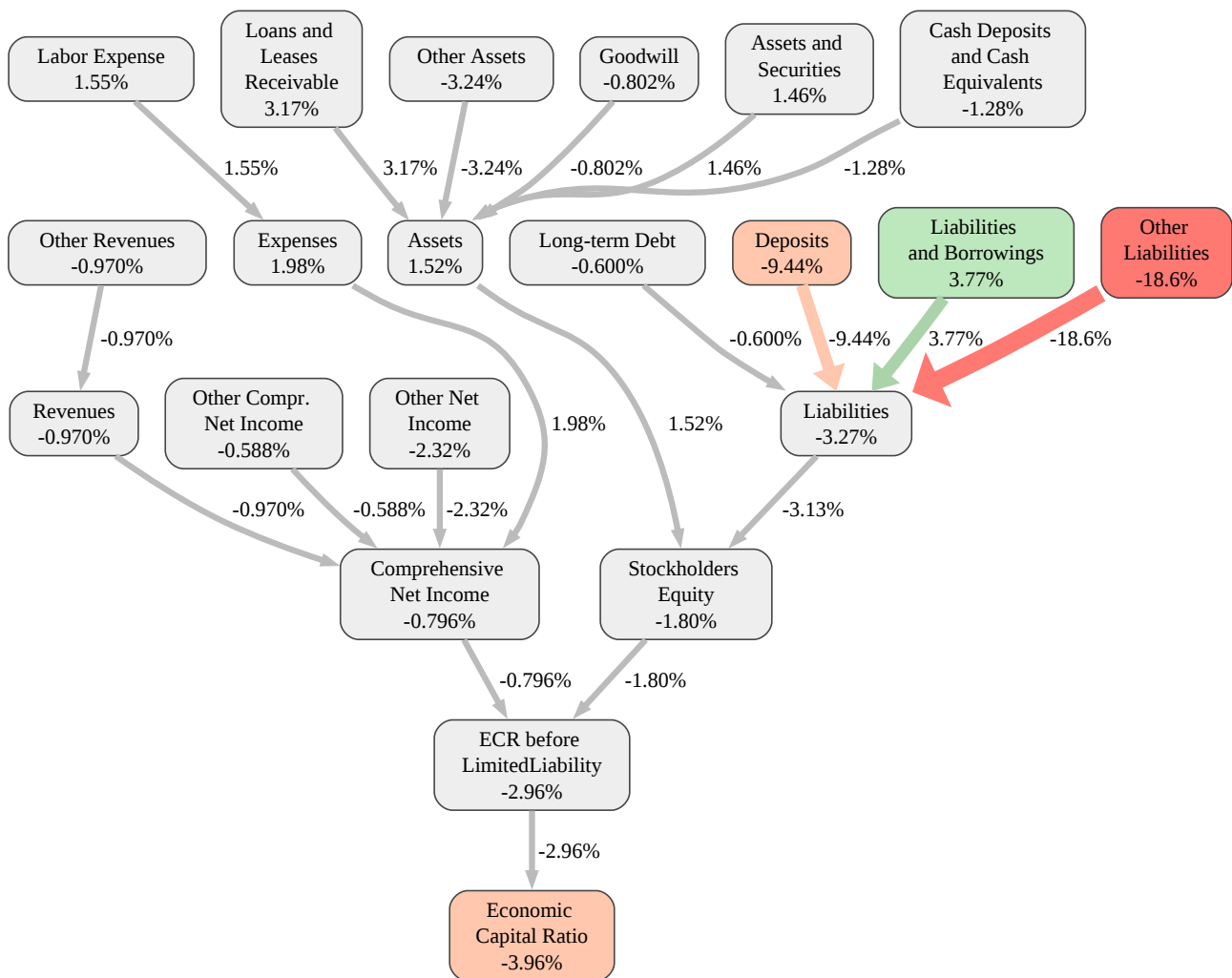






STATE BANKS 2023

Central Pacific Financial CORP
Rank 116 of 157

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 3.8% points. The greatest weakness of Central Pacific Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.8%, being 4.0% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,448,094
Cash Deposits and Cash Equivalents	112,044
Deposits	6,736,223
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	96,921
Loans and Leases Receivable	5,491,728
Long-term Debt	105,859
Occupancy	0
Other Assets	289,263
Other Compr. Net Income	-136,024
Other Expenses	24,841
Other Liabilities	40,889
Other Net Income	98,769
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	91,634

Output Variable	Value in 1000 USD
Liabilities	6,979,892
Assets	7,432,763
Expenses	24,841
Revenues	0
Stockholders Equity	452,871
Net Income	73,928
Comprehensive Net Income	-62,096
BaseVar	7,677,563
ECR before LimitedLiability	1.7%
Economic Capital Ratio	3.8%