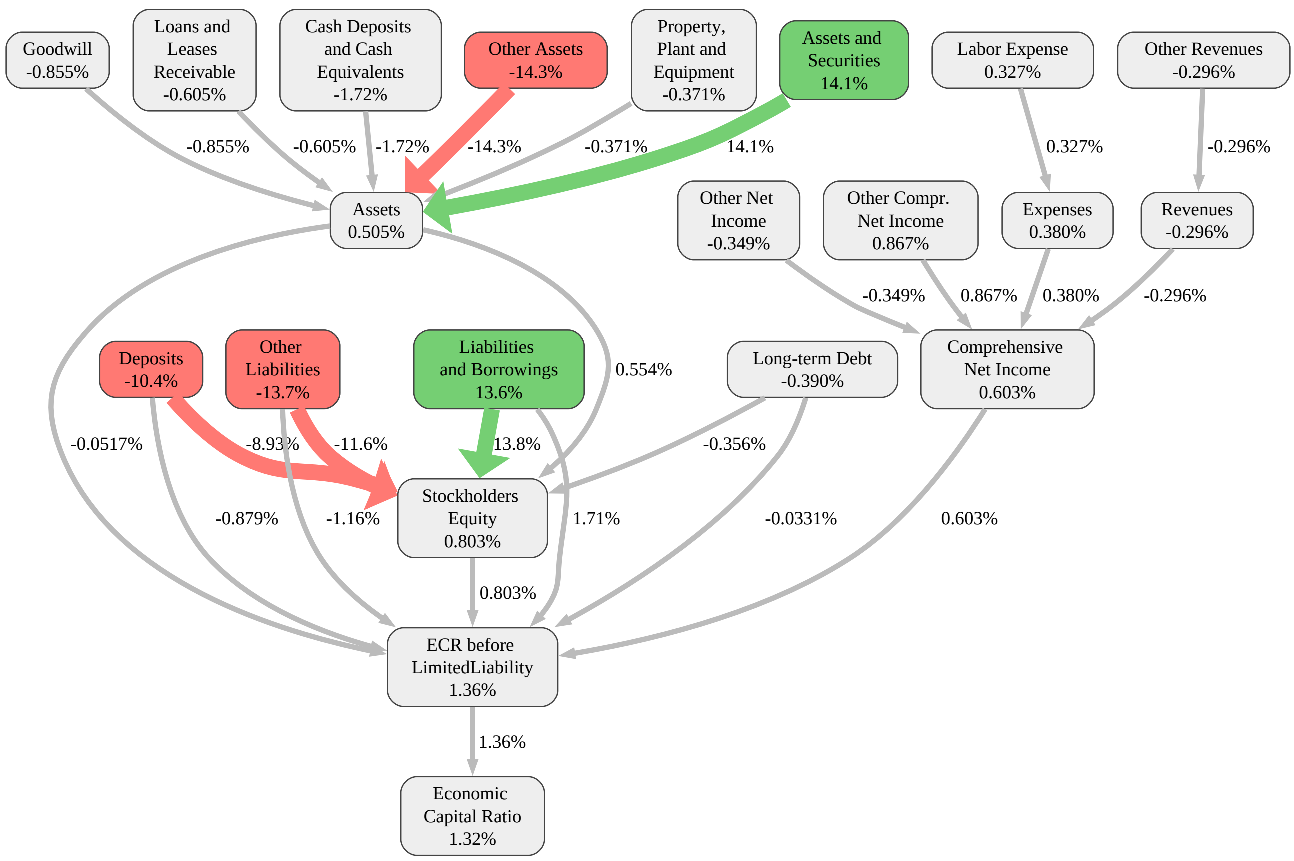
STATE BANKS 2015

Central Pacific Financial CORP
Rank 33 of 93

CENTRAL PACIFIC BANK



RealRate

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The relative strengths and weaknesses of Central Pacific Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Central Pacific Financial CORP compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 14% points.The greatest weakness of Central Pacific Financial CORP is the variable Other Assets, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,600,235
Cash Deposits and Cash Equivalents	86,007
Deposits	4,110,300
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	43,861
Loans and Leases Receivable	2,858,158
Long-term Debt	92,785
Occupancy	0
Other Assets	259,373
Other Compr. Net Income	19,004
Other Expenses	20,389
Other Liabilities	38,000
Other Net Income	60,842
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	49,214

Output Variable	Value in 1000 USD
Liabilities	4,284,946
Assets	4,852,987
Expenses	20,389
Revenues	0
Stockholders Equity	568,041
Net Income	40,453
Comprehensive Net Income	59,457
BaseVar	4,750,893
ECR before LimitedLiability	14%
Economic Capital Ratio	14%