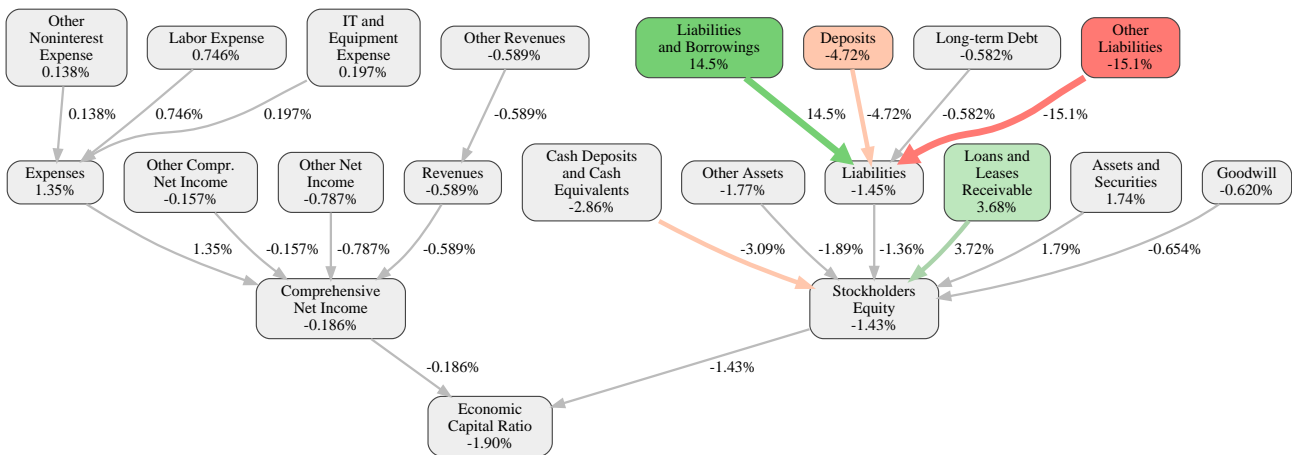




STATE BANKS 2022

CENTRAL PACIFIC FINANCIAL CORP
Rank 153 of 174

CENTRAL PACIFIC BANK





STATE BANKS 2022

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CORP**
Rank 153 of 174

**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 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 4.6%, being 1.9% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,700,066
Cash Deposits and Cash Equivalents	328,907
Deposits	6,639,158
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	75,317
Loans and Leases Receivable	5,033,552
Long-term Debt	105,616
Occupancy	0
Other Assets	276,210
Other Compr. Net Income	-28,088
Other Expenses	25,758
Other Liabilities	40,731
Other Net Income	105,652
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	80,354

Output Variable	Value in 1000 USD
Liabilities	6,860,822
Assets	7,419,089
Expenses	25,758
Revenues	0
Stockholders Equity	558,267
Net Income	79,894
Comprehensive Net Income	51,806
Economic Capital Ratio	4.6%