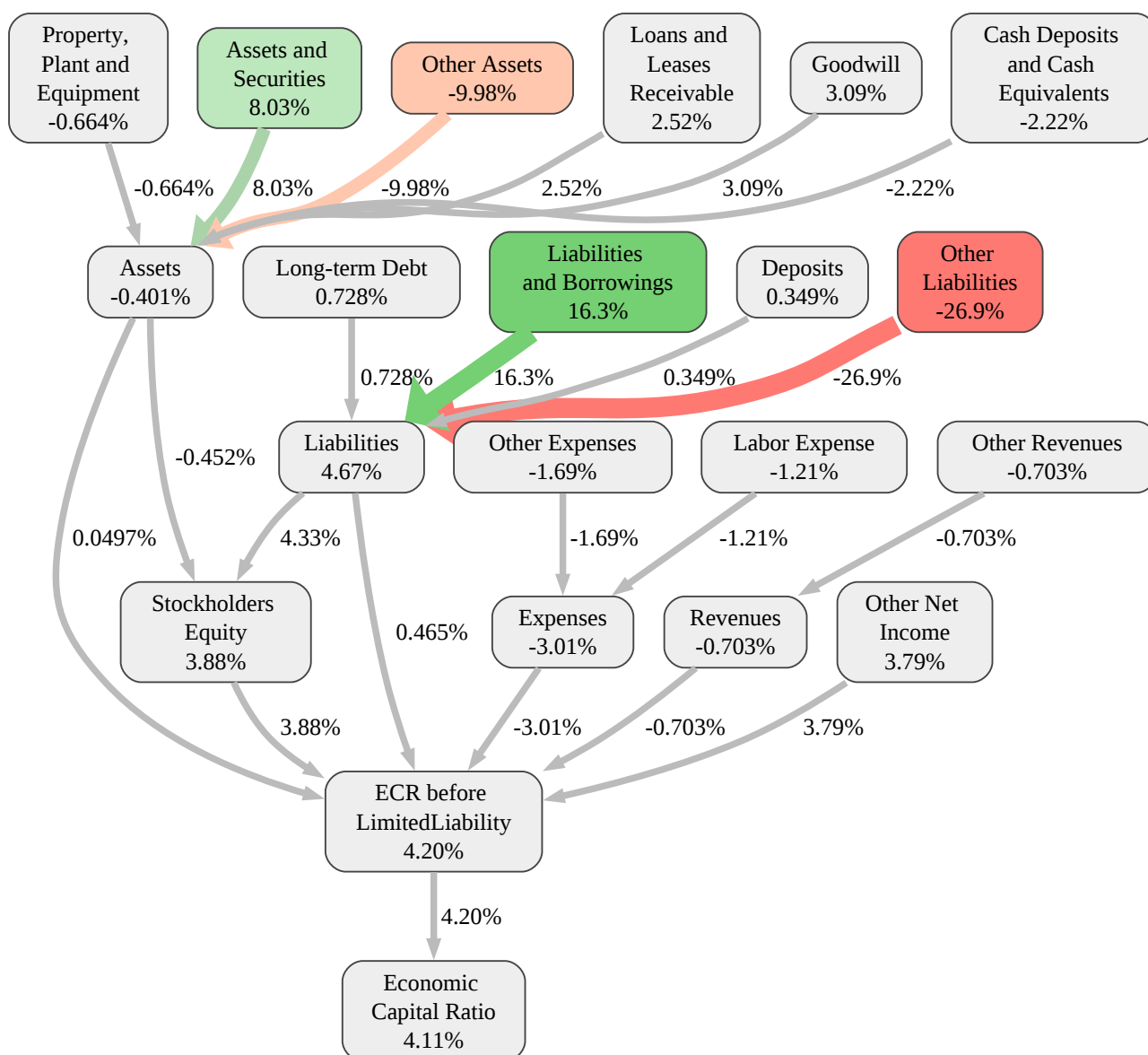




The relative strengths and weaknesses of CVB Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CVB Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of CVB Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,546,332
Cash Deposits and Cash Equivalents	171,618
Deposits	8,827,490
Fees	6,477
Goodwill	666,539
IT and Equipment Expense	0
Labor Expense	100,601
Liabilities and Borrowings	362,411
Loans and Leases Receivable	7,700,998
Long-term Debt	0
Occupancy	20,841
Other Assets	385,473
Other Compr. Net Income	-20,092
Other Expenses	94,477
Other Liabilities	488,062
Other Net Income	357,679
Other Noninterest Expense	16,627
Other Revenues	4,018
Property, Plant and Equipment	58,193

Output Variable	Value in 1000 USD
Liabilities	9,677,963
Assets	11,529,153
Expenses	239,023
Revenues	4,018
Stockholders Equity	1,851,190
Net Income	122,674
Comprehensive Net Income	102,582
BaseVar	11,730,332
ECR before Limited Liability	17%
Economic Capital Ratio	17%