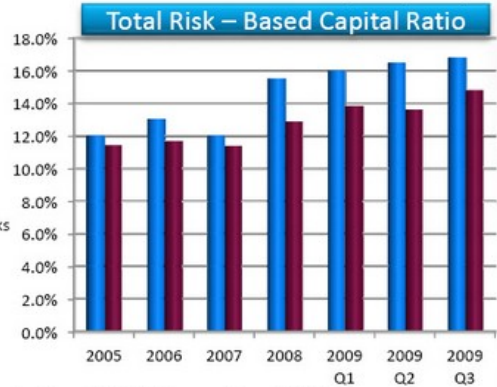
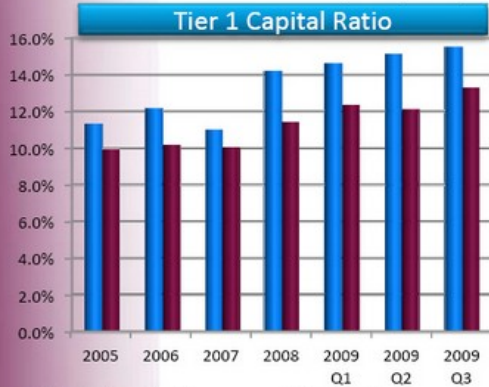
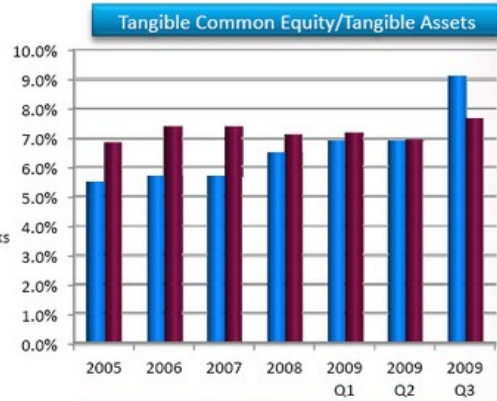
Peer Profitability Metrics



Source: Q3 2009 earnings release & company reports, SNL Financial—peers represent select CA, OR & WA banks with assets \$2 - \$9.5 billion, peer data as of 9/30/09



Peer Capital Metrics



Source: Q3 2009 earnings release & company reports, SNL Financial—peers represent select CA, OR & WA banks with assets \$2 - \$9.5 billion, peer data as of 9/30/09
 PF TCE/TA ratio reflects net proceeds of a \$115 million common equity raise with a 15% over-allotment option, as well as the redemption of TARP preferred stock



Securities Portfolio

Yield on securities portfolio: 4.86%



- Securities portfolio totaled \$2.3 billion at the end of the third quarter, 2009. During the first nine months of 2009, the Bank sold certain short maturity securities and recognized a gain on sale of \$28.4 million. The portfolio represents 37.8% of the Bank's total earning assets
- Virtually all of the Bank's mortgage-backed securities were issued by Freddie Mac or Fannie Mae which have the guarantee of the U.S. government. Ninety-four percent of the Bank's municipal portfolio contains securities which have an underlying rating of investment grade. California municipals represent only 6.3% of the municipal bond portfolio

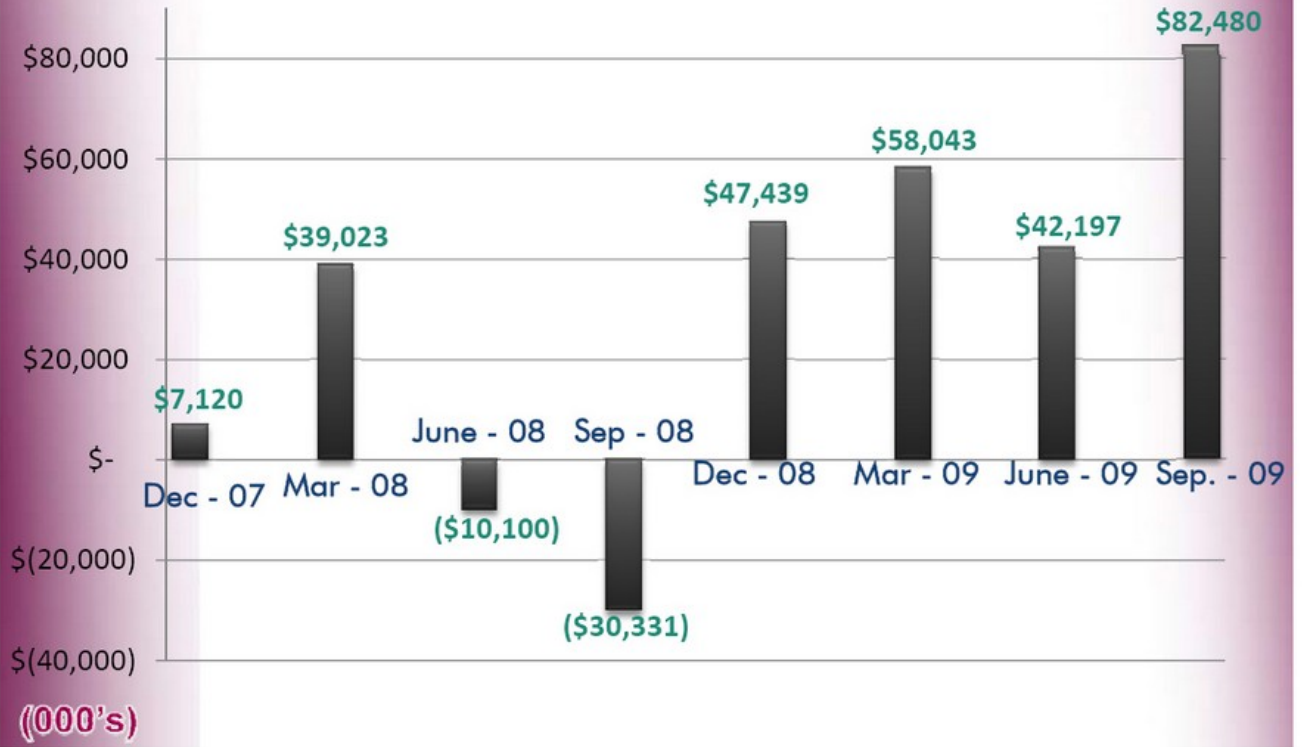
Source: Q3 2009 earnings release. As of 9/30/2009 securities held-to-maturity were valued at approximately \$4.2 million
Yield on securities represents the fully taxable equivalent



Investment Portfolio:

\$2.3 Billion

--Mark to Market--



Why Invest in CVB Financial?

- Organic Growth
 - 5 New Commercial Banking Teams
 - One Specialty Banking Team
 - Total Deposits increased (including REPO's) by \$944 million from 9/30/08 to 9/30/09
- Growth Through Acquisitions
 - FDIC Assisted (San Joaquin Bank)
 - Trust/Wealth Management
 - "Good Banks"



Why Invest in CVB Financial?

- Quality low-cost core deposit franchise
- Disciplined credit culture
- Strong capital position
- Well-positioned to expand business
 - High-quality client relationships
 - Talented bankers/rainmakers
 - Strong capital base for acquisitions
 - Diminished local competition
- Strong board ownership position (16%)
- Attractive long-term growth markets
- Consistent historical dividend payments (over 4% yield)





THANK YOU!

