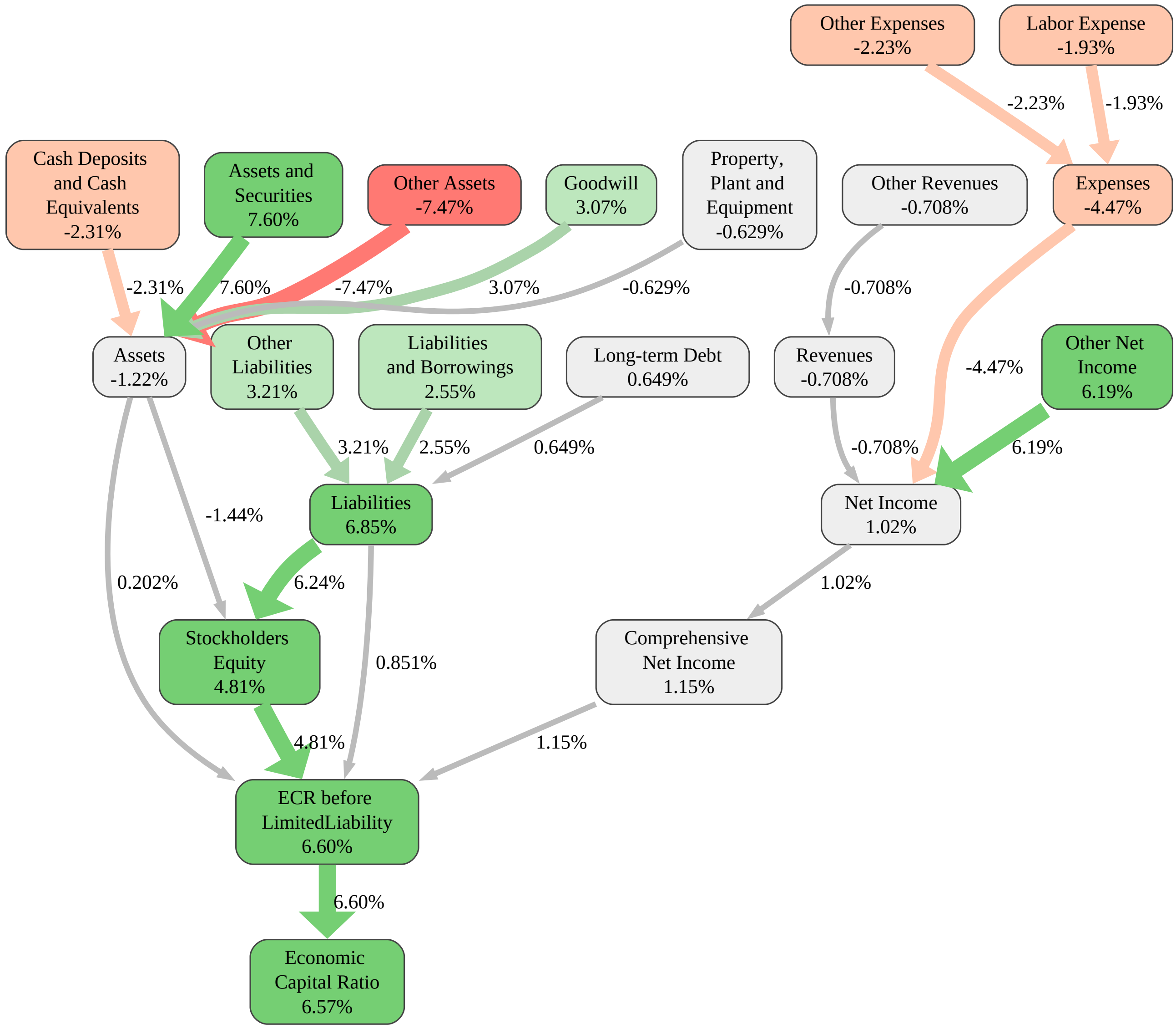
STATE BANKS 2020

CVB Financial CORP
Rank 5 of 143

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 Assets and Securities, increasing the Economic Capital Ratio by 7.6% points.The greatest weakness of CVB Financial CORP is the variable Other Assets, reducing the Economic Capital Ratio by 7.5% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 6.6% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	2,524,846
Cash Deposits and Cash Equivalents	185,518
Deposits	8,704,928
Fees	7,752
Goodwill	663,707
IT and Equipment Expense	0
Labor Expense	119,475
Liabilities and Borrowings	3,565,736
Loans and Leases Receivable	7,495,917
Long-term Debt	0
Occupancy	21,289
Other Assets	358,484
Other Compr. Net Income	30,898
Other Expenses	116,208
Other Liabilities	-2,982,312
Other Net Income	440,857
Other Noninterest Expense	17,263
Other Revenues	5,798
Property, Plant and Equipment	53,978

Output Variable	Value in 1000 USD
Liabilities	9,288,352
Assets	11,282,450
Expenses	281,987
Revenues	5,798
Stockholders Equity	1,994,098
Net Income	164,668
Comprehensive Net Income	195,566
BaseVar	11,663,966
ECR before LimitedLiability	22%
Economic Capital Ratio	22%