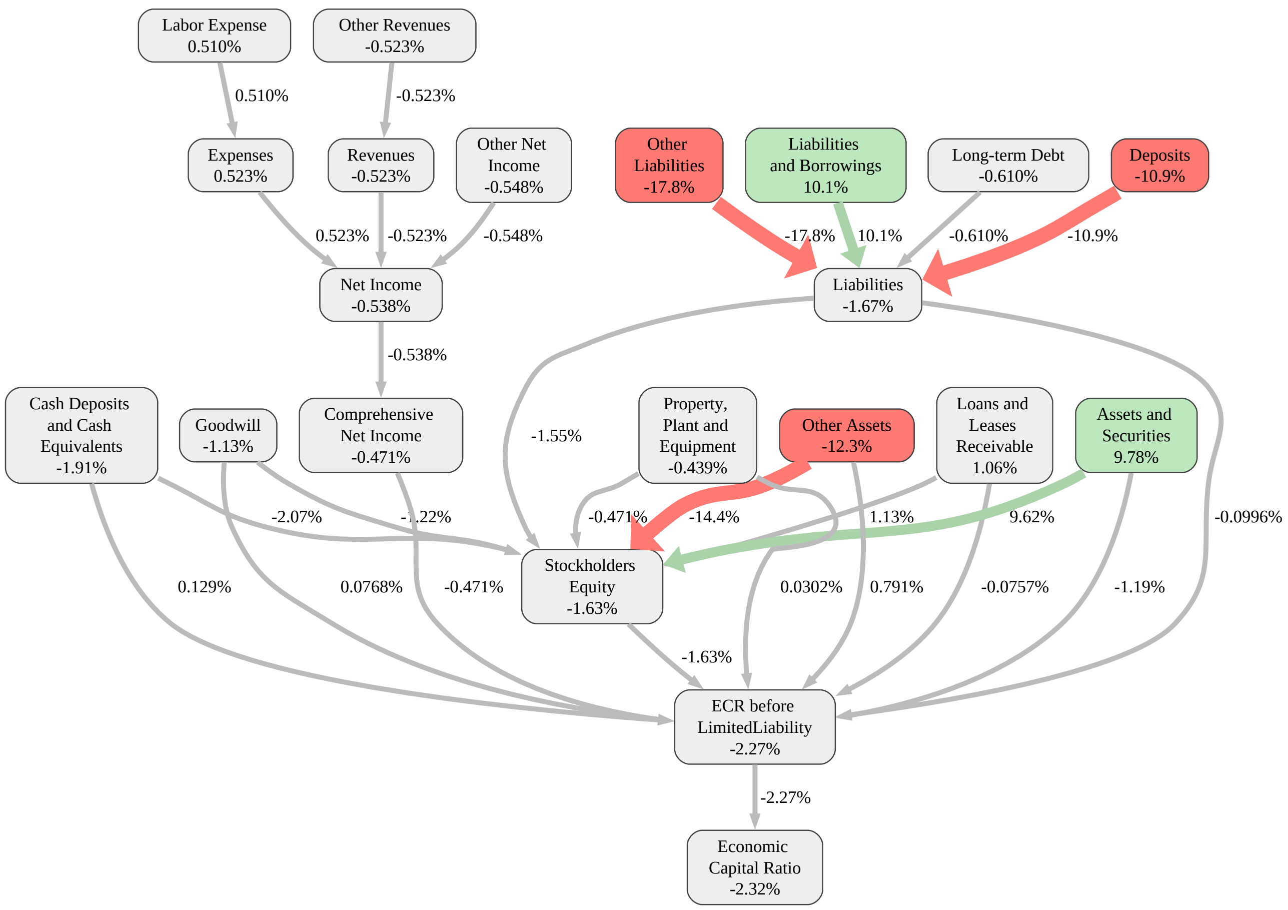
STATE BANKS 2018

Central Pacific Financial CORP
Rank 96 of 116

CENTRAL PACIFIC BANK



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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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 10% points.The greatest weakness of Central Pacific Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,549,694
Cash Deposits and Cash Equivalents	82,293
Deposits	4,956,354
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	42,534
Loans and Leases Receivable	3,720,614
Long-term Debt	92,785
Occupancy	0
Other Assets	222,759
Other Compr. Net Income	482
Other Expenses	33,852
Other Liabilities	32,000
Other Net Income	75,056
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,348

Output Variable	Value in 1000 USD
Liabilities	5,123,673
Assets	5,623,708
Expenses	33,852
Revenues	0
Stockholders Equity	500,035
Net Income	41,204
Comprehensive Net Income	41,686
BaseVar	5,572,233
ECR before LimitedLiability	10.0%
Economic Capital Ratio	10%