



CVB Financial Corp.

April 2026

Forward Looking Statements



CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

This presentation contains forward-looking statements that are intended to be covered by the safe harbor for such statements provided by the Private Securities Litigation Reform Act of 1995. These statements are based on the current beliefs and expectations of the management of CVB Financial Corp. and Citizens Business Bank (collectively, the “Company”) and are subject to significant risks and uncertainties that could cause actual results or performance to differ materially from those projected. Words such as “will likely result”, “aims”, “anticipates”, “believes”, “could”, “estimates”, “expects”, “hopes”, “intends”, “may”, “plans”, “projects”, “seeks”, “should”, “will”, “strategy”, “possibility”, and variations of these words and similar expressions help to identify these forward-looking statements, which involve risks and uncertainties that could cause actual results or performance to differ materially from those projected. These forward-looking statements are based on management’s current expectations and beliefs concerning future developments and their potential effects on the Company including, without limitation, plans, strategies, goals and statements about the Company’s outlook regarding revenue and asset growth, financial performance and profitability, capital and liquidity levels, loan and deposit levels, growth and retention, yields and returns, loan diversification and credit management, stockholder value creation, tax rates, the impact of business, economic, or political developments, the impact of monetary, fiscal and trade policies, and the impact of acquisitions we have made or may make, including our recent acquisition of Heritage Commerce Corp (“Heritage”) and its principal banking subsidiary, Heritage Bank of Commerce. Such statements involve inherent risks and uncertainties, many of which are difficult to predict and are generally beyond the control of the Company, and there can be no assurance that future developments affecting the Company will be the same as those anticipated by management. The Company cautions readers that a number of important factors, in addition to those set forth below, could cause actual results to differ materially from those expressed in, or implied or projected by, such forward-looking statements.

General risks and uncertainties include, but are not limited to, the following: the strength of the United States economy and the strength of the local economies in which we conduct business; the effects of, and changes in, immigration, trade, tariff, monetary, and fiscal policies and laws, including interest rate policies of the Board of Governors of the Federal Reserve System; inflation/deflation, interest rate, market and monetary fluctuations; the effect of acquisitions we have made or may make, including, without limitation, the failure to achieve the expected revenue growth and/or expense savings from such acquisitions, and/or the failure to effectively integrate an acquisition target, key personnel and customers into our operations; the timely development of competitive new products and services, and the acceptance of these products and services by potential and existing customers; the impact of changes in financial services policies, laws, and regulations, including those concerning banking, taxes, securities, and insurance, and the application thereof by regulatory agencies; the effectiveness of our risk management framework and quantitative models; changes in the level of our nonperforming assets and charge-offs; the effect of changes in accounting policies and practices or accounting standards, as may be adopted from time-to-time by bank regulatory agencies, the U.S. Securities and Exchange Commission (“SEC”), the Public Company Accounting Oversight Board, the Financial Accounting Standards Board or other accounting standards setters; possible credit related impairments or declines in the fair value of loans and securities held by us; possible impairment charges to goodwill, including any impairment that may result from increased volatility in our stock price; changes in consumer or business spending, borrowing, and savings habits; the effects of our lack of a diversified loan portfolio, including the risks of geographic and industry concentrations; periodic fluctuations in commercial or residential real estate prices or values; our ability to attract or retain deposits (including low cost deposits) or to access government or private lending facilities and other sources of liquidity; the possibility that we may reduce or discontinue the payment of dividends on our common stock; changes in the financial performance and/or condition of our borrowers or depositors; changes in the competitive environment among financial and bank holding companies and other financial service providers; technological changes in banking and financial services; systemic or non-systemic bank failures or crises; geopolitical conditions, including acts or threats of terrorism, actions taken by the United States or other governments in response to acts or threats of terrorism, and/or military conflicts, which could impact business and economic conditions in the United States and abroad; catastrophic events or natural disasters, including earthquakes, drought, climate change or extreme weather events that may affect our assets, communications or computer services, customers, employees or third party vendors; public health crises and pandemics, and their effects on the economic and business environments in which we operate, including on our asset credit quality, business operations, and employees, as well as the impact on general economic and financial market conditions; cybersecurity threats and fraud and the costs of defending against them, including the costs of compliance with legislation or regulations to combat fraud and cybersecurity threats; our ability to recruit and retain key executives, board members and other employees, and our ability to comply with federal and state employment laws and regulations; ongoing or unanticipated regulatory or legal proceedings or outcomes; risks associated with our recently completed merger with Heritage, including difficulties and delays in integrating or retaining Heritage’s business, key personnel and customers, and achieving anticipated synergies, cost savings enhanced geographic coverage and other benefits from the transaction; and our ability to manage the risks involved in the foregoing.

Additional factors that could cause actual results to differ materially from those expressed in the forward-looking statements are discussed in the Company’s 2025 Annual Report on Form 10-K filed with the SEC and available at the SEC’s Internet site (<http://www.sec.gov>).

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. Any statements about future operating results, such as those concerning accretion and dilution to the Company’s earnings, equity, or shareholder returns, are for illustrative purposes only, are not forecasts, and actual results may differ.

Non-GAAP Financial Measures — Certain financial information provided in this earnings release has not been prepared in accordance with U.S. generally accepted accounting principles (“GAAP”) and is presented on a non-GAAP basis. Investors and analysts should refer to the reconciliations included in this earnings release and should consider the Company’s non-GAAP measures in addition to, not as a substitute for or as superior to, measures prepared in accordance with GAAP. These non-GAAP measures may or may not be comparable to similarly titled measures used by other companies.



▪ Total Assets:	\$15.5 Billion
▪ Gross Loans:	\$ 8.6 Billion
▪ Total Deposits (Including Repos):	\$12.4 Billion
▪ Total Equity:	\$ 2.3 Billion

- Largest financial institution headquartered in the Inland Empire region of Southern California. Founded in 1974.

Bank Accomplishments & Ratings



- 196 Consecutive Quarters or 49 Years of Profitability
- 146 Consecutive Quarters of Cash Dividends
- Forbes, Best Banks in America (2016 – 2026)*
- Ranked #1 Forbes, Best Banks in America (2016, 2020, 2021, 2023)
- Ranked in S&P Global Market Intelligence's Top 50 2025 Public Banks
- Bauer Financial Report
 - Five Star Superior Rating
 - ❖ 68 Consecutive Quarters
- Fitch Rating
 - BBB+ (December 2025)
- Rated by S&P Global among the Top Three Large US banks by deposit franchise**

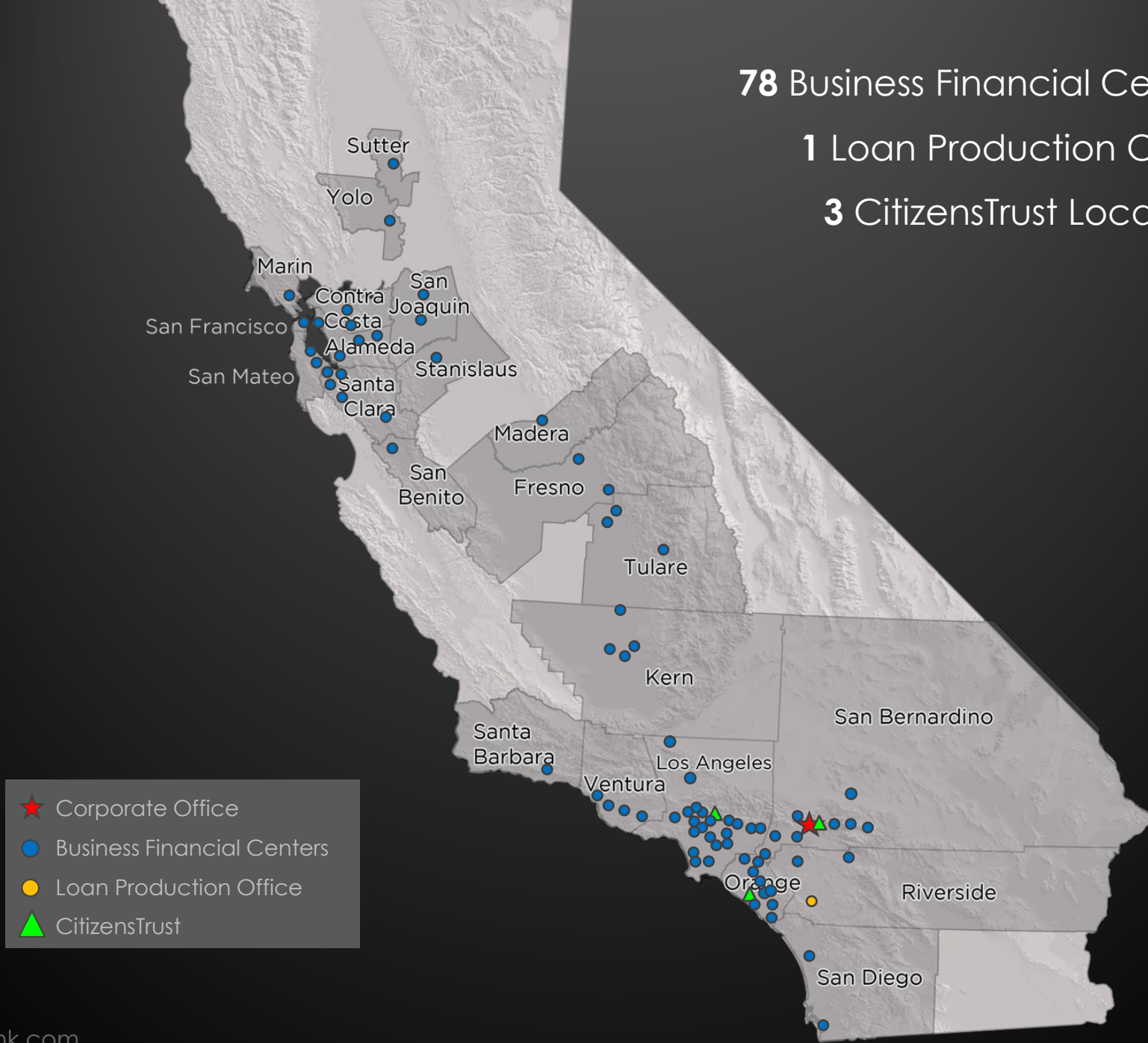
* Not eligible for rankings in 2018

** Source: S&P Global Ranking of Large US Banks by Deposit Franchise as of December 2025
CVB Financial Corp. is the holding company for Citizens Business Bank, National Association

78 Business Financial Centers

1 Loan Production Office

3 CitizensTrust Locations



- ★ Corporate Office
- Business Financial Centers
- Loan Production Office
- ▲ CitizensTrust



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



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

- Annual revenues of \$1-300 million
- Top 25% in their respective industry
- Full relationship banking
- Build long-term relationships

Three Areas of Growth



DeNovo

- San Diego (2014)
- Oxnard (2015)
- Santa Barbara (2015)
- San Diego (2017)
- Stockton (2018)
- Modesto (2020)
- Temecula (2025)

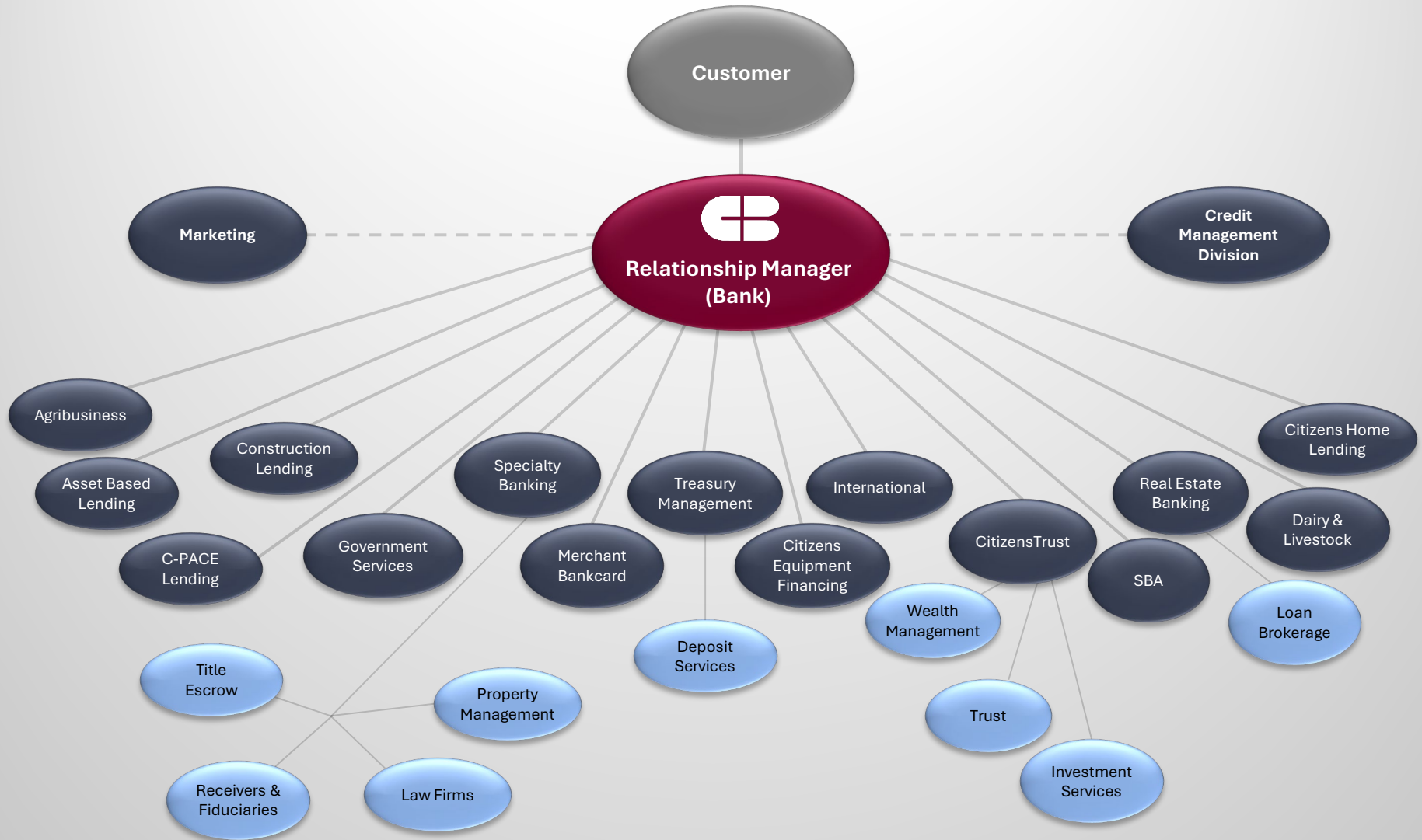


Acquisitions

- American Security Bank (2014)
- County Commerce Bank (2016)
- Valley Business Bank (2017)
- Community Bank (2018)
- Suncrest Bank (2022)

Heritage Bank of Commerce
(April 17, 2026)

Relationship Banking Strategy





Banks:

- Target size: \$3 billion to \$10 billion in assets
- Financial & Strategic
- In-market and new geographic markets

Banking Teams:

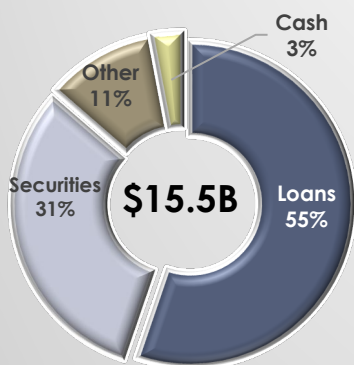
- In-market
- New markets

CVBF Balance Sheet Profile

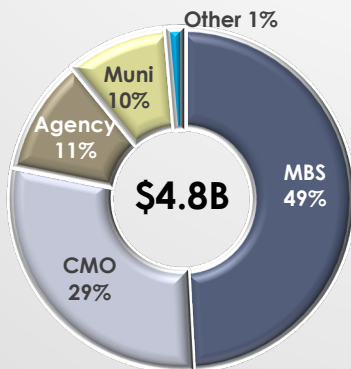


March 31, 2026

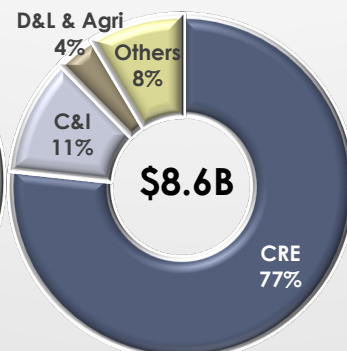
Assets



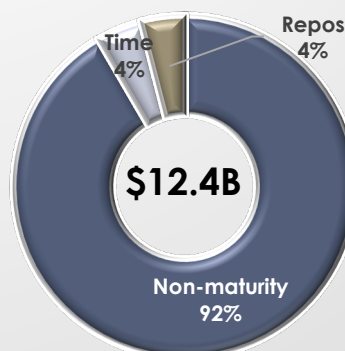
Securities



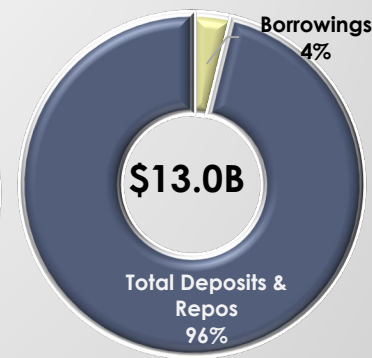
Loans



Deposits & Repos



Funding



Capital Ratios as of March 31, 2026

TCE	Tier 1 Leverage	CET1	Tier 1 RBC	Total RBC
10.5%	11.9%	16.3%	16.3%	17.1%

Q1 2026 Financial Highlights



Profitability

- ROATCE* = 13.38%
- ROAA = 1.33%
- NIM = 3.44%
- Efficiency Ratio = 45.84%

Income Statement

- Q1 '26 Net Income = \$51 million / EPS = \$0.38
- Pretax Pre Provision Income* = \$71.6 million, +\$4 million vs. Q1 '25
- Net Interest Income = \$117.8 million, + \$7.4 million vs. Q1 '25
- \$3 million provision for credit loss
- \$1.1 million acquisition expense

Balance Sheet

- Loans increased \$280 million, or 3.3% from 3/31/2025
- Avg. Deposits & Customer Repos increased \$288 million from Q1 '25
- Q1 Avg. Noninterest deposits > 58% of Total Deposits
- Cost of deposits and customer repos = 0.82%

Asset Quality

- NPA/TA = 0.04% (NPA = \$6.1 million)
- Classified loans = \$83 million or 0.96% of total loans
- ACL = \$80 million / .93% of total loans

Capital

- CET1 Ratio = 16.3%
- Total Risk-Based Ratio = 17.1%
- Tangible Common Equity Ratio* = 10.5%

Selected Ratios



		2023	2024	2025	Q1'25	Q4'25	Q1'26
Performance	ROATCE*	18.48%	14.95%	14.28%	14.51%	14.41%	13.38%
	NIM	3.31%	3.09%	3.36%	3.31%	3.49%	3.44%
	Cost of Deposits	0.41%	0.88%	0.85%	0.86%	0.82%	0.78%
	Cost of Funds	0.83%	1.32%	1.03%	1.04%	1.01%	0.97%
	Efficiency Ratio	42.00%	46.55%	46.03%	46.69%	46.31%	45.84%
	NIE % Avg. Assets	1.41%	1.45%	1.57%	1.58%	1.54%	1.58%
Credit Quality	NPA % Total Assets	0.13%	0.31%	0.03%	0.17%	0.03%	0.04%
	Net Charge-Offs (Recoveries) to Avg. Loans	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%
Capital	CET1 Ratio	14.6%	16.2%	15.9%	16.5%	15.9%	16.3%
	Total Risk-Based Capital Ratio	15.5%	17.1%	16.7%	17.3%	16.7%	17.1%

Selected Highlights



Income Statement	(\$ in Thousands)	Q1'25	Q4'25	Q1'26
	Net Interest Income	\$ 110,444	\$122,658	\$117,840
	Noninterest Income	16,229	11,193	14,279
	Noninterest Expense, excluding Acquisition Related Expenses & Provision for Unfunded Loan Commitments	58,644	59,432	58,939
	Acquisition Related Expenses	—	1,556	1,129
	Provision for Unfunded Loan Commitments	500	1,000	500
	Total Noninterest Expense	59,144	61,988	60,568
	Pretax-Pre Provision Income	67,529	71,863	71,551
	(Recapture of) Provision for Credit Losses	(2,000)	(2,500)	3,000
	Earnings before Income Taxes	69,529	74,363	68,551
Net Income	\$ 51,104	\$55,044	\$51,002	
Diluted earnings per common share	\$0.36	\$0.40	\$0.38	

Selected Highlights

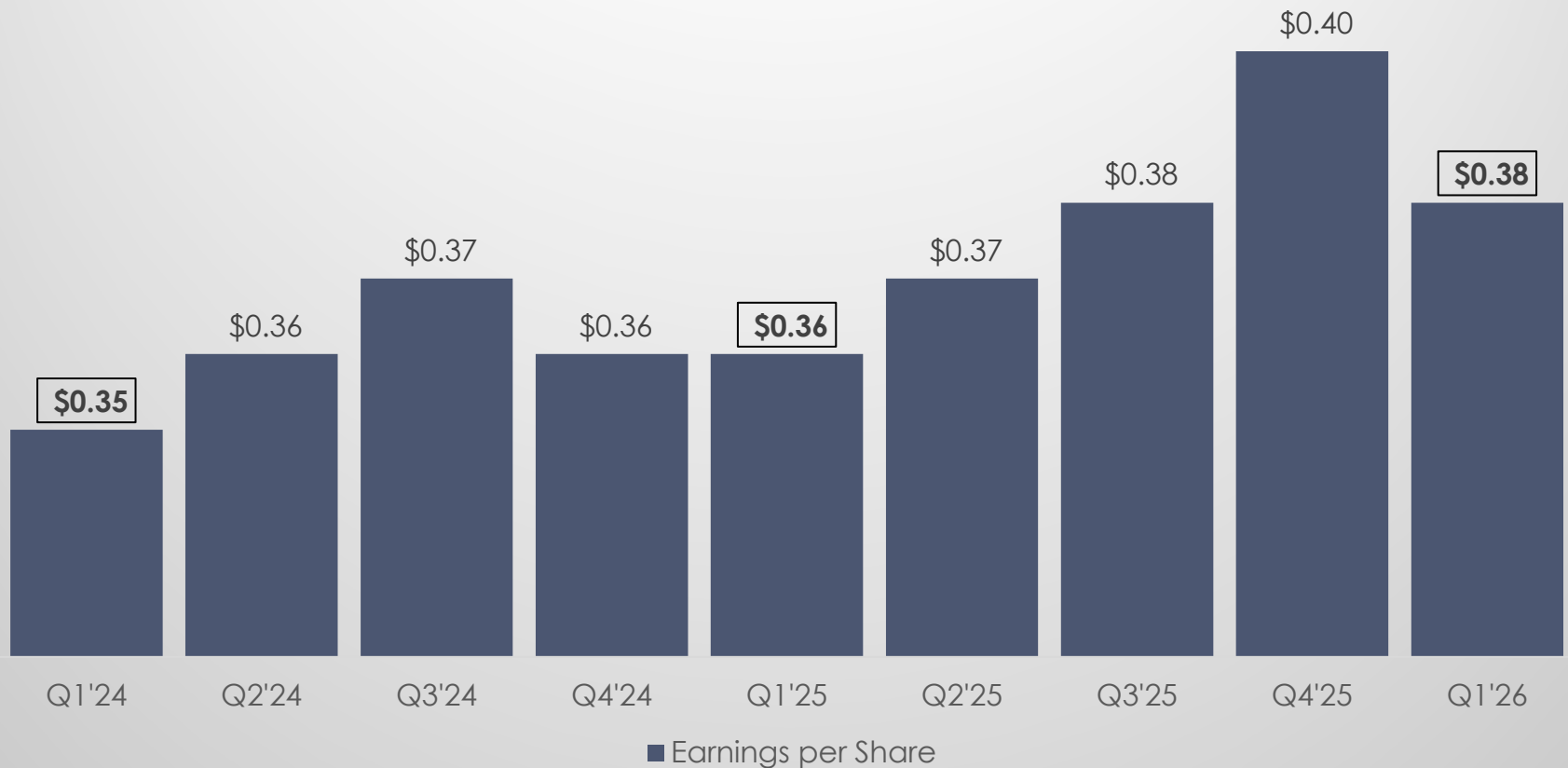


Average Balance Sheet	(\$ in Thousands)	Q1'25	Q4'25	Q1'26
	Average Cash & Cash Equivalents	\$ 315,760	\$ 658,365	\$ 425,164
	Average Loans	8,467,465	8,517,188	8,624,604
	Average Total Securities	4,908,718	4,946,732	4,921,215
	Average Noninterest-bearing Deposits	7,006,357	7,001,471	6,894,427
	Average Total Deposits & Customer Repurchase Agreements	12,189,997	12,583,066	12,478,207
	Average Borrowings	513,078	500,000	500,000
	Loan-to-deposit	71.32%	70.45%	72.26%
	Noninterest-bearing deposits/Total Deposits	59.01%	57.92%	57.76%

Earnings Per Share



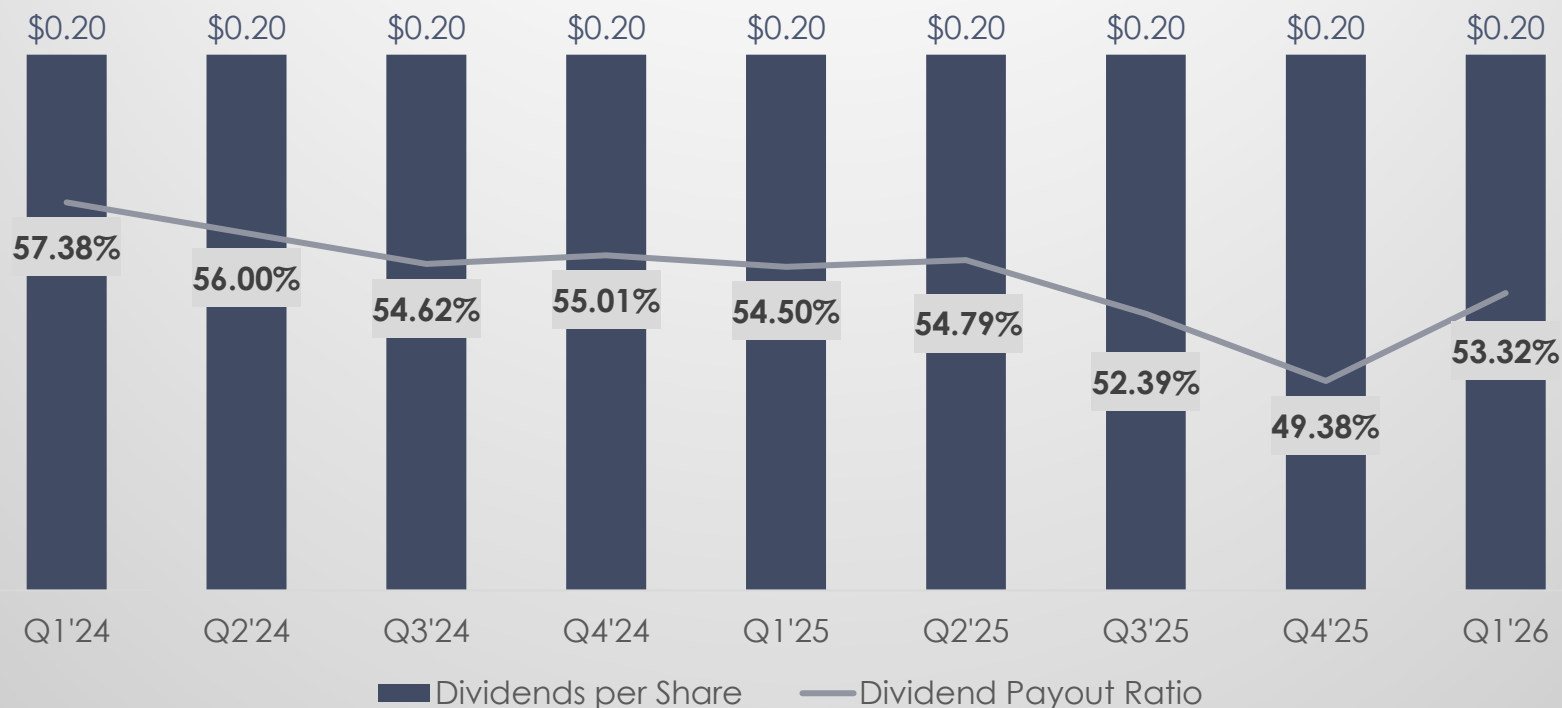
196 Consecutive Quarters
or 49 Years



Dividends – 146 Consecutive Quarters



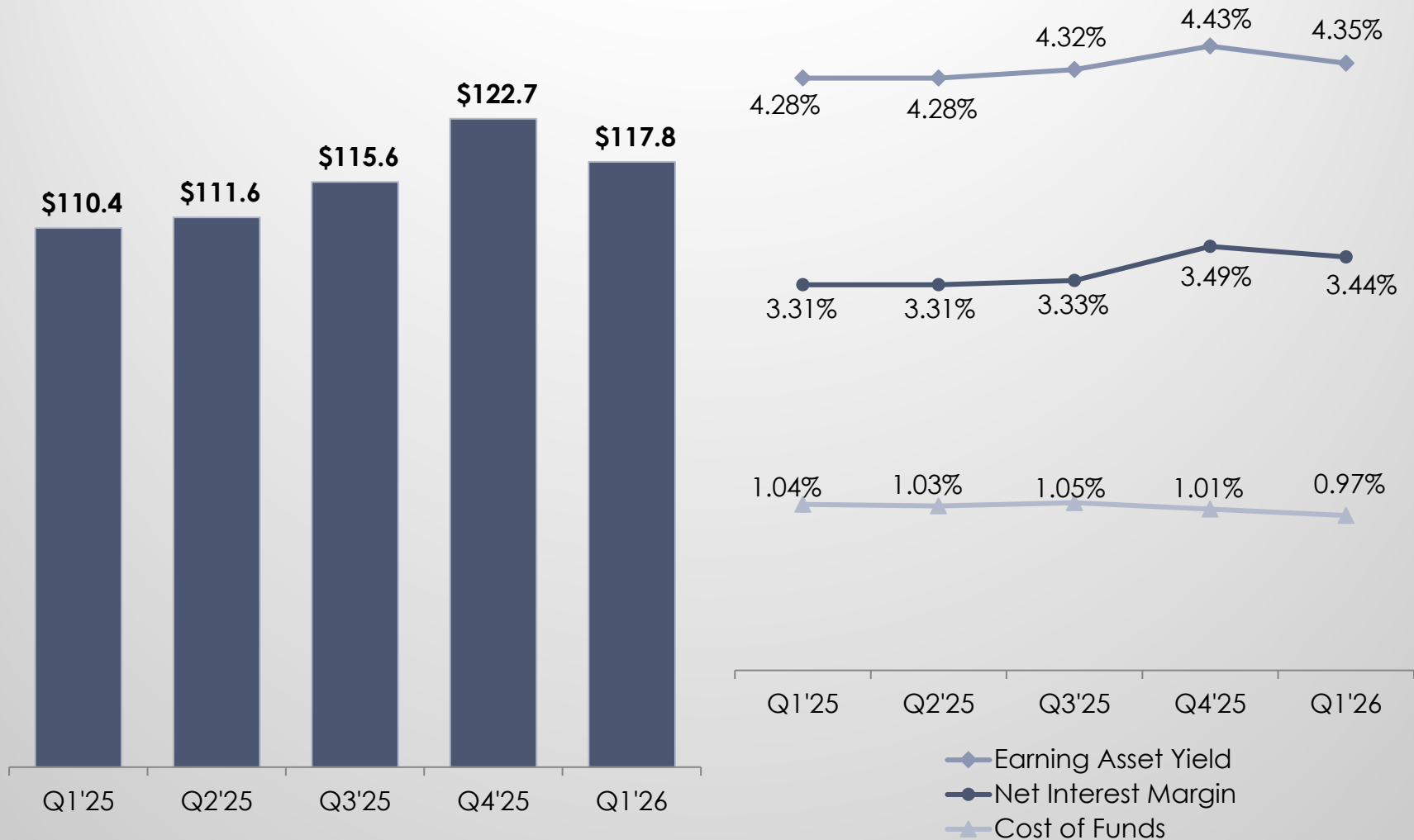
146 Consecutive Quarters
More than 35 years of
cash dividends



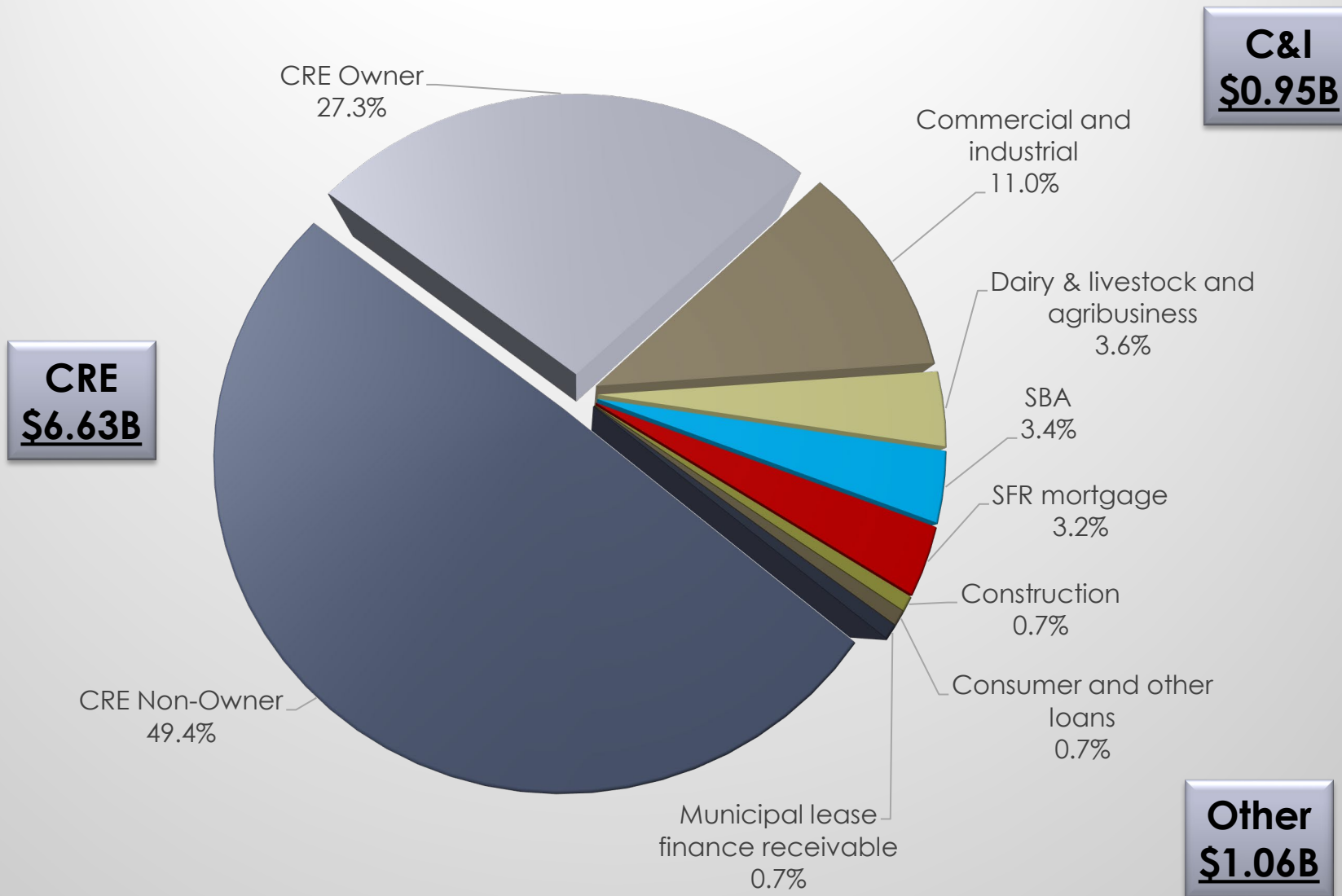
Net Interest Income and NIM



(\$ in Millions)



Loans by Type

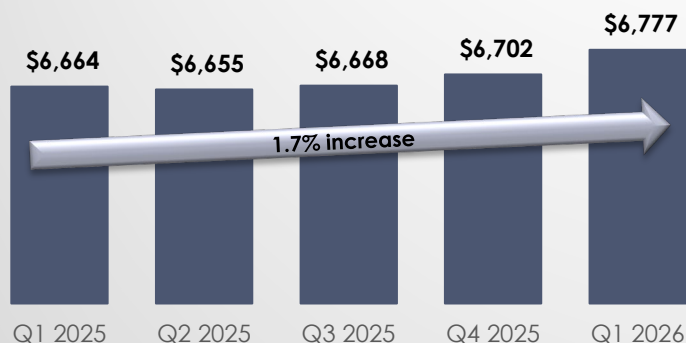


Loan Trends – Quarterly Averages



(\$ in Millions)

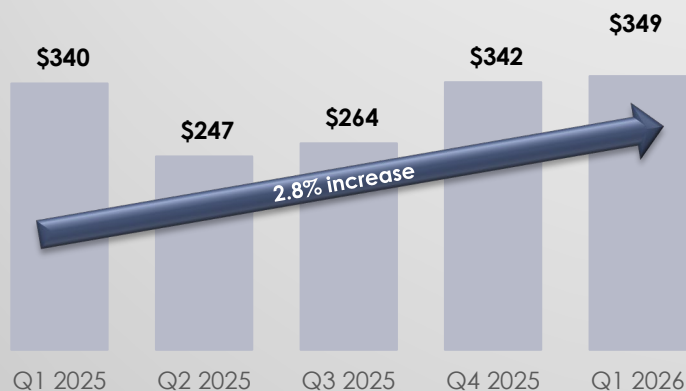
CRE



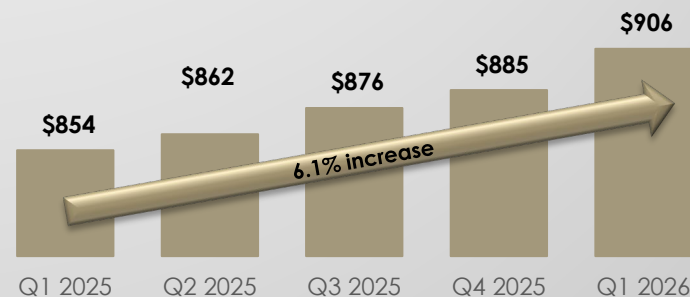
C&I



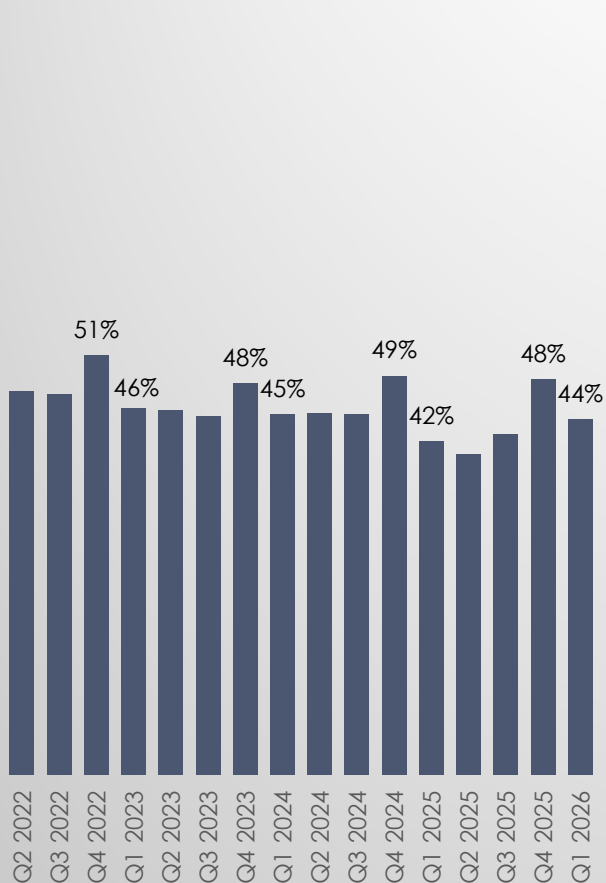
D&L and Agribus.



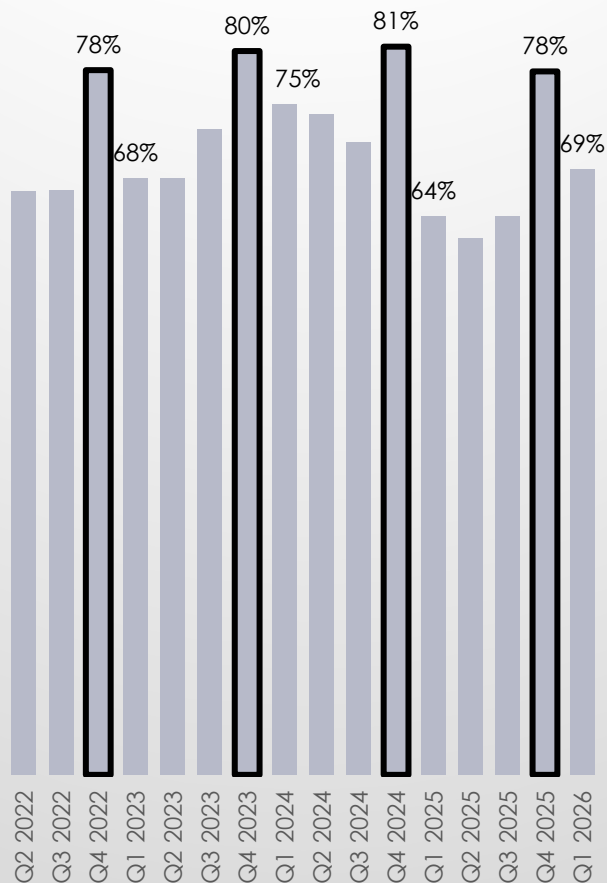
Other



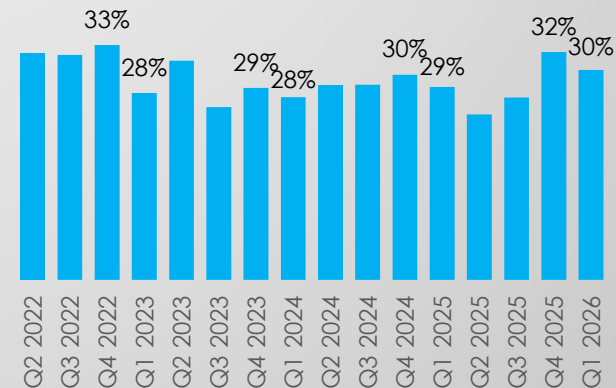
Line Utilization Trends



Total

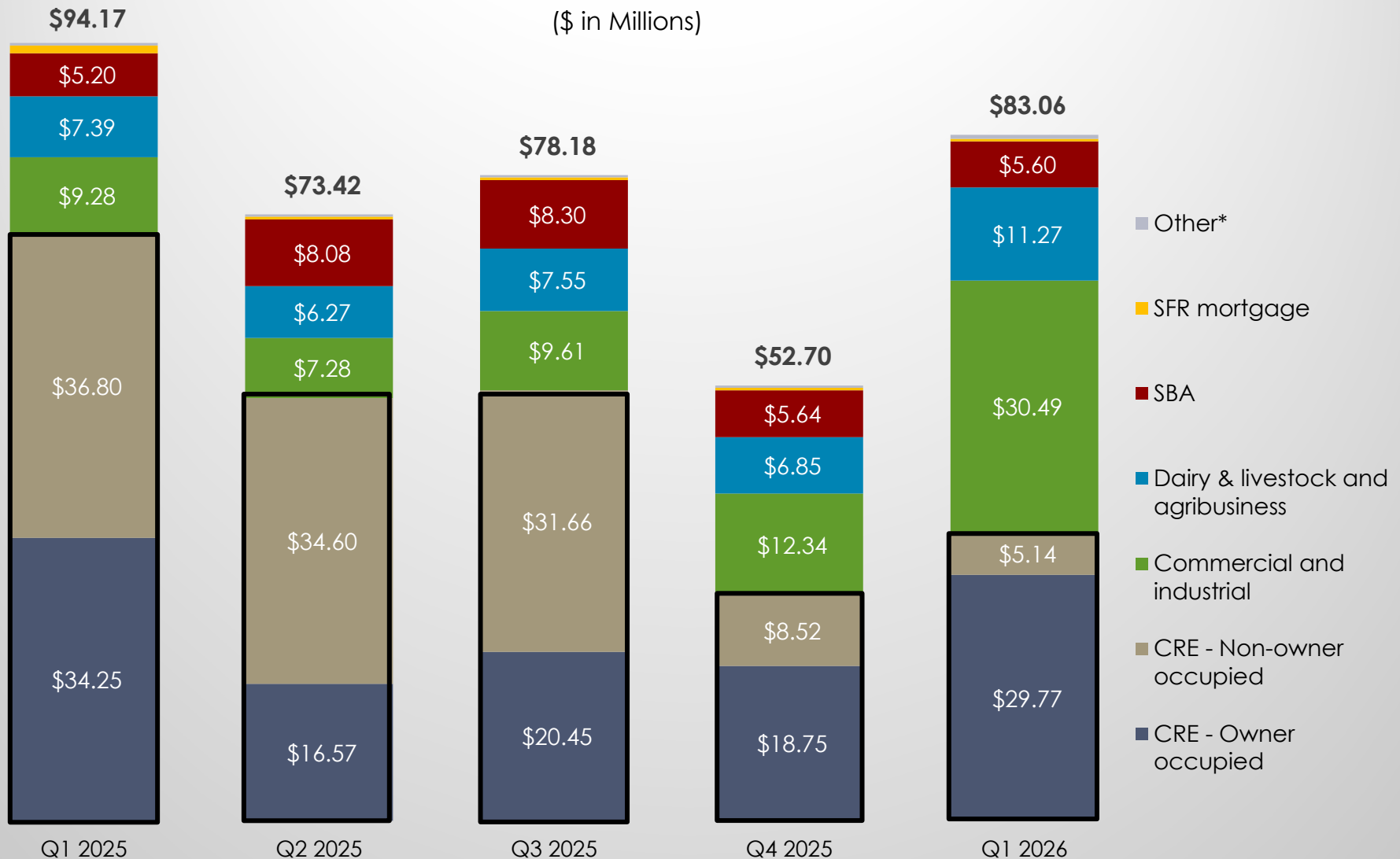


D&L



C&I

Classified Loan Trend

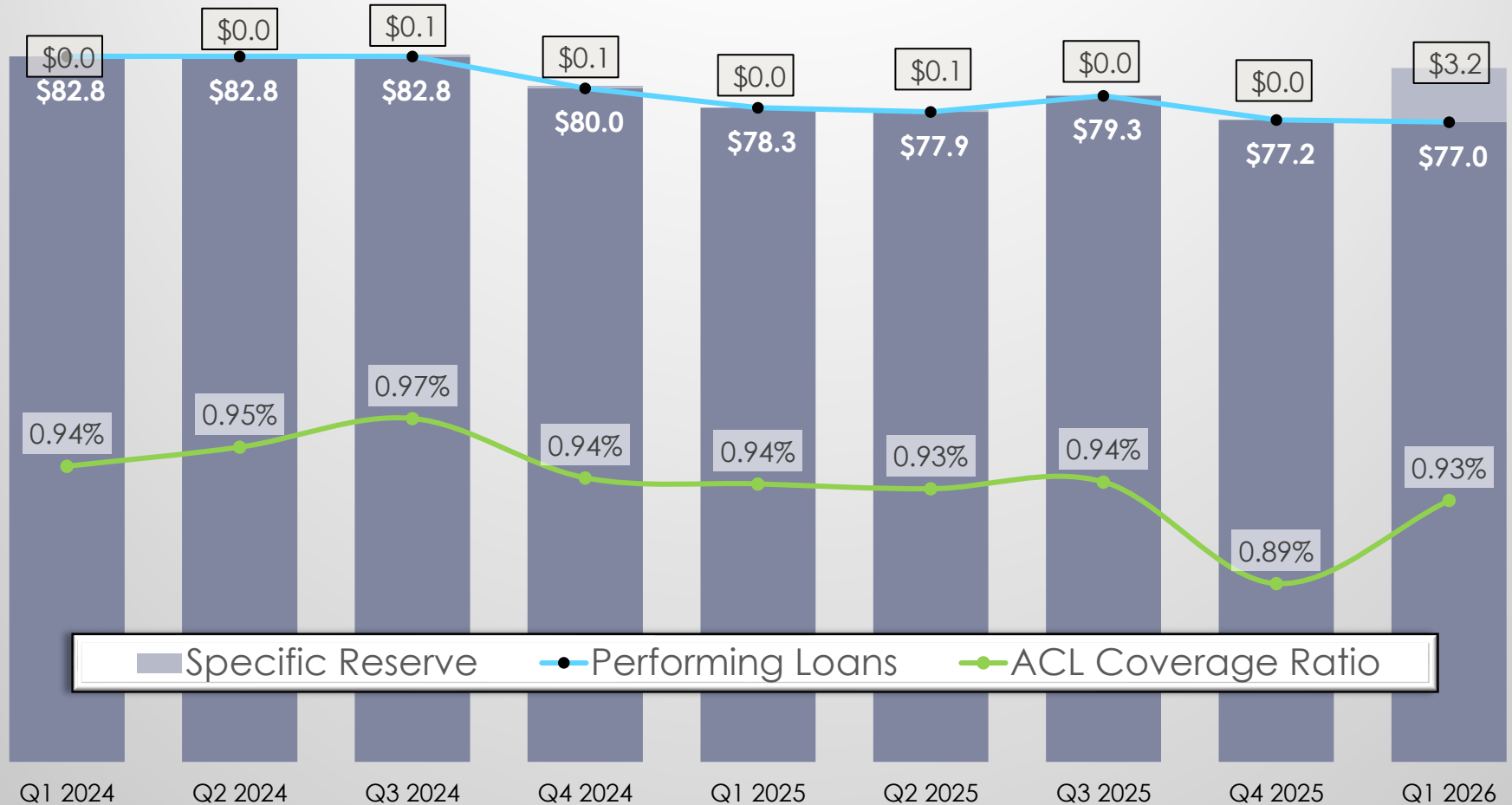


*Other includes other loan segments that are not listed above, including Construction, Consumer and other loans.

ACL Nine Quarter Trend



(\$ in Millions)

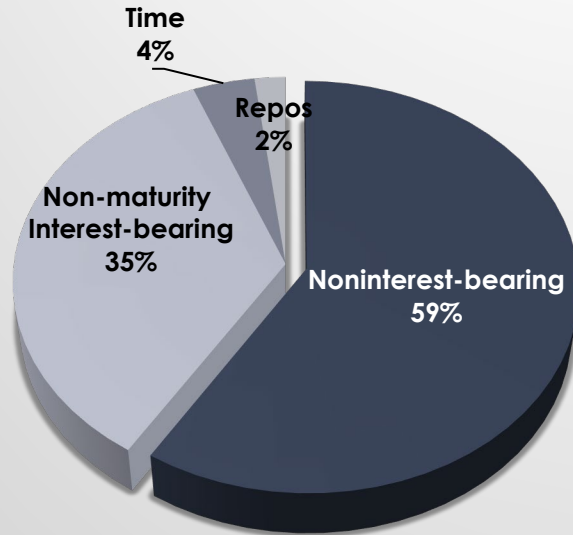


* Total Balance

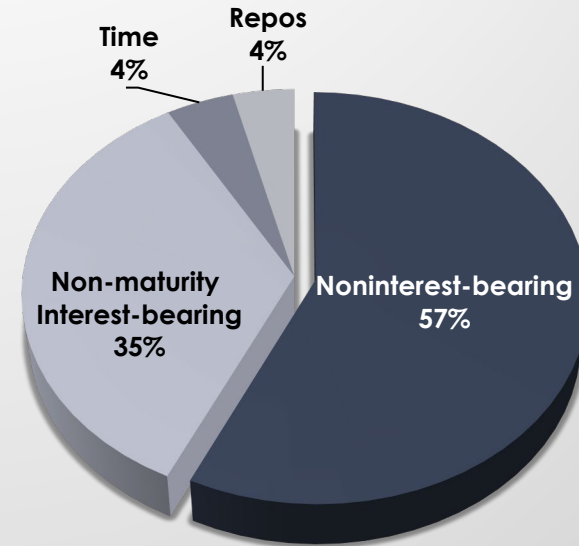
Total Deposits & Customer Repos



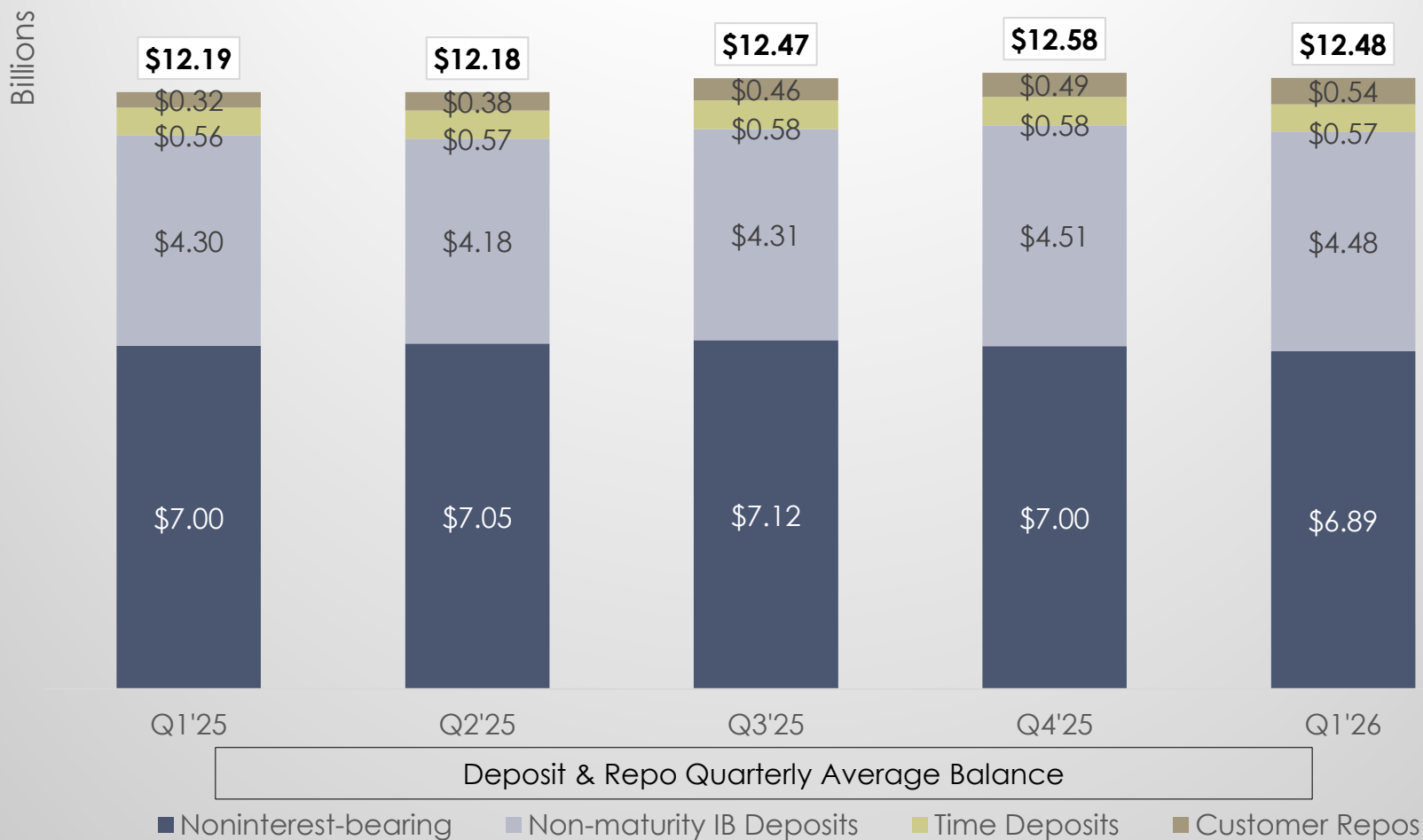
March 31, 2025
Total Deposits & Customer Repos



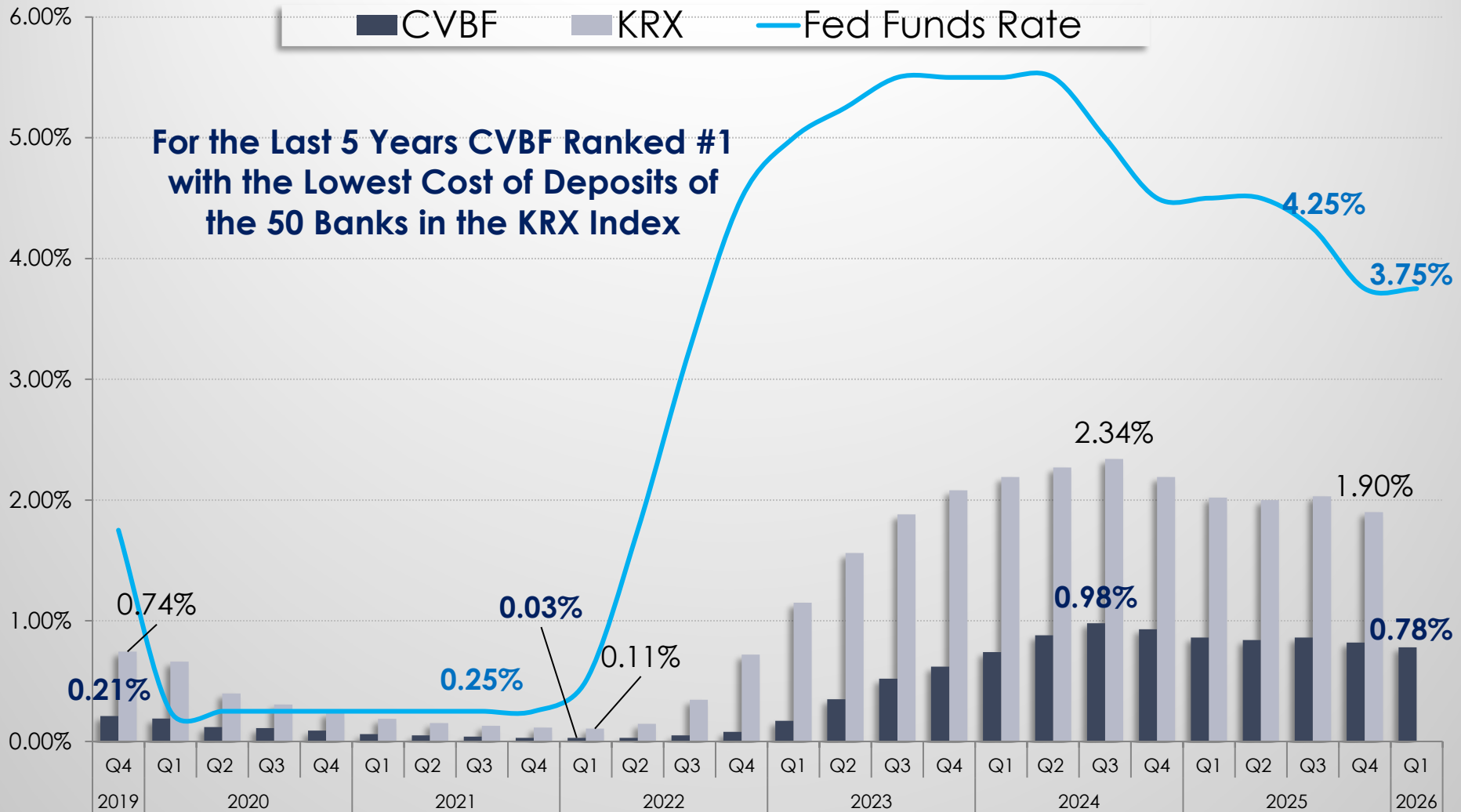
March 31, 2026
Total Deposits & Customer Repos



Deposit & Repo Quarterly Avg. Trends



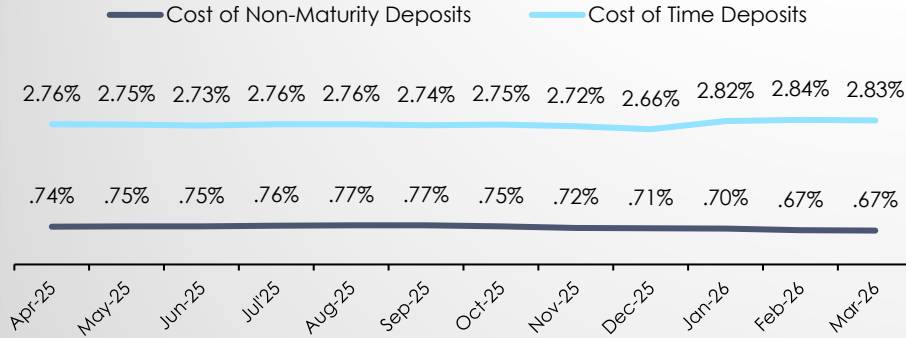
Cost of Deposits



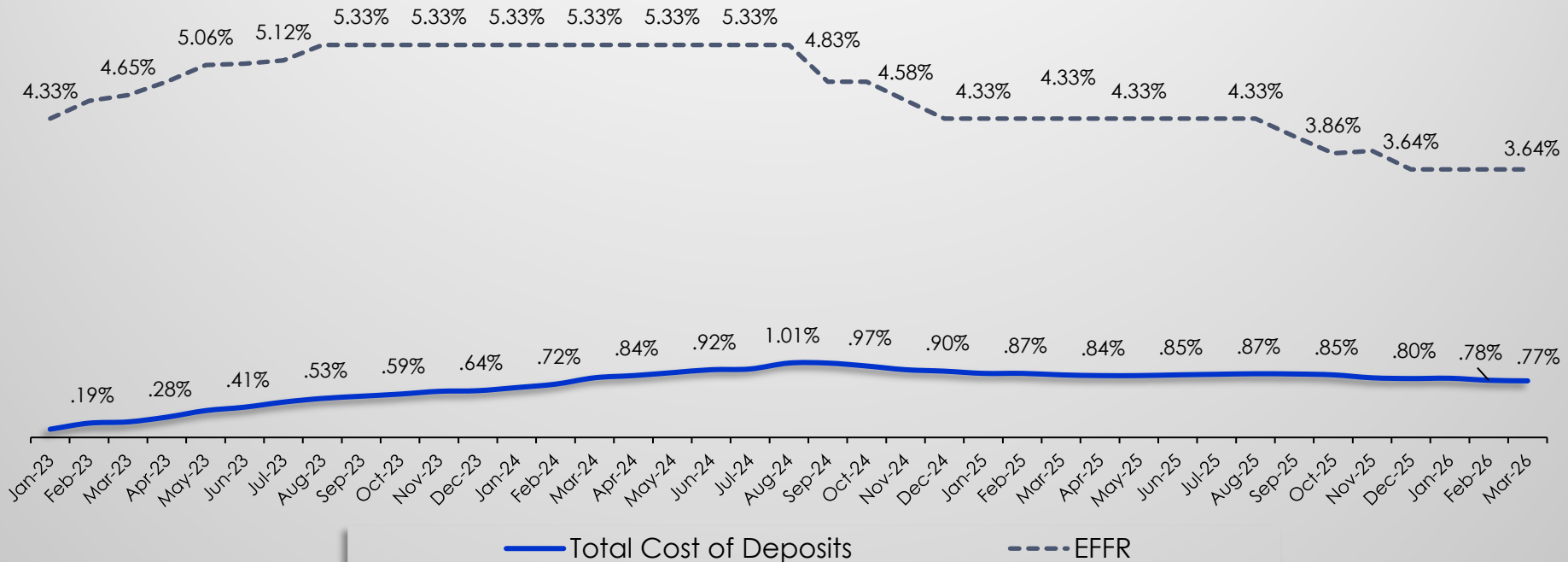
Cost of Deposits: Monthly Trends



CVBF Cost of Deposit Detail



CVBF Cost of Deposits vs. Effective Federal Funds Rate





CVB Financial Corp.

Acquisition of Heritage Bank of Commerce

Acquisition of Heritage Bank of Commerce



Structure

- 100% stock with fixed exchange ratio of 0.6500x CVBF shares for each HTBK share

Governance

- Two directors from Heritage Commerce joined CVB's board of directors
- Clay Jones, President and CEO of Heritage Commerce, appointed as President of combined bank and holding company

Consideration*

- ~\$840 million





Industry-Leading Pro Forma Performance Metrics¹

Profitability

1.50%
2027E ROAA

16.8%
2027E ROATCE

Capital

14.6%
CET1

15.8%
Total Capital

Attractive Financial Returns

Profitability & Returns

13.2%
2027E EPS Accretion

~20%
Internal Rate of Return

TBVPS Dilution | Earnback

Excluding Rate Marks
Accretive

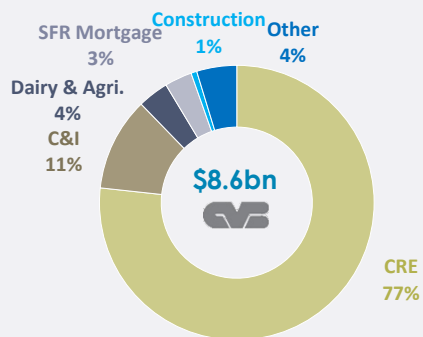
Including Rate Marks
(7.7%) | 2.5 years

Proforma Portfolio Composition

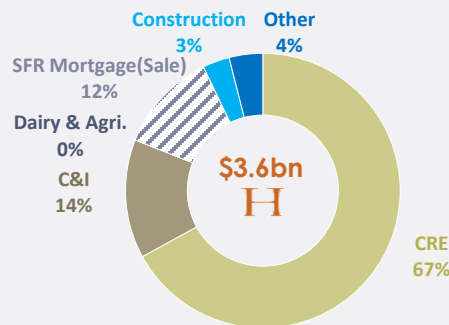


Loan Composition

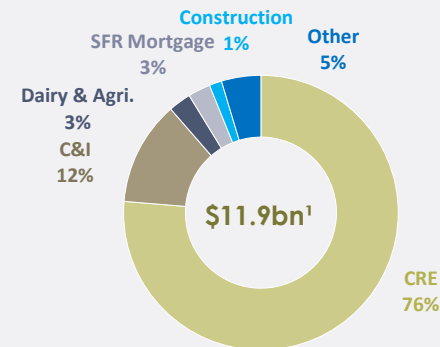
CVB Heritage Commerce Pro forma



Yield on Loans: 5.32%

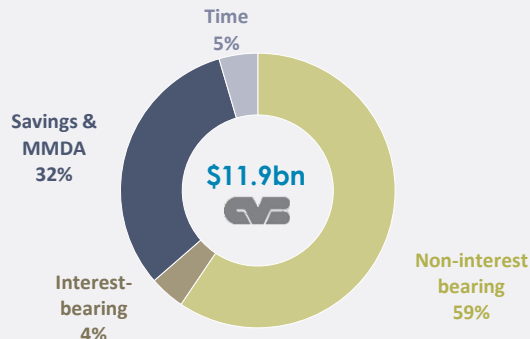


Yield on Loans: 5.60%

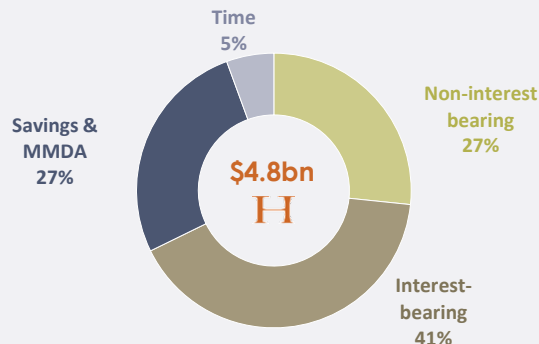


Yield on Loans: 5.47%

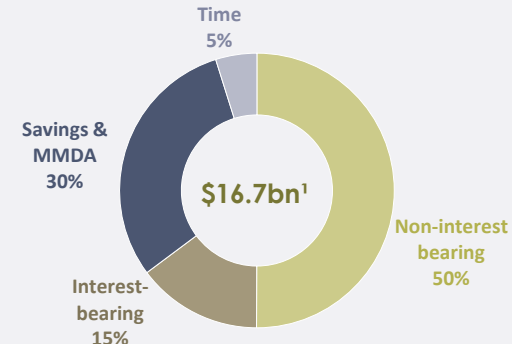
Deposit Composition



Cost of Deposits: 0.78%
Loan / Deposit: 72%



Cost of Deposits: 1.18%
Loan / Deposit: 75%



Cost of Deposits: 0.89%
Loan / Deposit: 71%



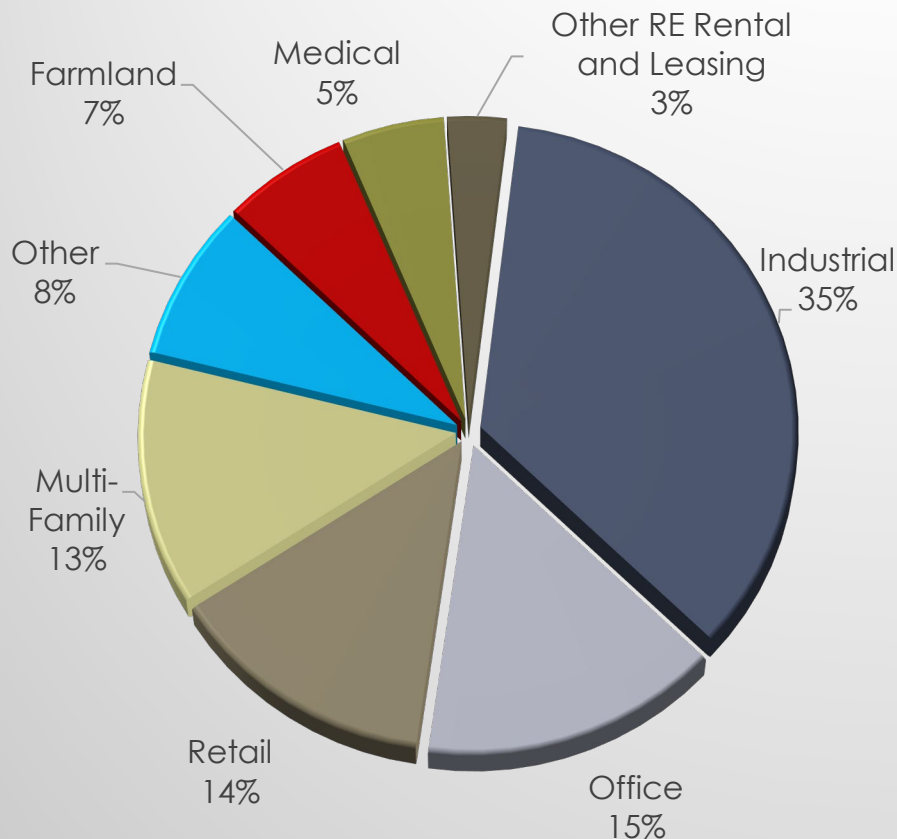
CVB Financial Corp.

Appendix &
Non-GAAP Reconciliation

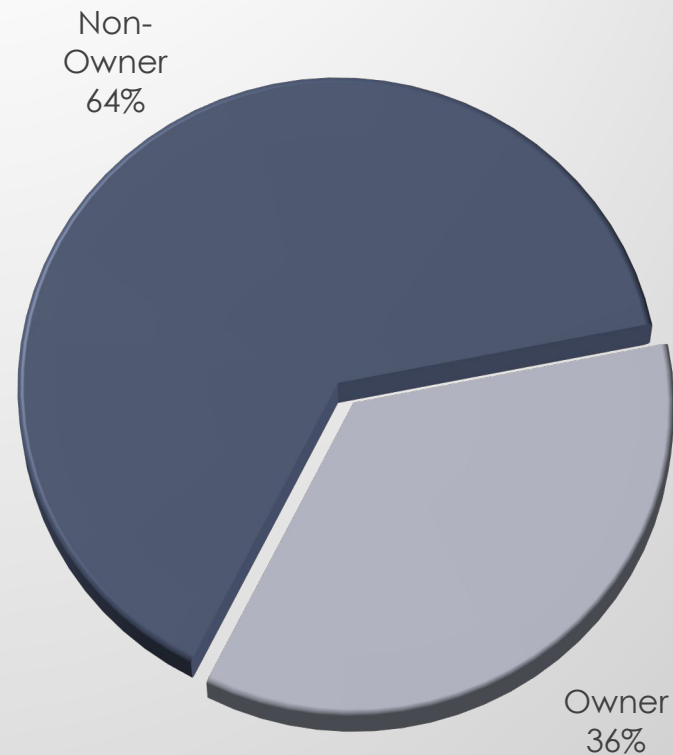
Commercial Real Estate Loans



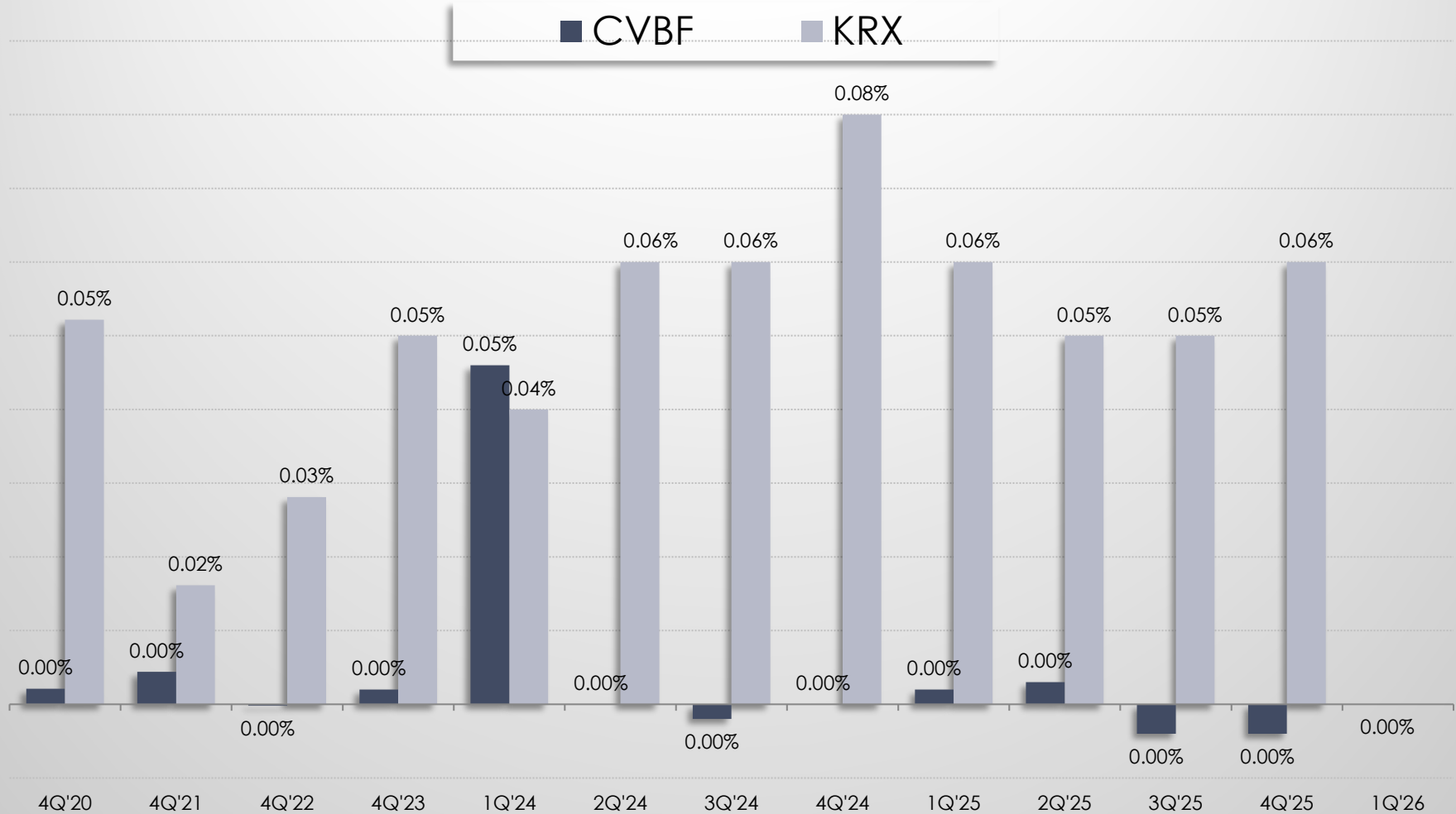
Collateral Type



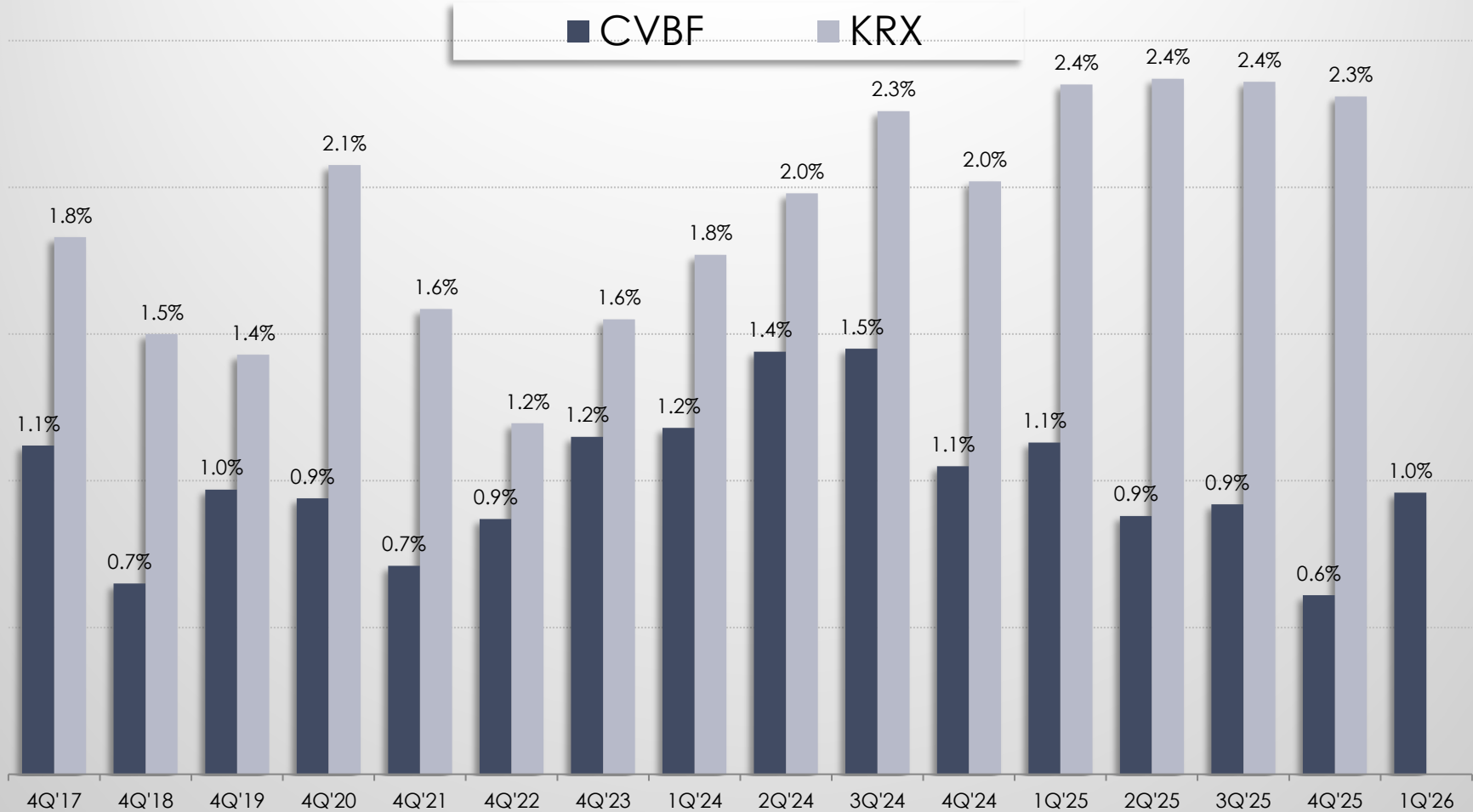
Owner/Non-Owner Occupied



Net Charge-Offs / Average Loans (%)



Classified Loans / Total Loans (%)



CRE by Collateral



(\$ in Millions)

Collateral Type	Balance	% of Owner Occupied	LTV at Origination	Avg. Size	Classified	Classified (Non-Owner)	Classified (Owner)
Industrial	\$ 2,332	47%	49%	\$ 1.74	\$ 25.57	\$ 0.00	\$ 25.57
Office	1,005	29%	55%	1.66	4.43	2.64	1.79
Retail	905	10%	46%	1.74	2.50	2.50	0.00
Multi-Family	858	0%	48%	1.57	0.00	0.00	0.00
Other	551	55%	46%	1.60	0.00	0.00	0.00
Farmland	429	98%	45%	1.51	2.41	0.00	2.41
Medical	349	31%	56%	1.62	0.00	0.00	0.00
Other RE Rental & Leasing	202	21%	49%	2.17	0.00	0.00	0.00
Total	\$ 6,631	36%	49%	\$ 1.68	\$ 34.91	\$ 5.14	\$ 29.77

CRE by Collateral and Origination



(\$ in Millions)

Collateral Type	Balance	Balance Distribution by Origination Year						Average OLV By Origination Year					
		2026	2025	2024	2023	2022	2021 or earlier	2026	2025	2024	2023	2022	2021 or earlier
Industrial	\$ 2,332	4%	10%	5%	8%	18%	55%	45%	44%	43%	43%	44%	52%
Office	1,005	2%	8%	4%	3%	24%	59%	51%	49%	53%	49%	54%	56%
Retail	905	4%	12%	1%	5%	21%	57%	46%	41%	36%	39%	43%	49%
Multi-Family	858	4%	8%	4%	8%	19%	57%	52%	43%	36%	45%	44%	51%
Other	551	2%	10%	5%	7%	12%	64%	38%	38%	43%	45%	46%	47%
Farmland	429	4%	9%	7%	6%	14%	60%	51%	34%	34%	42%	47%	48%
Medical	349	8%	16%	6%	2%	8%	60%	57%	50%	47%	45%	52%	60%
Other RE Rental & Leasing	202	2%	10%	3%	16%	17%	52%	65%	41%	65%	50%	51%	49%
Total	\$ 6,631	4%	10%	5%	6%	18%	57%	48%	43%	42%	44%	46%	52%

CRE by Collateral and Loan Size



(\$ in Millions)

Loan Amount	Industrial	Office	Retail	Multi-Family	Other	Farmland	Medical	Other RE Rental and Leasing	Total
Greater than \$20M	\$ 44	\$ 22	\$ 0	\$ 0	\$ 0	\$ 22	\$ 22	\$ 0	\$ 110
\$10M to \$20M	134	94	65	97	10	52	24	14	490
\$5M to \$10M	509	245	157	122	136	79	60	59	1,367
\$1M to \$5M	1,360	510	554	491	332	209	198	109	3,763
Less than \$1M	285	134	129	148	73	67	45	20	901
Total	\$ 2,332	\$ 1,005	\$ 905	\$ 858	\$ 551	\$ 429	\$ 349	\$ 202	\$ 6,631

Loans – Maturity & Repricing



(\$ in Millions)

Balance Distribution by Maturity or Reset as of 03/31/2026

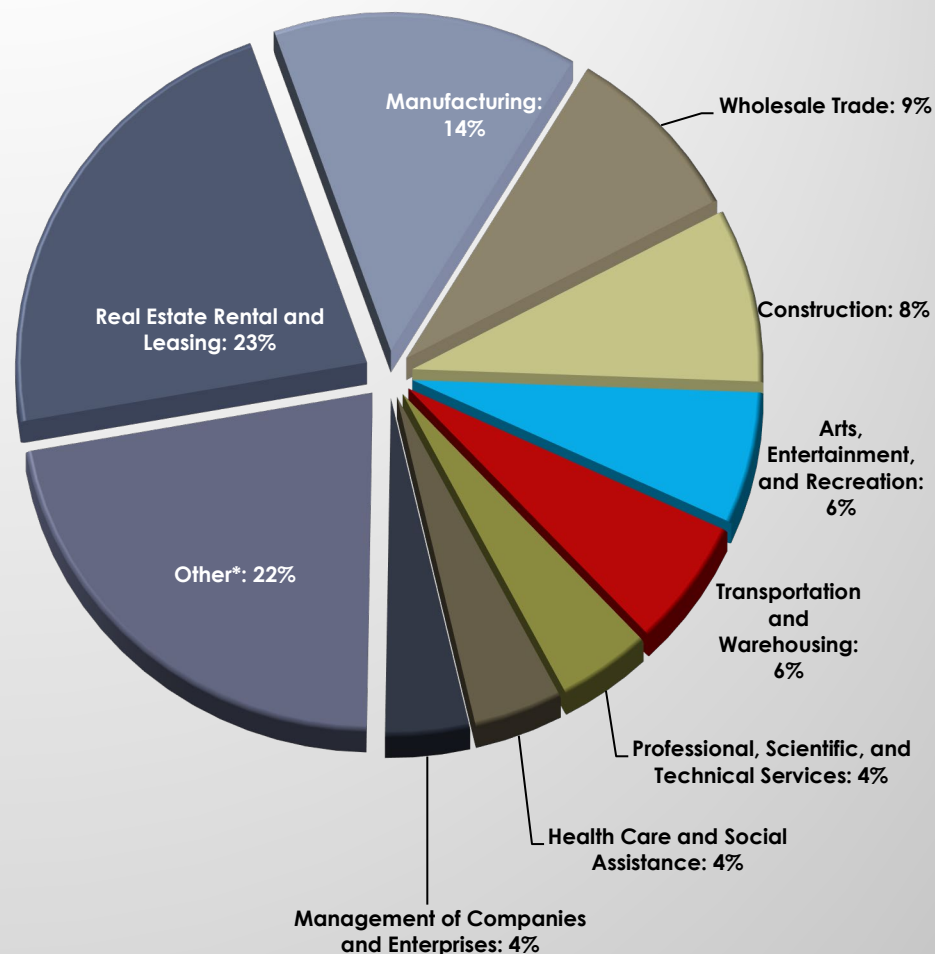
Loan Type	Variable	Fixed / Adjustable					Grand Total
	≤ 1 Year	≤ 1 Year	1-3 Years	3-5 Years	5-10 Years	> 10 Years	
Commercial real estate	\$ 855	\$ 400	\$ 1,311	\$ 1,693	\$ 2,078	\$ 294	\$ 6,631
Commercial and industrial	425	44	163	164	138	19	952
Dairy & livestock and agribusiness	313	1	0	1	0	0	315
SBA	56	4	25	69	135	2	292
SFR mortgage	44	2	68	78	45	40	278
Other	93	13	9	4	12	45	175
Total Loans and Leases	\$ 1,786	\$ 464	\$ 1,576	\$ 2,009	\$ 2,408	\$ 400	\$ 8,643
% of Total	21%	5%	18%	23%	28%	5%	100%
Weighted Avg. Coupon	6.25%	4.62%	4.98%	5.35%	4.45%	4.41%	5.14%

Note: Weighted average coupon excludes loan fees and accretions.

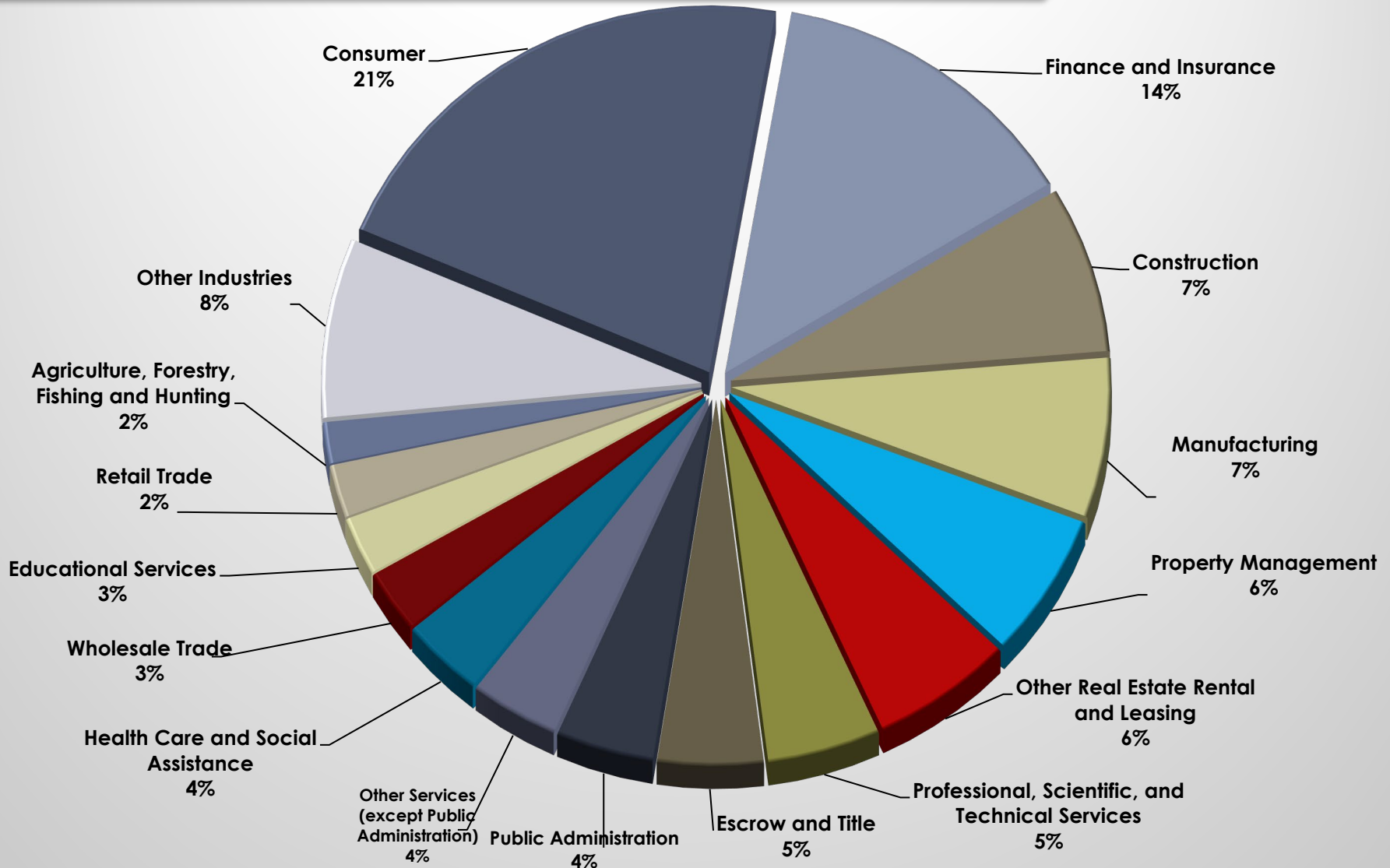
C&I by Industry



Industry	Balance (\$ in Millions)	% of C&I Total	Classified (\$ in Millions)
Real Estate Rental and Leasing	\$ 213	23%	\$ 2.62
Manufacturing	134	14%	10.19
Wholesale Trade	82	9%	6.54
Construction	79	8%	0.00
Arts, Entertainment, and Recreation	60	6%	0.00
Transportation and Warehousing	58	6%	0.72
Professional, Scientific, and Technical Services	41	4%	0.00
Health Care and Social Assistance	39	4%	0.00
Management of Companies and Enterprises	37	4%	0.00
Other	209	22%	10.42
Total	\$ 952	100%	\$ 30.49



Diverse Deposit Base

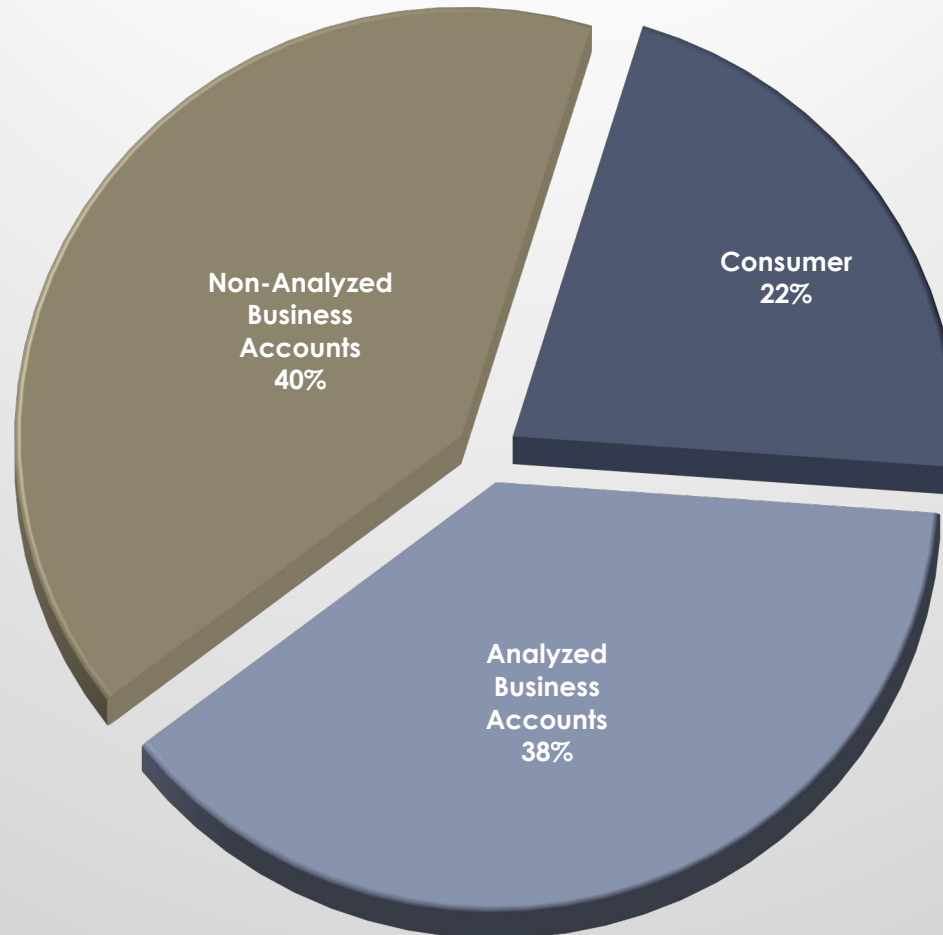


*Other Industries include various industries that represent less than 2%.

Business vs Consumer Deposits

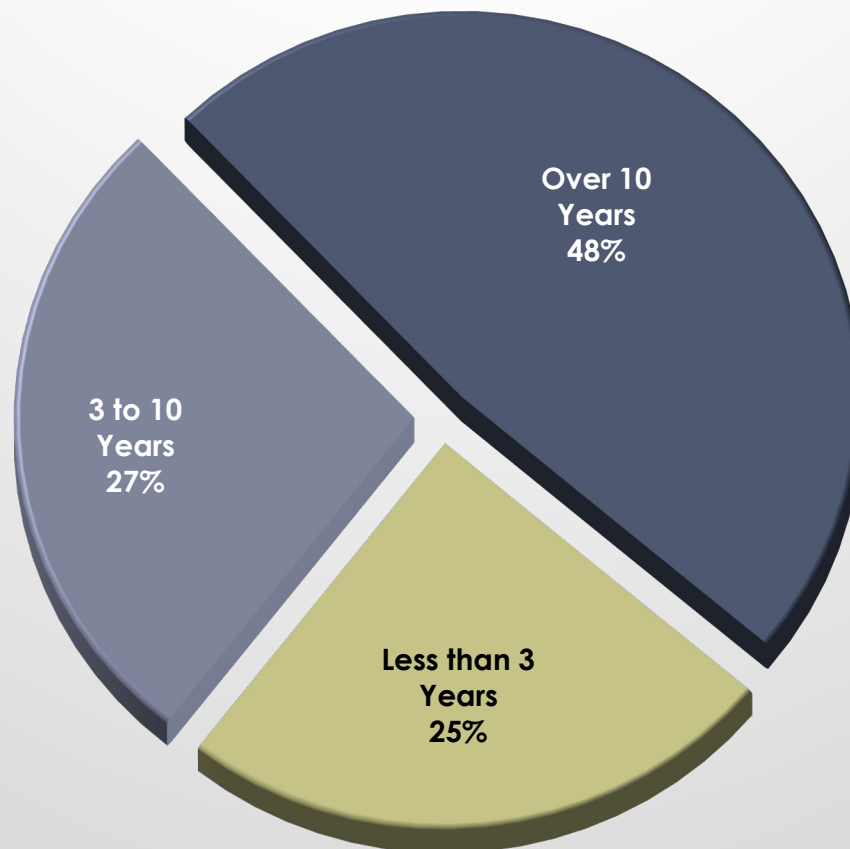


Q1 2026



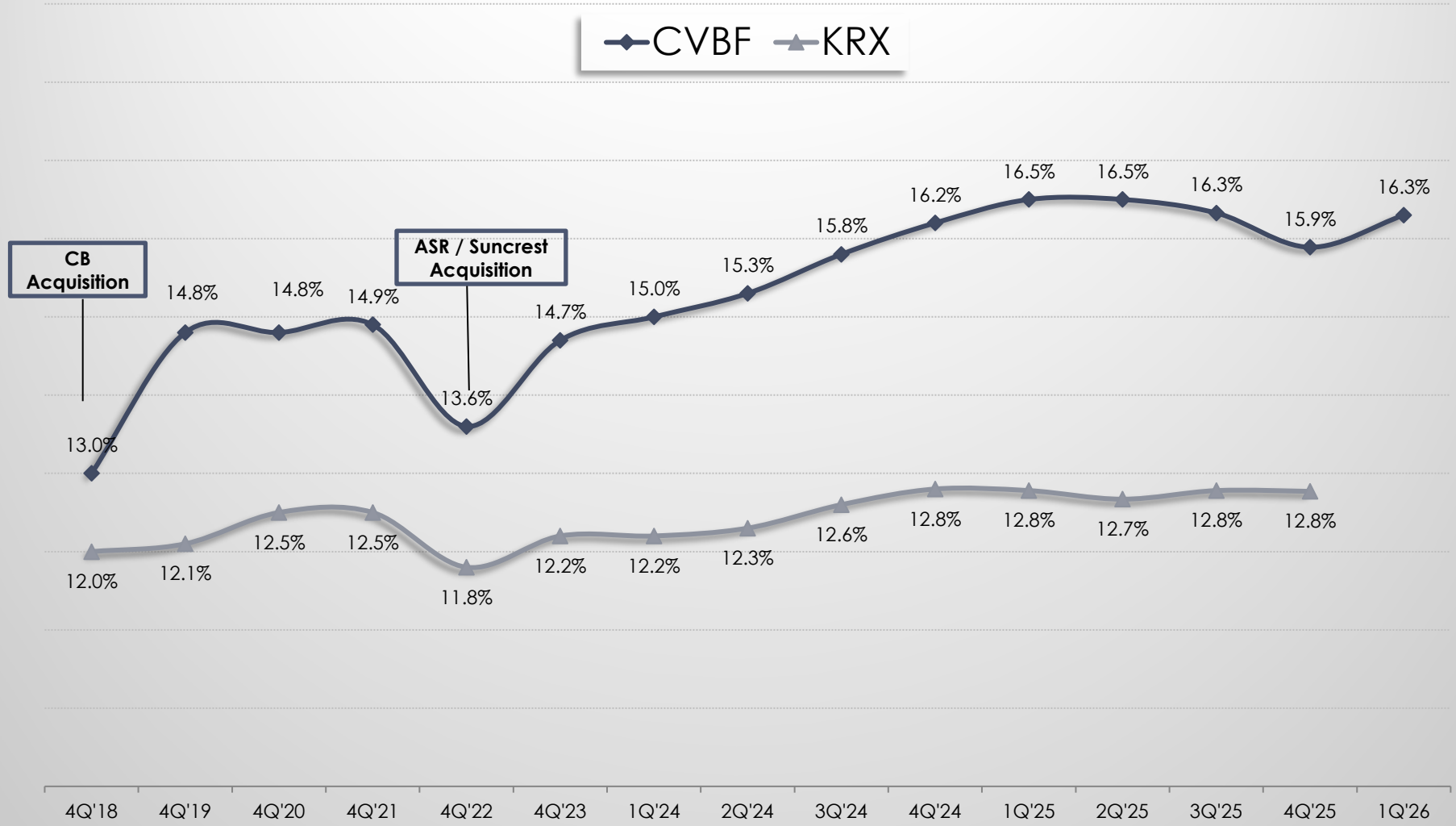


Q1 2026

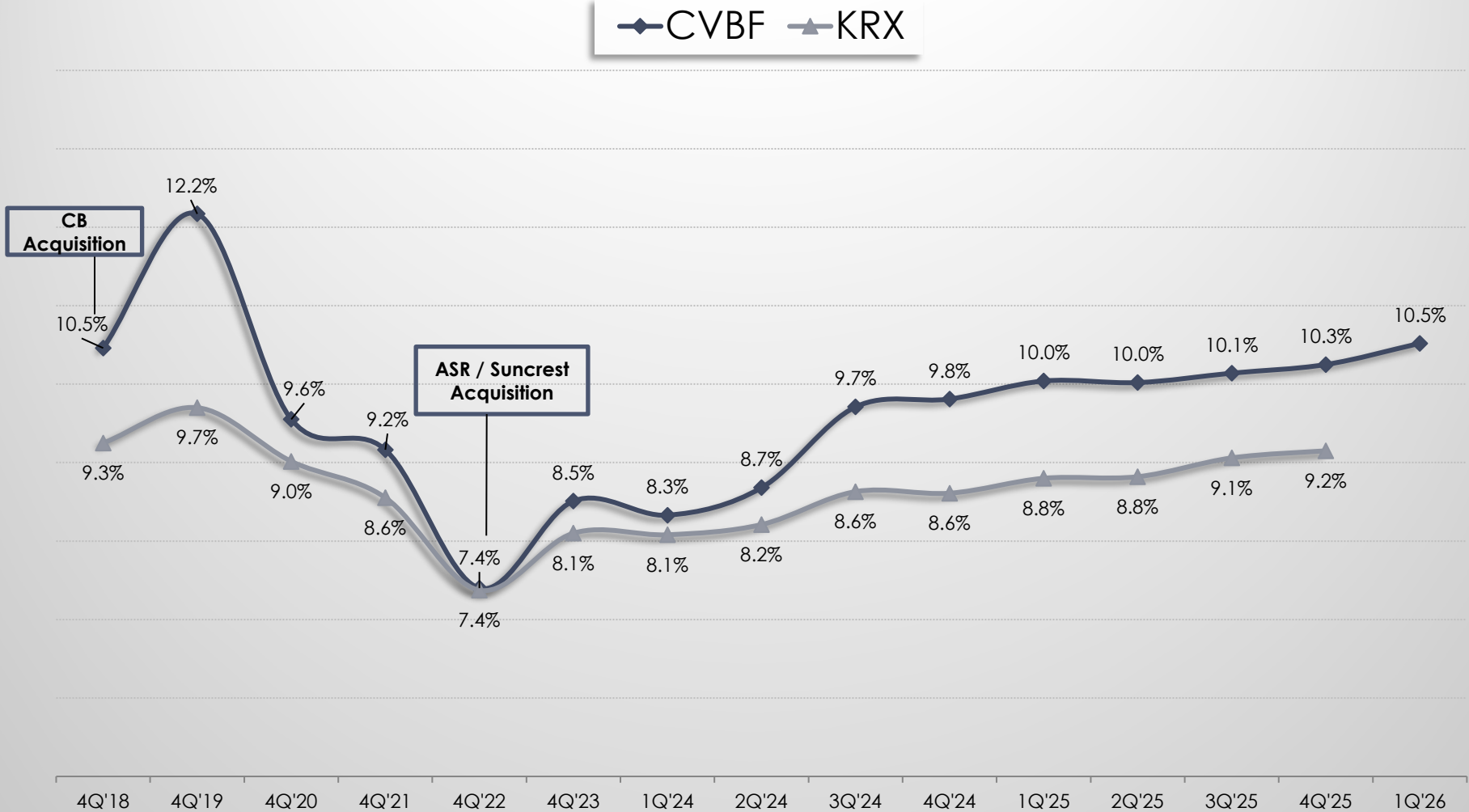


~75% of our customer deposit relationships have banked with CBB for 3 years or more

CET1 Ratio Trend (%)

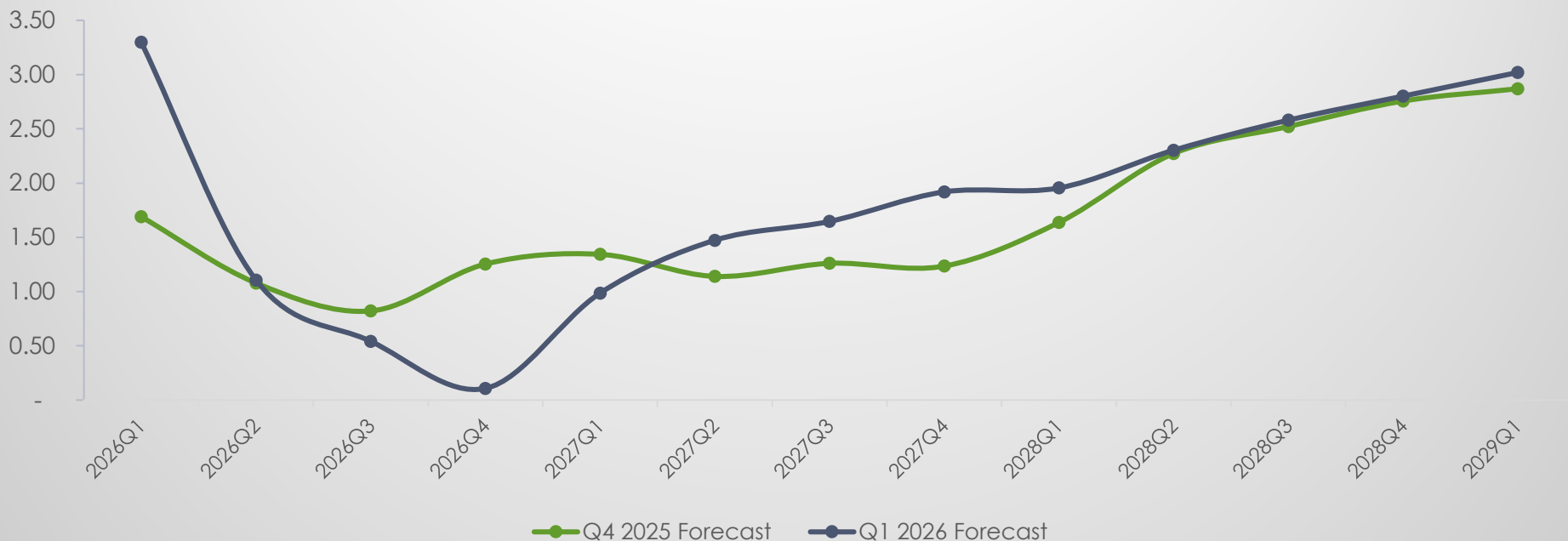


TCE Ratio Trend (%)





Real GDP Growth





Unemployment Rate





CRE Price Index Growth



Reconciliation of Return on Average Tangible Common Equity (Non-GAAP)



The return on average tangible common equity is a non-GAAP disclosure. We use certain non-GAAP financial measures to provide supplemental information regarding our performance. We believe that presenting the return on average tangible common equity provides additional clarity to the users of our financial statements.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	March 31, 2025	December 31, 2025	March 31, 2026
Net Income	\$ 235,425	\$ 221,435	\$ 200,716	\$ 209,298	\$ 51,104	\$ 55,044	\$ 51,002
Add: Amortization of intangible assets	7,566	6,452	5,324	4,193	1,155	881	850
Less: Tax effect of amortization of intangible assets (1)	(2,237)	(1,907)	(1,574)	(1,240)	(341)	(260)	(247)
Tangible net income	\$ 240,754	\$ 225,980	\$ 204,466	\$ 212,251	\$ 51,918	\$ 55,665	\$ 51,605
Average stockholders' equity	\$ 2,066,463	\$ 2,006,882	\$ 2,145,665	\$ 2,260,275	\$ 2,226,948	\$ 2,304,085	\$ 2,335,673
Less: Average goodwill	(764,143)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)
Less: Average intangible assets	(25,376)	(18,434)	(12,571)	(7,748)	(9,518)	(6,176)	(5,341)
Average tangible common equity	\$ 1,276,944	\$ 1,222,626	\$ 1,367,272	\$ 1,486,705	\$ 1,451,608	\$ 1,532,087	\$ 1,564,510
Return on average equity, annualized (2)	11.39%	11.03%	9.35%	9.26%	9.31%	9.48%	8.86%
Return on average tangible common equity, annualized (2)	18.85%	18.48%	14.95%	14.28%	14.51%	14.41%	13.38%

(1) Tax effected at respective statutory rates.

(2) Annualized where applicable.

Reconciliation of Pretax Pre-Provision Income and Tangible Common Equity Ratio (Non-GAAP)



Pretax pre-provision income is a Non-GAAP financial measure that represents total revenue less noninterest expense and is calculated before provision for credit losses and income tax expense.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	March 31, 2025	December 31, 2025	March 31, 2026
Net Income	\$ 235,425	\$ 221,435	\$ 200,716	\$ 209,298	\$ 51,104	\$ 55,044	\$ 51,002
Add: Provision for (recapture of) credit losses	10,600	2,000	(3,000)	(3,500)	(2,000)	(2,500)	3,000
Add: Income tax expense	92,922	93,999	70,522	72,395	18,425	19,319	17,549
Pretax pre-provision income	\$ 338,947	\$ 317,434	\$ 268,238	\$ 278,193	\$ 67,529	\$ 71,863	\$ 71,551

The tangible common equity ratios are a Non-GAAP financial measures derived from GAAP-based amounts. The following is a reconciliation of tangible book value and tangible common equity in accordance with GAAP, as well as the calculation for tangible common equity ratio.

	For the Year Ended December 31,				Three Months Ended		
	2022	2023	2024	2025	March 31, 2025	December 31, 2025	March 31, 2026
Stockholders' equity	\$ 1,948,517	\$ 2,077,972	\$ 2,186,316	\$ 2,295,224	\$ 2,228,419	\$ 2,295,224	\$ 2,321,281
Less: Goodwill	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)
Less: Intangible assets	(21,742)	(15,291)	(9,967)	(5,774)	(8,812)	(5,774)	(4,924)
Tangible book value	\$ 1,160,953	\$ 1,296,859	\$ 1,410,527	\$ 1,523,628	\$ 1,453,785	\$ 1,523,628	\$ 1,550,535
Total assets	\$ 16,476,540	\$ 16,020,993	\$ 15,153,655	\$ 15,631,054	\$ 15,256,591	\$ 15,631,054	\$ 15,507,580
Less: Goodwill	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)	(765,822)
Less: Intangible assets	(21,742)	(15,291)	(9,967)	(5,774)	(8,812)	(5,774)	(4,924)
Tangible assets	\$ 15,688,976	\$ 15,239,880	\$ 14,377,866	\$ 14,859,458	\$ 14,481,957	\$ 14,859,458	\$ 14,736,834
Tangible common equity ratio	7.40%	8.51%	9.81%	10.25%	10.04%	10.25%	10.52%



CVB Financial Corp.

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