FORM 10-Q

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D. C. 20549

[X] QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the quarterly period ended March 31, 1999

or

[ ] TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from _____ to _____

For Quarter Ended March 31, 1999 Commission File Number: 1-10394

CVB FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

California	95-3629339
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification No.)
701 North Haven Ave, Suite 350, Ontario, California	91764
(Address of Principal Executive Offices)	(Zip Code)
(Registrant's telephone number, including area code)	(909) 980-4030

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.

YES X NO

Number of shares of common stock of the registrant: 16,563,771 outstanding as of April 30, 1999.

This Form 10-Q contains 25 pages. Exhibit index on page 23.

PART I - FINANCIAL INFORMATION

CVB FINANCIAL CORP. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
dollar amounts in thousands

	March 31, 1999 (unaudited)	December 31, 1998
ASSETS		
Federal funds sold	$ 25,000	$ 0
Investment securities held-to-maturity (market values of $55,284 and $55,912)	53,503	53,859
Investment securities available-for-sale	665,356	676,162
Loans and lease finance receivables, net	679,463	675,668
Total earning assets	1,423,322	1,405,689
Cash and due from banks	84,303	100,033
Premises and equipment, net	22,035	22,333
Other real estate owned, net	2,293	2,102
Goodwill and intangibles	9,339	9,635
Other assets	16,642	15,415
TOTAL	$ 1,557,934	$ 1,555,207
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities:		
Deposits:		
Noninterest-bearing	$ 509,200	$ 538,808
Interest-bearing	700,996	676,497
	1,210,196	1,215,305
Demand note issued to U.S. Treasury	2,813	95
Federal Funds Purchased	0	5,000
Repurchase Agreement	205,000	195,000
Securities purchased not settled	1,640	5,000
Long-term capitalized lease	395	402
Other liabilities	20,420	18,698
	1,440,464	1,439,500
Stockholders' Equity:		
Preferred stock (authorized, 20,000,000 shares without par; none issued or outstanding)	0	0
Common stock (authorized, 50,000,000 shares		

without par; issued and outstanding 16,560,079 and 16,532,464)	94,684	94,529
Retained earnings	23,322	19,799
Accumulated other comprehensive (loss) income	(536)	1,379
	117,470	115,707
TOTAL	$ 1,557,934	$ 1,555,207

See accompanying notes to the consolidated financial statements.

CVB FINANCIAL CORP. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF EARNINGS
(unaudited)
dollar amounts in thousands, except per share

	For the Three Months Ended March 31, 1999	1998
Interest income:		
Loans, including fees	$15,191	$15,073
Investment securities:		
Taxable	9,568	6,787
Tax-advantaged	1,247	906
	10,815	7,693
Federal funds sold and interest bearing deposits with other financial institutions	11	82
	26,017	22,848
Interest expense:		
Deposits	5,214	5,790
Other borrowings	3,035	1,226
	8,249	7,016
Net interest income	17,768	15,832
Provision for credit losses	600	850
Net interest income after provision for credit losses	17,168	14,982
Other operating income:		
Service charges on deposit accounts	2,153	1,742
Gains on sale of securities	0	18
Gains on sale of other real estate owned	0	15
Gains on sale of premises and equipment	0	513
Trust services	1,030	886
Other	614	822
	3,797	3,996
Other operating expenses:		
Salaries and employee benefits	6,017	5,639
Deposit insurance premiums	32	30
Occupancy	1,002	1,083
Equipment	1,058	894
Provision for losses on other real estate owned	0	500
Other	4,039	3,215
	12,148	11,361
Earnings before income taxes	8,817	7,617
Provision for income taxes	3,304	2,852
Net earnings	$ 5,513	$ 4,765
Basic earnings per common share	$ 0.33	$ 0.29
Diluted earnings per common share	$ 0.32	$ 0.28
Cash dividends per common share	$ 0.12	$ 0.09

See accompanying notes to the consolidated financial statements.

CVB FINANCIAL CORP. AND SUBSIDIARIES
STATEMENT OF CHANGES IN EQUITY
(unaudited)
dollar amounts in thousands

	Total	Comprehensive Income	Retained Earnings	Accumulated Other Comprehensive Income(Loss)	Common Stock
Beginning balance, January 1, 1998	$ 102,084		$ 39,057	$ 772	$ 62,255
Comprehensive income					
Net Income	20,787	$ 20,787	20,787		
Other comprehensive income, net of tax					
Unrealized gains on securities, net of reclassification adjustment (see disclosure)	607	607		607	
Comprehensive income		$ 21,394			
Common Stock issued	467				467
Repurchase of Common Stock	(1,907)		(1,527)		(380)
10% stock dividend			(32,187)		32,187
Tax benefit from exercise of stock options	172		172		
Dividends declared on common stock	(6,503)		(6,503)		
Ending balance, December 31, 1998	$ 115,707		$ 19,799	$ 1,379	$ 94,529
Comprehensive income					
Net Income	5,513	$ 5,513	5,513		
Other comprehensive income, net of tax					
Unrealized gains on securities, net of reclassification adjustment (see disclosure)	(1,915)	(1,915)		(1,915)	
Comprehensive income		$ 3,598			
Common Stock issued	155				155
Dividends declared on common stock	(1,990)		(1,990)		
Ending balance, March 31, 1999	$ 117,470		$ 23,322	$(536)	$ 94,684

Disclosure of reclassification amount

Unrealized holding gains arising during period, net of tax effects of $596	$ 862
Less:	
Reclassification adjustment for gains included in net income, net of tax effects of $ 151	(255)
Net unrealized gain on securities, December 31, 1998	$ 607
Unrealized holding losses arising during period, net of tax benefit of $1,405	$ (1,915)
Net unrealized losses on securities, March 31, 1999	$ (1,915)

See accompanying notes to the consolidated financial statements.

CVB FINANCIAL CORP. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
(unaudited)
dollar amounts in thousands

	For the Three Months Ended March 31, 1999	1998
CASH FLOWS FROM OPERATING ACTIVITIES:		
Interest received	$ 26,884	$ 23,288
Service charges and other fees received	3,798	3,978
Interest paid	(8,388)	(6,516)
Cash paid to suppliers and employees	(14,861)	(11,667)
Income taxes paid	(1,000)	0
Net cash provided by operating activities	6,433	9,083
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from sales of securities available for sale	0	18,286
Proceeds from maturities of securities available for sale	39,842	24,058
Proceeds from maturities of securities held to maturity	355	354
Purchases of securities available for sale	(33,038)	(109,944)
Purchases of securities held to maturity	(43)	(114)
Net increase in loans	(5,057)	(2,606)
Proceeds from sale of premises and equipment	0	2,058
Purchase of premises and equipment	(500)	(851)
Other investing activities	504	946
Net cash used in investing activities	2,063	(67,813)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Net (decrease) increase in transaction deposits	(11,073)	4,151
Net increase in time deposits	5,964	7,718
Net increase in short-term borrowings	7,718	35,752
Cash dividends on common stock	(1,990)	(1,512)
Proceeds from exercise of stock options	155	63
Net cash provided by financing activities	774	46,172
NET DECREASE IN CASH AND CASH EQUIVALENTS	9,270	(12,558)
CASH AND CASH EQUIVALENTS, beginning of period	100,033	107,725
CASH AND CASH EQUIVALENTS, end of period	$ 109,303	$ 95,167

See accompanying notes to the consolidated financial statements.

CVB FINANCIAL CORP. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
(unaudited)
dollar amounts in thousands

	For the Three Months Ended March 31, 1999	For the Three Months Ended March 31, 1998
RECONCILIATION OF NET EARNINGS TO NET CASH PROVIDED BY OPERATING ACTIVITIES:		
Net earnings	$ 5,513	$ 4,765
Adjustments to reconcile net earnings to net cash provided by operating activities:		
Amortization of premiums on investment securities	740	646
Provisions for loan and OREO losses	600	1,350
Depreciation and amortization	767	780
Change in accrued interest receivable	127	(206)
Change in accrued interest payable	(139)	500
Change in other assets and liabilities	(1,175)	1,248
Total adjustments	920	4,318
NET CASH PROVIDED BY OPERATING ACTIVITIES	$ 6,433	$ 9,083
Supplemental Schedule of Noncash Investing and Financing Activities		
Securities purchased and not settled	$ 1,640	$ 17,235

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the three months ended March 31, 1999 and 1998

1. Summary of Significant Accounting Policies. See Note 1 of the Notes to Consolidated Financial Statements in CVB Financial Corp.'s 1998 Annual Report.

   Goodwill resulting from purchase accounting treatment of acquired banks is amortized on a straight-line basis over 15 years.

   The Bank accounts for impaired loans in accordance with Statement of Financial Accounting Standards ("SFAS") No. 114, "Accounting by Creditors for Impairment of a Loan," as amended by SFAS No. 118, "Accounting by Creditors for Impairment of a Loan -- Income Recognition and Disclosures." Impaired loans totaled $8.5 million at March 31, 1999. These loans were supported by collateral with a fair market value, net of prior liens, of $12.0 million.

2. Certain reclassifications have been made in the 1998 financial information to conform to the presentation used in 1999.

3. In the ordinary course of business, the Company enters into commitments to extend credit to its customers. These commitments are not reflected in the accompanying consolidated financial statements. As of March 31, 1999, the Company had entered into commitments with certain customers amounting to $228.6 million compared to $209.1 million at December 31, 1998. Letters of credit at March 31, 1999, and December 31, 1998, were $9.0 million and $8.9 million, respectively.

4. The interim consolidated financial statements are unaudited and reflect all adjustments and reclassifications which, in the opinion of management, are necessary for a fair statement of the results of operations and financial condition for the interim period. All adjustments and reclassifications are of a normal and recurring nature. Results for the period ending March 31, 1999, are not necessarily indicative of results which may be expected for any other interim period or for the year as a whole.

5. The actual number of shares outstanding at March 31, 1999, was 16,560,079. Basic earnings per share are calculated on the basis of the weighted average number of shares outstanding during the period. Diluted earnings per share are calculated on the basis of the weighted average number of shares outstanding during the period plus shares issuable upon the assumed exercise of outstanding common stock options. All 1998 per share information in the financial statements and in Management's Discussion and Analysis has been restated to give retroactive effect to the 10% stock dividend declared December 16, 1998. The table below presents the reconciliation of earnings per share for the periods indicated.

Earnings Per Share Reconciliation
For the Three Months
Ended March 31,

	1999			1998		
	Income (Numerator)	Weighted Average Shares (Denominator)	Per Share Amount	Income (Numerator)	Weighted Average Shares (Denominator)	Per Share Amount
BASIC EPS						
Income available to common stockholders	$ 5,512,845	16,555,686	$0.33	$ 4,765,224	16,535,388	$0.29
EFFECT OF DILUTIVE SECURITIES						
Incremental shares from assumed exercise of outstanding options		569,138	(0.01)		733,692	(0.01)
DILUTED EPS						
Income available to common stockholders	$ 5,512,845	17,124,824	$0.32	$ 4,765,224	17,269,080	$0.28

6. Supplemental cash flow information. During the three-month period ended March 31, 1999, loans amounting to $662,000 were transferred to Other Real Estate Owned ("OREO") as a result of foreclosure on the real properties held as collateral.

7. In June 1998, the FASB issued SFAS No. 133, "Accounting for Derivative Instruments and Hedging Activities," effective for fiscal years beginning after June 15, 1999. This Statement establishes accounting and reporting standards for derivative instruments, including certain derivative instruments embedded in other contracts, and for hedging activities. The Company does not believe that the adoption of SFAS No. 133 will have a material impact on its operations and financial position.

Management's discussion and analysis is written to provide greater insight into the results of operations and the financial condition of CVB Financial Corp. and its subsidiaries. Throughout this discussion, "Company" refers to CVB Financial Corp. and its subsidiaries as a consolidated entity. "CVB" refers to CVB Financial Corp. as the unconsolidated parent company, and "Bank" refers to Citizens Business Bank. For a more complete understanding of CVB Financial Corp. and its operations, reference should be made to the financial statements included in this report and in the Company's 1998 Annual Report on Form 10-K. Certain statements in this Report on Form 10-Q constitute "forward-looking statements" under the Private Securities Litigation Reform Act of 1995 which involve risks and uncertainties. The Company's actual results may differ significantly from the results discussed in such forward-looking statements. Factors that might cause such a difference include, but are not limited to, economic conditions, competition in the geographic and business areas in which the Company conducts operations, fluctuations in interest rates, credit quality, year 2000 data systems compliance, and government regulations. For additional information concerning these factors, see "Item 1. Business - Factors That May Affect Results" contained in the Company's Annual Report on Form 10-K for the year ended December 31, 1998.

RESULTS OF OPERATIONS

The Company reported net earnings of $5.5 million for the three months ended March 31, 1999. This represented an increase of $748,000, or 15.69%, over net earnings of $4.8 million, for the three months ended March 31, 1998. Basic earnings per share for the three month period increased to $0.33 per share for 1999, compared to $0.29 per share for 1998. Diluted earnings per share increased to $0.32 per share for the first three months of 1999, compared to $0.28 per share for the same three month period last year. The annualized return on average assets was 1.43% for the first three months of 1999 compared to a return on average assets of 1.52% for the three months ended March 31, 1998. The annualized return on average equity was 18.42% for the three months ended March 31, 1999, compared to a return of 18.08% for the three months ended March 31, 1998.

Pre-tax operating earnings, which exclude the impact of gains or losses on sale of securities and OREO, and the provisions for credit and OREO losses, totaled $9.4 million for the three months ended March 31, 1999. This represented an increase of $483,000, or 5.41%, compared to operating earnings of $8.9 million for the first three months of 1998.

Net Interest Income/Net Interest Margin

The principal component of the Company's earnings is net interest income, which is the difference between the interest and fees earned on loans and investments and the interest paid on deposits and other borrowed funds. When net interest income is expressed as a percentage of average earning assets, the result is the net interest margin. The net interest spread is the yield on average earning assets minus the average cost of interest-bearing deposits and borrowed funds.

For the three months ended March 31, 1999, net interest income was $17.8 million. This represented an increase of $1.9 million, or 12.23%, over net interest income of $15.8 million for the three months ended March 31, 1998. Although net interest income increased, the net interest margin decreased to 5.14% for the three months ended March 31, 1999, compared to 5.68% for the three months ended March 31, 1998. In addition, the net interest spread decreased to 3.86% for the three months ended March 31, 1999, compared to a spread of 4.22% for the three months ended March 31, 1998.

The increase in net interest income for the most recent three month period was the result of an increased volume of average earning assets. Earning assets averaged $1.4 billion for the first three months of 1999. This represented an increase of $281.8 million, or 24.71%, compared to average earning assets of $1.1 billion for the first three months of 1998. The decrease in the net interest margin for the three months ended March 31, 1999 compared to the first three months of 1998 was the result of a lower yield on average earning assets. The decrease in the net interest spread resulted as the yield on average earning assets decreased greater than the decrease in the cost of interest bearing liabilities.

The Company reported total interest income of $26.0 million for the three months ended March 31, 1999. This represented an increase of $3.2 million, or 13.87%, over total interest income of $22.8 million for the three months ended March 31, 1998. The increase reflected the greater volume of earning assets noted above. The yield on average earning assets decreased to 7.46% for the three months ended March 31, 1999, from a yield of 8.14% for the three months ended March 31, 1998.

The decrease in the yield on average earning assets resulted from lower yields on average loans and a greater concentration of earning assets in investments as opposed to loans. The yield on average loans decreased to 8.77% for the three months ended March 31, 1999, from a yield of 9.73% for the first three months of 1998. The 96 basis point decrease in average loan yields primarily reflected increased price competition for loans and a lower interest rate environment. Loans typically generate higher yields than investments. Accordingly, the higher the loan portfolio is as a percentage of earning assets, the higher will be the yield on earning assets. For the three months ended March 31, 1999, net loans represented 48.20% of average earning assets, compared to 53.88% for the three months ended March 31, 1998.

The increase in total interest income was partially offset by an increase in interest expense for the three months ended March 31, 1999 when compared to the same periods for 1998. Interest expense totaled $8.2 million for the three months ended March 31, 1999. This represented an increase of $1.2 million, or 17.57%, over total interest expense of $7.0 million for the three months ended March 31, 1998.

The increase in interest expense reflected an increase in the average volume of interest bearing liabilities. Average interest bearing liabilities were $916.2 million for the first three months of 1999. This represented an increase of $200.1 million, or 27.95%, from average interest bearing liabilities of $716.1 million for the first three months of 1998.

Average interest bearing deposits totaled $682.4 million for the three months ended March 31, 1999. This represented an increase of $54.3 million, or 8.64%, over average interest bearing deposits of $628.1 million for the three months ended March 31, 1998.

Other borrowed funds averaged $233.8 million for the three months ended March 31, 1999. This represented an increase of $145.9 million, or 165.84%, over average other borrowed funds of $88.0 million for the three months ended March 31, 1998.

The cost of average interest bearing liabilities decreased to 3.60% for the three months ended March 31, 1999, compared to a cost of 3.92% for the first three months of 1998. The decrease in the cost of interest bearing liabilities was primarily the result of a decrease in the interest rate environment. The cost of average interest bearing deposits was 3.06% for the first three months of 1999 as compared to 3.69% for the first three months of 1998. The cost of other borrowed funds decreased to 5.19% for the three months ended March 31, 1999, compared to a cost of 5.58% for the three months ended March 31, 1998.

Table 1 shows the average balances of assets, liabilities, and stockholders' equity and the related interest income, expense, and rates for the three month periods ended March 31, 1999, and 1998. Rates for tax-preferenced investments are shown on a taxable equivalent basis using a 35.0% tax rate.

TABLE 1 - Distribution of Average Assets, Liabilities, and Stockholders' Equity; Interest Rates and Interest Differentials
(dollars in thousands)

	Three-month periods ended March 31, 1999			1998		
ASSETS	Average Balance	Interest	Rate	Average Balance	Interest	Rate
Investment Securities						
Taxable	$ 618,023	9,568	6.19%	$ 431,480	6,787	6.29%
Tax-advantaged (1)	111,076	1,247	6.30%	83,251	906	6.11%
Federal Funds Sold & Interest-bearing deposits with other financial institutions	644	11	6.83%	5,989	82	5.48%
Loans (2) (3)	692,572	15,191	8.77%	619,780	15,073	9.73%
Total Earning Assets	1,422,315	26,017	7.46%	1,140,500	22,848	8.14%
Total Non-earning Assets	115,881			115,474		
Total Assets	$ 1,538,196			$1,255,974		
LIABILITIES AND STOCKHOLDERS' EQUITY						
Non-interest bearing deposits	$ 480,012			$ 411,697		
Savings Deposits (4)	387,640	1,833	1.89%	359,117	2,249	2.51%
Time Deposits	294,771	3,381	4.59%	269,004	3,541	5.26%
Total Deposits	1,162,423	5,214	1.79%	1,039,818	5,790	2.23%
Other Borrowings	233,818	3,035	5.19%	87,953	1,226	5.58%
Total Interest-Bearing Liabilities	916,229	8,249	3.60%	716,074	7,016	3.92%
Other Liabilities	22,242			22,791		
Stockholders' Equity	119,713			105,412		
Total Liabilities and Stockholders' Equity	$ 1,538,196			$1,255,974		
Net interest spread			3.86%			4.22%
Net interest margin			5.14%			5.68%

(1) Yields are calculated on a taxable equivalent basis.
(2) Loan fees are included in total interest income as follows: 1999, $623; 1998, $1,186. (3) Nonperforming loans are included in net loans as follows: 1999, $6,404; 1998, $6,532.
(4) Includes interest-bearing demand and money market accounts.

Table 2 summarizes the changes in interest income and interest expense based on changes in average asset and liability balances (volume) and changes in average rates (rate). For each category of earning assets and interest-bearing liabilities, information is provided with respect to changes attributable to (1) changes in volume (change in volume multiplied by initial rate), (2) changes in rate (change in rate multiplied by initial volume) and (3) changes in rate/volume (change in rate multiplied by change in volume).

TABLE 2 - Rate and Volume Analysis for Changes in Interest Income, Interest Expense and Net Interest Income
(amounts in thousands)

	Comparison of three-month period ended March 31, 1999 and 1998 Increase (decrease) in interest income or expense due to changes in			
	Volume	Rate	Rate/ Volume	Total
Interest Income:				
Taxable investment securities	$ 2,934	$ (107)	$ (46)	$ 2,781
Tax-advantaged securities	303	29	9	341
Fed funds sold & interest bearing deposits with other institutions	(73)	18	(16)	(71)
Loans	1,771	(1,479)	(174)	118
Total earning assets	4,935	(1,539)	(227)	3,169
Interest Expense:				
Savings deposits	179	(551)	(44)	(416)
Time deposits	338	(455)	(43)	(160)
Other borrowings	2,034	(84)	(141)	1,809
Total interest-bearing liabilities	2,551	(1,090)	(228)	1,233
Net Interest Income	$ 2,384	$ (449)	$ 1	$ 1,936

During periods of changing interest rates, the ability to reprice interest earning assets and interest bearing liabilities can influence net interest income, net interest margin, and consequently, the Company's earnings. Interest rate risk is managed by attempting to control the spread between rates earned on interest-earning assets and the rates paid on interest-bearing liabilities within the constraints imposed by market competition in the Bank's service area. Short term repricing risk is minimized by controlling the level of floating rate loans and maintaining a downward sloping ladder of bond payments and maturities. Basis risk is managed by the timing and magnitude of changes to interest-bearing deposits rates. Yield curve risk is reduced by keeping the duration of the loan and bond portfolios relatively short. Options risk in the bond portfolio is monitored monthly and actions are recommended when appropriate.

Both the net interest spread and the net interest margin are largely affected by the Company's ability to reprice assets and liabilities as interest rates change. The Company's management utilizes the results of a dynamic simulation model to quantify the estimated exposure of net interest income to sustained changes in interest rates. The sensitivity of the Company's net interest income is measured over a rolling two year horizon. The simulation model estimates the impact of changing interest rates on the net interest income from all interest earning assets and interest expense paid on all interest bearing liabilities reflected on the Company's balance sheet. The sensitivity analysis is compared to policy limits which specify a maximum tolerance level for net interest income exposure over a one year time horizon assuming no balance sheet growth, given both a 200 basis point upward and downward shift in interest rates. A parallel and pro rata shift in interest rates over a 12 month period is assumed. The following reflects the Company's net interest income sensitivity over a one year horizon as of March 31, 1999.

Simulated Rate Changes	Estimated Net Interest Income Sensitivity
+200 basis points	(1.33%)
-200 basis points	(1.09%)

The table indicates that net interest income would decrease by approximately 1.33% over a 12 month period if there was a sustained, parallel and pro rata 200 basis point upward shift in interest rates. Net interest income would decrease approximately 1.09% over a 12 month period if there was a sustained, parallel and pro rata 200 basis point downward shift in interest rates.

Credit Loss Experience

The Company maintains an allowance for potential credit losses that is increased by a provision for credit losses charged against operating results. The allowance for credit losses is also increased by recoveries on loans previously charged off and reduced by actual loan losses charged to the allowance. The provision for credit losses was $600,000 for the three months ended March 31, 1999. This represented a decrease of $250,000, or 29.41% from the provision for credit losses of $850,000 for the three months ended March 31, 1998.

The allowance for credit losses at March 31, 1999 was $13.9 million. This represented an increase of $1.5 million, or 12.12%, from the allowance for credit losses of $12.4 million at March 31, 1998. The allowance for credit losses was 2.01% of average gross loans for the first three months of 1999 and 1998. For the three months ended March 31, 1999, loans charged to the allowance for credit losses, net of recoveries ("net loan charge offs") totaled $25,000, compared to net recoveries of $60,000 for the first three months of 1998.

Nonperforming assets, which includes nonaccrual loans, loans past due 90 or more days and still accruing, restructured loans, and other real estate owned, decreased to $8.7 million at March 31, 1999. This represented a decrease of $623,000, or 6.68%, from nonperforming assets of $9.3 million at December 31, 1998. Nonperforming loans, which include nonaccrual loans, loans past due 90 or more days and still accruing, and restructured loans were $6.4 million at March 31, 1999. This represented a decrease of $814,000, or 11.28%, from the level of nonperforming loans at December 31, 1998. Table 6 presents nonperforming assets as of March 31, 1999, and December 31, 1998. The Company applies the methods prescribed by Statement of Financial Accounting Standards No. 114 for determining the fair value of specific loans for which the eventual collection of all principal and interest is considered impaired.

While management believes that the allowance at March 31, 1999, was adequate to absorb losses from any known or inherent risks in the portfolio, no assurance can be given that economic conditions which adversely affect the Company's service areas or other circumstances will not be reflected in increased provisions or credit losses in the future. Table 3 shows comparative information on net credit losses, provisions for credit losses, and the allowance for credit losses for the periods indicated.

TABLE 3 - Summary of Credit Loss Experience
(amounts in thousands)

	Three-months ended March 31, 1999	1998
Amount of Total Loans at End of Period	$ 693,402	$ 618,642
Average Total Loans Outstanding	$ 692,572	$ 619,780
Allowance for Credit Losses at Beginning of Period	$ 13,364	$ 11,522
Loans Charged-Off:		
Real Estate Loans	0	6
Commercial and Industrial	115	99
Consumer Loans	0	5
Total Loans Charged-Off	115	110
Recoveries:		
Real Estate Loans	0	155
Commercial and Industrial	90	4
Consumer Loans	0	11
Total Loans Recovered	90	170
Net Loans Charged-Off	25	(60)
Provision Charged to Operating Expense	600	850
Allowance for Credit Losses at End of period	$ 13,939	$ 12,432
Net Loans Charged-Off to Average Total Loans*	0.01%	-0.04%
Net Loans Charged-Off to Total Loans at End of Period*	0.01%	-0.04%
Allowance for Credit Losses to Average Total Loans	2.01%	2.01%
Allowance for Credit Lossess to Total Loans at End of Period	2.01%	2.01%
Net Loans Charged-Off to Allowance for Credit Losses*	0.72%	-1.93%
Net Loans Charged-Off to Provision for Credit Losses	4.17%	-7.06%

* Net Loan Charge-Off amounts are annualized.

Other Operating Income

Other operating income includes revenues earned from sources other than interest income. These sources include: service charges and fees on deposit accounts, fee income from the Asset Management Division, other fee oriented products and services, gain (or loss) on sale of securities or other real estate owned and gross revenue from Community Trust Deed Services (the Company's nonbank subsidiary).

Other operating income totaled $3.8 million for the three months ended March 31, 1999. This represented a decrease of $199,000, or 4.98%, from other operating income of $4.0 million for the three months ended March 31, 1998.

The decrease in other operating income was primarily the result of a decrease in the gain on the sale of premises and equipment. In March of 1998, the Bank sold an office building used as its Brea office. The Bank realized a gain on the sale of approximately $450,000 which is included in the $513,000 gain on sale of premises and equipment for the first three months of 1998. During the first three months of 1999, there were no gains or losses on the sale of premises and equipment.

Service charge income totaled $2.2 million for the first three months ended March 31, 1999. This represents an increase of $411,000 or 23.62% over service charge income of $1.7 million for the three months ended March 31, 1998.

Trust income totaled $1.0 million for the three months ended March 31, 1999. This represented an increase of $144,000, or 16.25%, over trust income of $886,000 for the three months ended March 31, 1998.

Other Operating Expenses

Other operating expenses totaled $12.1 million for the three months ended March 31, 1999. This represented an increase of $787,000, or 6.93%, over other operating expenses of $11.4 million for the three months ended March 31, 1998.

Equipment expense totaled $1.1 million for the three months ended March 31, 1999. This represents an increase of $164,000 or 18.32% over equipment expense of $894,000 for the three months ended March 31, 1998. The increase was primarily the result of increases in furniture and equipment expense and service and maintenance expense. Other expense, which includes Professional, Data Processing, Supplies, and Promotional expenses totaled $4.0 million for the first three months ended March 31, 1999. This represents an increase of $824,000 or 25.63% over other expense of $3.2 million for the three months ended March 31, 1998. The increase was primarily the result of increases in Professional and Promotional expenses.

The Company maintains an allowance for potential losses on other real estate owned. The allowance is increased by a provision for losses on other real estate owned, and reduced by losses on the sale of other real estate owned charged directly to the allowance. The allowance was established to provide for declining Southern California real estate values over the past several years. For the three months ended March 31, 1999, no provision was made for other real estate owned. For the three months ended March 31, 1998, the provision for other real estate owned was $500,000. This decrease reflects the improvement in the loan portfolio and the reduction of other real estate owned from $4.9 million at March 31, 1998 to $2.3 million at March 31, 1999.

As a percent of average assets, annualized other operating expenses decreased to 3.16% for the three months ended March 31, 1999, compared to a ratio of 3.62% for the three months ended March 31, 1998. The decrease in the ratio indicates that the Company is managing a greater level of assets with proportionately lower levels of operating expenses. The Company's efficiency ratio decreased to 56.33% for the three months ended March 31, 1999, compared to a ratio of 57.30% for the three months ended March 31, 1998. The decrease in the efficiency ratio indicates that the Company is allocating a lower percentage of net revenue to operating expenses.

BALANCE SHEET ANALYSIS

The Company reported total assets of $1.56 billion at March 31, 1999. This represented an increase of $2.7 million, or 0.18%, over total assets of $1.55 billion at December 31, 1998. Gross loans totaled $693.4 million at March 31, 1999. This represented an increase of $4.4 million, or 0.63%, over gross loans of $689.0 million at December 31, 1998. Total deposits decreased $5.1 million, or 0.42%, to $1.21 billion at March 31, 1999, from $1.22 billion at December 31, 1998.

Investment Securities and Debt Securities Available-for-Sale

The Company reported total investment securities of $718.9 million at March 31, 1999. This represented a decrease of $11.2 million, or 1.53%, over total investment securities of $730.0 million at December 31, 1998.

At March 31, 1999, the Company's net unrealized loss on securities available-for-sale totaled $929,000. The Company recorded an adjustment decreasing accumulated other comprehensive income to $536,000, and an adjustment to decrease deferred tax assets to $393,000. At December 31, 1998, the Company reported a net unrealized gain on investment securities available for sale of $2.4 million, with an adjustment to equity capital of $1.4 million and deferred taxes of $1.0 million. Note 2 of the Notes to the Consolidated Financial Statements in the Company's 1998 Annual Report on Form 10-K discusses its current accounting policy as it pertains to recognition of market values for investment securities held as available-for-sale.

Table 4 sets forth investment securities held-to-maturity and available-for-sale, at March 31, 1999 and December 31, 1998.

Table 4 - Composition of Securities Portfolio
(dollars in thousands)

	March 31, 1999				December 31, 1998			
	Amortized Cost	Market Value	Net Unrealized Gain/(Loss)	Yield	Amortized Cost	Market Value	Net Unrealized Gain/(Loss)	Yield
U.S. Treasury securities								
Available for Sale	$ 3,001	$ 3,008	$ 7	6.02%	$ 3,005	$ 3,023	$ 18	6.02%
FHLMC, FNMA CMO's, REMIC's and mortgage-backed pass-through securities								
Available for Sale	511,953	511,045	(908)	6.36%	528,701	530,035	1,334	6.37%
Held to Maturity	3,396	3,448	52	5.74%	3,699	3,773	74	5.74%
Other Government Agency Securities								
Available for Sale	15,002	15,016	14	6.83%	19,161	19,230	69	6.63%
GNMA mortgage-backed pass-through securities								
Available for Sale	40,696	40,571	(125)	6.63%	42,771	42,950	179	6.68%
Held to Maturity	679	740	61	9.49%	710	772	62	9.44%
Tax-exempt Municipal Securities								
Available for Sale	70,682	70,810	128	4.45%	58,483	59,340	857	4.43%
Held to Maturity	47,902	49,570	1,668	4.88%	47,962	49,879	1,917	4.88%
Other securities								
Available for Sale	24,906	24,906	0	0.00%	21,584	21,584	0	0.00%
Held to Maturity	1,526	1,526	0	8.26%	1,488	1,488	0	7.13%
	$ 719,743	$720,640	$ 897	6.09%	$727,564	$732,074	4,510	6.13%

Loan Composition and Nonperforming Assets

Table 5 sets forth the distribution of the loan portfolio by type as of the dates indicated (dollar amounts in thousands):

Table 5 - Distribution of Loan Portfolio by Type

	March 31, 1999	December 31, 1998
Commercial and Industrial	$252,927	$247,060
Real Estate:		
Construction	35,609	29,415
Mortgage	306,044	297,856
Consumer	17,575	17,816
Municipal lease finance receivables	22,354	22,923
Agribusiness	61,221	76,283
Gross Loans	$695,730	$691,353
Less:		
Allowance for credit losses	13,939	13,364
Deferred net loan fees	2,328	2,321
Net loans	$679,463	$675,668

As set forth in Table 6, nonperforming assets (nonaccrual loans, loans 90 days or more past due and still accruing interest, restructured loans, and other real estate owned) totaled $8.7 million at March 31, 1999. This represented a decrease of $623,000, or 6.68%, from nonperforming assets of $9.3 million at December 31, 1998. As a percent of total assets, nonperforming assets decreased to 0.56% at March 31, 1999, from 0.60% at December 31, 1998.

Although management believes that nonperforming assets are generally well secured and that potential losses are reflected in the allowance for credit losses, there can be no assurance that a general deterioration of economic conditions or collateral values would not result in future credit losses.

Table 6 - Nonperforming Assets (dollar amounts in thousands)

	March 31, 1999	December 31, 1998
Nonaccrual loans	$6,404	$7,218
Loans past due 90 days or more and still accruing interest	0	0
Restructured loans	0	0
Other real estate owned (OREO), net	2,293	2,102
Total nonperforming assets	$8,697	$9,320
Percentage of nonperforming assets to total loans outstanding and OREO	1.25%	1.35%
Percentage of nonperforming assets to total assets	0.56%	0.60%

The decrease in nonperforming assets was the result of a decrease in nonaccrual loans. Nonaccrual loans totaled $6.4 million at March 31, 1999. This represented a decrease of $814,000, or 11.28%, from total nonaccrual loans of $7.2 million at December 31, 1998.

At March 31, 1999, the majority of nonaccrual loans were collateralized by real property. The estimated loan balances to the fair value of related collateral (loan-to-value ratio) for nonaccrual loans ranged from approximately 14% to 115%.

The Bank has allocated specific reserves to provide for any potential loss on non-performing loans. Management cannot, however, predict the extent to which the current economic environment may persist or worsen or the full impact such environment may have on the Company's loan portfolio.

Deposits and Other Borrowings

At March 31, 1999, total deposits were $1.21 billion. This represented a decrease of $5.1 million, or 0.42%, from total deposits of $1.22 billion at December 31, 1998. Demand deposits totaled $509.2 million at March 31, 1999, representing a decrease of $29.6 million, or 5.50%, from total demand deposits of $538.8 million at December 31, 1998. The decrease in demand deposits from the year end total reflects normal seasonal fluctuations relating to agricultural and other depositors. Average demand deposits for the first quarter of 1999 were $480.0 million. This represented an increase of $68.3 million, or 16.59%, from average demand deposits of $411.7 million for the first quarter of 1998. The comparison of average balances for the first quarters of 1999 and 1998 is more representative of the Company's growth in deposits as it excludes the seasonal peak in deposits at year end.

Time deposits totaled $296.2 million at March 31, 1999. This represented an increase of $6.0 million, or 2.06%, over total time deposits of $290.2 million at December 31, 1998. Time deposits are not affected by the Company's seasonal fluctuation in demand deposits.

Other borrowed funds totaled $205.0 million at March 31, 1999. This represented an increase of $5.0 million, or 2.50% over other borrowed funds of $200.0 million at December 31, 1998. The increase in other borrowed funds during the first three months of 1999 was primarily the result of an increase in a secured short term loan from the Federal Home Loan Bank. The funds were used to purchase investment securities at a positive net interest spread.

Liquidity

Liquidity risk is the risk to earnings or capital resulting from the Bank's inability to meet its obligations when they come due without incurring unacceptable losses. It includes the ability to manage unplanned changes in funding sources and to recognize or address changes in market conditions that affect the Bank's ability to liquidate assets quickly and with minimum loss of value. Factors considered in liquidity risk management are stability of the deposit base; marketability, maturity, and pledging of investments; and the demand for credit.

In general, liquidity risk is managed daily by controlling the level of Fed funds and the use of funds provided by the cash flow from the investment portfolio. To meet unexpected demands, lines of credit are maintained with correspondent banks, the Federal Home Loan Bank and the Federal Reserve Bank. The sale of bonds maturing in the near future can also serve as a contingent source of funds. Increases in deposit rates are considered a last resort as a means of raising funds to increase liquidity.

For the Bank, sources of funds normally include principal payments on loans and investments, other borrowed funds, and growth in deposits. Uses of funds include withdrawal of deposits, interest paid on deposits, increased loan balances, purchases, and other operating expenses.

Net cash provided by operating activities totaled $6.4 million for the first three months of 1999, compared to net cash provided by operating activities of $9.1 million for the same period last year. The decrease was primarily the result of an increase in cash paid to suppliers and employees and interest paid.

Net cash provided by investing activities totaled $2.1 million for the first three months of 1999, compared to net cash used for investing activities of $67.8 million for the same period last year. The increase in net cash provided by investing activities was primarily from the reduction in purchases of investment securities. Financing activities provided net cash flows of $774,000 for the three months ended March 31, 1999. This compares to $46.2 million in net cash provided for the three months ended March 31, 1998. A net decrease in deposits of $5.1 million for the three months ended March 31, 1999, compared to a net increase in deposits of $11.9 million for the same period last year contributed to the change. In addition, net cash flows provided by financing activities was impacted by an increase in short term borrowings of $7.7 million for the first three months of 1999 compared to an increase of $35.8 million for the first three months of 1998. At March 31, 1999, cash and cash equivalents totaled $109.3 million. This represented an increase of $14.1 million, or 14.85%, from a total of $95.2 million at March 31, 1998.

Since the primary sources and uses of funds for the Bank are loans and deposits, the relationship between gross loans and total deposits provides a useful measure of the Bank's liquidity. Typically, the closer the ratio of loans to deposits is to 100%, the more reliant the Bank is on its loan portfolio to provide for short term liquidity needs. Since repayment of loans tends to be less predictable than the maturity of investments and other liquid resources, the higher the loan to deposit ratio the less liquid are the Bank's assets. For the first three months of 1999, the Bank's loan to deposit ratio averaged 59.71%, compared to an average ratio of 59.81% for the first three months of 1998.

CVB is a company separate and apart from the Bank that must provide for its own liquidity. Substantially all of CVB's revenues are obtained from dividends declared and paid by the Bank. There are statutory and regulatory provisions that could limit the ability of the Bank to pay dividends to CVB. At March 31, 1999, approximately $40.4 million of the Bank's equity was unrestricted and available to be paid as dividends to CVB. Management of CVB believes that such restrictions will not have an impact on the ability of CVB to meet its ongoing cash obligations. As of March 31, 1999, neither the Bank nor CVB had any material commitments for capital expenditures.

Capital Resources

The Company's equity capital was $117.5 million at March 31, 1999. The primary source of capital for the Company continues to be the retention of net after tax earnings. The Company's 1998 annual report (management's discussion and analysis and note 15 of the accompanying financial statements) describes the regulatory capital requirements of the Company and the Bank.

The Bank and the Company are required to meet risk-based capital standards set by the respective regulatory authorities. The risk-based capital standards require the achievement of a minimum ratio of total capital to risk-weighted assets of 8.0% (of which at least 4.0% must be Tier 1 capital). In addition, the regulatory authorities require the highest rated institutions to maintain a minimum leverage ratio of 4.0%. At March 31, 1999, the Bank and the Company exceeded the minimum risk-based capital ratio and leverage ratio required to be considered "Well Capitalized".

Table 7 below presents the Company's and the Bank's risk-based and leverage capital ratios as of March 31, 1999, and December 31, 1998.

Table 7 - Regulatory Capital Ratios

Capital Ratios	Required Minimum Ratios	March 31, 1999 Company	March 31, 1999 Bank	December 31, 1998 Company	December 31, 1998 Bank
Risk-based capital ratios					
Tier I	4.00%	12.63%	12.51%	12.20%	11.99%
Total	8.00%	13.89%	13.77%	13.46%	13.26%
Leverage Ratio	4.00%	7.11%	7.03%	7.18%	7.05%

On August 19, 1998, the Board of Directors of the Company reauthorized and superseded the April 16, 1997 repurchase of shares of its common stock, from time to time, at the discretion of the Company, through open market purchases or in private transactions in an aggregate amount of up to $9.0 million, or 550,000 shares. As of December 31, 1998, the Company had purchased 91,700 shares for an average price of $20.80 per share. The Company did not repurchased any shares of common stock during the first quarter of 1999.

Risk Management

The Company's management has adopted a Risk Management Policy to ensure the proper control and management of all risk factors inherent in the operation of the Company and the Bank. The policy is designed to address specific risk factors defined by federal bank regulators. These risk factors are not mutually exclusive. It is recognized that any product or service offered may expose the Bank to one or more of these risks. The Risk Management Policy identifies the significant risks as: credit risk, interest rate risk, liquidity risk, transaction risk, compliance risk, strategic risk, reputation risk, price risk, and foreign exchange risk.

Year 2000

The financial institutions industry, as with other industries, is faced with year 2000 issues. These issues center around computer programs that do not recognize a year which begins with "20" instead of "19", or uses only 2 digits for the year. Certain statements in this section on the Year 2000 constitute forward-looking statements under the Private Securities Litigation Reform Act of 1995 which involve risk and uncertainties. The Company's actual results may differ significantly from the results discussed in these forward-looking statements. Such factors include but are not limited to the estimated costs of remediation, the preparedness of third party vendors, timetables for implementation of future remediation and testing, contingency plans, and estimated future costs due to business disruption caused by affected third parties.

These statements are designated as Year 2000 Readiness Disclosures under the Year 2000 Information and Readiness Disclosures Act of 1998.

The Company has been working on these issues for the last 27 months. A committee, known as Team 2000, was established to analyze the issues and determine compliance with the requirements for Year 2000. To facilitate a thorough and complete Year 2000 assessment and response to identified issues, a phased management procedural approach has been adopted as follows:

Awareness Phase - Team 2000 coordinators and supporting staff are appointed and empowered to receive external training as necessary, and immediately review all pertinent regulatory and industry issuance's regarding Year 2000 issues. The team 2000 coordinators developed a process and overall strategy to cover in-house systems, service bureaus for systems that are outsourced, vendors, customers, and suppliers.

Assessment Phase - Team 2000 coordinators will prepare a report regarding the size of the problem and complexity of Year 2000 issues, as well as the level of work and resources necessary to address them. The report will includes issues relating to hardware, software, networks, ATM's, processing platforms, and other equipment (copier, fax, phone exchange, etc.) customer systems, vendors, and environmental systems (security systems, elevators, vaults, etc.)

Renovation Phase - Team 2000 coordinators supervise the project including enhancements, hardware and software upgrades, systems replacements and vendor certification as "Year 2000 Compliant". Work is prioritized depending on the applications impact. Insights may also be provided from "critical assessments" performed as part of the disaster recovery business resumption assessment.

Validation Phase - After programming codes by outside venders have been modified or systems upgraded, they are tested, when possible, in incremental states to assess full correction of the Year 2000 issues. Team 2000 coordinators establish time control check-off points to ensure timely completion of modifications or replacement activities.

Implementation Phase - Once modifications are completed, replacements or upgrades are in place, and/or other changes have occurred to address Year 2000 problematic areas, the Year 2000 plan will be in full compliance.

To date the Awareness Phase and the Assessment Phase have been completed. All in-house bank critical applications have been tested Year 2000 complaint. The Renovation Phase as it relates to "bank critical" systems/processes is 100% complete. The Validation Phase as it relates to "bank critical" system/processes is 100% complete.

As of March 31, 1999, for approximately 6% of the external systems/processes deemed as "bank critical", the Bank has not been able to identify specific timelines to validate Year 2000 compliance due to dependencies on external parties (e.g., vendors, agencies, etc.,) who are not required by regulation to be Year 2000 compliant until a later date. Contingency and follow-up plans have been developed.

The third party vendor of the Bank's teller terminal system has indicated that their hardware is not compliant and will not be made compliant. It is of an older generation of technology. The Bank is in the process of replacing this system, which is anticipated to be completed by July 31, 1999.

The Bank has notified its customers by means of statement stuffers of Year 2000 issues. The Bank is also in the process of contacting each of its major borrowing and depository customers to make them aware of the issues and to seek information regarding its customers' preparedness for the Year . Failure of any major customer to be Year 2000 compliant could have a material adverse effect on the Company.

The Board of Directors of CVB and the Bank have approved a Year 2000 Policy and budget. The Board has approved a budget of $1.8 million for the anticipated costs of Year 2000 issues. The Board has allocated $1.0 million of the Bank's allowance for loan and lease losses to cover potential losses from customers due to their Year 2000 problems. In addition, it is anticipated that the replacement of the teller system will cost $600,000. The remaining $200,000 is budgeted for miscellaneous and contingency items. To date, the Company has expended approximately $55,000 for the testing of software and hardware.

Of the $1.8 million budget to cover anticipated costs of year 2000 issues, the $1.0 million allocation from the allowance for loan and lease losses has already been provided through the income statement. The Company believes that costs which could be as much as $600,000 to replace the teller system, which will be capitalized as these costs relate to the purchase of new equipment. Therefore, these costs will only impact the earnings of the Company as it is depreciated. The Company anticipates that the remaining $145,000 will be reflected in the income statement over the next two quarters. Funds to address

Year 2000 issues will come from operating cash funds.

In addition, the Board of Directors of CVB and the Bank have engaged an outside CPA consulting firm to perform an internal audit related to the Bank's efforts associated with the Year 2000. The Bank received a "Satisfactory" rating for its Year 2000 plan and efforts in achieving the plan to date.

The Company has an existing Disaster Recovery Plan or Contingency Plan in the event a disaster should occur and affect the Company. This Plan encompasses the restoration of all or part of the Company's systems should that be necessary. This Plan has been augmented to cover contingencies arising from the Year 2000. The Plan has been tested in the past and the augmented Plan was most recently tested in the fourth quarter of 1998. In addition, the Company used a full day system outage simulation at its off-site recovery location in the first quarter of 1999 as an opportunity to test its Year 2000 Contingency Plan. The Company plans to replicate the testing performed at the off-site recovery location as well as other scenarios in the second quarter of 1999. The Year 2000 Contingency Plan involves the following four phases:

1. Organizational Planning
2. Business Impact Analysis
3. Business resumption contingency plan
4. Validating the business resumption contingency plan

Phases one and two are completed. Phase three will be completed in the second quarter of 1999. Phase four is ongoing throughout 1999.

PART II - OTHER INFORMATION

Item 1 - Legal Proceedings
Not Applicable

Item 2 - Changes in Securities
Not Applicable

Item 3 - Defaults upon Senior Securities
Not Applicable

Item 4 - Submission of Matters to a Vote of Security Holders
Not Applicable

Item 5 - Other Information
Not Applicable

Item 6 - Exhibits and Reports on Form 8-K

(a) Exhibits

Exhibit 27 - Financial Data Schedule

(b) Reports on Form 8-K
Not Applicable

Exhibit Index

Exhibit No.	Description	Page
27	Financial Data Schedule	25

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 thereunto duly authorized.

CVB FINANCIAL CORP.
(Registrant)

Date: May 12, 1999

/s/ Edward J. Biebrich Jr.

Edward J. Biebrich Jr.
Chief Financial Officer

THE SCHEDULE CONTAINS SUMMARY FINANCIAL INFORMATION EXTRACTED FROM THE MARCH 31, 1999, CONSOLIDATED BALANCE SHEET, AND THE MARCH 31, 1999, CONSOLIDATED STATEMENT OF EARNINGS AND IS QUALIFIED IN ITS ENTIRETY BY REFERENCE TO SUCH FINANCIAL STATEMENTS

3-MOS
DEC-31-1999
MAR-31-1999
84,303
0
25,000
0
665,356
53,503
55,284
693,402
13,939
1,557,934
1,210,196
205,000
24,873
395
0
0
94,684
22,786
1,557,934
15,191
10,815
11
26,017
5,214
8,249
17,768
600
0
12,148
8,817
5,513
0
0
5,513
0.33
0.32
5.14
6,404
0
0
2,073
13,364
115
90
13,939
10,428
0
3,511