

CVB FINANCIAL CORP  
Form 8-K  
December 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: December 22, 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 5. Other Events and Regulation FD Disclosure**

On December 17, 2003, the Board of Directors of the Company declared a 10% stock dividend payable on or before January 2, 2004. In addition the Company will pay a cash dividend of \$.12 per share to shareholders on or before January 5, 2004. (See Exhibit 99.1)

The Company also announced the issuance of \$80 million in trust preferred securities through two pooled trust preferred stock offerings. This trust preferred stock offering includes two trust subsidiaries. The issue consisted of capital securities with a maturity date of 30 years from the date of issuance. \$40 million of the long-term capital securities bear an initial fixed interest rate of 6%. Following the first five-year period, they will bear interest at a floating rate based on the 3-month LIBOR plus 2.85%. The remaining \$40 million of the long-term capital securities bear an initial fixed interest rate of 6%. Thereafter, they will bear interest at a floating rate based on the 3-month LIBOR plus 2.85%. The offerings will help support the continued growth of the Company. (See Exhibit 99.2)

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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: December 22, 2003

By: /s/ Edward J. Bi  
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Edward J. Biebrich,  
Executive Vice Presi  
and Accounting Offic

**Exhibit Index**

- 99.1 Press Release, dated December 18, 2003
- 99.2 Press Release, dated December 19, 2003