

CVB FINANCIAL CORP  
Form 8-K  
October 22, 2003

**SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

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**FORM 8-K**

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**Current Report Pursuant  
to Section 13 or 15(d) of the  
Securities Exchange Act of 1934**

Date of Report: October 21, 2003

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Commission file number: 0-10140  
**CVB Financial Corp.**  
Incorporated pursuant to the Laws of California

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Internal Revenue Service - Employer Identification No. 95-3629339

701 North Haven Avenue, Ontario, California 91764  
(909) 980-4030

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Item 12. Results of Operations and Financial Condition

On October 16, 2003, CVB Financial Corp. issued a press release setting forth information. A copy of this press release is attached hereto as Exhibit 99.1, incorporated herein by reference. This release contains non-GAAP financial measures. A reconciliation of these measures to the most comparable GAAP measures is attached as Exhibit 99.1.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has d  
on its behalf by the undersigned, hereunto duly authorized.

CVB Financial Corp.

Date: October 21, 2003

/s/ Edward J. Biebrich, Jr.  
Edward J. Biebrich, Jr.  
Executive Vice President a  
and Accounting Officer

Exhibit Index

99.1 Press Release, dated October 16, 2003