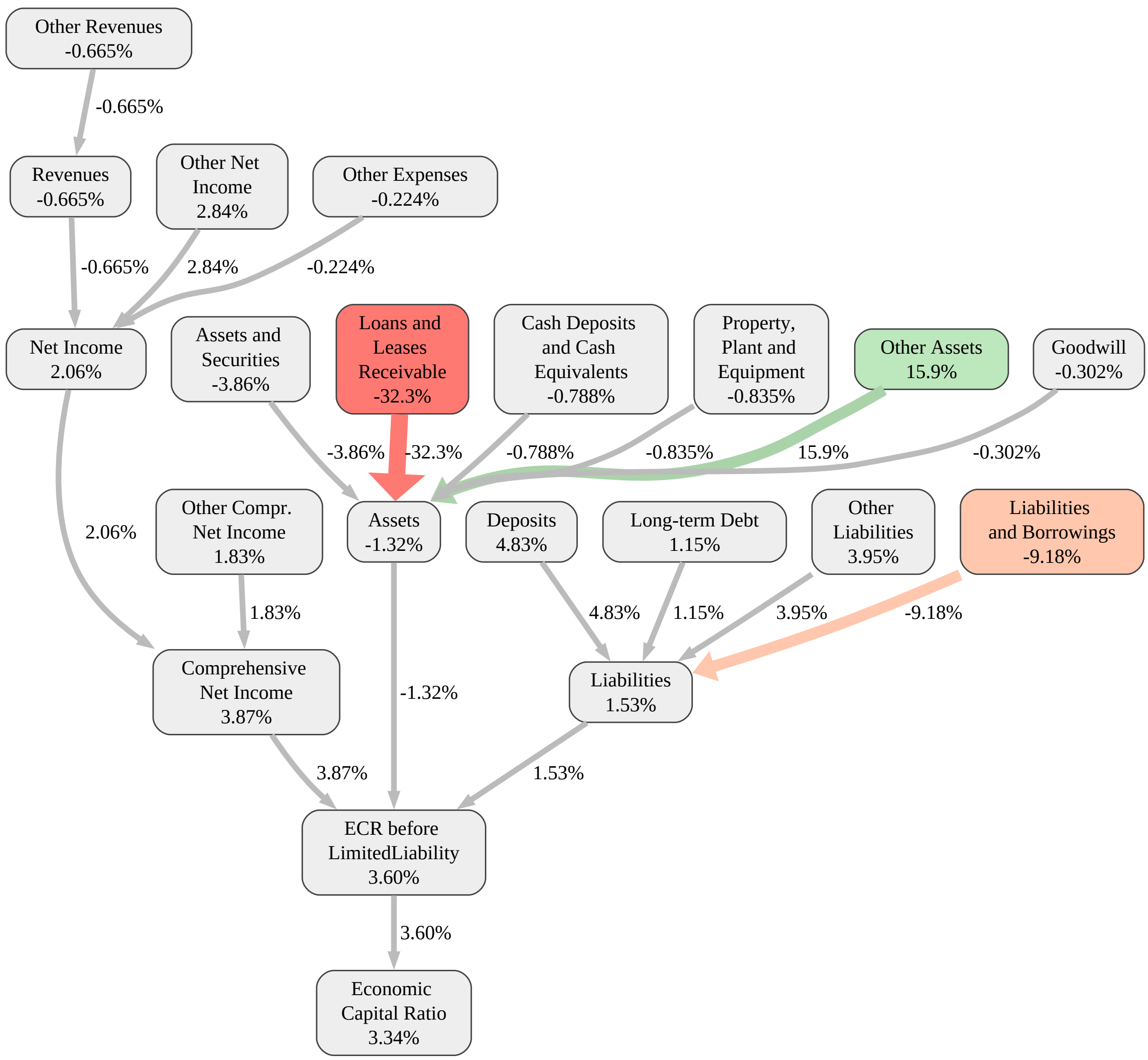
STATE BANKS 2012

CVB Financial CORP
Rank 8 of 78

CVB Financial Corp.



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The relative strengths and weaknesses of CVB Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CVB Financial CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 16% points.The greatest weakness of CVB Financial CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 3.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	44,673
Cash Deposits and Cash Equivalents	345,343
Deposits	4,604,548
Fees	0
Goodwill	55,097
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,654,877
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	6,001,522
Other Compr. Net Income	35,284
Other Expenses	39,071
Other Liabilities	-1,491,324
Other Net Income	120,804
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	36,280

Output Variable	Value in 1000 USD
Liabilities	5,768,101
Assets	6,482,915
Expenses	39,071
Revenues	0
Stockholders Equity	714,814
Net Income	81,733
Comprehensive Net Income	117,017
BaseVar	6,479,722
ECR before LimitedLiability	16%
Economic Capital Ratio	16%