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**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): June 8, 2010**

**CVB FINANCIAL CORP.**

(Exact name of registrant as specified in its charter)

<b>California</b> (State or other Jurisdiction of Incorporation)	<b>0-10140</b> (Commission File Number)	<b>95-3629339</b> (IRS Employer Identification No.)
<b>701 North Haven Avenue, Ontario, California</b> (Address of Principal Executive Offices)		<b>91764</b> (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 slide presentation with information as of March 31, 2010. 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 June 10, 2010, the Company’s President and Chief Executive Officer, Christopher D. Myers, will discuss the slides with investors.

**Item 9.01 Financial Statement and Exhibits**

(d) Exhibits

99.1 Slide presentation of CVB Financial Corp. as of March 31, 2010 (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: June 8, 2010

By: /s/ Edward J. Biebrich Jr.

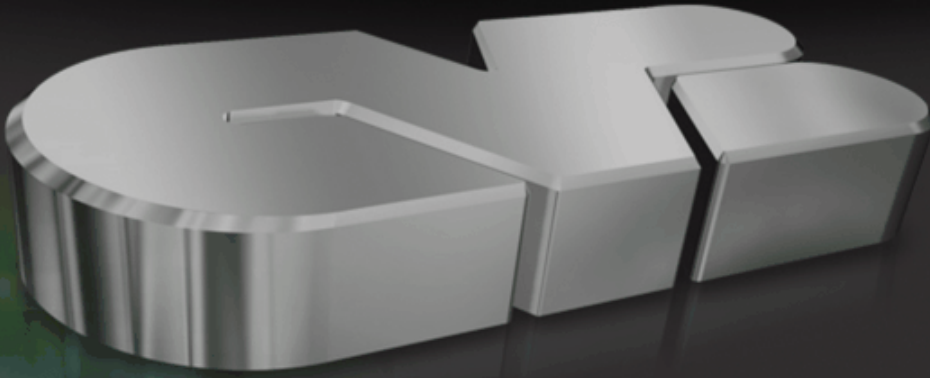
Edward J. Biebrich Jr.,  
Executive Vice President and Chief  
Financial Officer

**Exhibit Index**

99.1 Slide presentation of CVB Financial Corp. as of March 31, 2010 (furnished pursuant to Regulation FD)

# CVB Financial Corp.

Chris Myers



## 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, 2009, 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.



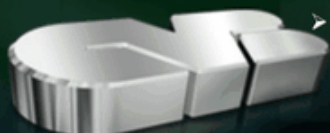
# CVBF Current Snapshot

## Financial Highlights 3/31/10

➤ Total Assets:	\$6.8 Billion
➤ Gross Loans:	\$3.9 Billion
➤ Total Deposits (Including Repos):	\$5.1 Billion
➤ Tang. Common Equity:	\$586 Million
➤ Market Capitalization:	\$1.1 Billion

## Operating Highlights

- Largest financial institution headquartered in the Inland Empire region of Southern California. Formed in 1974.
- Serves 42 cities with 44 business financial centers and 6 commercial banking centers throughout the Inland Empire, LA County, Orange County and the Central Valley of California
- Strong credit culture and underwriting integrity remain paramount at CVB
  - NPA's / Loans & OREO\*: 2.61%
  - LLR / NPL's: 146%
  - Texas Ratio: 15.7%

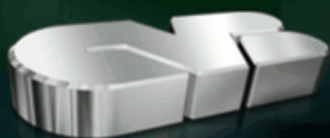


Source: Q1 2010 earnings release & company filings; Texas Ratio = (NPA's + 90 days delinquent) / (Reserves + Tang. Common Equity) \*non-covered loans

## Experienced Leadership

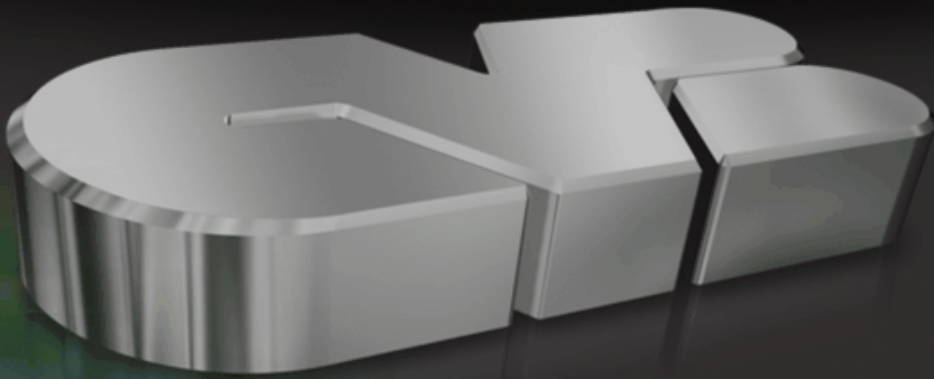
<u>Name</u>	<u>Position</u>	<u>Banking Experience</u>	<u>CVBF Service</u>
Christopher D. Myers	President Chief Executive Officer	25 Years	4 Years
Edward J. Biebrich Jr.	Executive Vice President Chief Financial Officer	28 Years	12 Years
James F. Dowd	Executive Vice President Chief Credit Officer	33 Years	2 Years
David Harvey	Executive Vice President Chief Operations Officer	20 Years	New
Todd E. Hollander	Executive Vice President Sales Division	19 Years	2 Years
Chris A. Walters	Executive Vice President CitizensTrust	23 Years	3 Years
Yamynn De Angelis	Executive Vice President Chief Risk Officer	31 Years	23 Years

- Significant equity ownership among executive management and board of directors
  - Total Board: 15.42%, Total Board plus 'retired' directors: 23.48% Borba family: 12.63%





# Who is CVB Financial?



# Largest Banks Headquartered in California

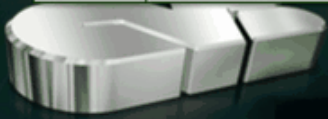
Rank	Name	Asset Size (3/31/10)
1	Wells Fargo	\$1,223,630
2	Union Bank	\$85,471
3	Bank of the West*	\$73,814
4	East West Bank	\$20,299
5	City National Bank	\$20,066
6	SVB Financial	\$14,125
7	Cathay Bank	\$11,870
8	Pacific Capital Bank	\$7,372
<b>9</b>	<b>CVB Financial Corp</b>	<b>\$6,789</b>
10	Pacific Western Bank	\$5,203
11	Westamerica Bank	\$4,745
12	Farmers & Merchants of Long Beach	\$4,090

\*as of 12/31/09

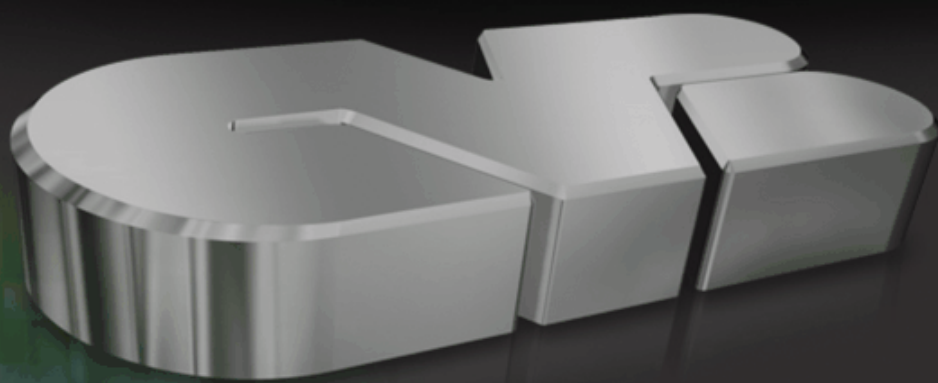
In millions

## Forbes 2010 America's Best Banks (\$5 Billion ↑)

Rank	Company	Total Assets (\$BIL)	NPLS/ Loans %	Reserves/ NPLS%	Tier 1 Ratio%
1	Bank of Hawaii	12	1.2	209	13.4
2	UMB Financial	10	.07	210	13.5
3	Commerce Bancshares	18	1.6	114	12.8
4	Prosperity Bancshares	9	0.3	537	11.9
5	SVB Financial	13	1.6	120	14.6
<b>6</b>	<b>CVB Financial</b>	<b>7</b>	<b>1.6</b>	<b>150</b>	<b>15.3</b>
7	Community Bank System	5	0.5	249	12.1
8	Central Bancompany	9	1.7	110	13.1
9	NBT Bancorp	5	1.1	165	11.2
10	International Bancshares	12	2.2	71	17.2



# What are our Markets?

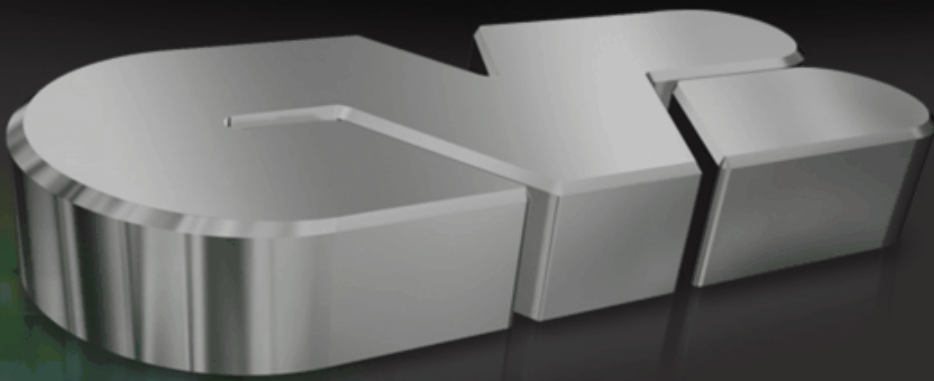


# Existing Locations

44 Business Financial Centers  
6 Commercial Banking Centers

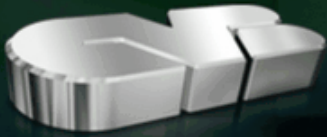


# Loans



# Loans

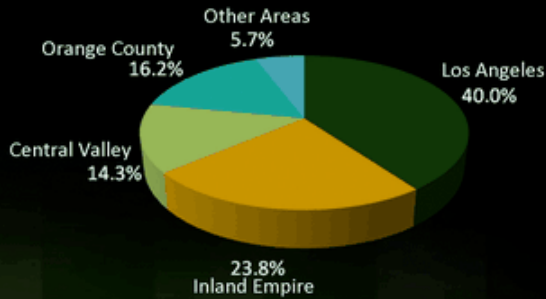
(000's)	Covered Loans*	%	Non-Covered Loans	%
Los Angeles County	\$20,480	3.4%	\$1,151,079	32.7%
Inland Empire (Riverside & San Bernardino Counties)	\$3,199	0.5%	\$764,922	21.8%
Orange County	\$7,294	1.2%	\$514,543	14.6%
Central Valley	\$466,589	77.5%	\$612,110	17.4%
Other	\$104,819	17.4%	\$474,487	13.5%
<b>Total</b>	<b>\$602,381</b>	<b>100%</b>	<b>\$3,517,141</b>	<b>100%</b>



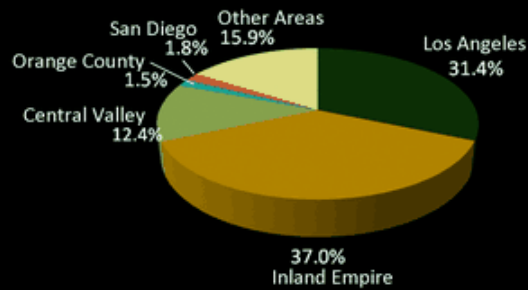
*\*Prior to MTM discount*

# CRE & Construction Lending\*

CRE Portfolio by Region  
\$1.99 Billion



Construction Portfolio by Region  
\$223.7 Million

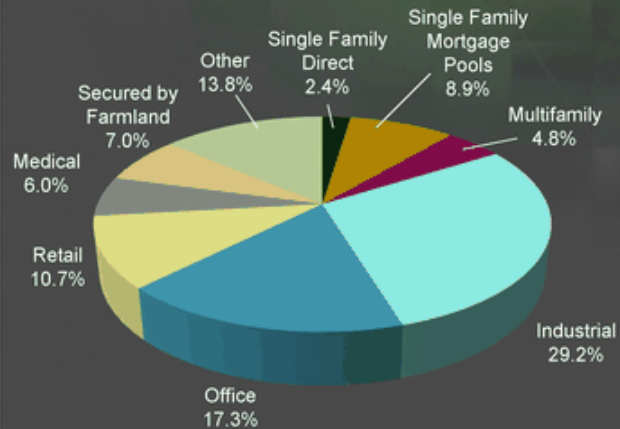


- As of 3/31/2010 CRE loans totaled \$1.99 billion, while construction stood at \$223.7 million, or 6.4% of total loans. Construction loans totaled \$265.4 million at 12/31/09
- Of the CRE loans on the balance sheet, 37.1% are owner-occupied
- \$52.4 million of the construction portfolio is related to residential construction, while the remaining \$171.3 million is allocated to commercial construction
- CVBF's land development exposure is limited, which has helped the Bank avoid material losses in that struggling asset class. Approximately 18% of the construction portfolio is related to commercial / residential land development



# Real Estate Loan Exposure

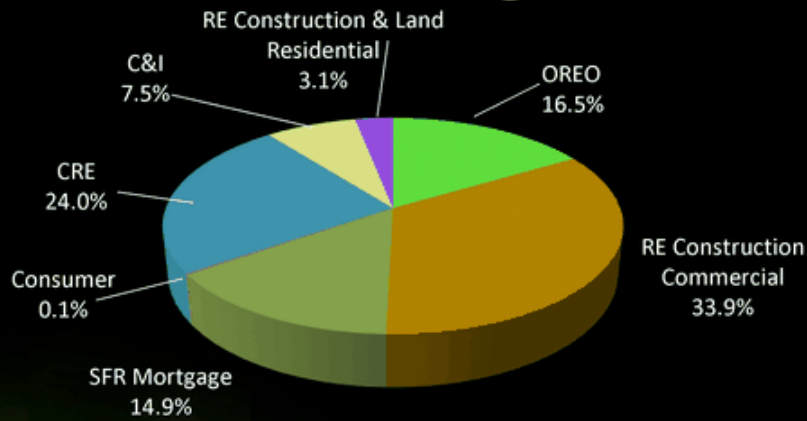
Real Estate Loans by Type	% Owner-Occupied
Single Family – Direct	100%
Single Family – Mortgage Pools	100%
Multifamily	0%
Industrial	37.2%
Office	24.2%
Retail	15.0%
Medical	42.6%
Farmland	100%
Other	48.8%
<b>Total Owner Occupied</b>	<b>44.5%</b>



- As of 3/31/2010 real estate loans totaled \$2.2 billion, with the largest allocation going to industrial real estate at \$656 million, or 29.2% of RE loans
- The weighted average owner occupied level for the RE portfolio is approximately 45%
- CVBF's single family residential portfolio is 100% owner occupied
- Single family mortgage pools were purchased to diversify the Bank's portfolio as it makes few single family loans; original target metrics - FICO's in the 700-800 range with LTV's in the 60% - 80% range. No sub-prime lending

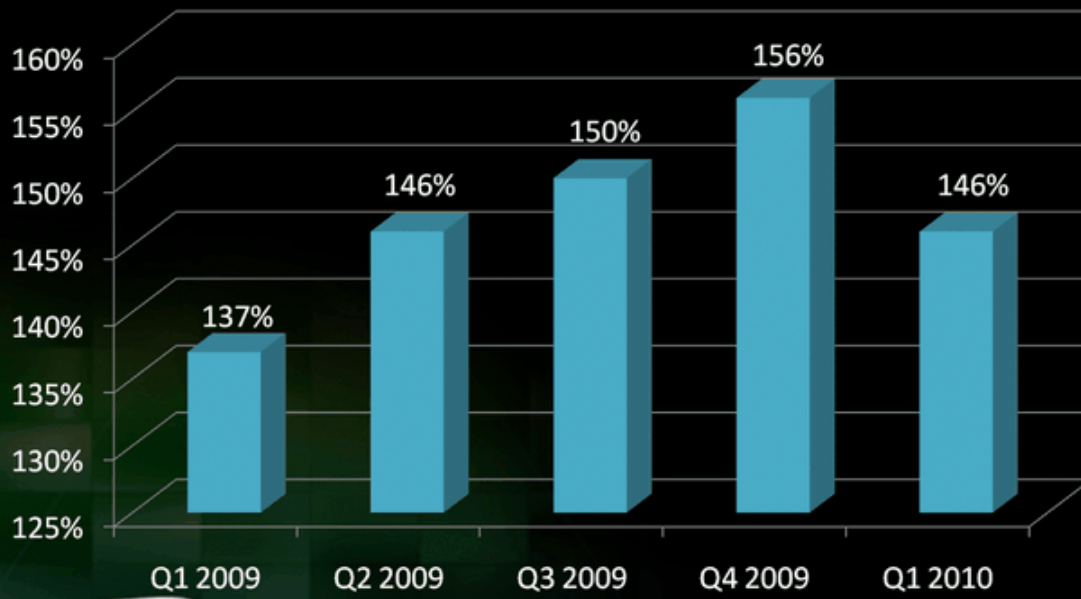
Source: Q1 2010 earnings release & company reports \*Non-covered loans

# Non-Performing Assets\*



- As of 3/31/2010 non-performing assets totaled \$92 million, of which \$76.8 million and \$15.2 million were from non-performing loans and OREO, respectively
- On a peer comparison basis, CVBF's credit metrics are superior
  - NPA's / Loans & OREO: 2.61% vs. 7.28% for peers (peers as of Q4 09)
  - LLR / NPL's: 146.2% vs. 71.7% for peers (peers as of Q4 09)
  - NCO's / Avg. Loans: 0.25% vs. 4.76% for peers (peers as of Q4 09)
- As of 3/31/2010 over 30 days past due loans totaled 0.51%

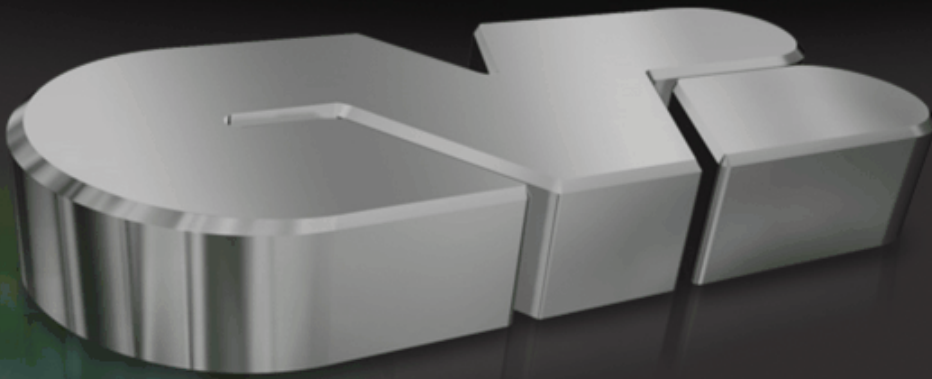
# Loan Loss Reserves to Non-Performing Loans\*



\*Non-covered Loans

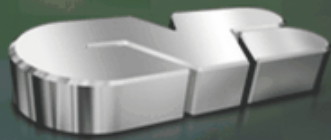
# Transitioning from a Community Bank to a Regional Bank

## Our Growth Strategy



## **Citizens Business Bank: Our 10 Year Vision**

**Citizens Business Bank will strive to become the dominant financial services company operating throughout the state of California, servicing the comprehensive financial needs of successful small to medium sized businesses and their owners.**



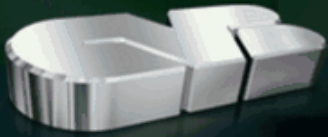
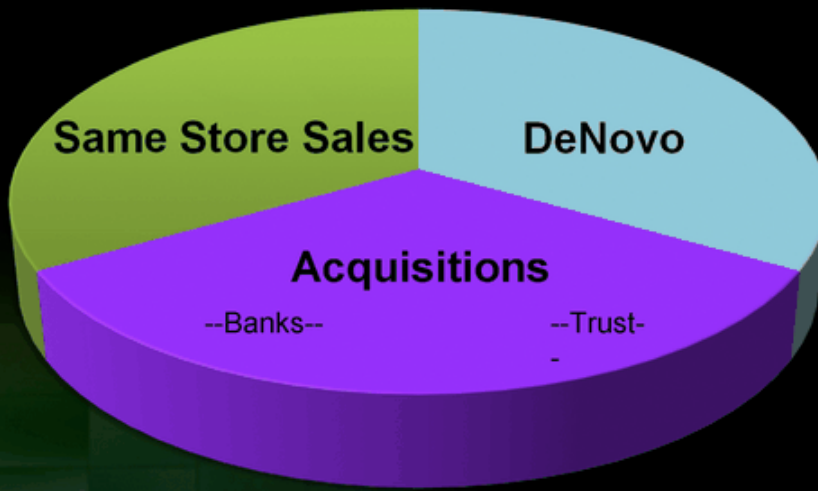
# Target Customer

The best privately-held and/or family-owned businesses throughout California

- Annual revenues of \$1-200 million
- Top 25% in their respective industry
- Full relationship banking
- Build 20-year relationships



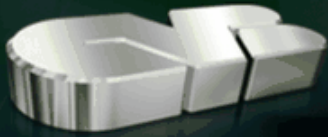
# Three Areas of Growth



# “DeNovo” --Team Acquisitions--

As of 3/31/10

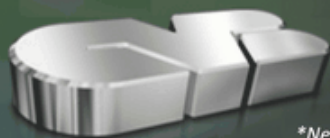
Name	Opening Date	# of Associates	Non-interest DDA	Total Deposits (including Repo's)
Specialty Banking Group	January 2008	7	\$123,904	\$166,558
San Fernando Valley CBC	June 2008	6	\$37,811	\$174,551
Inland Empire CBC	July 2008	4	\$19,370	\$66,070
South Bay CBC	August 2008	4	\$38,281	\$74,942
Burbank CBC: Produce	January 2008	3	\$10,760	\$15,724
Orange County CBC	December 2009	4	\$6	\$1,812
Los Angeles CBC	January 2010	4	\$546	\$4,535
	Administration	3		
(000's)	<b>Total</b>	<b>35</b>	<b>\$230,678</b>	<b>\$504,192</b>





# 2007-2009 Bank Acquisitions

<u>Bank Name</u>	<u>Date Acquired</u>	<u>Geographic Market</u>	<u># of Locations</u>	<u>Total Assets (3/31/10)</u>
First Coastal Bank	June 2007	South Bay	4 /3	\$127,268
San Joaquin Bank (000's)	October 2009	Kern County	5/4	\$459,344 *
			<b>Total:</b>	<b>\$586,612</b>



*\*Net of MTM Discount*

# CVBF Deposit Growth

(000's)	12/31/2006	3/31/2010	% Inc
Non-Interest Bearing Demand	\$1,363,411	\$1,598,022	17.2%
Interest Checking	\$318,431	\$473,287	48.6%
Savings/MMDA	\$896,988	\$1,223,217	36.4%
Time Deposits	\$827,978	\$1,224,073	47.8%
<b>Total Deposits</b>	<b>\$3,406,808</b>	<b>\$4,518,599</b>	<b>32.6%</b>
Customer Repurchase Agreements	\$94,350	\$535,214	467.3%
<b>Total Deposits &amp; Customer Repurchases</b>	<b>\$3,501,158</b>	<b>\$5,053,813</b>	<b>44.3%</b>



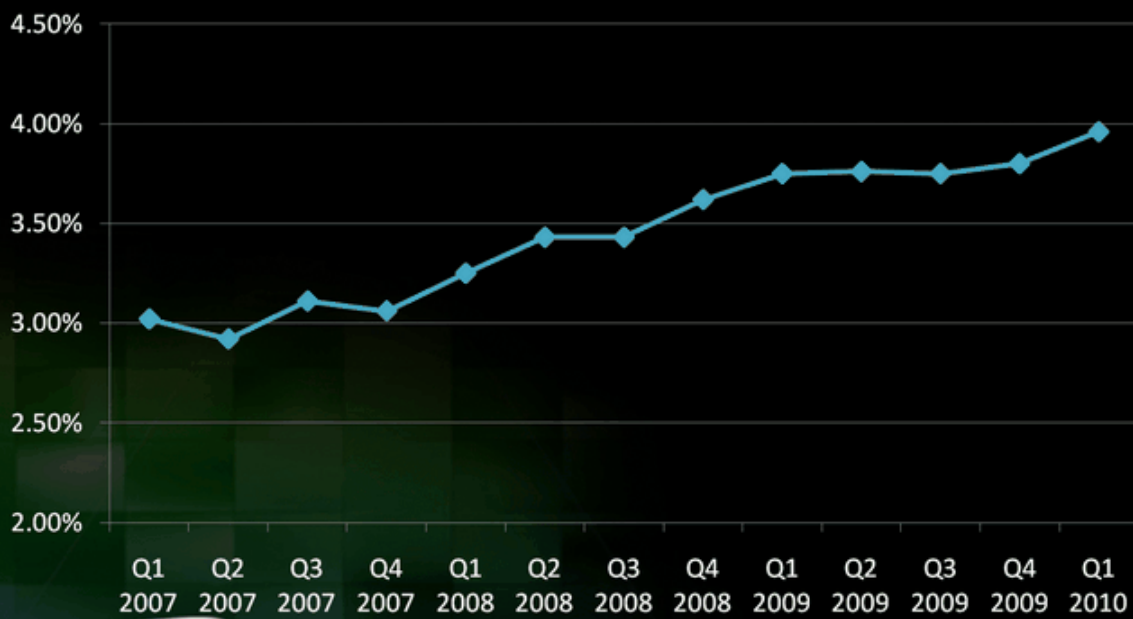
# CVBF Balance Sheet

(in millions)	12/31/06	3/31/10
Total Assets	\$6,092	\$6,789
Total Deposits includes REPO's	\$3,501	\$5,054
Total Loans*	\$3,070	\$3,950
Securities	\$2,583	\$2,077
Borrowings	\$2,045	\$907
Loan Loss Reserves/Loans	.90%	3.2%
Tier 1 Tangible Ratio	5.8%	8.7%
Tier 1 Leverage Ratio	7.8%	9.9%
Total Risk Based Capital	13.0%	16.9%



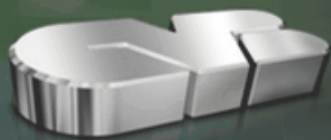
\*Covered and Non-Covered

# Net Interest Margin



# Our Strategic Focus

- Capital and strong Loan Loss Reserves are paramount
- Strong, disciplined credit underwriting/credit culture
- Drive low-cost deposits
- Multiple forms of growth (don't depend on one)
  - Same Store Sales
  - DeNovo
  - Acquisitions
- Control our destiny; 'earn' independence from the government
- Focus on relationships not transactions
- Cross-sell: capture the whole wallet
- Long-term outlook
- Build new Fee Income opportunities



# Thank you!

Copy of Presentation: [jcschaap@cbbank.com](mailto:jcschaap@cbbank.com)

