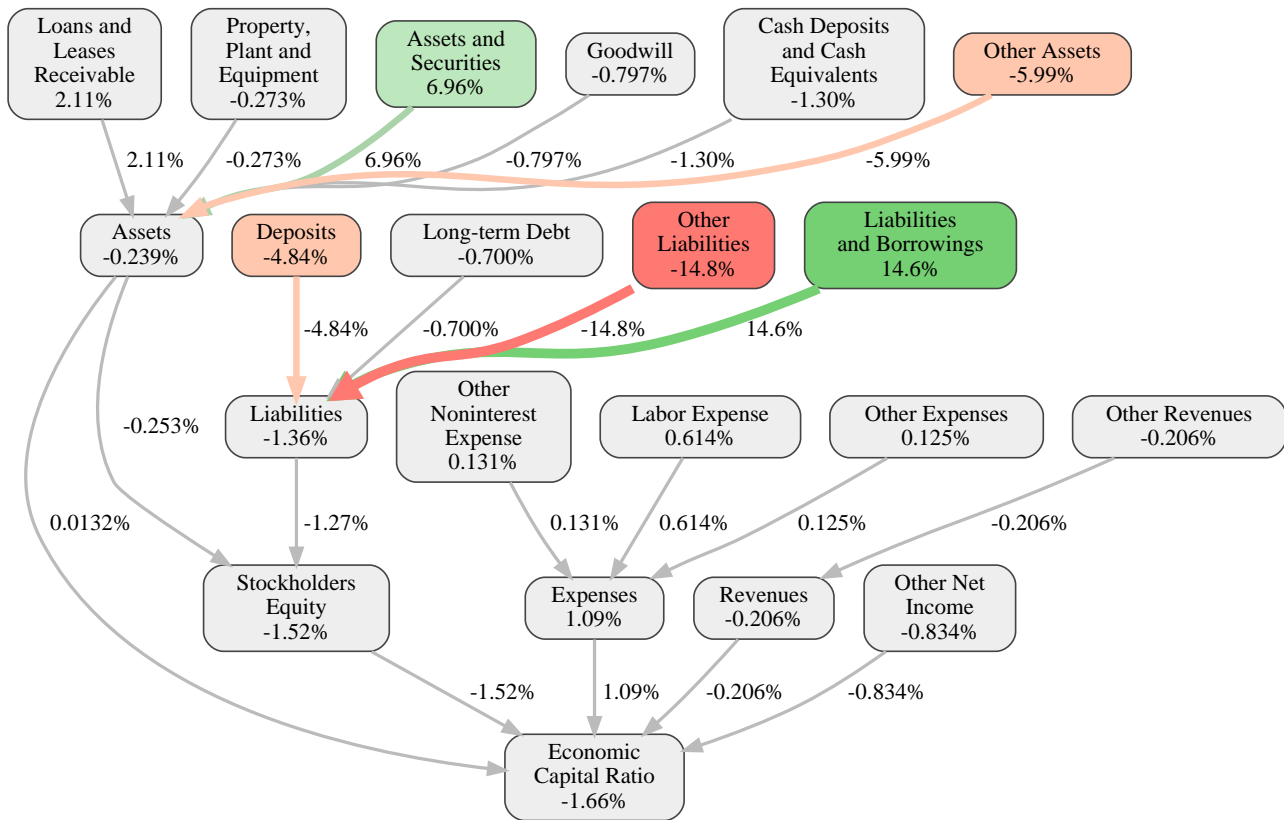




STATE BANKS 2019

CENTRAL PACIFIC FINANCIAL CORP
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CENTRAL PACIFIC BANK





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**CENTRAL PACIFIC FINANCIAL
CORP**
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PACIFIC
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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 15% points. The greatest weakness of CENTRAL PACIFIC FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 1.7% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	1,401,355
Cash Deposits and Cash Equivalents	102,186
Deposits	4,946,490
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	49,645
Loans and Leases Receivable	4,030,450
Long-term Debt	122,166
Occupancy	0
Other Assets	227,750
Other Compr. Net Income	-13,079
Other Expenses	18,758
Other Liabilities	197,000
Other Net Income	78,244
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	45,285

Output Variable	Value in 1000 USD
Liabilities	5,315,301
Assets	5,807,026
Expenses	18,758
Revenues	0
Stockholders Equity	491,725
Net Income	59,486
Comprehensive Net Income	46,407
Economic Capital Ratio	5.3%