CVB FINANCIAL CORP Form SC 13G February 02, 2004

[x] Rule 13d-1(d)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

	SCHEDULE 13G
	Information to Be Included in Statements Filed Pursuant to Rules 13d-1 Any Amendments Thereto Filed Pursuant to Rule 13d-2(b) (Amendment No. 15)
	CVB Financial Corp.
	(Name of Issuer)
	Common Stock
	(Title of Class of Securities)
	126600 10 5
	(CUSIP Number)
	December 31, 2003 (Date of Event which Requires Filing of this Statement
Check	the appropriate box t0 designate the rule pursuant to which this Schedule is filed:
[ ]	Rule 13d-1(b)
[ ]	Rule 13d-(c)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on subject class of securities, and for any subsequent amendment containing information which would prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for Securities Exchange Act of 1934 (the "Act") or otherwise subject to the liabilities of that secti to all other provisions of the Act (however, see the Notes).

USIP NO	0. 126600 1	.05		RG PAGE
		I.R.S.	OF REPORTING PERSON . IDENTIFICATION NO. OF ABOVE PERSON (Entitie Jander Schaaf	
  ?		CHECK (b)	THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a	(a)
 3		SEC US	SE ONLY	
  1		CITIZE	ENSHIP OR PLACE OF ORGANIZATION	
)F	NUMBER SHARES	  5	SOLE VOTING POWER  57,097	
BENEFICI			51,091	
REPORTIN	NG PERSON WITH			
		  6	SHARED VOTING POWER  2,177,321	
		  7	SOLE DISPOSITIVE POWER  57,097	
		  8	SHARED DISPOSITIVE POWER	
 9			2,177,321	

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 2,234,418 (includes 57,097 shares which Mr. Vander Schaaf has the right to a within 60 days after 12/31/03) (Numbers contained in this Schedule have not be Corp. 10% stock dividend paid to shareholders of record as of January 2, 2004.

10		CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*				
11		PERCENT OF CLASS REPRESENTED BY AMOUNT SHOWN IN ROW (9) 5%				
12		TYPE OF REPORTING PERSON*				
		*SEE INSTRUCTIONS BEFORE FILLING OUT!				
Item	1.					
(a)	Name of Issue	er.				
	CVB Financial	Corp.				
(b)	Address of Issuer's Principal Executive Offices.					
		Haven Avenue, Suite 350 California 91764				
Item	2.					
(a)	Name of Perso	Name of Person Filing.				
John Vander Schaaf		chaaf				
(b)	Address of Principal Business Office or, if none, Residence.					
	701 North Hav Ontario, Cali	ren Avenue, Suite 350 fornia 91764				
(c)	Citizenship.					
	USA					
(d)	Title of	Class of Securities.				
	Common Stock					

- Item 3. If this statement is filed pursuant to Rule 13d-1(b), or 13d-2(b) or (c), check whether
- (a) Broker or Dealer registered under Section 15 of the Act.
- (b) Bank as defined in section 3(a)(6) of the Act.

(e) CUSIP No.

126600 10 5

(c) Insurance Company as defined in section 3(a)(19) of the Act.

- (d) Investment Company registered under section 8 of the Investment Company Act.
- (e) Investment Adviser registered under section 203 of the Investment Adviser Act of 1940.
- (f) Employee Benefit Plan, Pension Fund which is subject to the provisions of the Employee 1974 or Endowment Fund; see §240.13d-1(b)(1)(ii)(F) (Note: See Item 7).
- (g) Parent Holding Company, in accordance with \$240.13d-1(b)(1)(ii)(G) (Note: See Item 7).
- (h) Group, in accordance with \$240.13d-1(b)(1)(ii)(H).
- Item 4. Ownership.

Provide the following information regarding the aggregate number and percentage of the class of in Item 1.

(a) Amount Beneficially Owned

2,234,418 (includes 57,097 shares which Mr. Vander Schaaf has the right to acquire benefice 12/31/03). Share numbers are as of December 31, 2003 and has not been adjusted for 10% stock division of January 2, 2004.

(b) Percent of Class.

5%

- (c) Number of shares as to which such person has:
  - (i) sole power to vote or to direct the vote

57,097 (pursuant to exercisable stock options)

(ii) shared power to vote or to direct the vote

2,177,321 (pursuant to the John and Henrietta Vander Schaaf trust)

(iii) sole power to dispose or to direct the disposition of

57,097 (pursuant to exercisable stock options)

(iv) shared power to dispose or to direct the disposition of

2,177,321 (pursuant to the John and Henrietta Vander Schaaf trust)

Instruction: For computations regarding securities which represent a right to acquire an underly

Item 5. Ownership of Five Percent or Less of a Class.

If this statement is being filed to report the fact that as of the date hereof the rebeneficial owner of more than five percent of the class of securities, please check the following

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

If any other person is known to have the right to receive or the power to direct the receip from the sale of, such securities, a statement to that effect should be included in responselates to more than five percent of the class, such person should be identified. A listing company registered under the Investment Company Act of 1940 or the beneficiaries of an emplendowment fund is not required.

Not applicable.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security E Company or Control Person.

If a parent holding company or control person has filed this schedule, pursuant to Rule 13 3(g) and attach an exhibit stating the identity and the Item 3 classification of the relevonment or control person has filed this schedule pursuant to Rule 13d-1(c), attach an exhibit

relevant subsidiary.

Not applicable.

Item 8. Identification and Classification of Members of the Group.

If a group has filed this schedule pursuant to Rule 13d-1(b)(ii)(H), so indicate under It the identity and Item 3 classification of each member of the group. If a group has filed this attach an exhibit stating the identity of each member of the group.

Not applicable.

Item 9. Notice of Dissolution of Group.

Notice of dissolution of a group may be furnished as an exhibit stating the date of the di with respect to transactions in the security reported on will be filed, if required, by member capacity. See Item 5.

Not applicable.

Item 10. Certification.

Not applicable.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the i is true, complete and correct.

January 20, 2004

/s/ John Vander Schaaf Signature

John Vander Schaaf
Name/Title