

**CVB FINANCIAL CORP.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1029222	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$6,648	\$6,735	1.3%	
Loans	\$3,746	\$4,072	8.7%	
<i>Construction &amp; development</i>	\$399	\$352	-11.7%	
<i>Closed-end 1-4 family residential</i>	\$368	\$320	-13.0%	
<i>Home equity</i>	\$41	\$51	24.5%	
<i>Credit card</i>	\$0	\$1		
<i>Other consumer</i>	\$36	\$26	-28.5%	
<i>Commercial &amp; Industrial</i>	\$222	\$286	28.9%	
<i>Commercial real estate</i>	\$1,755	\$2,108	20.1%	
Unused commitments	\$643	\$597	-7.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,788	\$1,425	-20.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$712	\$688	-3.4%	
Cash & balances due	\$96	\$104	9.3%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$5,933	\$5,988	0.9%	
Deposits	\$3,535	\$4,453	26.0%	
Total other borrowings	\$2,340	\$1,486	-36.5%	
FHLB advances	\$1,733	\$748	-56.8%	
<b>Equity</b>				
Equity capital at quarter end	\$715	\$747	4.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$130	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.7%	9.6%	--	
Tier 1 risk based capital ratio	13.9%	14.9%	--	
Total risk based capital ratio	15.2%	16.2%	--	
Return on equity <sup>1</sup>	8.8%	9.6%	--	
Return on assets <sup>1</sup>	0.8%	1.1%	--	
Net interest margin <sup>1</sup>	3.5%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	305.1%	46.7%	--	
Loss provision to net charge-offs (qtr)	447.7%	655.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	1.9%	34.0%	0.9%	0.6%
<i>Closed-end 1-4 family residential</i>	0.8%	4.6%	0.0%	0.0%
<i>Home equity</i>	0.8%	1.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	1.2%	0.2%	0.6%
<i>Commercial &amp; Industrial</i>	0.6%	3.2%	0.0%	0.2%
<i>Commercial real estate</i>	0.3%	3.9%	0.0%	0.1%
<i>Total loans</i>	0.5%	5.7%	0.1%	0.1%