

Company Quick Facts



Citizens Business Bank opened in August of 1974, with a visionary dairy farmer, George A. Borba Sr., and a group of local business leaders, family members, and friends who cared deeply about their community and had a clear vision of how they wanted to make an impact: helping business owners discover, build upon, and enhance the value of their companies.

Along the way, we changed our name from Chino Valley Bank to Citizens Business Bank but kept our core values: financial strength, superior people, customer focus, cost-effective operation and having fun.

Long-term relationships are the foundation of any successful business. We strive to build more and more of these relationships by treating our customers the way we would want to be treated. Our customers' success is our success. We want them to grow and prosper, and we find meaning in our ability to enable and enhance their entrepreneurial opportunities.

CVB Financial Corp. ("CVBF") is the holding company for Citizens Business Bank. CVBF is one of the 10 largest bank holding companies headquartered in California with assets of approximately \$11 billion¹.



Highest in
CVBF History
12.31.17



Over 40
Years
6.30.18



Over 29
Years
9.19.18



Four Consecutive
Years



35 Consecutive
Quarters



Over 24
Years

Highest Quarterly Earning in Company History
\$35.4 million for the second quarter of 2018

Industry Expertise

- Industrial
- Manufacturing
- Title & Escrow
- Nonprofit
- Medical
- Dairy & Livestock
- Property Management
- Agriculture
- Government
- Professional
- Fiduciary Services
- International Services

Our Footprint

Over 60 locations serving the Inland Empire, Los Angeles County, Orange County, San Diego County, Ventura County, Santa Barbara County, and the Central Valley area of California.

Community Commitment

We support the communities we serve and have supported over 300 nonprofits and counting.

For investor information please visit cbbank.com/investors

cbbank.com

¹As of 8.10.2018. ²Among Banks with \$5 Billion to \$50 Billion in Total Assets.