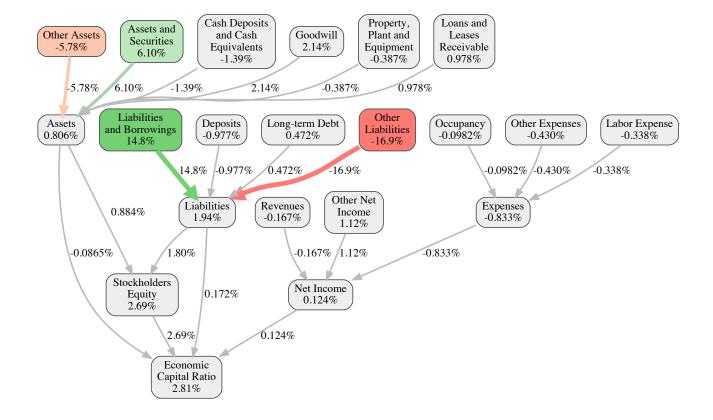


## STATE BANKS 2019

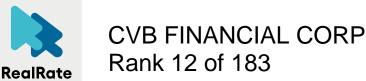


## CVB FINANCIAL CORP Rank 12 of 183





## STATE BANKS 2019





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 15% points. The greatest weakness of CVB FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 2.8% points above the market average of 6.9%.

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
Property, Plant and Equipment	58,193
Revenues	4,018

Output Variable	Value in 1000 USD
Liabilities	9,677,963
Assets	11,529,153
Expenses	239,023
Stockholders Equity	1,851,190
Net Income	122,674
Comprehensive Net Income	102,582
Economic Capital Ratio	9.7%