

CVB FINANCIAL CORP
Form 8-K
December 22, 2003

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

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

Date of Report: December 22, 2003

Commission file number: 0-10140

CVB Financial Corp.
Incorporated pursuant to the Laws of California

Internal Revenue Service Employer Identification No. 95-3629339

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

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 as of January 2, 2004. In addition the Company will pay a cash dividend of \$.12 per share to shareholders as of January 5, 2004. (See Exhibit 99.1)

The Company also announced the issuance of \$80 million in trust preferred securities through participation in two pooled trust preferred stock offerings. This trust preferred stock offering was made through 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 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

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