

**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>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$6,731	\$6,429	-4.5%	
Loans	\$4,087	\$3,756	-8.1%	
Construction & development	\$355	\$203	-42.8%	
Closed-end 1-4 family residential	\$320	\$272	-15.1%	
Home equity	\$51	\$52	1.1%	
Credit card	\$1	\$0	-100.0%	
Other consumer	\$26	\$16	-38.6%	
Commercial & Industrial	\$288	\$314	9.0%	
Commercial real estate	\$2,116	\$2,036	-3.8%	
Unused commitments	\$597	\$570	-4.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,424	\$1,082	-24.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$688	\$713	3.6%	
Cash & balances due	\$104	\$454	335.0%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$5	\$8	57.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$3	\$7	112.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$5,985	\$5,676	-5.1%	
Deposits	\$4,453	\$4,533	1.8%	
Total other borrowings	\$1,486	\$1,092	-26.5%	
FHLB advances	\$748	\$548	-26.7%	
<b>Equity</b>				
Equity capital at quarter end	\$747	\$752	0.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.6%	10.5%	--	
Tier 1 risk based capital ratio	15.0%	16.5%	--	
Total risk based capital ratio	16.3%	17.8%	--	
Return on equity <sup>1</sup>	9.4%	6.1%	--	
Return on assets <sup>1</sup>	1.1%	0.7%	--	
Net interest margin <sup>1</sup>	3.8%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	96.3%	50.1%	--	
Loss provision to net charge-offs (qtr)	655.2%	99.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	1.3%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	17.2%	40.5%	0.6%	0.6%
Closed-end 1-4 family residential	4.0%	6.7%	0.0%	0.1%
Home equity	0.3%	2.5%	0.0%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	3.7%	0.5%	1.9%
Commercial & Industrial	1.0%	3.7%	0.2%	0.5%
Commercial real estate	1.5%	4.1%	0.1%	0.4%
Total loans	2.8%	5.6%	0.1%	0.3%