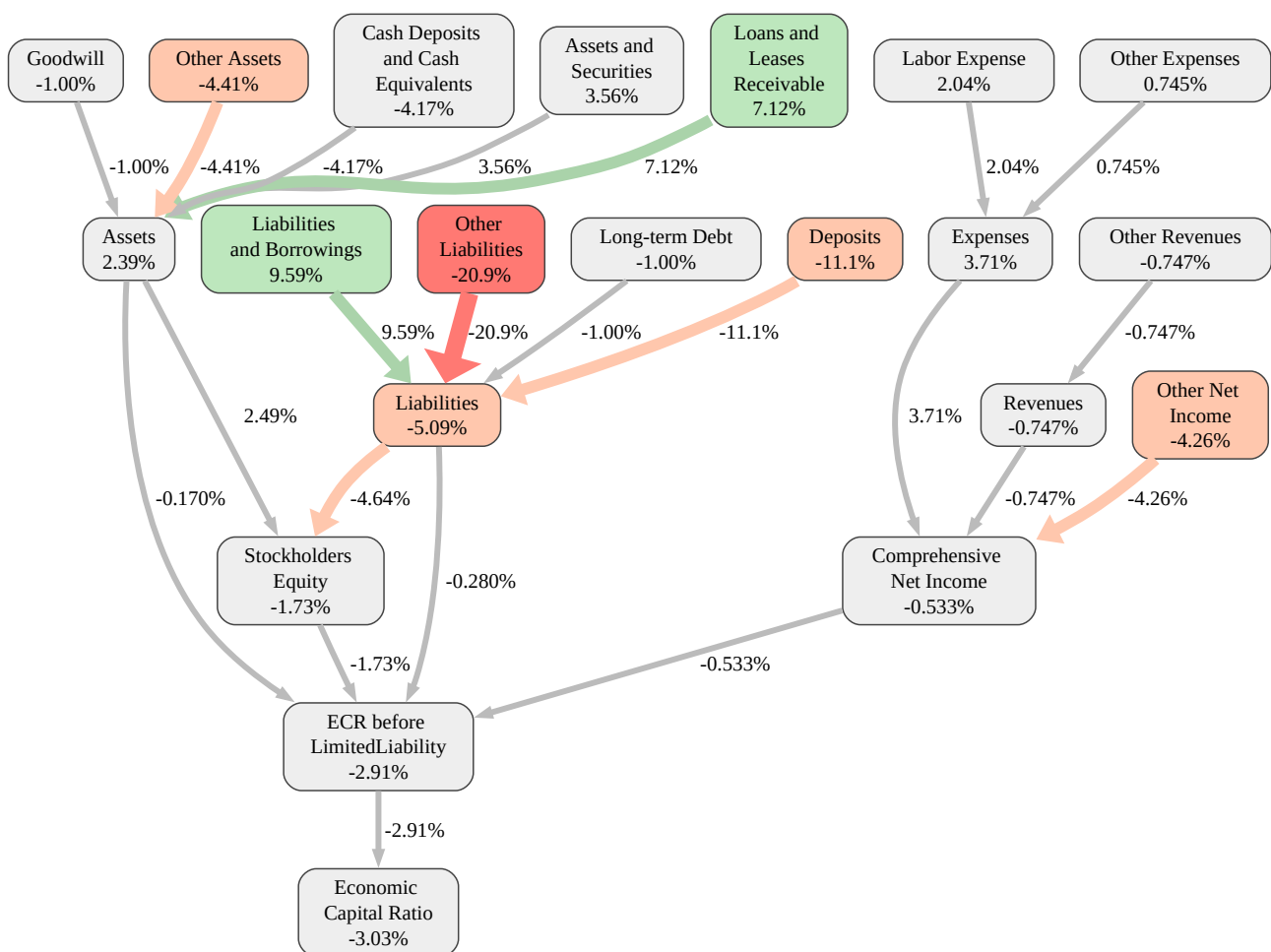






STATE BANKS 2021

Central Pacific Financial CORP
Rank 116 of 144

**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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.6% points. The greatest weakness of Central Pacific Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 3.0% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,248,395
Cash Deposits and Cash Equivalents	104,067
Deposits	5,796,118
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	77,156
Loans and Leases Receivable	4,880,844
Long-term Debt	105,385
Occupancy	0
Other Assets	295,999
Other Compr. Net Income	11,719
Other Expenses	11,760
Other Liabilities	69,191
Other Net Income	49,033
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	65,278

Output Variable	Value in 1000 USD
Liabilities	6,047,850
Assets	6,594,583
Expenses	11,760
Revenues	0
Stockholders Equity	546,733
Net Income	37,273
Comprehensive Net Income	48,992
BaseVar	6,452,826
ECR before LimitedLiability	9.5%
Economic Capital Ratio	9.6%