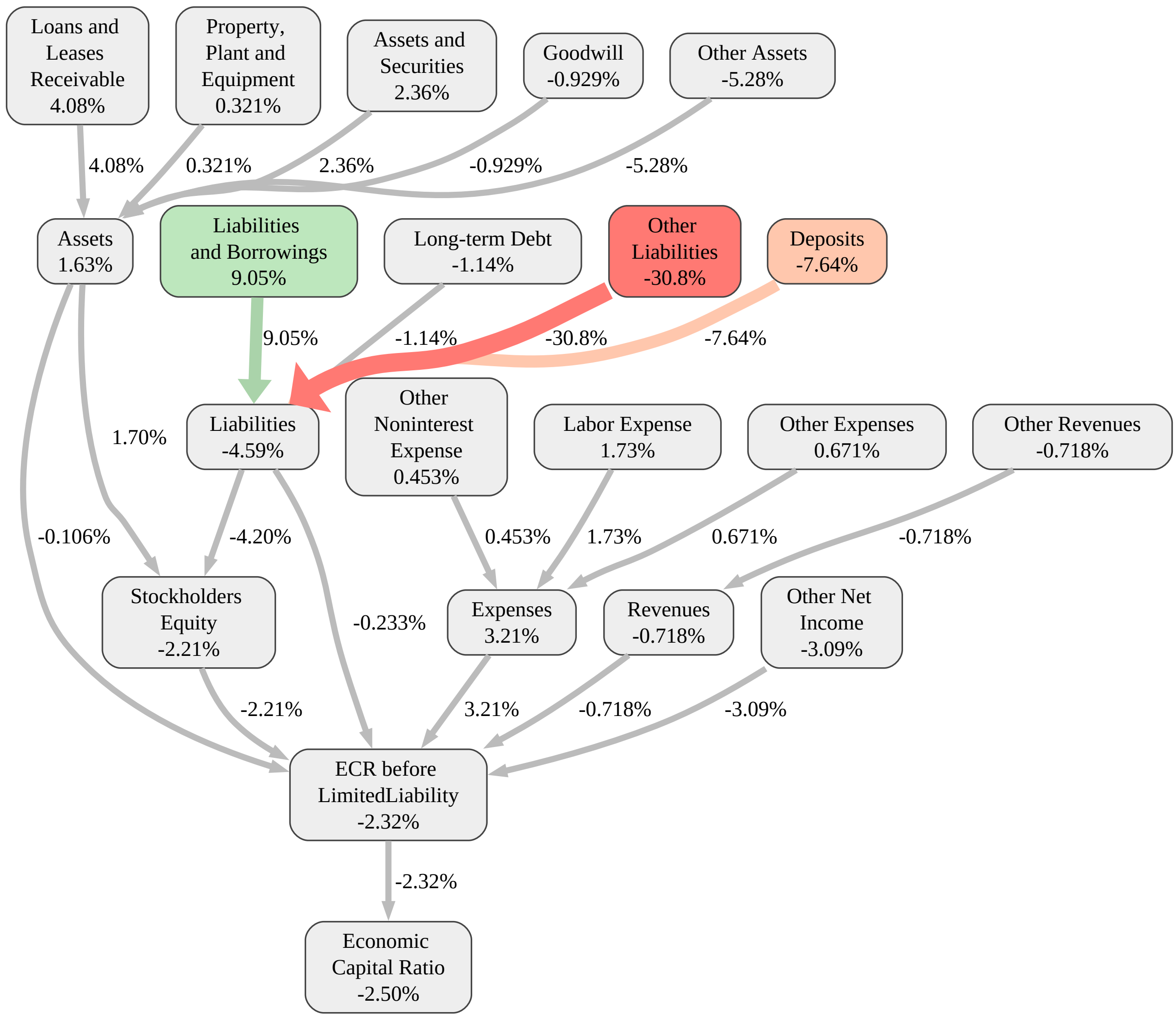
STATE BANKS 2025

Central Pacific Financial CORP
Rank 74 of 96

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 9.1% points.The greatest weakness of Central Pacific Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 2.5% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,409,244
Cash Deposits and Cash Equivalents	380,941
Deposits	6,644,011
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	91,279
Loans and Leases Receivable	5,273,670
Long-term Debt	156,345
Occupancy	0
Other Assets	303,899
Other Compr. Net Income	8,174
Other Expenses	14,627
Other Liabilities	42,076
Other Net Income	68,039
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	104,342

Output Variable	Value in 1000 USD
Liabilities	6,933,711
Assets	7,472,096
Expenses	14,627
Revenues	0
Stockholders Equity	538,385
Net Income	53,412
Comprehensive Net Income	61,586
BaseVar	7,367,778
ECR before LimitedLiability	8.9%
Economic Capital Ratio	9.1%