

CVB FINANCIAL CORP  
Form 8-K  
January 28, 2004

**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: January 27, 2004

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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 January 22, 2004, CVB Financial Corp. issued a press release setting forth its fourth quarter and annual 2003 earnings. A copy of this press release is attached hereto as Exhibit 99.1, incorporated herein by reference. This press release includes certain non-GAAP financial measures. A reconciliation of these measures to the most comparable GAAP measures is included as part of Exhibit 99.1.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, hereunto duly authorized.

**CVB Financial Corp.**

Date: January 27, 2004

By: /s/ Edward J. Biebrich, Jr.  
Edward J. Biebrich, Jr.  
Executive Vice President and Chief  
Financial and Accounting Officer

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**Exhibit Index**

99.1 Press Release, dated January 22, 2004