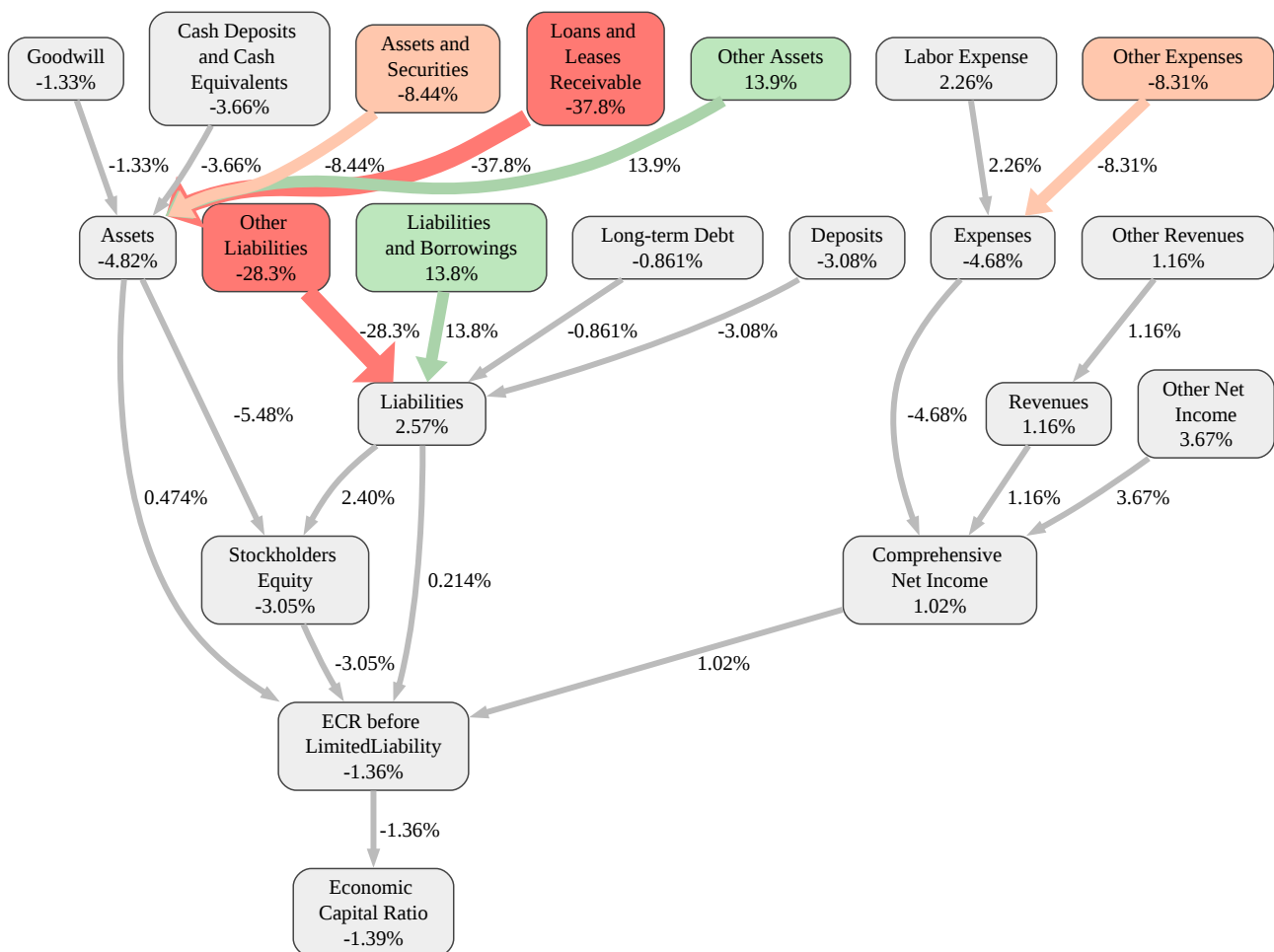






STATE BANKS 2020

Central Pacific Financial CORP
Rank 84 of 143

CENTRAL
PACIFIC
BANK

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 Other Assets, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Central Pacific Financial CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.4% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	49,111
Cash Deposits and Cash Equivalents	0
Deposits	5,120,023
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	59,950
Loans and Leases Receivable	0
Long-term Debt	101,547
Occupancy	0
Other Assets	5,917,218
Other Compr. Net Income	27,602
Other Expenses	161,236
Other Liabilities	202,632
Other Net Income	208,109
Other Noninterest Expense	0
Other Revenues	32,948
Property, Plant and Equipment	46,343

Output Variable	Value in 1000 USD
Liabilities	5,484,152
Assets	6,012,672
Expenses	161,236
Revenues	32,948
Stockholders Equity	528,520
Net Income	79,821
Comprehensive Net Income	107,423
BaseVar	6,528,671
ECR before LimitedLiability	14%
Economic Capital Ratio	14%