



CVB Financial Corp.

2017

ANNUAL REPORT

PERFORMANCE SCORECARD

\$104.4
Million
Net Income

Highest in CVBF History

163
Consecutive
Quarters of
Profitability

Over 40 Years

113
Consecutive
Quarters of Cash
Dividends Paid

Over 28 Years

Ranked
TOP 5
Bank in the U.S.
Bank Director, 2017

Four Consecutive Years

★ ★ ★ ★ ★
Five-Star
Superior Rating
BauerFinancial, 2017

35 Consecutive Quarters

Super Premier
Performing Bank
Findley Reports, 2017

Over 22 Years

CONTENTS

2017 in Review	4
Vision and Mission	6
Board of Directors	7
Our Story	8
Financial Highlights	9
Valued Customers	13
Services	27
Community Commitment	30
Leadership Team	32
Financial Summary	35
Locations	40
Corporate Information	42

TO OUR SHAREHOLDERS, CUSTOMERS, AND ASSOCIATES

2017 was a historic year for our Bank. We achieved record earnings of \$104.4 million, delivered our 163rd consecutive quarter of profitability, and paid our 113th consecutive quarterly cash dividend to shareholders. Citizens Business Bank now consists of 51 banking centers, three trust office locations, and over \$8.2 billion in total assets. We also own two 50,000 square foot buildings in the greater Ontario area, a mere two miles apart. These buildings house administration and all support departments including Credit, Human Resources, Marketing, Centralized Operations, Technology, and more. The close proximity of these buildings promotes efficiency and teamwork.

Looking back at the previous 12 months, the Bank was once again recognized by Forbes as one of the Best Banks in America and was named a Top 5 Bank for the fourth consecutive year by Bank Director. BauerFinancial also awarded us a Five-Star rating for the 35th consecutive quarter.

The Bank reported record earnings of \$104.4 million. Total assets increased \$196.9 million from 2016, while total loans grew \$435.6 million. Total deposits and customer repurchase agreements increased by \$187.9 million. Credit quality and profit margins also improved year-over-year.

In terms of expansion, we completed the acquisition of Valley Business Bank in March of 2017. Valley Business Bank provided over \$400 million in new assets and significant additional opportunities for future growth in the Fresno, Visalia, and Tulare markets. New locations were opened in San Diego and Stockton to expand our geographic presence. We also added a new Director to our Board. Rodrigo Guerra, Jr. joined CVBF in July 2017. His business acumen and legal expertise has already provided valuable insight and will help continue our tradition of excellence.



In early 2018, we announced an agreement to acquire Community Bank, headquartered in Pasadena, California. Community Bank was founded in 1945 and has over \$3.7 billion in total assets. Community Bank has a similar business and community banking model with a strong corporate culture focused on outstanding customer service. We are excited to join forces with a successful business bank which provides an opportunity to increase our market share in existing locations and to expand our geographic footprint. We anticipate this merger to be completed in the third quarter of 2018.

Our goals and aspirations for 2018 are many, but we remain focused on reinforcing our five core values: financial strength, superior people, customer focus, cost effective operation, and having fun. On behalf of our Board of Directors, we thank our customers for their ongoing loyalty, our associates for their dedication and hard work, and our shareholders for their continued support.

Christopher D. Myers
President and Chief Executive Officer
CVB Financial Corp.
Citizens Business Bank

Raymond V. O'Brien III
Chairman of the Board
CVB Financial Corp.

BOARD OF DIRECTORS

Our continued strength, stability, and success as a financial services company could not be achieved without the leadership, support, and guidance from our Board of Directors. Their combined experience, knowledge, and commitment allow us to meet the needs of the businesses we serve and their owners throughout California.



Raymond V. O'Brien III
Chairman



George A. Borba
Vice Chairman



Christopher D. Myers
President & Chief Executive Officer



Kristina M. Leslie
Director



Stephen A. Del Guercio
Director



Hal W. Oswald
Director



Anna Kan
Director



Rodrigo Guerra, Jr.
Director

OUR STORY

The Bank opened in August of 1974, with a visionary dairy farmer, George A. Borba Sr., and a group of local business leaders, family members, and friends who cared deeply about their community and had a clear vision of how they wanted to make an impact: helping business owners discover, build upon, and enhance the value of their companies.

Early on, we took a customer-first approach to doing business. But it wasn't just about putting our customers first. It was about creating long-lasting, genuinely enriching business relationships. To this day, many of our customers have banked with us for more than thirty years. We believe that means something.

Long-term relationships are the foundation of any successful business. We strive to build more and more of these relationships by treating our customers the way we would want to be treated. Our customers' success is our success. We want our business customers to grow and prosper, and we find meaning in our ability to enable and enhance their entrepreneurial opportunities.

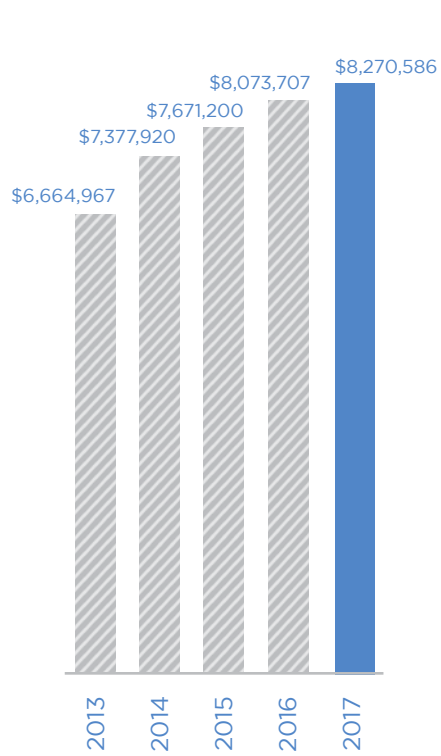
Today, our customer commitment, growth-oriented focus and vision remain unchanged. We put our customers first. We help our customers grow and prosper. We strive to build long-standing relationships.

Along the way, we changed our name from Chino Valley Bank to Citizens Business Bank and have grown to over \$8 billion in assets, with over 50 banking locations, and three trust offices serving the Inland Empire, Los Angeles County, Orange County, San Diego County, Ventura County, Santa Barbara County, and the Central Valley area of California.

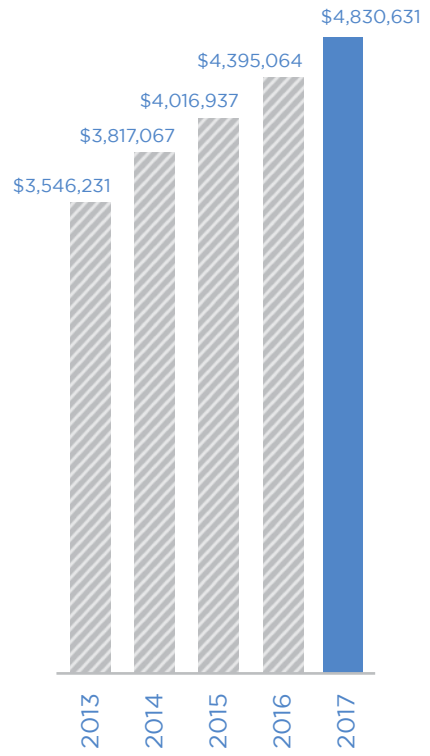


FINANCIAL HIGHLIGHTS

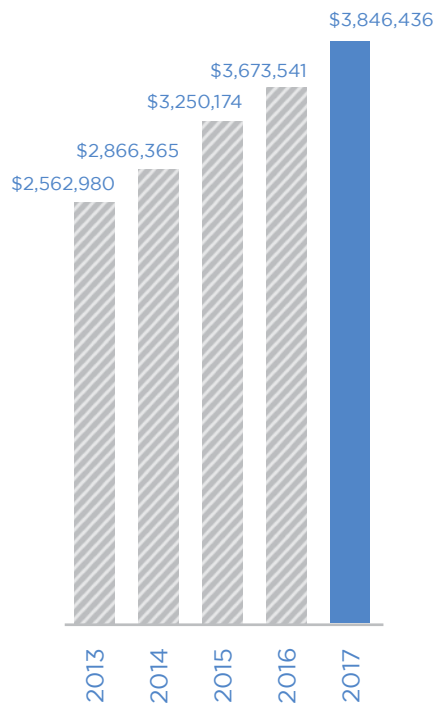
At year end, we reported our 163rd consecutive quarter of profitability and paid our 113th consecutive quarterly cash dividend to shareholders. Our focus on improving key financial metrics, including profitability and asset quality, is paramount.



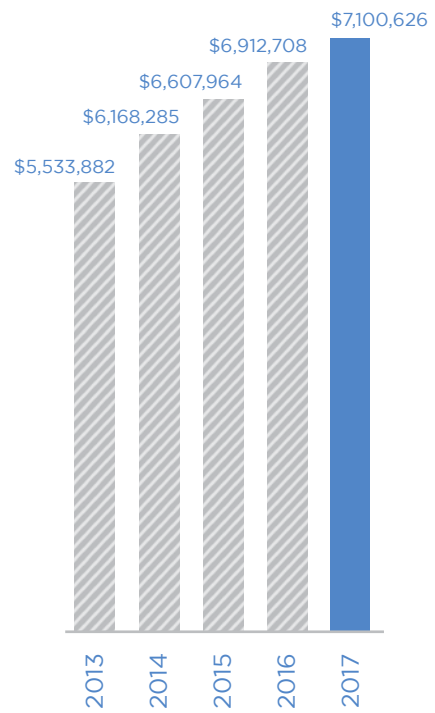
Total Assets
(Dollars in thousands)



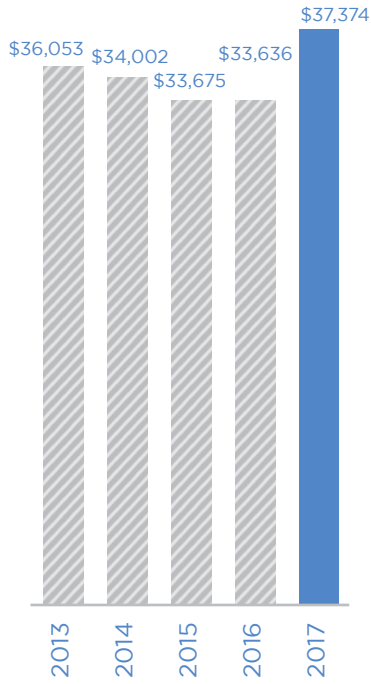
Total Loans
(Dollars in thousands)
Net of deferred loan fees and discounts



Noninterest Bearing Deposits
(Dollars in thousands)



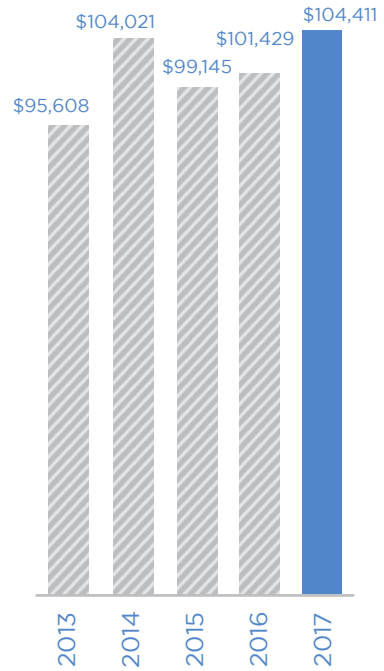
Total Deposits
(Dollars in thousands)
Includes customer repurchase agreements



Noninterest Income

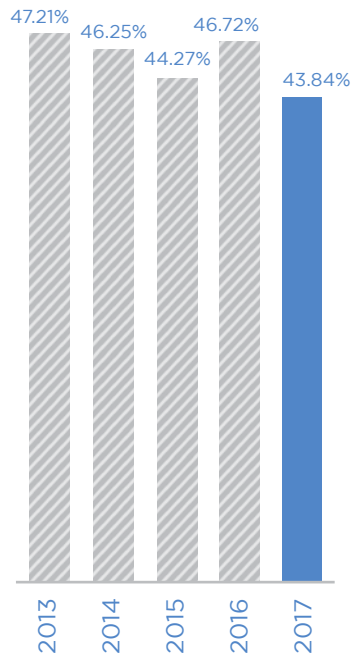
(Dollars in thousands)

Excludes gain on sale of loans, securities, branches, and gain on eminent domain, as well as FDIC loss sharing asset changes.



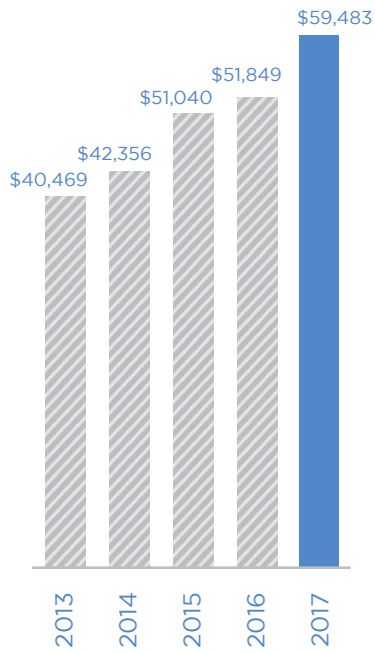
Net Earnings

(Dollars in thousands)



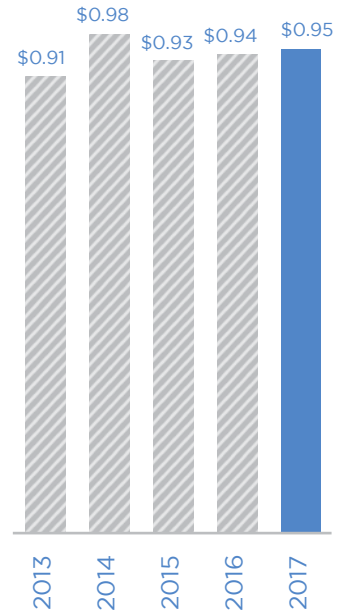
Efficiency Ratio*

**Noninterest expense, excluding debt termination expense, divided by net interest income before provision for loan losses plus noninterest income.*

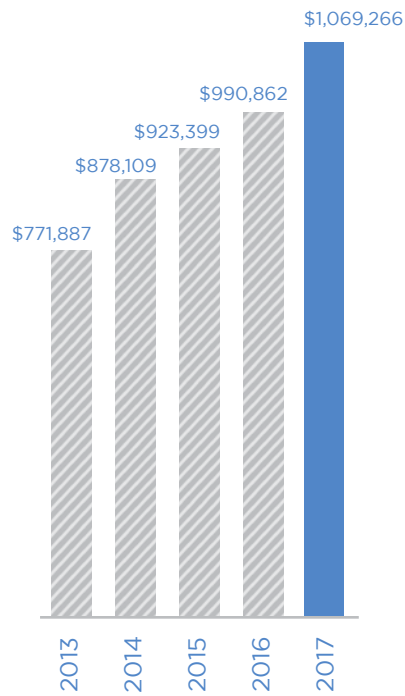


Dividends Declared

(Dollars in thousands)



Diluted Earnings Per Share



Shareholders' Equity

(Dollars in thousands)

VALUED CUSTOMERS

Our unwavering commitment to personal service and the success of each and every customer remains unchanged. We put our customers first by providing outstanding service and building long-term relationships. We take the time to understand the opportunities and challenges our customers face to help them thrive in today's complex environment.

"We thank our customers for being a part of this annual report and for their continued business."





Gino Roncelli

Founder and Chairman of the Board

Riley K. Cole

Chief Executive Officer

Christopher Cole

President and Chief Operating Officer



Roncelli Plastics, located in Monrovia, California, specializes in precision fabrication, CNC machining, die cutting, rapid prototyping, and clean room assembly of plastic and non-metallic components. Committed to investing in the most efficient manufacturing technologies and outstanding people, Roncelli Plastics is dedicated to delivering the best quality components in the industry. Their diverse team of experienced engineers, machinists, inspectors, supervisors, and managers focus on delivering exceptional customer service alongside precision production of plastic components for every customer.



Customer Since
1986

Left to right: Riley K. Cole, Gino Roncelli, and Christopher Cole

*“Citizens Business Bank has been our trusted banking partner for over 30 years. We value the personal, attentive, and dedicated service that they provide. With their broad understanding of our business, we have the peace of mind knowing that if anything out of the ordinary happens, we will get a call from our Relationship Manager. We use their **Treasury Management Services** to help prevent fraud and maximize cash flow. We count on the stability and reliability of the Bank. Whether it is a Service Representative or the CEO, we know that we will get quality service with a personal touch.”*



Gale Banks
Chief Executive Officer

Elizabeth Bruny
Director of Business Operations



Gale Banks Engineering, also known as Banks Power, is a premier designer and manufacturer of power enhancing products for diesel and gas powered light trucks, motorhomes, and sport utility vehicles. Since the 1960s, their futuristic high-performance engines have broken new ground, set world records, and won world championships. Gale Banks Engineering's fundamental principles combine old-fashioned business ethics and service with leading technology, elegantly engineered products, superior construction, scientifically proven performance, and competitive pricing.



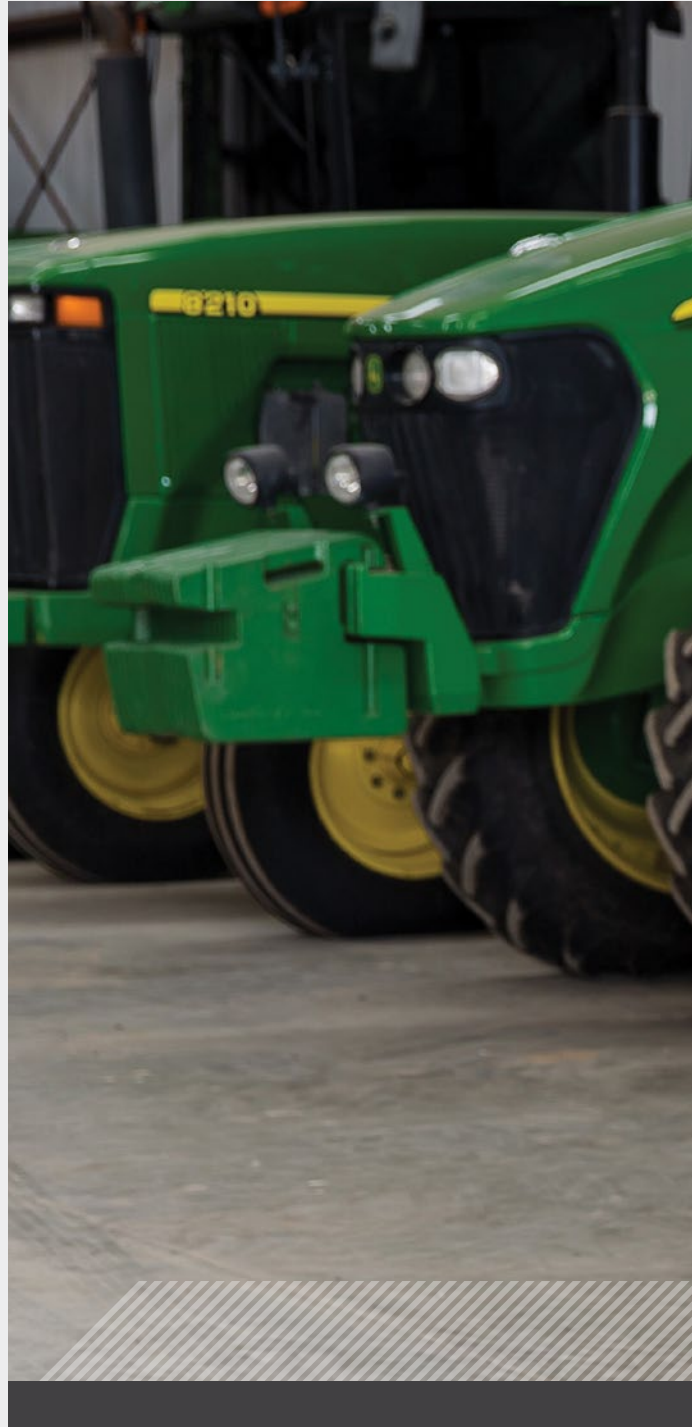
Left to right: Elizabeth Bruny and Gale Banks

*"Citizens Business Bank makes every client feel like their business matters. The customer focused service and consistent communication we receive at all levels of the Bank demonstrates their dedication to our success. When we started another company, the Bank made the process seamless and we were able to get up and running in a timely manner. Through solutions such as **Positive Pay** and **Business Online Banking**, the Bank provides our companies the ability to be efficient and help to minimize risk. For over 17 years, Citizens Business Bank has remained actively engaged in our business and understands our future goals. The growth of the Bank is a sign that together, we will achieve mutual success."*



Rich Dyt
Managing Partner

Jacque Dyt
Partner



Moonshine Dairy was established in 1997 as a privately held company located in Crows Landing, California. They are a family-owned and operated dairy with over 2,000 dairy cows. They pride themselves on organization and efficiency with an emphasis on sanitation. Moonshine Dairy strives to constantly improve production by focusing on innovation and the well-being of their livestock. This has led to the ongoing success of their Dairy.



Customer Since
1997

Left to right: Jacquie and Rich Dyt

*“Customer service is the highest priority for our Dairy. Everyone in the Bank’s Dairy and Livestock Group is very responsive. As our Dairy grew, Citizens Business Bank provided **Asset Based Financing** to support our expansion. We also use **Business Online Banking** to manage our daily finances. Our relationship with Citizens Business Bank goes back decades with our family. The Bank provides valuable insight and always has the best interest of our Dairy and long-term success.”*



Charles Nichols
Founder and Chief Executive Officer

Richard Deen
Vice President and Senior Purchasing Agent

Valarie Deen
Vice President and Chief Financial Officer

Margaret Cabot
Treasurer and Operations Manager



Nichols Lumber & Hardware Co. is a leading supplier of lumber, hardware, and building products in Southern California and is headquartered in Baldwin Park. Family-owned and operated, Nichols Lumber & Hardware Co. was established in 1958 and earned a superior reputation by consistently delivering high quality products with exceptional customer support.



Customer Since
1999

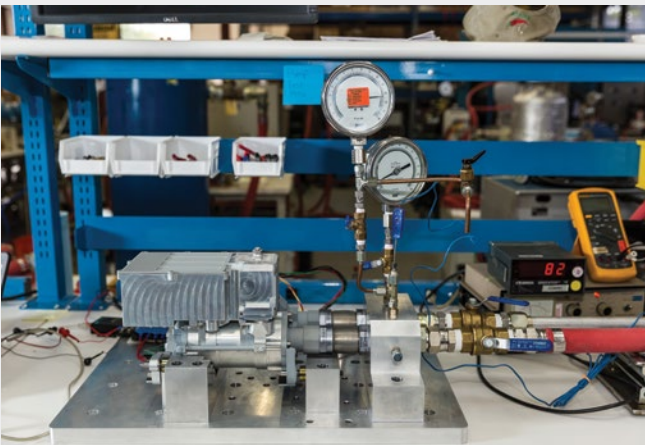
Left to right: Richard Deen, Margaret Cabot, Valarie Deen, and Charles Nichols

*"Flexibility is critical for our competitive industry. Citizens Business Bank provides innovative solutions, where other banks were unable to adjust to meet our needs. We work closely with the Bank to finance new projects through customized **Commercial Lending**. The Bank has been a great partner for over 19 years. Our Relationship Manager understands our operations and is very proactive in meeting our needs. The open communication and dedicated service we receive is imperative to our long-term financial goals."*



Rich Fisher

President and Chief Executive Officer



Pacific Design Technologies, Inc., located in Goleta, California, is a leading contract, design, and manufacturing company. They specialize in the development of advanced thermal management solutions for space, defense, and commercial aerospace applications. Founded in 2000, Pacific Design Technologies, Inc. has a highly experienced staff of engineers, designers, technicians, and administrative support. They are the only company in the world with an active pump operating on another planet through the Mars Curiosity Rover.

ific Design Technologies, Inc.



Customer Since
2015

*"We selected Citizens Business Bank because they took the time to get to know our business, our people, and the goals of our company. The willingness and ability of the Bank to put together customized financial solutions based on our needs confirmed our decision to put our trust in them. Currently, we use their **Commercial Lending** services, which allows us to facilitate our fast paced growth. We use **Business Online Banking** to manage our daily organizational finances and operation. Whenever we are considering any financial decisions, we discuss it with our Relationship Manager first. The Bank provides us a full financial review prior to execution, which gives us confidence to achieve our goals."*



Sierra
School Equipment
Company

Greg McDermott

President

Mike McDermott

Chief Financial Officer

Bryan Burrow

Chief Operations Officer

**Steven McDermott, Philip McDermott, and
Kevin McDermott**



Sierra School Equipment is family-owned, customer-focused, and has built a strong reputation as a company dedicated to the highest level of quality and satisfaction. Founded in Bakersfield, California in 1957, they offer a wide variety of superior educational and contract office furniture, equipment, auditorium seating, lockers, and tables. They take great pride in knowledgeable selling, servicing, and installation of the products they offer to their customers.



Customer Since
2001

Left to right: Kevin McDermott, Bryan Burrow, Greg McDermott, Philip McDermott, Steven McDermott, and Mike McDermott

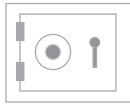
*“Relationships drive business. Our Relationship Manager with Citizens Business Bank is readily available when any need arises. They have dedicated service professionals who know our business and are willing to step up for us when it counts. Over the years, we have expanded our banking relationship to include **Wealth Management** services from CitizensTrust, a working capital **Line of Credit**, and **Treasury Management Services** which provide the flexibility and functionality we need. Citizens Business Bank has the financial strength to accommodate our growth, understands our business, and provides proactive and excellent service.”*

SERVICES

At Citizens Business Bank, we take the time to understand our customers' financial objectives. Working closely with our customers each step of the way, we find the right solutions to help reach their goals. Every industry is different, with unique needs and goals. We have the financial expertise, successful track record, and powerful products and services to meet the needs of successful businesses in a wide range of industries.

- Industrial
- Manufacturing
- Wholesalers
- Distributors
- Professionals
- Medical, Dental & Health
- Real Estate
- Dairy & Livestock
- Agriculture
- Government
- Title & Escrow
- Property Management
- Energy
- Not-for-Profit
- Community Benefit Organizations

BUSINESS BANKING



FRAUD PREVENTION

Check Positive Pay
 Payee Positive Pay
 Reverse Positive Pay
 ACH Positive Pay
 CardValet®
 Safe Deposit Box



DATA MANAGEMENT

Business Online Banking
 eStatements
 Image Services
 Electronic Data Interchange
 Account Reconciliation
 Information Reporting
 Disbursement Reporting



INTERNATIONAL

Letter of Credit
 Foreign Exchange Services
 Documentary Collections



LIQUIDITY

Business Checking
 Investment Checking
 Analysis Business Checking
 Business Savings
 Premium Money Market
 Certificate of Deposit
 Zero Balance Account
 CDARS®
 Attorney Client Trust
 Sweep Manager Account*



RECEIVABLES

Remote Deposit Capture
 Electronic Debit Origination
 Merchant Services
 Lockbox
 Image Cash Letter
 Cash Vault Services



PAYABLES

Business Bill Pay
 Debit Card
 Electronic Credit Origination
 Wire Transfer
 Business Credit Card
 Tax Payment Services
 Commercial Card

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Not FDIC Insured	Not Bank Guaranteed	May Lose Value
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PERSONAL BANKING



CHECKING

Personal Checking
 55 Checking
 Investment Checking
 Preferred Choice Checking



DEPOSIT

Premium Money Market
 Personal Savings
 Minor Trust Savings
 Certificate of Deposit
 Individual Retirement Account
 Health Savings Account
 CDARS®

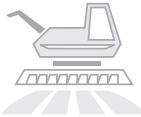


ONLINE, CARD & MORE

Online Banking & Bill Pay
 Mobile Banking/Mobile App
 Popmoney®
 Debit Card
 MoneyPass®
 Credit Card
 CardValet®
 Safe Deposit Box

CDARS is a registered service mark of Promontory Interfinancial Network, LLC. Popmoney is a registered trademark of Fiserv, Inc. MoneyPass is a registered trademark of Elan Financial Services. CardValet is a registered trademark of Fiserv, Inc.

LENDING




COMMERCIAL	SPECIALTY	PERSONAL
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Real Estate
 Commercial
 Construction
 Equipment
 Revolving Lines of Credit
 Asset-Based

Dairy & Livestock
 Agricultural
 Small Business Administration

Home Purchase
 Home Refinance
 Home Equity Line of Credit

 Equal Housing Lender
 NMLS# 417441

INVESTING

CITIZENSTRUST WEALTH MANAGEMENT



Asset Management
 Charitable Services
 Estate Planning

*Citizens Business Bank is not a registered broker/dealer.
 Trust and Wealth Management are provided by CitizensTrust Wealth Management.*

CITIZENSTRUST INVESTMENT SERVICES*



Business & Succession Planning
 Financial Planning
 Personal Investing
 Retirement Planning

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Citizens Business Bank and CitizensTrust Investment Services are not registered broker/dealers and are not affiliated with LPL Financial.

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Not FDIC Insured	Not Bank Guaranteed	May Lose Value
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COMMUNITY COMMITMENT

We are dedicated to making a positive impact in the communities we serve throughout Southern and Central California. We help strengthen those communities by delivering superior financial services, providing focused corporate giving, and encouraging associate volunteerism.

Walk to End Alzheimers



Community Donations



Back-to-School Backpacks



Rose Queen Coronation



OC Charity Golf Classic



LA Charity Golf Classic



Over the years, Citizens Business Bank has supported over 300 local organizations. Helping our friends, our colleagues, and our neighbors leads to the mutual success, growth, and stability of the communities, businesses, and customers we serve.

Principal for a Day



Financial Education



SERVICE COMMITMENT

Citizens Experience

The Citizens Experience program recognizes associates that go above and beyond in delivering superior customer service each and every day. Our founder, George A. Borba, Sr., strongly believed outstanding customer service was the key to our ongoing success. As part of the Citizens Experience program, the prestigious Borba Cup is awarded annually to an associate who exemplifies our core values and demonstrates a deep commitment to high quality customer service. For 2017, the Borba Cup was awarded to Lucy Rua, Lead Banking Specialist at the Fullerton Business Financial Center.

The
Citizens
EXPERIENCE



Lucy Rua
Lead Banking Specialist
Fullerton Business
Financial Center

EXECUTIVE LEADERSHIP

With an average banking experience of more than 34 years, our Executive and Senior Leadership team is comprised of experienced individuals with a wide range of industry knowledge. Each of our executives play an integral role in the overall success of Citizens Business Bank.



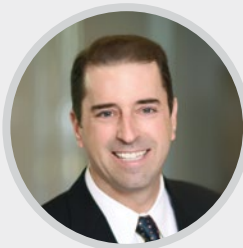
Christopher D. Myers
President
Chief Executive Officer



E. Allen Nicholson
Executive Vice President
Chief Financial Officer



David A. Brager
Executive Vice President
Sales Division



David C. Harvey
Executive Vice President
Chief Operations Officer



David F. Farnsworth
Executive Vice President
Chief Credit Officer



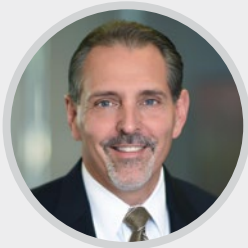
R. Daniel Banis
Executive Vice President
CitizensTrust



Yamynn De Angelis
Executive Vice President
Chief Risk Officer



Ted J. Dondanville
Executive Vice President
San Fernando Valley Region &
Senior Lender



Hector G. Gutierrez, Esq.
Executive Vice President
Deputy Chief Credit Officer



Richard H. Wohl
Executive Vice President
General Counsel



Elsa I. Zavala
Executive Vice President
Chief Information Security Officer



G. Larry Zivelonghi
Executive Vice President
Dairy & Livestock Industries

SENIOR LEADERSHIP



David M. Krebs
Senior Vice President
Human Resources



James E. Mead
Senior Vice President
Inland Empire Region



Michael B. Mulcahy
Senior Vice President
Los Angeles Region



Timothy B. Noone
Senior Vice President
San Gabriel Valley Region &
Specialty Banking Group



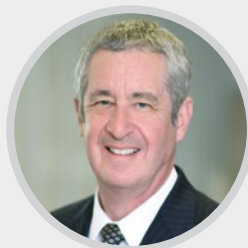
Mark C. Richardson
Senior Vice President
Real Estate Banking Group



David S. Stong
Senior Vice President
San Diego Region



Michael D. Stain
Senior Vice President
Central Valley Region



Donald R. Toussaint
Executive Vice President
Santa Barbara & Ventura Region



Robert E. Zeltner
Senior Vice President
Orange County Region

FINANCIAL SUMMARY



CVB FINANCIAL CORP. AND SUBSIDIARIES

CONSOLIDATED BALANCE SHEETS

(Dollars in thousands, except share amounts)

	DECEMBER 31,	
	2017	2016
Assets		
Cash and due from banks	\$119,841	\$119,445
Interest-earning balances due from Federal Reserve	24,536	2,188
Total cash and cash equivalents	144,377	121,633
Interest-earning balances due from depository institutions	17,952	47,848
Investment securities available-for-sale, at fair value (with amortized cost of \$2,078,131 at December 31, 2017, and \$2,255,874 at December 31, 2016)	2,080,985	2,270,466
Investment securities held-to-maturity (with fair value of \$819,215 at December 31, 2017, and \$897,374 at December 31, 2016)	829,890	911,676
Total investment securities	2,910,875	3,182,142
Investment in stock of Federal Home Loan Bank (FHLB)	17,688	17,688
Loans and lease finance receivables	4,830,631	4,395,064
Allowance for loan losses	(59,585)	(61,540)
Net loans and lease finance receivables	4,771,046	4,333,524
Premises and equipment, net	46,166	42,086
Bank owned life insurance (BOLI)	146,486	134,785
Accrued interest receivable	22,704	22,259
Intangibles	6,838	5,010
Goodwill	116,564	89,533
Other real estate owned (OREO)	4,527	4,527
Income taxes	40,046	45,429
Asset held-for-sale	-	3,411
Other assets	25,317	23,832
Total assets	\$8,270,586	\$8,073,707

	DECEMBER 31,	
	2017	2016
Liabilities and Stockholders' Equity		
Liabilities:		
Deposits:		
Noninterest-bearing	\$3,846,436	\$3,673,541
Interest-bearing	2,700,417	2,636,139
Total deposits	6,546,853	6,309,680
Customer repurchase agreements	553,773	603,028
Other borrowings	-	53,000
Deferred compensation	18,223	12,361
Junior subordinated debentures	25,774	25,774
Payable for securities purchased	-	23,777
Other liabilities	56,697	55,225
Total liabilities	7,201,320	7,082,845
Commitments and Contingencies		
Stockholders' Equity		
Common stock, authorized, 225,000,000 shares without par; issued and outstanding 110,184,922 at December 31, 2017, and 108,251,981 at December 31, 2016	573,453	531,192
Retained earnings	494,361	449,499
Accumulated other comprehensive income, net of tax	1,452	10,171
Total stockholders' equity	1,069,266	990,862
Total liabilities and stockholders' equity	\$8,270,586	\$8,073,707

CVB FINANCIAL CORP. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF EARNINGS AND COMPREHENSIVE INCOME

(Dollars in thousands, except per share amounts)

	FOR THE YEAR ENDED DECEMBER 31,	
	2017	2016
Interest income:		
Loans and leases, including fees	\$214,126	\$192,992
Investment securities:		
Investment securities available-for-sale	49,778	47,702
Investment securities held-to-maturity	21,015	20,227
Total investment income	70,793	67,929
Dividends from FHLB stock	1,375	2,224
Interest-earning deposits with other institutions and federal funds sold	932	1,905
Total interest income	287,226	265,050
Interest expense:		
Deposits	6,044	5,957
Borrowings and customer repurchase agreements	1,579	1,478
Junior subordinated debentures	673	541
Total interest expense	8,296	7,976
Net interest income before recapture of provision for loan losses	278,930	257,074
Recapture of provision for loan losses	(8,500)	(6,400)
Net interest income after recapture of provision for loan losses	287,430	263,474
Noninterest income:		
Service charges on deposit accounts	15,809	15,066
Trust and investment services	9,845	9,595
Bankcard services	3,406	2,921
BOLI income	3,420	2,612
Gain on sale of loans	-	1,101
Other	9,638	4,257
Total noninterest income	42,118	35,552

	FOR THE YEAR ENDED DECEMBER 31,	
	2017	2016
Noninterest expense:		
Salaries and employee benefits	87,065	82,630
Occupancy and equipment	16,756	15,641
Professional services	5,940	5,054
Software licenses and maintenance	6,385	5,465
Marketing and promotion	4,839	5,027
Recapture of provision for unfunded loan commitments	(400)	(450)
Debt termination expense	-	16
Acquisition related expenses	2,251	1,897
Impairment loss on asset held-for-sale	-	2,558
Legal settlement	-	1,500
Other	17,917	17,402
Total noninterest expense	140,753	136,740
Earnings before income taxes	188,795	162,286
Income taxes	84,384	60,857
Net earnings	\$104,411	\$101,429
Other comprehensive loss:		
Unrealized loss on securities arising during the period, before tax	\$(14,629)	\$(17,966)
Less: Reclassification adjustment for net (gain) loss on securities included in net income	(402)	(548)
Other comprehensive loss, before tax	(15,031)	(18,514)
Less: Income tax benefit related to items of other comprehensive loss	6,312	7,776
Other comprehensive loss, net of tax	(8,719)	(10,738)
Comprehensive income	\$95,692	\$90,691
Basic earnings per common share	\$0.95	\$0.94
Diluted earnings per common share	\$0.95	\$0.94
Cash dividends declared per common share	\$0.54	\$0.48

LOCATIONS

Citizens Business Bank has 43 business financial centers and eight commercial banking centers serving the Inland Empire, Los Angeles County, Orange County, San Diego County, Ventura County, Santa Barbara County, and the Central Valley area of California.

Business Financial Centers

LOS ANGELES COUNTY

Arcadia
626.445.7350

Covina
626.915.8931

El Segundo
310.322.2222

Glendale
818.550.0400

La Cañada Flintridge
818.952.6085

Lancaster
661.723.2000

Manhattan Beach
310.802.4015

Monrovia
626.303.4661

Pasadena
626.405.4915

Pomona
909.629.4151

San Gabriel
626.286.3166

San Marino
626.281.0083

South El Monte
626.442.4470

South Pasadena
626.403.5900

SAN BERNARDINO COUNTY

Apple Valley
760.961.6900

Chino
909.627.7316

Fontana
909.350.8080

Ontario Airport
909.980.1080

San Bernardino
909.381.5561

San Bernardino (Tri-City)
909.888.6363

ORANGE COUNTY

Brea
714.996.8150

Fullerton
714.773.0600

Laguna Beach
949.494.9474

Laguna Hills (Spectrum)
949.581.4444

Laguna Niguel
949.249.0740

Orange (Katella)
714.288.5203

Orange (Plaza)
714.288.5300

Santa Ana
714.967.7222

RIVERSIDE COUNTY

Corona
951.734.6120

Riverside
951.683.2112

SAN DIEGO COUNTY

San Diego (Carmel Valley)
858.847.6500

San Diego (Downtown)
858.350.8650

VENTURA COUNTY

Camarillo
805.482.7600

Ventura
805.477.7600

Westlake Village
805.557.7600

KERN COUNTY

Bakersfield (Downtown)
661.281.0300

Bakersfield (Rosedale)
661.589.9040

Bakersfield (Stockdale)
661.281.0325

Delano
661.725.8888



TULARE COUNTY

Tulare
559.687.3350

Visalia
559.622.9000

FRESNO COUNTY

Fresno
559.261.0222

MADERA COUNTY

Madera
559.664.9222

Commercial Banking Centers

Burbank
818.843.0707

Los Angeles
213.542.3760

Newport Beach
949.440.5200

San Fernando Valley (Encino)
818.905.5760

Santa Barbara
805.324.5920

South Bay (Torrance)
310.217.6000

Upland
909.946.6921

Oxnard
805.485.7600

CitizensTrust

Newport Beach
949.440.5200

Ontario
909.980.1080

Pasadena
626.405.4915

Loan Production Office

North Valley (Stockton)
209.470.4228

Visit cbbank.com/locations for more information.

CORPORATE INFORMATION

Transfer Agent

Computershare
250 Royall Street
Canton, MA 02021
866.280.0564

computershare.com/investor

NASDAQ Listing

CVB Financial Corp. stock is listed on the NASDAQ under the symbol of CVBF. The securities listed consist of one class of common stock.

As of December 31, 2017, there were 110,184,922 shares of common stock outstanding to approximately 13,565 shareholders.

Stockholder Information

Stockholders may obtain, without charge, Form 10-K of CVB Financial Corp. on written request to Myrna DiSanto, Corporate Secretary.

Mailing Address

CVB Financial Corp.
P. O. Box 51000
Ontario, CA 91761

Street Address

701 N Haven Avenue, Suite 350
Ontario, CA 91764
909.980.4030
Phone: 877.422.2265
Fax: 909.481.2130

cbbank.com

Copies of this annual report and interim reports are available upon written request, or by visiting our website at cbbank.com/investors.



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