

**CENTRAL PACIFIC BANK**  
**COMMUNITY REINVESTMENT ACT**  
**PUBLIC FILE 2024**

**CENTRAL  
PACIFIC  
BANK**

# CENTRAL PACIFIC BANK

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**WRITTEN COMMENTS FROM THE PUBLIC**

**WRITTEN COMMENTS FROM THE PUBLIC**

There were no written comments received from the public for the current year (2024) and each of the prior two calendar years that specifically relate to the Bank's performance in helping to meet community credit needs.

**CRA PERFORMANCE EVALUATION**

# **PUBLIC DISCLOSURE**

October 25, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Central Pacific Bank  
Certificate Number: 17308

220 South King Street  
Honolulu, Hawaii 96813

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION’S COMMUNITY REINVESTMENT ACT (CRA) RATING:** This institution is rated **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

**The Lending Test is rated Outstanding.**

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- The bank makes a substantial majority of its loans inside its assessment areas.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The distribution of borrowers reflects excellent penetration among businesses of different revenue sizes and individuals of different income levels.
- The institution exhibits an excellent record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and very small businesses, consistent with safe and sound banking practices.
- The institution is a leader in making community development loans.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs.

**The Investment Test is rated Outstanding.**

- The institution has an excellent level of qualified community development investments and



grants, often in a leadership position, particularly those that are not routinely provided by private investors.

- The institution exhibits excellent responsiveness to credit and community development needs.
- The institution makes significant use of innovative and/or complex investments to support community development initiatives.

**The Service Test is rated High Satisfactory.**

- Delivery systems are accessible to essentially all portions of the institution’s assessment areas.
- To the extent changes have been made, the institution’s record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or individuals.
- Services, including where appropriate, business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly LMI geographies and/or individuals.
- The institution provides a relatively high level of community development services.

**Discrimination or Other Illegal Credit Practices**

Violations of Regulation B, which implements the Equal Credit Opportunity Act, were identified during the CRA Evaluation period; however, the violations did not result in the downgrade of the bank’s overall CRA Rating.

**DESCRIPTION OF INSTITUTION**

**Background**

Central Pacific Bank (CPB) is a state-chartered, non-member commercial bank headquartered in Honolulu, Hawaii (HI). A small group of World War II veterans founded the bank in 1954. The bank is a wholly owned subsidiary of Central Pacific Financial Corporation (CPFC), a Hawaii corporation and a one-bank holding company that is also located in Honolulu, Hawaii. CPFC is a HI corporation and a bank holding company registered under the Bank Holding Company Act of 1956, as amended. CPFC is publicly traded on the New York Stock Exchange under the symbol “CPF.” The bank received an Outstanding CRA Rating at the previous FDIC Performance Evaluation dated July 9, 2019. The previous assigned rating used Interagency Large Institution Examination Procedures.

**Operations**

CPB operates 27 branch offices, including its corporate office, on the islands of Oahu, Maui, Hawaii, and Kauai. This count does not include the International Banking Center at the Waikiki Shopping Plaza. CPB also operates one loan production office in Maui. Since the prior evaluation, the bank

has not opened any branches and closed eight branches (seven in Honolulu and one in Kauai). Alternate delivery systems include 63 ATMs as well as night depositories; and online, mobile, phone, and mail banking. The bank also offers investment advisory and trust services. Moreover, Japanese-speaking assistance is available.

CPB’s primary business focus continues to be offering home mortgage loans and serving the credit needs for small businesses operating in the Islands. CPB offers commercial and consumer customers a wide range of banking loan products including closed-end mortgage loans, home equity lines of credit, association of apartment owners loans, business lines of credit, commercial real estate loans, Small Business Administration (SBA) loans, working capital and short-term loans, personal lines of credit, auto loans, and general consumer loans. CPB provides a variety of deposit products including checking, savings, money market deposit accounts, certificates of deposit, and individual retirement accounts. While CPB has not changed its primary business strategy or focus since the previous evaluation, the bank has expanded consumer lending through new Fintech partnerships to expand operations in both Hawaii and the mainland.

**Ability and Capacity**

CPB has total assets of \$7.3 billion, total loans of \$5.4 billion, total securities of \$1.5 billion, and total equity capital of \$521.4 million as of September 30, 2022 Consolidated Report of Condition and Income (Call Report). The following table shows the bank’s loan portfolio as of September 30, 2022.

<b>Loan Portfolio Distribution as of 09/30/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	151,596	2.8
Secured by Farmland	48	0.0
Secured by 1-4 Family Residential Properties	2,644,168	48.8
Secured by Multifamily (5 or more) Residential Properties	305,094	5.6
Secured by Nonfarm Nonresidential Properties	1,030,604	19.0
<b>Total Real Estate Loans</b>	<b>4,131,510</b>	<b>76.2</b>
Commercial and Industrial Loans	496,492	9.2
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	769,916	14.2
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	25,995	0.4
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>5,423,913</b>	<b>100.0</b>
<i>Source: Call Report</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet the credit needs of its assessment areas.

## DESCRIPTION OF ASSESSMENT AREAS

CPB designated four non-contiguous assessment areas all in the state of Hawaii. The four assessment areas are detailed as follows:

- Honolulu assessment area – Urban Honolulu, HI Metropolitan Statistical Area (MSA) #46520, which is comprised of the city and county of Honolulu, containing the island of Oahu;
- Hawaii Non-MSA assessment area – The non-MSA county of Hawaii, which is comprised of the county of Hawaii, containing the island of Hawaii;
- Kauai Non-MSA assessment area – The non-MSA county of Kauai, which is comprised of the county of Kauai, containing the islands of Kauai and Niihau; and
- Maui assessment area – Kahului-Wailuku-Lahaina, HI MSA #27980, which is comprised of the county of Maui, containing the islands of Maui, Kahoolawe, Lanai, and Molokai.

CPB did not change its assessment areas since the prior evaluation; however, Kalawao County is now a separate non-MSA county and no longer part of the Maui MSA at this current evaluation. CPB has no branches or ATMs in Kalawao County at the prior or current evaluation; therefore, Kalawao non-MSA County is not a designated assessment area at the current evaluation.

The designated assessment areas comply with the technical requirements of the CRA regulations and do not arbitrarily exclude any LMI areas. Refer to the individual assessment area sections for specific demographic, economic, and other additional information.

## SCOPE OF EVALUATION

### **General Information**

This evaluation covers the period from the prior evaluation dated July 9, 2019, to the current evaluation dated October 25, 2022. Examiners used Interagency Large Institution Examination Procedures to evaluate CPB's CRA performance. Examiners relied on records provided by the institution, reported loan data, public financial and economic information, demographic data, and community contacts.

Examiners used full-scope evaluation procedures in the Honolulu assessment area, placing more weight on this area because it contains the majority of loans, deposits, and branches. Examiners conducted separate analysis of the Hawaii non-MSA and Kauai non-MSA assessment areas. Since no anomalies were identified, examiners presented the two non-MSA assessment areas combined into one Hawaii-Kauai non-MSA assessment area in this performance evaluation using full-scope evaluation procedures. The primary reason for presenting this assessment area using full-scope procedures is because it has been evaluated as limited-scope for the prior two CRA Evaluations. Examiners used limited-scope procedures in the Maui assessment area because it contains relatively lower levels of CRA-related activities, and examiners reviewed this assessment area using full-

scope procedures at the prior evaluation. The following table contains a breakdown of the loans, deposits, and branches by assessment area.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Honolulu	17,426	79.6	5,580,954	84.1	20	74.1
Hawaii	1,611	7.3	321,790	4.8	2	7.4
Kauai	652	3.0	132,937	2.0	1	3.7
Maui	2,207	10.1	604,514	9.1	4	14.8
<b>Total</b>	<b>21,896</b>	<b>100.0</b>	<b>6,640,195</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>

*Source: Bank Data; FDIC Summary of Deposits (6/30/2022); only includes loans reviewed in this evaluation.*

### **Activities Reviewed**

Examiners determined that CPB’s major product lines are small business and home mortgage loans. This conclusion primarily considered the bank’s business strategy, loan portfolio composition, and lending activity during the evaluation period. Due to COVID-19, small business lending by number represents the majority of the loans reviewed in 2020 and 2021. However, home mortgage loans remains the primary focus of the bank’s business strategy and represents the majority of loans reviewed by dollar volume during the review period. Thus, examiners placed equal weight on small business loans and home mortgage loans. While the bank offers consumer loans, CPB opted not to report its consumer lending for CRA purposes as the number and dollar volume do not make up a majority of the bank’s lending activity. Therefore, examiners did not consider the bank’s consumer lending. The bank did not offer or extend small farm loans during the review period.

For the Lending Test, examiners reviewed and analyzed the universe of reported small business and Home Mortgage Disclosure Act (HMDA) loans originated and purchased from January 1, 2019, to December 31, 2021. Overall, CPB originated or purchased 14,085 small business loans totaling \$1.0 billion and 8,195 HMDA loans totaling \$3.5 billion during the review period. The following table shows the lending volumes by product type and year.

<b>Loan Products Reviewed</b>				
<b>Year</b>	<b>Small Business</b>		<b>HMDA</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2019	807	116,544	2,108	906,323
2020	7,804	522,168	3,156	1,342,276
2021	5,474	365,136	2,931	1,285,707
<b>Total</b>	<b>14,085</b>	<b>1,003,848</b>	<b>8,195</b>	<b>3,534,306</b>

*Source: Bank Data*

In addition, examiners reviewed all community development loans, qualified investments and donations, and community development services from the prior evaluation dated July 9, 2019,

through October 25, 2022. The evaluation also includes prior-period qualified investments still outstanding as of October 25, 2022. Examiners evaluated community development activities quantitatively based on the financial capacity of the bank and qualitatively based upon assessment area impact.

Finally, examiners reviewed retail banking products and services targeted to LMI individuals or small businesses tailored to meet the needs of the assessment areas. Examiners also reviewed retail delivery systems, such as branch offices and alternative delivery systems, including the effect of branch closures.

Examiners reviewed the number and dollar volume of small business and HMDA loans under the Lending Test. While both number and dollar volume of loans are presented, examiners focused on the number of loans because it is a better indicator of the businesses and individuals served. Examiners compared the lending performance to 2019, 2020, and 2021 D&B data, 2019 and 2020 HMDA and small business aggregate data, 2021 HMDA aggregate data, and 2015 ACS Census data. Aggregate small business data from 2021 was not yet available at the time of this evaluation. Examiners also compared the lending and community development performance to the prior evaluation and to comparable institutions.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test performance is rated Outstanding. The excellent distribution of borrowers and level of community development lending primarily support this rating. Conclusions regarding overall performance are generally consistent in the Honolulu and Hawaii-Kauai Non-MSA assessment areas and below in the Maui assessment area. Refer to each assessment area for a detailed analysis.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to assessment area credit needs. In the 3 calendar years reviewed, the bank made 14,085 small business loans totaling \$1.0 billion and 8,195 HMDA loans totaling \$3.5 billion. This is a significant increase in both home mortgage and small business lending since the previous evaluation when the bank originated 3,262 HMDA loans totaling \$1.5 billion and 1,982 small business loans totaling \$270.4 million. This increase in loan volume is largely due to the COVID\_19 pandemic effects in 2020 and 2021 that includes low interest rates and SBA Paycheck Protection Program (SBA PPP) loans. Refer to each assessment area for lending activity and market share details.

CPB has an average net loan-to-deposit (LTD) ratio of 81.9 percent for the 13 quarters since the prior evaluation. The average net LTD ranged from a low of 75.6 percent as of December 31, 2021, to a high of 87.4 percent as of September 30, 2020. The bank's performance significantly outperformed three similarly situated financial institutions for the review period. CPB's average net LTD ratio remained relatively consistent during the review period with a slight decline in each

quarter since the 3<sup>rd</sup> quarter of 2020 to the end of 2021. In addition, CPB has purchased 56 participation loans for approximately \$605.9 million and sold 10 participation loans for nearly \$257.2 million during the review period.

### **Assessment Area Concentration**

Overall, CPB made a substantial majority of loans inside its assessment areas. The performance is consistent with the bank’s assessment area concentration performance at the previous evaluation. The following table shows the lending activity by loan category and year during the review period.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	
Home Mortgage										
2019	2,103	99.8	5	0.2	2,108	871,623	96.2	34,700	3.8	906,323
2020	3,156	100.0	0	0.0	3,156	1,342,277	100.0	0	0.0	1,342,276
2021	2,930	100.0	1	0.0	2,931	1,279,237	99.5	6,470	0.5	1,285,707
<b>Subtotal</b>	<b>8,189</b>	<b>99.9</b>	<b>6</b>	<b>0.1</b>	<b>8,195</b>	<b>3,493,136</b>	<b>98.8</b>	<b>41,170</b>	<b>1.2</b>	<b>3,534,306</b>
Small Business										
2019	804	99.6	3	0.4	807	115,089	98.8	1,455	1.2	116,544
2020	7,490	96.0	314	4.0	7,804	495,876	95.0	26,292	5.0	522,168
2021	5,413	98.9	61	1.1	5,474	356,095	97.5	9,041	2.5	365,136
<b>Subtotal</b>	<b>13,707</b>	<b>97.3</b>	<b>378</b>	<b>2.7</b>	<b>14,085</b>	<b>967,060</b>	<b>96.3</b>	<b>36,788</b>	<b>3.7</b>	<b>1,003,848</b>
<b>Total</b>	<b>21,896</b>	<b>98.3</b>	<b>384</b>	<b>1.7</b>	<b>22,280</b>	<b>4,460,196</b>	<b>98.3</b>	<b>77,958</b>	<b>1.7</b>	<b>4,538,154</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment areas. The performance was consistent in the full-scope assessment areas and below in the limited scope assessment area. Refer to each assessment area for details.

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among businesses of different revenue sizes and individuals of different income levels. The performance was consistent in the full-scope assessment areas and below in the limited scope assessment area. Refer to each assessment area sections for details.

## Innovative or Flexible Lending Practices

CPB makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs. The performance was consistent among the assessment areas. CPB offers and participates in several lending programs in support of affordable housing initiatives, economic development for small businesses, and consumers and businesses affected by the COVID-19 pandemic. The following table presents innovative or flexible loan programs offered bank-wide during the review period.

Innovative or Flexible Lending Programs										
Type of Program	2019		2020		2021		2022		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Veterans Administration (VA) Mortgage Loan	35	21,376	78	47,281	28	16,007	19	12,888	160	97,551
First Time Homebuyer	109	47,527	153	71,779	205	93,782	88	44,385	555	257,473
Mortgage Credit Certificate (MCC) Program	34	13,963	39	13,834	16	7,198	9	3,833	98	38,828
Federal Housing Administration	9	4,718	7	4,111	0	0	0	0	16	8,829
U.S. Department of Agriculture Rural Development Loan	4	1,155	7	2,102	2	429	2	919	15	4,605
Hawaii Economic Development Corporation Loan	0	0	1	285	2	1,415	1	433	4	2,133
Freddie Mac Home Possible	4	1,141	3	629	4	1,054	0	0	11	2,824
Fannie Mae Home Ready	10	3,184	17	5,022	14	4,642	6	1,718	47	14,566
SBA 7(a) and Express Loan	27	606	61	2,311	85	3,101	62	2,177	235	8,196
SBA PPP Loan	0	0	7,180	549,404	4,569	239,039	0	0	11,749	788,443
Payment Deferrals	0	0	4,580	419,096	0	0	0	0	4,580	419,096
DMI Forbearance	0	0	380	183,473	4	1,289	0	0	384	184,762
Loan Modification	0	0	64	8,109	111	37,427	31	12,614	206	58,150
<b>Totals</b>	<b>232</b>	<b>93,671</b>	<b>12,570</b>	<b>1,307,435</b>	<b>5,040</b>	<b>405,382</b>	<b>218</b>	<b>78,967</b>	<b>18,060</b>	<b>1,885,455</b>

Source: Bank Data 7/9/2019 – 10/25/2022

The followings are notable examples of innovative or flexible lending programs:

- First Time Homebuyer Loan Program – CPB developed this program to help provide loans to eligible first-time homebuyers. The program continues to grow in volume and has positive impact on affordable housing in the bank-wide assessment areas. CPB offers a

special pricing incentive of 25 basis points for first time homebuyers and a discount of 50 basis points for home purchase loans to increase affordability.

- VA Loans – The State of Hawaii has a large military presence that includes veterans. These loans were created to help veterans finance the purchase of their homes.
- MCC Program – This program was authorized by Congress in the 1984 Tax Reform Act as a means of providing housing assistance to LMI families. MCC reduces the amount of federal income tax paid; thus, it gives homeowners more available income to qualify for a mortgage loan and assist with housing payments.
- Response to COVID-19:
  - o SBA PPP – The program was created in 2020 and structured to help small businesses and other organizations during the COVID-19 pandemic by providing fully forgivable loans that can be used to help preserve jobs and cover other specific business expenses. CPB originated the most SBA PPP loans among all financial institutions in the state of Hawaii.
  - o COVID-19 Payment Deferrals – CPB offered three-month payment deferrals to customers economically affected by the pandemic. This flexibility provided much-needed relief for struggling individuals and businesses.
  - o COVID-19 Loan Modifications – Following the cessation of the bank’s COVID-19 payment deferral programs on October 30, 2020, CPB offered a new program that allowed borrowers to pay only 50 percent of their monthly payment for 6 months. In addition, the bank extended borrowers maturity dates for an additional 3 months from their current maturity date.
  - o DMI Forbearance – CPB offered pandemic-related forbearance to all of its mortgage borrowers upon a borrower’s verbal or written forbearance request. Borrowers were granted relief assistance for up to 180 days and upon receipt of an extension request, the servicer granted relief assistance for up to an additional 180 days. During the approved forbearance period, the servicer abstained from charging any fees, penalties, or excess interest beyond what was agreed in the contract. Additionally, the bank reported the credit obligation as current during the approved forbearance period whether or not the borrower made a payment. There were no restrictions on who qualified and CPB did not decline any forbearance requests.

Innovative and flexible lending practices do not vary by assessment area; therefore, this information is only presented in this section of the performance evaluation.



## Community Development Loans

CPB is a leader in making community development loans. Community development lending equals 14.4 percent of average total assets and 19.7 percent of average total loans since the prior evaluation. The performance was consistent in all assessment areas. The ratios significantly improved since the prior evaluation when CPB was a leader in making community development loans, and the ratios also outperformed the comparable institution who has more than triple CPB's total assets and is a leader in making community development loans.

The following table shows the bank's community development lending by assessment area and purpose.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Honolulu	45	136,995	15	46,326	80	211,176	80	392,931	<b>220</b>	<b>787,428</b>
Hawaii-Kauai Non-MSA	1	600	1	250	6	9,874	3	11,150	<b>11</b>	<b>21,874</b>
Maui	2	21,765	1	1,270	35	79,795	14	22,410	<b>52</b>	<b>125,240</b>
Regional Activities	6	29,590	0	0	0	0	0	0	<b>6</b>	<b>29,590</b>
<b>Total</b>	<b>54</b>	<b>188,950</b>	<b>17</b>	<b>47,846</b>	<b>121</b>	<b>300,845</b>	<b>97</b>	<b>426,491</b>	<b>289</b>	<b>964,132</b>
<i>Source: Bank Data</i>										

CPB made 6 residential loans totaling \$29.6 million in Los Angeles and San Diego, California, providing hundreds of affordable housing apartment units below market rents to LMI tenants. This information is included in the above table under Regional Activities.

The bank's community development lending includes 96 SBA PPP loans totaling \$163.0 million that had a community development purpose of stabilizing LMI and distressed areas or retaining jobs and/or providing community services for LMI individuals. Although most SBA PPP loans with loan amounts of \$1.0 million or less are small business loans, many PPP loans over \$1.0 million or those made to non-profit organizations qualify as community development loans. The bank's SBA PPP lending was particularly responsive to the credit needs of small businesses during the pandemic.

At the prior evaluation, CPB was a leader in making community development loans originating 123 totaling \$381.8 million, equal to 6.8 percent of average total assets and 9.8 percent of average total loans. Excluding SBA PPP loans and controlling for asset size and the length of the evaluation period, the bank's current performance demonstrates improvement, by dollar volume, since the excellent performance at the prior evaluation. Further, it is comparable to the excellent performance of the comparable institution.

Refer to the full-scope assessment areas for further details and notable examples of community development loans.

## **INVESTMENT TEST**

The Investment Test performance is rated Outstanding. The excellent level and responsiveness of qualified investments and grants support this rating. All assessment areas had consistent performance. Refer to each assessment area's Investment Test conclusions for a detailed analysis.

### **Investment and Grant Activity**

CPB has an excellent level of qualified investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. Qualified investments, including qualified grants and donations, include 223 investments totaling \$66.9 million. This performance equals 1.0 percent of average total assets and 5.1 percent of average total securities since the prior evaluation. This bank's performance was consistent in all assessment areas. The ratios outperformed both the comparable institution and CPB's prior evaluation ratios. Controlling for asset size and the length of the evaluation period, the current level of investments is consistent with both the excellent performance at the prior evaluation and excellent performance by the comparable institution by dollar volume.

Total qualified investments include 17 prior-period investments: 10 low-income housing tax credit investments with outstanding balances of \$30.8 million, 4 affordable housing revenue bonds benefiting individual assessment areas, and 3 statewide mortgage backed securities benefiting the state of Hawaii. The low-income housing tax credit investments support numerous units of affordable housing for LMI individuals. Many of the affordable housing units are restricted to low-income, very low-income, and elderly individuals. Private investors do not commonly provide low-income housing tax credit investments due to their complexity.

Qualified investments also include 201 qualified grants and donations totaling \$2.5 million. Among the total grants and donations, 44 totaling approximately \$655,000 were statewide grants and donations benefiting all the assessment areas. The majority of qualified grants and donations supported community services targeted to LMI individuals. The level of qualified grants and donations tripled by dollar volume since the prior evaluation and were very responsive to the COVID-19 pandemic. The table below shows the qualified grants and donations by assessment area and purpose.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Honolulu	4	8,835	0	0	0	0	0	0	4	8,835
Hawaii-Kauai Non-MSA	4	20,787	0	0	0	0	0	0	4	20,787
Maui	11	31,582	0	0	0	0	0	0	11	31,582
Statewide Equity Investments	3	3,171	0	0	0	0	0	0	3	3,171
<b>Investments Subtotal</b>	<b>22</b>	<b>64,375</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>64,375</b>
Qualified Grants & Donations	4	91	117	966	7	283	29	498	157	1,838
Statewide Donations	6	18	30	238	1	35	7	364	44	655
<b>Donations Subtotal</b>	<b>10</b>	<b>109</b>	<b>147</b>	<b>1,204</b>	<b>8</b>	<b>318</b>	<b>36</b>	<b>862</b>	<b>201</b>	<b>2,493</b>
<b>Total</b>	<b>32</b>	<b>64,484</b>	<b>147</b>	<b>1,204</b>	<b>8</b>	<b>318</b>	<b>36</b>	<b>862</b>	<b>223</b>	<b>66,868</b>
<i>Source: Bank Data</i>										

Refer to the full-scope assessment areas for further details and notable examples of qualified investments and grants.

### **Responsiveness to Credit and Community Development Needs**

CPB exhibits excellent responsiveness to credit and community development needs. The majority of qualified investments by dollar volume, equaling 96.4 percent of all investments, supported affordable housing, a significant credit and community development need, where housing costs are very high and affordable housing is limited. The overall level of investments benefitting this critical need was significant. Qualified grants and donations primarily support community services for LMI individuals, equaling 48.3 percent of all grants and donations. These grants and donations were especially responsive to the increased need for community services across all assessment areas during the COVID-19 pandemic.

### **Community Development Initiatives**

CPB makes significant use of innovative and/or complex investments to support community development initiatives. Excluding grants and donations, about half of CPB's qualified equity investments were low-income housing tax credits, which are complex, time-consuming transactions that require significant legal, financial, administrative, and tax expertise.

CPB also made a number of qualified grants and donations through the CPB Foundation; the bank's associated charitable foundation. The Foundation's mission is to help strengthen the state of Hawaii's communities by creating opportunities for Hawaii's youth and fostering social progress. The CPB Foundation focuses on LMI education and community development. The Foundation awards grants three times a year. Making qualified grants and donations through an associated charitable foundation is an innovative channel to provide investments. The CPB Foundation was a leader in stabilizing small businesses hit hardest by COVID-19 shutdowns and restrictions.

**SERVICE TEST**

The Service Test is rated High Satisfactory. Conclusions regarding overall performance are consistent in the Honolulu and Hawaii-Kauai Non-MSA assessment areas, with above performance in the Maui assessment area.

**Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the institution’s assessment areas. CPB operates 27 branch offices, including its corporate office, and 63 ATMs located throughout its assessment areas. Off-site ATMs are cash dispensing only, with the exception of ATMs located at recently closed branch locations, which continue to accept deposits. Drive-up services are available at three branch locations. In addition to the branch offices, CPB operates one loan production office and one banking center in the city of Honolulu.

CPB has 8 branches in LMI geographies representing 29.6 percent of its branch network within these geographies. This percentage compares favorably to the 26.5 percent of branches operated by all institutions within LMI geographies in the assessment areas. Branch distribution in LMI geographies varies among the assessment areas with differences noted in the Honolulu and Hawaii-Kauai Non-MSA assessment areas’ where branch distribution compares above the peer institutions’ distribution while the branch distribution in the Maui assessment area is below peer institutions. The following table shows the distribution of branch and ATM locations by geography.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	13	3.7	47,687	3.4	1	3.7	3	4.8
Moderate	65	18.6	281,952	20.1	7	25.9	15	23.8
Middle	154	44.1	724,773	51.5	10	37.0	32	50.8
Upper	77	22.1	349,958	24.9	8	29.7	12	19.0
NA	40	11.5	1,844	0.1	1	3.7	1	1.6
<b>Total</b>	<b>349</b>	<b>100.0</b>	<b>1,406,214</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>

*Source: Bank Data and 2015 ACS*

CPB offers several alternative delivery systems for customers to access banking products and services. In addition to its brick and mortar branches, CPB offers the following alternative delivery systems: on-line banking, bank-by-mail, 24-hour telephone banking, night depositories, mobile banking, and on-line customer service chat. CPB has a Customer Service Center that provides customer support seven days a week, except for holidays supporting both English and Japanese languages.

The bank offers these alternative delivery systems throughout its assessment areas; therefore, they are not discussed at the assessment area level.

**Changes in Branch Locations**

To the extent changes have been made, the institution’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or individuals. During the evaluation period, CPB closed eight branch offices. Seven of the eight branch closures were in the Honolulu assessment area with one branch in a low- and three in moderate-income geographies. The ATMs at all closed branch locations continue to accept deposits and dispense cash. Given the available alternative delivery systems and continued services provided by the ATMs, the closures did not have a major adverse impact to the area as customers have other means to access their accounts. The following table shows the effect of the eight branch closings in each assessment area and census tract income level.

Net Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Income Level of Census Tract (+/-)			
			Low	Moderate	Middle	Upper
Honolulu	0	7	-1	-3	-3	0
Hawaii-Kauai Non-MSA	0	1	0	0	-1	0
Maui	0	0	0	0	0	0
<b>Total</b>	0	8	-1	-3	-4	0

*Source: Bank Data and 2015 ACS*

**Reasonableness of Business Hours and Services**

Services (including where appropriate, business hours) do not vary in a way that inconveniences certain portions of the assessment areas, particularly LMI geographies and/or individuals. All bank branch locations are full-scope and offer the same products and services. Banking hours generally reflect the need of the local communities the bank serves. Branch hours are generally from 8:30 a.m. – 4:00 p.m. Monday through Thursday with extended hours to 6:00 p.m. on Friday. Thirteen bank branches offer Saturday banking hours from 9:00.a.m. – 1:00 p.m. Refer to each assessment area for additional details.

The bank offers several affordable deposit products that would benefit LMI individuals. In November 2021, CPB launched a new digital checking account called Shaka Checking. This is Hawaii’s first digital online bank account. The account can be opened for as little as \$25 with no minimum balance requirement or service charge. The bank refunds all ATM surcharge fees up to \$20 per month. CPB also offers a value checking account with no minimum opening deposit when opened in a branch (\$25 if opened online) and no minimum balance requirements. The bank offers a starter youth savings account that can be opened with \$10 and a minimum daily balance requirement of \$25 to avoid a \$2 monthly service charge. This account is available for youth up to 17 years old. The bank also offers personal loans from \$5,000 to \$50,000 with fixed rates and convenient repayment terms from 12 to 60 months. There is no annual fee or collateral required and no penalty for early repayment.

**Community Development Services**

CPB provides a relatively high level of community development services. During the evaluation period, 75 senior management, officers, and employees provided 8,857 service hours to 77 qualified community development organizations. Services provided are primarily focused on a variety of community services that benefit LMI individuals and areas, with additional service hours provided to organizations to revitalize and stabilize LMI areas, affordable housing targeted to LMI individuals and families, and economic development targeted to local small businesses in the bank’s assessment areas. There was a decrease in qualified community development service hours from the previous evaluation where employees provided 10,217 hours. The annualized hours are far below the prior evaluation where the bank was considered a leader. This decline is largely due to the COVID-19 pandemic that placed many restrictions for in-person activities. CPB’s performance is far below a similarly situated large bank that was considered a leader in providing community development services. However, examiners took into consideration that the similarly situated large bank is triple CPB’s asset size. The bank’s community development services by assessment area and type are as follows:

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Honolulu	28	4,554	24	359	<b>4,965</b>
Hawaii-Kauai Non-MSA	0	454	0	90	<b>544</b>
Maui	23	1,368	40	9	<b>1,440</b>
Statewide Activities	0	1,908	0	0	<b>1,908</b>
<b>Total</b>	<b>51</b>	<b>8,284</b>	<b>64</b>	<b>458</b>	<b>8,857</b>

*Source: Bank Data*

Below are noteworthy examples of the bank’s qualified services that benefitted all of the assessment areas:

- An executive officer participates as a board member for a non-profit organization dedicated to provide LMI youth with programs and services to make responsible life choices.
- An officer participates as a board member for an organization providing social services benefitting LMI individuals.
- An officer is a board member for an organization dedicated to provide support and accessibility to services for the homeless.

Refer to the full-scope assessment areas for further details and notable examples of community development service activities provided.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

A discriminatory violation inconsistent with helping to meet community credit needs was identified during the CRA evaluation period. Specifically, a violation of Section 1002.4 of Regulation B, which implements the Equal Credit Opportunity Act, was cited at the examination.

The bank's overall CRA rating was not lowered from Outstanding, as the impact and severity of this violation was minimal compared to the overall scale of the bank's business and lending activities. In addition, the bank ceased the practice immediately upon discovery and committed to full corrective action. Bank management committed to enhance its compliance management system and implement appropriate oversight to prevent recurrence.

### **HONOLULU ASSESSMENT AREA – Full-Scope Review**

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HONOLULU ASSESSMENT AREA**

The Honolulu assessment area includes all census tracts on the island of Oahu, which is wholly contained within the Urban Honolulu MSA #46520.

##### **Economic and Demographic Data**

Based on the 2015 ACS Census data, the Honolulu assessment area consists of 244 census tracts. The following table shows select demographic, housing, and business information within the assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Honolulu						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	244	4.1	20.9	42.2	26.6	6.1
Population by Geography	984,178	3.2	22.3	46.4	28.0	0.2
Housing Units by Geography	341,239	2.9	24.0	45.2	27.8	0.1
Owner-Occupied Units by Geography	168,551	1.0	12.0	48.4	38.6	0.0
Occupied Rental Units by Geography	141,051	5.4	37.5	41.4	15.6	0.2
Vacant Units by Geography	31,637	2.3	28.1	44.9	24.6	0.2
Businesses by Geography	84,776	4.0	17.9	37.5	37.1	3.4
Farms by Geography	1,305	4.1	14.4	45.3	34.3	2.0
Family Distribution by Income Level	217,945	19.6	18.4	22.0	40.0	0.0
Household Distribution by Income Level	309,602	22.4	16.7	19.6	41.4	0.0
Median Family Income MSA - 46520 Urban Honolulu, HI MSA		\$86,366	Median Housing Value			\$523,593
			Median Gross Rent			\$1,637
			Families Below Poverty Level			6.5%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The assessment area's 84,776 businesses reported gross annual revenues as follows:

- 88.5 percent had \$1 million or less
- 3.9 percent had more than \$1 million
- 7.6 percent did not report revenue information

Services represent the largest industry at 37.0 percent of businesses followed by non-classifiable establishments at 28.0 percent, retail trade at 10.7 percent, and finance, insurance, and real estate at 8.5 percent.

The Federal Financial Institutions Examination Council (FFIEC) annually publishes estimates of updated median family incomes by MSA or Metropolitan Division. The following table shows the FFIEC's estimated median family incomes from 2019 to 2021 in the assessment area.



<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Urban Honolulu, HI MSA Median Family Income (46520)</b>				
2019 (\$99,000)	<\$49,500	\$49,500 to <\$79,200	\$79,200 to <\$118,800	≥\$118,800
2020 (\$101,600)	<\$50,800	\$50,800 to <\$81,280	\$81,280 to <\$121,920	≥\$121,920
2021 (\$106,000)	<\$53,000	\$53,000 to <\$84,800	\$84,800 to <\$127,200	≥\$127,200
<i>Source: FFIEC</i>				

According to the July 2022 Moody’s Analytics report, Honolulu’s economy is growing at a slow pace, similar to the state overall. The area has recovered about three-fifths of jobs lost during the pandemic, lagging behind the fully recovered region and nation. Despite some upward motion, the tourism industry continues to fall flat primarily due to high cost pressures and fewer visitors than normal, including international visitors. There has been an increase in federal and state hiring, reflecting a rise in public sector employment. The unemployment rate has ranged from a high of 22.4 in March of 2020 to a low of 1.9 in November of 2019. The unemployment rate has slowly declined and has been less than 5.0 percent since September of 2021. Home price appreciation has slowed given higher rates, but it still exceeds the U.S. average because of continuing supply constraints. Area strengths include attractive climate and recreational activities for retirees and travelers, above-average educational attainment, large military presence, and high per capita income. Weaknesses include overreliance on consumer spending, very high costs and unaffordable housing, weak migration trends, and reliance on imported energy sources. The top employment sectors include government, education and health services, leisure and hospitality services, and professional and business services. The area’s largest employers include Schofield Barracks, Pearl Harbor Naval Complex, Fort Shafter, and Marine Corps Base Hawaii Kaneohe Bay. The Honolulu assessment area was subject to four major disaster declarations during the review period. Three of the four involved severe storms, flooding, and landslides with the following declaration dates; July 20, 2020, May 13, 2021 and February 15, 2022. The fourth was the Hawaii COVID-19 Pandemic that was declared on April 1, 2020.

### **Competition**

The financial services market in the Honolulu assessment area has a relatively low level of competition and is largely controlled by a small number of local and regional institutions. According to the June 30, 2022 FDIC Deposit Market Share Report, the assessment area had 13 financial institutions operating 152 branches with a total of \$47.8 billion in deposits. Collectively, the top 3 financial institutions control 81.2 percent of the assessment area deposit market share. CPB maintains \$5.6 billion in total deposits, representing 11.7 percent of the assessment area deposit market share ranking 4<sup>th</sup> among all financial institutions in the area.

### **Community Contact**

Examiners reviewed one existing community contact for the Honolulu assessment area. The contact is a community development financial institution primarily serving LMI families. The

contact identified a need for affordable housing, both constructing new affordable housing and providing assistance to LMI families in pursuit of homeownership.

### **Credit and Community Development Needs and Opportunities**

Based on economic and demographic data, the community contact, and bank information, examiners identified a need for affordable housing in the Honolulu assessment area. There is a community development need for affordable housing and aid to the homeless population due to the area's high cost of housing. Opportunities for home mortgage lending also increased in 2020 and 2021 due to lower interest rates that increased demand. Moreover, there are ongoing needs for community services that increased in 2020 and 2021, as more individuals needed assistance during the pandemic; however, there may have been fewer opportunities to provide community development services in-person due to government and public health restrictions on public gatherings.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE HONOLULU ASSESSMENT AREA**

### **LENDING TEST**

The Lending Test performance in the Honolulu assessment area is excellent. The excellent distribution of borrowers and leader in making community development loans primarily support this conclusion.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to the credit needs of the Honolulu assessment area. During the review period, CPB made or purchased 6,794 home mortgage loans totaling \$3.0 billion and 10,632 small business loans totaling \$710.0 million within this assessment area. Controlling for the length of the evaluation period, CPB's lending in the Honolulu assessment area for both HMDA and small business loans increased by number and dollar volume compared to the previous evaluation. The increase in lending is largely attributable to effects of the COVID-19 pandemic such as lower interest rates and SBA PPP lending, indicating a strong responsiveness to credit needs.

Assessment area small business loan competition is high. In 2020, 122 lenders reported 29,268 small business loans totaling \$1.7 billion. Of these institutions, CPB ranked 1<sup>st</sup>, by number of loans, with a market share of 22.3 percent and 2<sup>nd</sup>, by dollar volume, with a 22.3 percent market share. The top 5 institutions, by number of small business loans, represent 72.4 percent of total loans reported. Four of these institutions are large local lenders.

Assessment area mortgage lending competition is high. In 2020, 244 lenders reported 67,084 home mortgage loans totaling \$32.6 billion. Of these institutions, CPB ranked 4<sup>th</sup>, by number of loans, with a market share of 5.7 percent and 3<sup>rd</sup>, by dollar volume, with a 5.0 percent market share. The top 5 institutions, by number of home mortgage loans, represent 36.1 percent of total loans reported. Four of these institutions are large local lenders.

## **Geographic Distribution**

Overall, the geographic distribution of loans represents good penetration throughout the Honolulu assessment area. This conclusion is supported by adequate performance in home mortgage lending and good performance in small business lending.

## **Home Mortgage Loans**

The geographic distribution of home mortgage loans represents adequate penetration throughout the Honolulu assessment area. The following table shows the distribution of home mortgage loans by census tract income level.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: Honolulu</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2019	1.0	0.6	10	0.6	3,197	0.4
2020	1.0	0.5	11	0.4	2,815	0.2
2021	1.0	0.7	18	0.7	5,389	0.5
<b>Moderate</b>						
2019	12.0	11.9	184	10.6	65,135	8.7
2020	12.0	10.2	211	8.0	65,197	5.7
2021	12.0	11.7	243	10.0	79,745	7.3
<b>Middle</b>						
2019	48.4	43.0	595	34.2	225,798	30.2
2020	48.4	42.8	1,048	39.9	407,261	35.6
2021	48.4	43.0	898	37.0	368,153	33.9
<b>Upper</b>						
2019	38.6	44.5	949	54.6	453,727	60.7
2020	38.6	46.4	1,356	51.6	668,896	58.4
2021	38.6	44.5	1,269	52.2	632,110	58.2
<b>Not Available</b>						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	1	0.0	240	0.0
2021	0.0	0.1	1	0.0	285	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>1,738</b>	<b>100.0</b>	<b>747,857</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>2,627</b>	<b>100.0</b>	<b>1,144,410</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>2,429</b>	<b>100.0</b>	<b>1,085,681</b>	<b>100.0</b>

*Source: 2015 ACS; Bank Data, 2019, 2020 & 2021 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

Lending in low-income census tracts mirrors aggregate data and is slightly below demographic data. CPB's lending in moderate-income census tracts is slightly below both aggregate and demographic data. The average difference between the bank's performance and aggregate data is 1.7 percentage points during the review period. The bank's 2020 lending performance was slightly lower than 2019 and 2021; however, the decline appears to be an anomaly. Overall, the performance is consistent from the adequate performance at the prior evaluation and is consistent with the adequate performance of the comparable institution.

Small Business Loans

The geographic distribution of small business loans represents good penetration throughout the Honolulu assessment area. The following table shows the distribution of small business loans by census tract income level.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Assessment Area: Honolulu</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2019	4.2	4.4	43	7.0	10,241	13.3
2020	4.2	4.9	261	4.5	28,492	7.7
2021	4.0	--	212	5.0	22,747	8.7
<b>Moderate</b>						
2019	18.5	18.5	125	20.3	14,144	18.3
2020	18.0	19.2	1,298	22.4	86,823	23.3
2021	17.9	--	959	22.7	56,464	21.7
<b>Middle</b>						
2019	37.1	37.8	224	36.4	23,187	30.0
2020	37.3	35.7	1,936	33.4	104,894	28.2
2021	37.5	--	1,410	33.4	76,343	29.3
<b>Upper</b>						
2019	36.3	36.1	198	32.2	23,615	30.6
2020	36.7	36.4	2,103	36.3	125,121	33.6
2021	37.1	--	1,490	35.3	84,625	32.5
<b>Not Available</b>						
2019	3.9	3.2	25	4.1	6,074	7.9
2020	3.8	3.8	202	3.5	26,768	7.2
2021	3.4	--	146	3.5	20,418	7.8
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>615</b>	<b>100.0</b>	<b>77,261</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>5,800</b>	<b>100.0</b>	<b>372,098</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>4,217</b>	<b>100.0</b>	<b>260,597</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

The bank’s performance consistently exceeded both aggregate and demographic data, except for lending in low-income census tracts in 2020 where it was slightly below aggregate data. Overall,

the performance is consistent with the prior evaluation's good performance and is consistent with the good performance of the comparable institution.

**Borrower Profile**

Overall, the distribution of borrowers represents excellent penetration among businesses of different revenue sizes and individuals of different income levels in the Honolulu assessment area. This conclusion is supported by good performance in home mortgage lending and excellent performance in small business lending.

Home Mortgage Loans

The distribution of home mortgage loans represents good penetration among individuals of different income levels. The following table shows the distribution of loans by borrower income category.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Honolulu</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2019	19.6	3.2	50	2.9	8,120	1.1
2020	19.6	2.5	77	2.9	13,368	1.2
2021	19.6	3.7	107	4.4	24,709	2.3
<b>Moderate</b>						
2019	18.4	12.1	241	13.9	62,717	8.4
2020	18.4	11.4	311	11.8	82,806	7.2
2021	18.4	14.2	366	15.1	105,213	9.7
<b>Middle</b>						
2019	22.0	23.5	416	23.9	138,046	18.5
2020	22.0	21.9	600	22.8	215,684	18.8
2021	22.0	24.3	564	23.2	197,763	18.2
<b>Upper</b>						
2019	40.0	41.1	987	56.8	490,153	65.5
2020	40.0	37.7	1,524	58.0	777,712	68.0
2021	40.0	37.7	1,328	54.7	733,883	67.6
<b>Not Available</b>						
2019	0.0	20.1	44	2.5	48,821	6.5
2020	0.0	26.5	115	4.4	54,840	4.8
2021	0.0	20.2	64	2.6	24,114	2.2
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>1,738</b>	<b>100.0</b>	<b>747,857</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>2,627</b>	<b>100.0</b>	<b>1,144,410</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>2,429</b>	<b>100.0</b>	<b>1,085,681</b>	<b>100.0</b>

*Source: 2015 ACS; Bank Data, 2019, 2020 & 2021 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

Lending to LMI borrowers consistently exceeded aggregate data although by small margins, except for lending to low-income borrowers in 2019 where lending was 0.3 percent below the aggregate data. The distribution of home mortgage loans is below demographic data; however, this is partly explained by the 6.5 percent assessment area poverty rate. In addition, low housing affordability rates have a significant impact on both LMI borrowers. This limits the opportunities for banks to make home mortgage loans to these borrowers. By exceeding or matching aggregate data, CPB demonstrated good performance. Overall, the performance shows improvement from the adequate

performance at the prior evaluation and is similar with the good performance at the comparable institution.

Small Business Loans

The distribution of small business loans represents excellent penetration among businesses of different revenue sizes. The following table shows the distribution of loans by borrower revenue level.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Honolulu</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2019	86.9	45.1	463	75.3	30,952	40.1
2020	87.1	34.8	2,188	37.7	71,642	19.3
2021	88.5	--	823	19.5	49,403	19.0
<b>&gt;\$1,000,000</b>						
2019	4.9	--	141	22.9	43,749	56.6
2020	4.7	--	543	9.4	127,594	34.3
2021	3.9	--	518	12.3	133,214	51.1
<b>Revenue Not Available</b>						
2019	8.2	--	11	1.8	2,560	3.3
2020	8.2	--	3,069	52.9	172,862	46.5
2021	7.6	--	2,876	68.2	77,980	29.9
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>615</b>	<b>100.0</b>	<b>77,261</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>5,800</b>	<b>100.0</b>	<b>372,098</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>4,217</b>	<b>100.0</b>	<b>260,597</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Lending to small businesses far exceeded aggregate data by 30.2 percent in 2019 and slightly exceeded aggregate data by 2.9 percent in 2020. Although CPB’s performance appears to be a decreasing trend during the review period, it is largely attributable to the bank’s large volume of SBA PPP loans with no reported revenues. Although performance was continually below demographic data in each year during the review period, many small businesses may not be creditworthy or do not have credit needs; thus, aggregate data is a better indicator of credit demand and opportunities in the area.



Excluding all the SBA PPP loans and controlling for the length of the evaluation period and asset size, CPB’s performance is similar to the excellent performance at the prior evaluation and outperformed the excellent performance of the comparable institution.

### **Community Development Loans**

CPB is a leader in making community development loans. The following table shows the community development lending by year and purpose.

<b>Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
7/9/2019 – 12/31/2019	11	33,175	0	0	7	18,800	7	24,300	<b>25</b>	<b>76,275</b>
2020	17	57,400	11	32,926	51	101,910	11	64,102	<b>90</b>	<b>256,338</b>
2021	8	12,521	3	12,200	13	48,345	43	167,244	<b>67</b>	<b>240,310</b>
YTD 2022	9	33,899	1	1,200	9	42,121	19	137,285	<b>38</b>	<b>214,505</b>
<b>Total</b>	<b>45</b>	<b>136,995</b>	<b>15</b>	<b>46,326</b>	<b>80</b>	<b>211,176</b>	<b>80</b>	<b>392,931</b>	<b>220</b>	<b>787,428</b>
<i>Source: Bank Data</i>										

Total community development loans in the Honolulu assessment area includes 68 SBA PPP loans totaling \$119.9 million. SBA PPP lending was particularly responsive to the credit needs of small businesses during the pandemic.

Excluding SBA PPP loans and controlling for asset size and the length of the evaluation period, the current performance shows improvement since the excellent performance at the prior evaluation and exceeds the excellent performance of the comparable institution by dollar volume.

CPB made 45 loans for \$137.0 million to provide affordable housing in the Honolulu assessment area, responding to a critical credit and community development need. The following are notable examples of community development loans made during the review period.

- In 2020, CPB refinanced a \$5.3 million loan that provides 27 affordable rental units that supplies critically needed rental housing to LMI tenants.
- In 2020, CPB renewed a \$1.2 million line of credit and extended the maturity date to support working capital for a local workforce development nonprofit that serves primarily low-income disabled individuals.
- In 2021, CPB made a \$9.0 million commercial loan to a small business to purchase its current headquarters that consists of a single industrial warehouse. It supports the stability of the borrower’s operations and provides jobs to LMI workers in the solid waste landfill industry.

## INVESTMENT TEST

The Investment Test performance in the Honolulu assessment area is excellent. The excellent level and responsiveness of qualified investments support this conclusion.

### Investment and Grant Activity

CPB has an excellent level of qualified investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. The bank made 128 qualified investments, including qualified grants and donations, totaling \$10.5 million. This total does not include the three qualified statewide investments that benefitted multiple assessment areas in the state of Hawaii.

The qualified investments include no new equity investments and 4 prior period investments (a \$2.8 million affordable housing revenue bond and 3 low-income housing tax credit investments totaling \$6.0 million) with a total outstanding balance of \$8.8 million. The complex low-income housing tax credit investments provide affordable housing for LMI individuals that are not commonly provided by private investors.

Qualified investments also include 124 grants and donations totaling \$1.7 million. The table below shows qualified grant and donation activity by year and purpose.

Qualified Grants and Donations										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
7/9/2019 – 12/31/2019	3	61	24	171	0	0	2	8	29	240
2020	0	0	12	65	2	188	11	184	25	437
2021	0	0	33	515	0	0	1	250	34	765
YTD 2022	0	0	23	117	3	42	10	53	36	212
<b>Total</b>	<b>3</b>	<b>61</b>	<b>92</b>	<b>868</b>	<b>5</b>	<b>230</b>	<b>24</b>	<b>495</b>	<b>124</b>	<b>1,654</b>
<i>Source: Bank Data</i>										

Controlling for asset size and the length of the evaluation period, the current equity investment performance decreased since the excellent performance at the prior evaluation and is below the excellent performance of the comparable institution. However, during the COVID-19 pandemic, grants and donations were needed to quickly get a variety of community services to more people in need. CPB has been very responsive to the community needs and significantly increased its donations to more than four times the level of grants and donations made during the prior evaluation period and is similar to the comparable institution.

The following are notable examples of donations made by the bank benefitting this assessment area during the review period.

- In 2020, the CPB Foundation made a \$100,000 contribution to a hospital in a moderate-income census tract with several adjacent LMI census tracts, in direct response to the COVID-19 pandemic. The funds were used to purchase equipment and beds for the expected influx of COVID-19 patients.
- The CPB Foundation implemented a program to help small businesses establish an online presence by sponsoring the initial development costs, providing one-year of related maintenance fees, and providing necessary digital marketing education. In 2020, the bank allocated \$183,000 on this program.
- In 2021, CPB donated \$100,000 to an organization that provides youth education services, of which 69.0 percent of participants are from LMI households.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits excellent responsiveness to credit and community development needs in the assessment area. Refer to the bank-wide section for additional details.

### **Community Development Initiatives**

CPB makes significant use of innovative and/or complex investments to support community development initiatives in the assessment area. Refer to the bank-wide section for details.

### **SERVICE TEST**

The Service Test in the Honolulu assessment area is good. This is below the prior evaluation where the bank had excellent performance.

### **Accessibility of Delivery Systems**

Delivery systems are readily accessible to all portions of the Honolulu assessment area. CPB operates 20 branch offices, which includes its corporate headquarters, and 43 ATMs in this assessment area. Branches in LMI geographies represent 35.0 percent of its total branch network in the Honolulu assessment area. This percentage compares favorably to the 26.4 percent of branches operated by all institutions within LMI census tracts in the assessment area. Branch distribution and alternative delivery systems for the assessment area are consistent with the bank overall. The following table shows the branch and ATM locations within the assessment area.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Assessment Area: Honolulu</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	10	4.1	31,502	3.2	0	0.0	0	0.0
Moderate	51	20.9	219,481	22.3	7	35.0	13	30.3
Middle	103	42.2	456,250	46.3	4	20.0	17	39.5
Upper	65	26.6	275,101	28.0	8	40.0	12	27.9
NA	15	6.2	1,844	0.2	1	5.0	1	2.3
<b>Total</b>	244	100.0	984,178	100.0	20	100.0	43	100.0

*Source: Bank Data and 2015 ACS*

### **Changes in Branch Locations**

To the extent that changes have been made, the institution’s opening and closing of branches has no adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and /or to low- and moderate-income individuals. The bank closed seven branches in the assessment area during the review period. Refer to the bank-wide comments regarding overall branch location changes.

### **Reasonableness of Business Hours and Services**

CPB’s services do not vary in a way that inconveniences certain portions of the Honolulu assessment area, particularly LMI geographies and individuals. The bank’s hours and services are consistent with the discussion at the institution level. Refer to the bank-wide comments regarding business hours and services.

### **Community Development Services**

CPB provides a relatively high level of community development services. During the evaluation period, 44 employees contributed a total of 4,965 hours to 43 different organizations. Service hours have decreased approximately 27 percent since the prior evaluation where employees provided 6,802 hours. The annualized hours are far below the previous evaluation where the bank was considered a leader. This decline was largely due to the COVID-19 pandemic that placed many restrictions for in person activities. CPB’s performance is also below a similarly situated large bank that is a leader in providing community development services. The following table shows the number of service hours by year and community development purpose.

<b>Community Development Services – Honolulu</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2019 (Jul 9 – Dec 31)	16	889	0	45	<b>950</b>
2020	12	1,233	24	60	<b>1,329</b>
2021	0	1,433	0	97	<b>1,530</b>
YTD 2022	0	999	0	157	<b>1,156</b>
<b>Total</b>	<b>28</b>	<b>4,554</b>	<b>24</b>	<b>359</b>	<b>4,965</b>
<i>Source: Bank Data</i>					

The following are notable community development service activity examples provided during the evaluation period:

- An executive officer is a board member for an organization committed to assist at risk youth, immigrants, and people with disabilities that uses various programs to find employment. Programs include job training and placement.
- A member of senior management participates on a board of an organization that fosters work readiness, entrepreneurship, financial education, and provides scholarships to LMI students.
- A bank officer serves as the treasurer for an organization that awards scholarships to deserving LMI students.

## HAWAII-KAUAI NON-MSA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE HAWAII-KAUAI NON-MSA ASSESSMENT AREA

The Hawaii-Kauai Non-MSA assessment area includes all census tracts on the islands of Hawaii, Kauai, and Niihau.

#### Economic and Demographic Data

Based on the 2015 ACS Census data, the Hawaii-Kauai Non-MSA assessment area consists of 67 census tracts. The following table shows select demographic, housing, and business information within the assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Hawaii-Kauai Non-MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	67	4.5	9.0	43.3	11.9	31.3
Population by Geography	261,173	6.2	13.7	57.9	22.2	0.0
Housing Units by Geography	114,894	6.3	14.5	58.4	20.8	0.0
Owner-Occupied Units by Geography	57,012	4.5	16.3	57.5	21.7	0.0
Occupied Rental Units by Geography	30,441	10.7	11.4	58.4	19.5	0.0
Vacant Units by Geography	27,441	5.2	14.1	60.3	20.4	0.0
Businesses by Geography	21,198	9.6	3.4	66.2	20.8	0.0
Farms by Geography	1,024	4.2	7.5	66.7	21.6	0.0
Family Distribution by Income Level	58,971	22.4	16.0	20.4	41.3	0.0
Household Distribution by Income Level	87,453	26.9	13.9	17.3	41.9	0.0
Median Family Income Non-MSAs - HI		\$64,846	Median Housing Value			\$376,745
			Median Gross Rent			\$1,164
			Families Below Poverty Level			12.3%

*Source: 2015 ACS and 2021 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\* The NA category consists of geographies that have not been assigned an income classification.*

The assessment area’s 21,198 businesses reported gross annual revenues as follows:

- 87.7 percent had \$1 million or less
- 3.3 percent had more than \$1 million
- 9.0 percent did not report revenue information

The FFIEC annually publishes estimates of updated median family incomes for Non-MSA areas. The following table shows the FFIEC’s estimated median family incomes from 2019 thru 2021 for the assessment area.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>HI NA Median Family Income (99999)</b>				
2019 (\$71,300)	<\$35,650	\$35,650 to <\$57,040	\$57,040 to <\$85,560	≥\$85,560
2020 (\$74,900)	<\$37,450	\$37,450 to <\$59,920	\$59,920 to <\$89,880	≥\$89,880
2021 (\$78,800)	<\$39,400	\$39,400 to <\$63,040	\$63,040 to <\$94,560	≥\$94,560

*Source: FFIEC*

According to the 2021 D&B data, the Non-MSA assessment area’s economy benefits from tourism similar to the rest of the state. Services, which includes leisure and hospitality, account for 36.7 percent of businesses. Other large industries include retail trade at 13.2 percent, finance, insurance, and real estate at 6.9 percent, and construction at 6.2 percent. Agriculture and fishing account for 4.6 percent of businesses, more than triple the share of the state’s MSAs.

According to FEMA.gov, the Hawaii-Kauai assessment area was subject to four major disaster declarations during the review period. Three of the four involved severe storms, flooding, and landslides with the following declaration dates; July 20, 2020, May 13, 2021 and February 15, 2022. The fourth was the Hawaii COVID-19 Pandemic declared on April 1, 2020. This assessment area also has eight distressed middle-income Non MSA census tracts in 2021 due to unemployment.

The Non-MSA assessment area is the largest and least dense of all the state of Hawaii assessment areas. Much of the area is somewhat remote or rural; incomes, rents, and property values are lower than in the Hawaii MSA areas, while poverty levels are much higher.

Unemployment rates in the Non-MSA counties fluctuated through the evaluation period due to the COVID-19 pandemic and associated travel and business restrictions. The following table shows the unemployment rates for the area throughout the evaluation period from the U.S. Bureau of Labor Statistics.

<b>Unemployment Rates</b>				
<b>Area</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
Hawaii County	2.8	3.1	11.4	4.9
Kauai County	2.4	2.4	16.2	6.7
Hawaii Statewide Average	2.4	2.5	11.6	5.7
National Average	3.9	3.7	8.1	3.7

*Source: Bureau of Labor Statistics*

## **Competition**

The financial services market in the Hawaii-Kauai Non-MSA assessment area has a low level of competition and is largely controlled by a small number of local and regional institutions. According to the June 30, 2022 FDIC Deposit Market Share Report, the assessment area had 8 financial institutions operating 43 branches with \$6.6 billion in deposits. Collectively, the top 3 financial institutions have 86.9 percent of the assessment area deposit market share. CPB maintains \$454.7 million in total deposits, representing 6.9 percent of the assessment area deposit market share ranking 4<sup>th</sup> among all financial institutions in the area.

## **Community Contact(s)**

Examiners reviewed the notes from an Interagency Listening Session that included six community-based organizations serving this assessment area. These organizations indicated that the pandemic had a negative impact on many aspects such as unemployment, healthcare, and childcare. The organizations stated they are seeing a tremendous increase in building materials and other supply costs that had a negative impact on housing development. Affordable housing is the biggest challenge with many more units built for vacation rentals rather than primary residential use. Inflation coupled with lower wages unable to keep pace made it harder for individuals and families to afford to purchase a home. The organizations also noted that small businesses are struggling with access to capital. Moreover, the organizations noted that childcare issues are a challenge for parents returning to work due to cost or unavailability. Financial education and volunteers for community service programs are also in need.

## **Credit and Community Development Needs and Opportunities**

Based on economic and demographic data, community contacts, and bank information, examiners determined that affordable housing and small business credit are the critical needs in the Hawaii-Kauai Non-MSA assessment area. In addition, there is a significant community development need, as unemployment and poverty are much higher in the non-MSAs than in the state MSAs. Opportunities for in-person community development services were somewhat lower in 2020 and 2021 due to limitations on public gatherings during the pandemic.

# **CONCLUSIONS ON PERFORMANCE CRITERIA IN HAWAII-KAUAI NON-MSA ASSESSMENT AREA**

## **LENDING TEST**

The Lending Test performance in the Hawaii-Kauai Non-MSA assessment area is good. The excellent distribution of borrowers, good penetration of loans, and high level of community development lending primarily support this conclusion.



## **Lending Activity**

Lending levels reflect excellent responsiveness to the credit needs of the Hawaii-Kauai Non-MSA assessment area. During the review period, CPB made or purchased 758 home mortgage loans totaling \$250.8 million and 1,505 small business loans totaling \$101.8 million within this assessment area. Controlling for the length of the evaluation period, CPB's lending in the Hawaii-Kauai Non-MSA assessment area for both HMDA and small business loans significantly increased by number and dollar volume compared to the previous evaluation. The significant increase in lending is largely attributable to effects of the COVID-19 pandemic such as lower interest rates and SBA PPP lending, indicating a strong responsiveness to the credit needs.

Assessment area competition for small business loans is moderately high. In 2020, 88 lenders reported 8,321 small business loans totaling \$424.8 million. Of these institutions, CPB ranked 4<sup>th</sup>, by number of loans, with a market share of 10.1 percent and 3<sup>rd</sup>, by dollar volume, with a 12.4 percent market share. The top 5 institutions, by number of small business loans, represent 61.4 percent of total loans reported. Four of these institutions are large local lenders.

Assessment area competition for home mortgage loans is high. In 2020, 202 lenders reported 10,639 home mortgage loans totaling \$4.5 billion. Of these institutions, CPB ranked 12<sup>th</sup>, by number of loans, with a market share of 2.7 percent and 14<sup>th</sup>, by dollar volume, with a 2.1 percent market share. The top 5 institutions, by number of home mortgage loans, represent 33.3 percent of total loans reported. Four of five institutions are large local lenders while the fifth is a very large nationwide mortgage lender.

## **Geographic Distribution**

Overall, the geographic distribution of loans represents good penetration throughout the Hawaii-Kauai Non-MSA assessment area. This conclusion is supported by good performance in home mortgage lending and adequate performance in small business lending.

### **Home Mortgage Loans**

The geographic distribution of home mortgage loans represents good penetration throughout the Hawaii-Kauai Non-MSA assessment area. The following table shows the distribution of home mortgage loans by census tract income level.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: Hawaii-Kauai Non-MSA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2019	4.5	3.1	14	7.8	1,856	3.6
2020	4.5	3.0	18	6.4	2,803	2.9
2021	4.5	2.9	19	6.4	3,502	3.4
<b>Moderate</b>						
2019	16.3	16.2	31	17.3	7,038	13.5
2020	16.3	15.2	42	14.9	10,134	10.6
2021	16.3	16.4	45	15.2	10,859	10.6
<b>Middle</b>						
2019	57.5	55.0	86	48.0	26,878	51.5
2020	57.5	55.1	142	50.4	49,835	52.1
2021	57.5	55.4	148	49.8	56,397	54.8
<b>Upper</b>						
2019	21.7	25.7	48	26.8	16,453	31.5
2020	21.7	26.7	80	28.4	32,913	34.4
2021	21.7	25.3	85	28.6	32,158	31.2
<b>Not Available</b>						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>179</b>	<b>100.0</b>	<b>52,225</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>282</b>	<b>100.0</b>	<b>95,685</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>297</b>	<b>100.0</b>	<b>102,915</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data, 2019, 2020 &amp; 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

The bank's performance consistently exceeded both aggregate and demographic data in low-income census tracts. Lending in moderate-income census tracts varied during the review period ranging from 1.1 percentage points greater than aggregate in 2019 to 1.2 percentage points below aggregate in 2021. Overall, the performance shows a slight decline from the previous evaluation's excellent performance; however, is superior to the adequate performance of the comparable institution.

## Small Business Loans

The geographic distribution of small business loans represents adequate penetration throughout the Hawaii-Kauai Non-MSA assessment area. The following table shows the distribution of small business loans by census tract income level.

Geographic Distribution of Small Business Loans						
Assessment Area: Hawaii-Kauai Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	9.8	7.1	6	7.7	560	4.3
2020	9.8	7.8	86	10.3	6,968	13.3
2021	9.6	--	47	8.0	2,769	7.6
Moderate						
2019	4.0	5.1	3	3.8	225	1.7
2020	3.5	5.4	31	3.7	889	1.7
2021	3.4	--	29	4.9	1,425	3.9
Middle						
2019	66.1	63.8	57	73.1	11,189	86.0
2020	66.3	63.4	569	68.1	36,860	70.2
2021	66.2	--	400	67.7	26,917	74.1
Upper						
2019	20.2	24.0	12	15.4	1,035	8.0
2020	20.4	23.5	150	17.9	7,762	14.8
2021	20.8	--	115	19.5	5,237	14.4
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>	<b>13,009</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>836</b>	<b>100.0</b>	<b>52,479</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>591</b>	<b>100.0</b>	<b>36,348</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%</i>						

Lending in low-income census tracts showed mixed performance during the review period with the best performance in 2020 that exceeded both aggregate and demographic data. Performance in 2019 slightly exceeded aggregate data, but was 2.1 percentage points below demographic data.

Although performance in 2021 was better than 2019, especially by number of loans and dollar amount, it was still 1.6 percentage points below demographic data.

Lending in moderate-income census tracts was below aggregate data in both 2019 and 2020 ranging from 1.7 to 1.3 percentage points. Lending in 2021 shows a positive trend increasing 1.2 percentage points by number of loans above 2020 lending and 1.5 percentage points greater than 2021 demographic data reflecting positively on the bank's performance.

Overall, the performance is consistent with the previous evaluation's adequate performance, but is below the good performance of the comparable institution.

### **Borrower Profile**

Overall, the distribution of borrowers represents excellent penetration among businesses of different revenue sizes and individuals of different income levels in the Hawaii-Kauai Non-MSA assessment area. This conclusion is supported by good performance in home mortgage lending and excellent performance in small business lending.

### **Home Mortgage Loans**

The distribution of home mortgage loans represents good penetration among individuals of different income levels. The following table shows the distribution of loans by borrower income category.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Hawaii-Kauai Non-MSA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
2019	22.4	3.4	8	4.5	996	1.9
2020	22.4	2.9	11	3.9	1,463	1.5
2021	22.4	3.2	15	5.1	2,221	2.2
Moderate						
2019	16.0	9.3	26	14.5	4,480	8.6
2020	16.0	9.7	35	12.4	7,265	7.6
2021	16.0	11.9	37	12.5	7,354	7.1
Middle						
2019	20.4	18.7	36	20.1	7,763	14.9
2020	20.4	19.2	61	21.6	16,279	17.0
2021	20.4	19.8	57	19.2	15,906	15.5
Upper						
2019	41.3	55.8	107	59.8	37,679	72.1
2020	41.3	52.5	170	60.3	68,338	71.4
2021	41.3	50.6	183	61.6	73,369	71.3
Not Available						
2019	0.0	12.7	2	1.1	1,306	2.5
2020	0.0	15.8	5	1.8	2,339	2.4
2021	0.0	14.5	5	1.7	4,066	4.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>179</b>	<b>100.0</b>	<b>52,225</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>282</b>	<b>100.0</b>	<b>95,684</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>297</b>	<b>100.0</b>	<b>102,915</b>	<b>100.0</b>

*Source: 2015 ACS; Bank Data, 2019, 2020 & 2021 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

Lending to low-income borrowers consistently exceeded aggregate data by approximately 1.0 percentage point in 2019 and 2020. The percentage increased to nearly 2.0 percentage points in 2021. While the distribution of home mortgage loans falls far below demographic data, it is partly due to the high 12.3 percent poverty rate that directly affects low-income borrowers, who are unlikely to be homeowners.

Lending to moderate-income borrowers in 2019 was approximately 5.2 percentage points greater than aggregate. This percentage declined slightly in 2020 to 2.7 percentage points greater than

aggregate. In 2021, this percentage was only 0.6 percentage points greater than aggregate. Although the distribution of loans falls below demographic data, the assessment area high housing costs make LMI homeownership challenging and thus limited opportunities for banks to make home mortgage loans to LMI individuals. Overall, the bank's performance decreased from the excellent performance at the previous evaluation; however, it is slightly better than the good performance of the comparable institution.

### Small Business Loans

The distribution of small business loans represents excellent penetration among businesses of different revenue sizes. The following table shows the distribution of loans by business gross annual revenues.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Hawaii-Kauai Non-MSA</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2019	86.4	46.4	45	57.7	4,479	34.4
2020	86.5	38.8	326	39.0	12,137	23.1
2021	87.7	--	146	24.7	9,292	25.6
<b>&gt;\$1,000,000</b>						
2019	4.0	--	28	35.9	8,135	62.5
2020	3.8	--	76	9.1	15,461	29.5
2021	3.3	--	71	12.0	15,067	41.5
<b>Revenue Not Available</b>						
2019	9.6	--	5	6.4	395	3.0
2020	9.7	--	434	51.9	24,881	47.4
2021	9.0	--	374	63.3	11,989	33.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>78</b>	<b>100.0</b>	<b>13,009</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>836</b>	<b>100.0</b>	<b>52,479</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>591</b>	<b>100.0</b>	<b>36,348</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Lending to small businesses exceeded aggregate data by 11.3 percentage points in 2019 and mirrors aggregate data in 2020. Although the performance seems to be a decreasing trend during the review period, it is largely attributable to the bank's large volume of SBA PPP loans with no reported revenues. Although performance was constantly below demographic data in each year during the review period, many small businesses may not be creditworthy, do not have credit needs, or use

alternative funding sources; thus, aggregate data is a much better indicator of credit demand and opportunities in the area.

Excluding all the SBA PPP loan originations and controlling for the length of the evaluation period and asset size, CPB’s performance is similar to the excellent performance at the previous evaluation and outperformed the excellent performance of a comparable institution.

### **Community Development Loans**

CPB made a relatively high level of community development loans in the assessment area. The following table shows the community development lending by year and purpose.

<b>Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
7/9/2019 – 12/31/2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	2	1,342	0	0	2	1,342
2021	1	600	0	0	1	1,500	2	7,342	4	9,442
YTD 2022	0	0	1	250	3	7,032	1	3,808	5	11,090
<b>Total</b>	<b>1</b>	<b>600</b>	<b>1</b>	<b>250</b>	<b>6</b>	<b>9,874</b>	<b>3</b>	<b>11,150</b>	<b>11</b>	<b>21,874</b>

*Source: Bank Data*

Total community development loans in the Hawaii-Kauai Non-MSA assessment area includes 3 SBA PPP loans totaling \$3.9 million. Excluding SBA PPP loans and controlling for asset size and the length of the evaluation period, current performance significantly increased by dollar volume compared to the previous evaluation; however, it is lower than the excellent performance of the comparable institution.

The following are notable examples of community development loans made during the review period.

- In 2021, CPB made a \$600,000 loan to a local business to build a residential 4-bedroom unit on the property to aid in employee retention, due to a worker shortage. The bedrooms were offered to workers at below market rents.
- In 2022, CPB made a \$1.4 million loan to finance the build out costs and associated equipment and software purchases for a start-up business. The business employs several LMI workers and serves the adjacent low-income census tract.

### **INVESTMENT TEST**

The Investment Test performance in the Hawaii-Kauai Non-MSA assessment area is excellent. The excellent level and responsiveness of qualified investments support this conclusion.

## Investment and Grant Activity

CPB has an excellent level of qualified investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. The bank made 16 qualified investments, including qualified grants and donations, totaling \$20.8 million. This total does not include the three qualified statewide investments that benefitted multiple assessment areas in the state of Hawaii.

The qualified investments include a new \$8.2 million low-income housing tax credit investment in 2020 and 3 prior period investments (a \$4.0 million affordable housing revenue bond and 2 low-income housing tax credit investments totaling \$8.6 million) with a total outstanding balance of \$20.8 million. These complex low-income housing tax credit investments provide affordable housing for LMI individuals that are not commonly provided by private investors.

Qualified investments also include 12 grants and donations totaling \$56,000. The table below shows assessment area qualified grant and donation activity by year and purpose.

<b>Qualified Grants and Donations</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
7/9/2019 – 12/31/2019	0	0	3	3	0	0	0	0	3	3
2020	0	0	2	1	0	0	1	1	3	2
2021	0	0	2	0*	0	0	0	0	2	0*
YTD 2022	0	0	0	0	1	50	3	1	4	51
<b>Total</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>4</b>	<b>1</b>	<b>50</b>	<b>4</b>	<b>2</b>	<b>12</b>	<b>56</b>
<i>Source: Bank Data</i> <i>*dollar amount totaled less than \$500</i>										

Controlling for asset size and the length of the evaluation period, the current qualified investment performance doubled by dollar volume compared to the prior evaluation and is similar to the excellent performance of the comparable institution.

The following are notable examples of donations made during the review period benefitting the assessment area.

- In 2019, CPB made a \$500 donation to an organization that helps the hungry in Hawaii County.
- In 2019, CPB made a \$2,000 donation to a nonprofit organization dedicated to serving primarily LMI households' social needs in Kauai County.
- In 2022, the bank made a \$50,000 donation to provide funds to help build a new preschool facility in a low-income census tract. Providing childcare facilities is a need identified by



the attendees at the community listening session. This facility will also help to attract young families and provide employment opportunities in the area.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits excellent responsiveness to credit and community development needs in the assessment area. Refer to the bank-wide section for additional details.

### **Community Development Initiatives**

CPB makes significant use of innovative and/or complex investments to support community development initiatives in the assessment area. Refer to the bank-wide section for details.

### **SERVICE TEST**

The Service Test in the Hawaii-Kauai Non-MSA assessment area is good. This conclusion is below the previous evaluation where a limited-scope review of the assessment area had consistent performance with the bank-wide excellent performance.

### **Accessibility of Delivery Systems**

Delivery systems are readily accessible to all portions of the Hawaii-Kauai Non-MSA assessment area. CPB operates 3 branch offices and 7 ATMs in this assessment area. There is one branch in a low-income geography that represents 33.3 percent of the total assessment area branch network. While the bank does not have any branches in moderate-income census tracts, the percentage in low-income tracts compares favorably to the 21.7 percent of branches operated by all institutions within LMI census tracts. Assessment area branch distribution and alternative delivery systems are consistent with the bank overall. The following table shows the assessment area branch and ATM locations.

Branch and ATM Distribution by Geography Income Level								
Assessment Area: Hawaii-Kauai Non-MSA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	3	4.5	16,185	6.2	1	33.3	3	42.9
Moderate	6	9.0	35,749	13.7	0	0.0	0	0.0
Middle	29	43.3	151,269	57.9	2	66.7	4	57.1
Upper	8	11.9	57,970	22.2	0	0.0	0	0.0
NA	21	31.3	0	0.0	0	0.0	0	0.0
<b>Totals</b>	67	100.0	261,173	100.0	3	100.0	7	100.0

*Source: Bank Data and 2015 ACS*

### **Changes in Branch Locations**

To the extent changes have been made, CPB’s opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank closed one branch, which was located in middle-income tract during the review period. Refer to the bank-wide comments regarding overall branch location changes.

### **Reasonableness of Business Hours and Services**

CPB’s services do not vary in a way that inconveniences certain portions of the Hawaii-Kauai Non-MSA assessment area, particularly LMI geographies or individuals. The bank’s hours and services are consistent with the discussion at the institution level. Refer to the bank-wide comments regarding business hours and services.

### **Community Development Services**

CPB provides a relatively high level of community development services in this assessment area. During the evaluation period, 3 employees contributed 544 hours to 4 different organizations. Service hours have more than doubled since the prior evaluation where employees provided 219 hours. Although far below the peer bank’s performance, the annualized service hours increased 48.2 percent from the previous evaluation in which CPB’s performance was consistent with the bank-wide leader performance. The following table shows the number of service hours by community development purpose.

<b>Community Development Services - Hawaii-Kauai Non-MSA</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2019 (Jul 9 – Dec 31)	0	42	0	0	<b>42</b>
2020	0	180	0	0	<b>180</b>
2021	0	196	0	0	<b>196</b>
YTD 2022	0	36	0	90	<b>126</b>
<b>Total</b>	<b>0</b>	<b>454</b>	<b>0</b>	<b>90</b>	<b>544</b>
<i>Source: Bank Data</i>					

The following are noteworthy examples of the bank’s qualified services benefitting this assessment area:

- A bank officer serves on the board for a non-profit organization dedicated to the assessment area’s social needs, particularly for LMI individuals.
- A bank officer participates on the board of an organization committed to making homelessness a temporary situation.
- A bank officer serves on a nonprofit organization committee that promotes community relations to support LMI individuals.

## **OTHER ASSESSMENT AREA – Limited-Scope Review**

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE REVIEW ASSESSMENT AREA**

The following table summarizes the conclusions for the Maui assessment area. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, economic data, competition, and demographic information. The conclusions from the limited-scope review did not change the bank’s overall CRA performance rating.

<b>Assessment Area</b>	<b>Lending Test</b>	<b>CD Investment Test</b>	<b>CD Service Test</b>
Maui	Below	Consistent	Above

Facts and data supporting conclusions for the limited-scope assessment area follow, including a summary of CPB’s operations and activities. Economic and demographic data, deposit market share, and both HMDA and small business loan market share information for the Maui limited-scope assessment area is included in the Appendices of this Performance Evaluation.

#### **Maui Assessment Area**

CPB operates 4 full-service branches (all in middle-income census tracts) and 14 ATMs in this assessment area. During the evaluation period, CPB did not open or close any branches in this

assessment area. There are no low-income census tracts in the Maui assessment area. CPB had 12 employees provided community development service hours to 13 organizations.

Controlling for asset size and the length of the evaluation period, the current qualified investment performance almost doubled the excellent performance, by dollar volume, at the previous evaluation and outperformed the comparable institution.

<b>Activity</b>	<b>#</b>	<b>\$ (000s)</b>
Small Business Loans	1,570	155,268
Home Mortgage Loans	637	264,363
Community Development Loans	52	125,240
Investments (New)	4	14,484
Investments (Prior Period)	7	17,098
Donations	21	128
Community Development Services – hours	1,440	-
<i>Source: Bank Data</i>		

## Geographic Distribution and Borrower Profile

### Geographic Distribution

#### HMDA

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Maui						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
Moderate						
2019	14.0	13.4	17	9.1	7,379	10.3
2020	14.0	11.8	14	5.7	7,291	7.1
2021	14.0	--	22	10.8	10,444	11.5
Middle						
2019	74.1	72.2	139	74.7	54,908	76.8
2020	74.1	75.5	196	79.4	79,361	77.7
2021	74.1	--	151	74.0	66,888	73.8
Upper						
2019	11.9	14.5	30	16.1	9,255	12.9
2020	11.9	12.7	37	15.0	15,531	15.2
2021	11.9	--	31	15.2	13,308	14.7
Not Available						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>186</b>	<b>100.0</b>	<b>71,541</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>247</b>	<b>100.0</b>	<b>102,182</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>204</b>	<b>100.0</b>	<b>90,640</b>	<b>100.0</b>

Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Small Business

<b>Geographic Distribution of Small Business Loans</b>						
<b>Assessment Area: Maui</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Moderate</b>						
2019	16.2	14.2	19	17.1	4,902	19.8
2020	15.8	15.6	119	13.9	10,090	14.2
2021	15.1	--	75	12.4	7,178	12.1
<b>Middle</b>						
2019	74.7	75.3	75	67.6	16,304	65.7
2020	74.8	73.4	616	72.1	51,658	72.5
2021	74.9	--	450	74.4	42,750	72.3
<b>Upper</b>						
2019	9.1	10.5	17	15.3	3,613	14.6
2020	9.4	11.0	119	13.9	9,551	13.4
2021	10.1	--	80	13.2	9,222	15.6
<b>Not Available</b>						
2019	0.0	0.0	0	0.0	0	0.0
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>111</b>	<b>100.0</b>	<b>24,819</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>854</b>	<b>100.0</b>	<b>71,299</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>605</b>	<b>100.0</b>	<b>59,150</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%</i>						

## Borrower Profile

### HMDA

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Maui						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.0	2.2	3	1.6	407	0.6
2020	20.0	3.6	14	5.7	2,647	2.6
2021	20.0	--	11	5.4	3,875	4.3
Moderate						
2019	18.2	9.6	22	11.8	5,512	7.7
2020	18.2	14.1	39	15.8	13,360	13.1
2021	18.2	--	33	16.2	9,901	10.9
Middle						
2019	22.0	20.6	47	25.3	14,734	20.6
2020	22.0	23.9	61	24.7	22,062	21.6
2021	22.0	--	53	26.0	18,415	20.3
Upper						
2019	39.8	57.3	109	58.6	47,100	65.8
2020	39.8	45.8	118	47.8	54,775	53.6
2021	39.8	--	98	48.0	54,926	60.6
Not Available						
2019	0.0	10.4	5	2.7	3,789	5.3
2020	0.0	12.6	15	6.1	9,339	9.1
2021	0.0	--	9	4.4	3,523	3.9
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>186</b>	<b>100.0</b>	<b>71,541</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>247</b>	<b>100.0</b>	<b>102,182</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>204</b>	<b>100.0</b>	<b>90,640</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data, 2019 &amp; 2020 HMDA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%</i>						

Small Business

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Maui</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2019	88.0	43.5	53	47.7	5,210	21.0
2020	88.1	36.3	312	36.5	13,415	18.8
2021	89.2	--	103	17.0	10,601	17.9
<b>&gt;\$1,000,000</b>						
2019	3.6	--	56	50.5	19,409	78.2
2020	3.4	--	130	15.2	33,931	47.6
2021	2.9	--	122	20.2	36,666	62.0
<b>Revenue Not Available</b>						
2019	8.4	--	2	1.8	200	0.8
2020	8.5	--	412	48.2	23,953	33.6
2021	7.9	--	380	62.8	11,883	20.1
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>111</b>	<b>100.0</b>	<b>24,819</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>854</b>	<b>100.0</b>	<b>71,299</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>605</b>	<b>100.0</b>	<b>59,150</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						



## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

<b>Central Pacific Bank</b>	
<b>Scope of Examination:</b>	
Full-scope reviews were performed on the following assessment areas within the noted rated area:	
<b>State of Hawaii:</b>	
<ul style="list-style-type: none"> <li>• Honolulu Assessment Area</li> <li>• Hawaii-Kauai Non-MSA Assessment Area</li> </ul>	
<b>Time Period Reviewed:</b>	07/09/2019 to 10/25/2022
<b>Products Reviewed:</b>	
Small Business Loans:	01/01/2019 – 12/31/2022
HMDA Loans:	01/01/2019 – 12/31/2022

<b>List of Assessment Areas and Type of Evaluation</b>			
<b>Rated Area/ Assessment Area</b>	<b>Type of Evaluation</b>	<b>Branches Visited</b>	<b>Other Information</b>
<b>State of Hawaii:</b>			
Honolulu	Full-Scope	None	None
Hawaii-Kauai Non-MSA	Full-Scope	None	None
Maui	Limited-Scope	None	None

## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

### Maui Assessment Area

#### Economic and Demographic Data

Based on the 2015 ACS Census data, the Maui assessment area consists of 38 census tracts. The following table shows select demographic, housing, and business information within the assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Maui</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	38	0.0	21.1	57.9	10.5	10.5
Population by Geography	160,863	0.0	16.6	72.9	10.5	0.0
Housing Units by Geography	71,157	0.0	16.8	72.4	10.8	0.0
Owner-Occupied Units by Geography	30,824	0.0	14.0	74.1	11.9	0.0
Occupied Rental Units by Geography	22,639	0.0	21.5	70.2	8.3	0.0
Vacant Units by Geography	17,694	0.0	15.5	72.3	12.2	0.0
Businesses by Geography	17,710	0.0	15.1	74.9	10.1	0.0
Farms by Geography	580	0.0	16.4	72.8	10.9	0.0
Family Distribution by Income Level	36,685	20.0	18.2	22.0	39.8	0.0
Household Distribution by Income Level	53,463	23.4	16.3	19.6	40.7	0.0
Median Family Income MSA - 27980 Kahului-Wailuku-Lahaina, HI MSA	\$76,195	Median Housing Value				\$545,668
		Median Gross Rent				\$1,330
		Families Below Poverty Level				7.7%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The assessment area's 17,710 businesses reported gross annual revenues as follows:

- 89.2 percent had \$1 million or less
- 2.9 percent had more than \$1 million
- 7.9 percent did not report revenue information

Services represent the largest industry at 37.0 percent of businesses followed by non-classifiable establishments at 25.2 percent, retail trade at 12.4 percent, and finance, insurance, and real estate at 7.1 percent.

The FFIEC annually publishes estimates of updated median family incomes by MSA or Metropolitan Division. The following table shows the FFIEC’s estimated median family incomes from 2019 thru 2021 for the assessment area.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Kahului-Wailuku-Lahaina, HI MSA Median Family Income (27980)</b>				
2019 (\$83,800)	<\$41,900	\$41,900 to <\$67,040	\$67,040 to <\$100,560	≥\$100,560
2020 (\$97,500)	<\$48,750	\$48,750 to <\$78,000	\$78,000 to <\$117,000	≥\$117,000
2021 (\$95,900)	<\$47,950	\$47,950 to <\$76,720	\$76,720 to <\$115,080	≥\$115,080
<i>Source: FFIEC</i>				

According to the July 2022 Moody’s Analytics report, Maui’s economy has been nearly flat over the past year. The area has recovered about 70.0 percent of jobs lost during the pandemic, slightly more than the state, but well behind the fully recovered region and nation. Private service payrolls have been increasing, while goods producers and the public section have been cutting jobs. As a result, the jobless rate remains above its long-run pre-pandemic average, despite a relatively weak labor force. The assessment area unemployment rate hit an all-time high of 34.6 percent in April 2020. Unemployment has steadily declined since then and has been below 5.0 percent since January 2022. Area strengths include a desirable quality of life attracting wealthy retirees and desirable location for visitors. Weaknesses include exposure to hard-hit travel and tourism, extremely high costs and unaffordable single-family housing, continued slowing in population growth, below-average educational achievement, and well below-average per capita income. The top employment sectors include leisure and hospitality services, education and health services, retail trade, and government. The area’s largest employers include Grand Wailea, a Waldorf Astoria resort, Ritz Carlton Kapalua, Walmart Incorporated, and Kaanapali Beach Club.

The Maui assessment area was designated as a disaster area on May 13, 2021, and February 15, 2022, due to severe storms, flooding, and landslides.

### Competition

Financial services competition in the Maui assessment area is low and largely controlled by a small number of local institutions. According to the June 30, 2022 FDIC Summary of Deposits Report, the assessment area had 7 financial institutions operating 32 branches with a total of \$5.4 billion in deposits. Collectively, the top 3 financial institutions maintain 85.3 percent of the assessment area deposit market share. CPB maintains \$604.5 million in total deposits, representing 11.2 percent of the assessment area deposit market share ranking 4<sup>th</sup> among all financial institutions in the assessment area.

Assessment area competition for small business loans is moderately high. In 2020, 85 lenders reported 6,723 small business loans totaling \$356.4 million. Of these institutions, CPB ranked 4<sup>th</sup>, by number of loans, with a market share of 12.7 percent and 3<sup>rd</sup>, by dollar volume, with a 20.0 percent market

share. The top 5 institutions, by number of small business loans, represent 63.5 percent of total loans reported. Four of these institutions are large local lenders.

Assessment area competition for home mortgage loans is high. In 2020, 213 lenders reported 11,329 home mortgage loans totaling \$5.7 billion. Of these institutions, CPB ranked 8<sup>th</sup>, by number of loans, with a market share of 3.9 percent and 8<sup>th</sup>, by dollar volume, with a 3.1 percent market share. The top 5 institutions, by number of home mortgage loans, represent 39.3 percent of total loans reported. Three of these institutions are large local lenders.

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five-year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.



**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

**CRA DISCLOSURE STATEMENTS**

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN DIEGO COUNTY (073), CA</b>										
<b>MSA 41740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	1,894	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,894	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,894	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,894	0	0	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAWAII COUNTY (001), HI</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	1	50	2	380	2	1,350	2	1,050	0	0
Moderate Income	15	569	1	141	2	1,375	16	1,056	0	0
Middle Income	21	1,062	2	500	7	3,678	19	2,167	0	0
Upper Income	6	305	2	488	2	900	7	555	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,986	7	1,509	13	7,303	44	4,828	0	0
<b>HONOLULU COUNTY (003), HI</b>										
<b>MSA 46520</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	20	1	117	1	500	1	117	0	0
Median Family Income 40-50%	2	100	0	0	0	0	2	100	0	0
Median Family Income 50-60%	40	2,020	4	840	15	9,388	38	3,009	0	0
Median Family Income 60-70%	33	1,554	5	1,030	9	4,743	26	1,204	0	0
Median Family Income 70-80%	66	2,681	8	1,575	7	3,585	68	5,948	0	0
Median Family Income 80-90%	23	1,058	2	500	11	5,258	19	1,717	0	0
Median Family Income 90-100%	57	2,654	5	1,011	10	5,110	52	3,609	0	0
Median Family Income 100-110%	76	3,426	13	2,343	13	7,971	67	5,706	0	0
Median Family Income 110-120%	59	2,430	1	133	5	3,313	52	2,427	0	0
Median Family Income >= 120%	92	3,812	10	1,835	14	7,663	88	5,794	0	0
Median Family Income Not Known	11	435	5	1,200	12	6,770	10	635	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	460	20,190	54	10,584	97	54,301	423	30,266	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3  
State: HAWAII (15)

Institution: CENTRAL PACIFIC BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KAUAI COUNTY (007), HI</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	227	2	275	7	3,409	7	1,038	0	0
Upper Income	13	522	1	110	2	1,199	15	1,731	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	749	3	385	9	4,608	22	2,769	0	0
<b>MAUI COUNTY (009), HI</b>										
<b>MSA 27980</b>										
<b>Inside AA 0002</b>										
Low Income	2	100	0	0	5	2,875	4	988	0	0
Moderate Income	6	263	1	250	0	0	6	263	0	0
Middle Income	30	1,340	17	2,870	18	11,268	29	3,443	0	0
Upper Income	7	383	1	150	3	1,520	7	609	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	2,086	19	3,270	26	15,663	46	5,303	0	0
TOTAL INSIDE AA IN STATE	566	25,011	83	15,748	145	81,875	535	43,166	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	566	25,011	83	15,748	145	81,875	535	43,166	0	0



Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEXAR COUNTY (029), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	566	25,011	83	15,748	145	81,875	535	43,166	0	0
TOTAL OUTSIDE AA	0	0	0	0	4	2,894	1	1,000	0	0
TOTAL INSIDE & OUTSIDE	566	25,011	83	15,748	149	84,769	536	44,166	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: CENTRAL PACIFIC BANK**

**Respondent ID: 0000017308**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HI - HONOLULU COUNTY (003) - MSA 46520	611	85,075	423	30,266	0	0
HI - MAUI COUNTY (009) - MSA 27980	90	21,019	46	5,303	0	0
HI - HAWAII COUNTY (001) - MSA NA	63	10,798	44	4,828	0	0
HI - KAUAI COUNTY (007) - MSA NA	30	5,742	22	2,769	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: CENTRAL PACIFIC BANK**

**Respondent ID: 0000017308**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	68	327,653	0	0
Purchased	0	0	0	0
Total	68	327,653	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

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**ASSESSMENT AREA - 0001**

**HONOLULU COUNTY (003), HI**

**MSA: 46520**

**Median Family Income 30-40%**

0054.00\* 0062.02 0093.01 9818.03\*

**Median Family Income 40-50%**

0020.06 0021.01 0053.00\* 0063.02\* 0087.05\* 0097.07\* 9817.00\*

**Median Family Income 50-60%**

0022.06\* 0024.04 0034.10\* 0036.03 0038.01 0051.00 0057.00 0068.15\* 0068.19 0070.01 0070.02\*

0089.38 0095.07\* 0095.10\* 0095.11\* 0098.01\*

**Median Family Income 60-70%**

0011.01\* 0018.04\* 0024.01 0024.03 0034.04 0034.08\* 0034.09\* 0035.04 0037.01 0052.00 0055.00\*

0058.00 0059.00 0062.03 0068.10\* 0068.11\* 0071.00\* 0075.04\* 0080.01\* 0087.02 0089.37\* 0090.00\*

0094.02 0095.09\* 0098.03\* 0098.04 0105.09\*

**Median Family Income 70-80%**

0013.00 0018.03 0020.03 0020.04\* 0020.05\* 0025.00 0026.00 0034.11\* 0034.13\* 0035.01 0035.03

0036.04 0036.05 0041.02 0042.01\* 0049.00 0050.00 0056.02 0068.18\* 0078.07\* 0078.08 0080.08

0084.17 0086.09\* 0086.26\* 0086.34\* 0089.39\* 0089.42 0089.47 0092.03\* 0095.08\* 0095.12\* 0096.08

0099.05 0100.00\* 0114.01\* 9400.06 9818.01\*

**Median Family Income 80-90%**

0011.02\* 0019.01 0021.02 0023.02 0027.02\* 0034.12\* 0034.14\* 0043.02 0060.00 0067.03\* 0068.14\*

0069.00\* 0080.09 0086.29 0089.45 0091.00 0097.06 0099.02 0099.06\* 0101.03\* 0105.03\* 0109.03

**Median Family Income 90-100%**

0001.16\* 0001.17\* 0010.00 0017.00\* 0019.07\* 0022.03 0022.04\* 0023.01\* 0036.06 0037.02 0037.03

0043.01\* 0063.01 0073.02\* 0074.00\* 0075.08 0077.01 0078.12\* 0078.16 0083.01 0083.02\* 0084.18

0085.02 0086.10\* 0086.25 0086.28\* 0087.07 0089.26 0089.29\* 0089.40\* 0089.48 0092.01\* 0094.01

0096.09 0097.04 0097.05 0102.03 0102.04\* 0109.05 9400.05\* 9820.00\*

**Median Family Income 100-110%**

0001.15\* 0007.00\* 0012.01\* 0012.02 0016.01 0018.01 0022.05\* 0028.01\* 0028.02 0038.02 0040.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

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0044.01\* 0064.01\* 0064.02 0067.04 0068.16\* 0080.02 0080.05 0080.10\* 0084.11 0084.16 0086.27  
0086.30\* 0086.32 0087.04 0087.06 0088.01\* 0088.02 0089.06 0089.09\* 0089.35 0089.46 0092.02  
0096.10\* 0102.02 0105.07 0106.01\* 0113.00 9400.03\* 9400.04\*

**Median Family Income 110-120%**

0008.00 0009.04\* 0015.01 0015.02\* 0019.06 0048.02 0061.00 0068.17\* 0078.13 0080.11 0080.12  
0084.05 0084.07\* 0084.08 0084.13 0086.33\* 0089.12 0089.13 0089.18 0089.33 0089.36 0089.49\*  
0089.52 0093.02 0101.01 0101.02\* 0102.05 0103.03 0103.05\* 0105.08\* 0115.00 9818.02\*

**Median Family Income >= 120%**

0001.07\* 0001.08 0001.10 0001.14\* 0001.18\* 0001.19\* 0001.20 0001.21 0001.22\* 0002.00 0003.01\*  
0003.02 0004.01 0004.02 0005.00 0006.00\* 0009.01 0009.03 0009.05 0014.00 0016.02\* 0019.05\*  
0027.01 0029.00 0030.00 0031.02\* 0031.03\* 0031.04\* 0042.02 0044.02 0045.00\* 0046.00 0047.01\*  
0047.02 0048.01 0065.00 0068.06\* 0068.12 0068.13 0075.07 0077.02\* 0078.04 0078.09 0078.14\*  
0078.15 0078.17\* 0080.13\* 0084.10 0084.14\* 0084.15\* 0086.23 0086.24 0086.31 0089.17 0089.21  
0089.28\* 0089.30 0089.31\* 0089.32\* 0089.34 0089.41 0089.43 0089.44\* 0089.50 0089.51 0103.08\*  
0103.09 0103.10 0105.05\* 0105.10 0106.02 0107.01 0107.02 0109.01\* 0109.04\* 0110.00 0111.03  
0111.04 0111.05 0111.06 0112.01 0112.02 0116.00\*

**Median Family Income Not Known**

0039.00 0041.01\* 0056.01\* 0086.11\* 9400.07\* 9800.00\* 9802.00\* 9803.00 9806.00\* 9807.00\* 9808.00\*  
9810.00\* 9811.00\* 9812.00\* 9813.00 9814.00 9819.00\* 9821.00\* 9822.00\* 9900.01\*

**ASSESSMENT AREA - 0002**

**MAUI COUNTY (009), HI**

**MSA: 27980**

**Low Income**

0309.01

**Moderate Income**

0302.01 0303.06 0307.06\* 0307.10 0307.12 0314.04 0315.03\* 0317.00\* 0318.01\*

**Middle Income**

0301.00\* 0302.03 0302.04\* 0303.04 0303.05 0304.03 0304.04 0304.05 0304.06 0305.01\* 0307.05  
0307.08 0307.09 0307.13 0308.00 0309.02 0309.03 0310.02 0311.02\* 0311.04\* 0311.05\* 0311.06

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

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0314.02 0314.05 0315.01 0316.01\* 0319.00

**Upper Income**

0303.07 0307.11\* 0310.01 0311.07 0315.04 0315.05 0320.00

**Income Not Known**

9800.00\* 9900.00\* 9902.00\* 9912.00\*

**ASSESSMENT AREA - 0003**

**HAWAII COUNTY (001), HI**

**MSA: NA**

**Low Income**

0203.00 0210.17\* 0211.07\*

**Moderate Income**

0202.02\* 0205.00 0210.03 0210.16\* 0211.01\* 0211.08\* 0212.03 0215.04 0219.02 0220.00\*

**Middle Income**

0201.00 0204.00 0206.00 0207.01\* 0208.02 0209.00\* 0210.11 0210.13 0210.14\* 0210.15\* 0212.04\*

0213.00\* 0214.02 0215.02 0215.10 0215.11\* 0215.12 0216.05 0216.06 0216.08\* 0217.07\* 0221.02\*

**Upper Income**

0207.02\* 0208.01\* 0215.13 0216.07 0217.05 0217.06\* 0217.08 0218.00\*

**Income Not Known**

9900.00\* 9901.00\* 9903.00\* 9904.00\* 9905.00\* 9906.00\* 9907.00\* 9908.00\* 9909.00\* 9910.00\* 9911.00\*

9912.00\* 9913.00\* 9914.00\* 9915.00\* 9916.00\* 9917.00\*

**KALAWAO COUNTY (005), HI**

**MSA: NA**

**Middle Income**

0319.00\*

**Income Not Known**

9900.00\*

**KAUAI COUNTY (007), HI**

**MSA: NA**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

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0401.04\* 0401.05 0401.06\* 0404.01 0405.00 0406.04 0407.01\* 0408.00 0409.00\* 9400.00\*

**Upper Income**

0402.04 0402.05 0403.01 0403.02 0404.02 0406.03 0407.02

**Income Not Known**

0412.00\* 9901.00\* 9902.00\* 9903.00\*

**OUTSIDE ASSESSMENT AREA**

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**Median Family Income >= 120%**

0083.07 0083.12

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income 40-50%**

9801.00

**2022 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000017308**

**Institution: CENTRAL PACIFIC BANK**

**Agency: FDIC - 3**

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<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	251	251	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	258	258	0	0.00%

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIMA COUNTY (019), AZ</b>										
<b>MSA 46060</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	29	0	0	0	0	1	8	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	29	0	0	0	0	1	8	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	29	0	0	0	0	1	8	0	0
STATE TOTAL	2	29	0	0	0	0	1	8	0	0



Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	41	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	11	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	48	0	0	1	678	0	0	0	0
Median Family Income 90-100%	1	7	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	42	1	154	2	1,142	1	154	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	149	1	154	3	1,820	1	154	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	124	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	124	0	0	0	0	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SACRAMENTO COUNTY (067), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	2	101	0	0	0	0	1	76	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	101	0	0	0	0	1	76	0	0
<b>SAN BENITO COUNTY (069), CA</b>										
<b>MSA 41940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	0	0	0	0	1	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN DIEGO COUNTY (073), CA</b>										
<b>MSA 41740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	20	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	73	0	0	3	1,894	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	93	0	0	3	1,894	0	0	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANTA CLARA COUNTY (085), CA</b>										
<b>MSA 41940</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	19	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	33	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	52	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	17	519	3	398	6	3,714	3	309	0	0
STATE TOTAL	17	519	3	398	6	3,714	3	309	0	0





Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EL PASO COUNTY (041), CO</b>										
<b>MSA 17820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	71	0	0	0	0	1	71	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	1	71	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	79	0	0	0	0	1	71	0	0
STATE TOTAL	2	79	0	0	0	0	1	71	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	3	0	0	0	0	1	3	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	3	0	0	0	0	1	3	0	0
STATE TOTAL	1	3	0	0	0	0	1	3	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DISTRICT OF COLUMBIA (001), DC</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	366	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	366	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	366	0	0	0	0
STATE TOTAL	0	0	0	0	1	366	0	0	0	0



Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAWAII COUNTY (001), HI</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	42	1,847	4	559	1	363	15	1,207	0	0
Moderate Income	24	771	3	600	0	0	8	579	0	0
Middle Income	239	7,485	35	5,883	14	6,869	73	5,317	0	0
Upper Income	47	1,455	2	453	1	279	11	505	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	352	11,558	44	7,495	16	7,511	107	7,608	0	0
<b>HONOLULU COUNTY (003), HI</b>										
<b>MSA 46520</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	4	42	0	0	0	0	1	25	0	0
Median Family Income 30-40%	25	668	2	245	3	1,805	10	355	0	0
Median Family Income 40-50%	133	4,523	25	4,015	20	11,449	36	3,054	0	0
Median Family Income 50-60%	184	4,802	11	1,597	9	3,781	50	4,777	0	0
Median Family Income 60-70%	320	8,914	42	7,087	21	10,930	77	5,829	0	0
Median Family Income 70-80%	327	8,497	32	5,042	13	5,814	61	3,075	0	0
Median Family Income 80-90%	303	8,643	38	5,632	14	6,010	75	3,999	0	0
Median Family Income 90-100%	327	8,697	29	4,644	20	9,019	69	3,638	0	0
Median Family Income 100-110%	273	7,351	19	3,155	6	3,586	71	4,705	0	0
Median Family Income 110-120%	332	8,537	38	5,656	11	5,413	79	4,088	0	0
Median Family Income >= 120%	1,314	33,016	107	16,514	69	35,095	269	14,663	0	0
Median Family Income Not Known	97	3,345	24	3,546	25	13,527	25	1,195	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3,639	97,035	367	57,133	211	106,429	823	49,403	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KAUAI COUNTY (007), HI</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	54	0	0	0	0	0	0	0	0
Middle Income	94	2,509	13	1,814	5	2,357	26	1,205	0	0
Upper Income	58	1,562	5	719	2	769	13	479	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	154	4,125	18	2,533	7	3,126	39	1,684	0	0
<b>MAUI COUNTY (009), HI</b>										
<b>MSA 27980</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	57	1,891	10	1,583	8	3,704	13	1,017	0	0
Middle Income	353	10,105	50	7,909	47	24,736	72	7,804	0	0
Upper Income	59	1,850	10	1,684	11	5,688	18	1,780	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	469	13,846	70	11,176	66	34,128	103	10,601	0	0
TOTAL INSIDE AA IN STATE	4,614	126,564	499	78,337	300	151,194	1,072	69,296	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	4,614	126,564	499	78,337	300	151,194	1,072	69,296	0	0









Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LIVINGSTON COUNTY (093), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	52	0	0	0	0	1	52	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	1	52	0	0
<b>MACOMB COUNTY (099), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	124	0	0	1	124	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	1	124	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	52	1	124	0	0	2	176	0	0
STATE TOTAL	1	52	1	124	0	0	2	176	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	1	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	20	0	0	0	0	1	20	0	0
Median Family Income 110-120%	1	10	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	50	0	0	0	0	1	7	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	81	0	0	0	0	2	27	0	0
<b>WASHOE COUNTY (031), NV</b>										
<b>MSA 39900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	14	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	95	0	0	0	0	2	27	0	0
STATE TOTAL	7	95	0	0	0	0	2	27	0	0





Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEXAR COUNTY (029), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	750	1	750	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	222	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	222	1	750	1	750	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLLIN COUNTY (085), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	33	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	33	1	222	2	1,750	1	750	0	0
STATE TOTAL	2	33	1	222	2	1,750	1	750	0	0



Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	6	1	110	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	1	110	0	0	0	0	0	0

Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	710	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,210	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	1	110	2	1,210	0	0	0	0
STATE TOTAL	1	6	1	110	2	1,210	0	0	0	0





Loans by County

Respondent ID: 0000017308

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL PACIFIC BANK

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SNOHOMISH COUNTY (061), WA</b>										
<b>MSA 42644</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	54	0	0	0	0	1	54	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	1	54	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	78	1	135	0	0	1	54	0	0
STATE TOTAL	2	78	1	135	0	0	1	54	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	4,614	126,564	499	78,337	300	151,194	1,072	69,296	0	0
TOTAL OUTSIDE AA	43	1,012	7	989	11	7,040	12	1,398	0	0
TOTAL INSIDE & OUTSIDE	4,657	127,576	506	79,326	311	158,234	1,084	70,694	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: CENTRAL PACIFIC BANK**

**Respondent ID: 0000017308**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HI - HONOLULU COUNTY (003) - MSA 46520	4,217	260,597	823	49,403	0	0
HI - MAUI COUNTY (009) - MSA 27980	605	59,150	103	10,601	0	0
HI - HAWAII COUNTY (001) - MSA NA	412	26,564	107	7,608	0	0
HI - KAUAI COUNTY (007) - MSA NA	179	9,784	39	1,684	0	0

**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: CENTRAL PACIFIC BANK**

**Respondent ID: 0000017308**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	91	300,952	0	0
Purchased	0	0	0	0
Total	91	300,952	0	0
Consortium/Third Party Loans (optional)				

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

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**ASSESSMENT AREA - 0001**

**HONOLULU COUNTY (003), HI**

**MSA: 46520**

**Median Family Income 20-30%**

0054.00 0062.02\*

**Median Family Income 30-40%**

0052.00

**Median Family Income 40-50%**

0053.00 0055.00 0057.00 0058.00 0063.02 0095.07\* 0097.01

**Median Family Income 50-60%**

0018.03 0020.05 0025.00 0036.03 0041.00 0080.01 0094.00 0095.01\* 0098.01 0108.01\* 0114.00\*

**Median Family Income 60-70%**

0020.03 0020.04 0022.01 0023.00 0024.01 0024.02 0036.04 0051.00 0056.00 0059.00 0062.01

0069.00\* 0075.04\* 0087.03 0095.02\* 0098.02 0100.00 0108.02\*

**Median Family Income 70-80%**

0011.00 0020.06 0021.00 0026.00 0027.01 0034.05 0034.06 0035.02 0067.02\* 0068.04\* 0068.08

0068.09 0070.00 0080.03 0087.02 0089.14 0090.00\* 0093.00 0095.03\* 0095.04\* 0096.03 9400.02

**Median Family Income 80-90%**

0019.03 0034.03 0034.04 0036.01 0048.00 0049.00 0050.00 0071.00\* 0073.02\* 0078.07 0078.08

0083.01 0083.02 0084.12 0085.02 0089.15 0091.00 0096.08 0097.04 0099.02 0102.01 0105.04

0105.07 0113.00

**Median Family Income 90-100%**

0009.01 0009.03 0012.01 0013.00 0015.00 0016.00 0018.04 0022.02 0043.00 0060.00 0061.00

0068.02 0074.00 0075.06\* 0084.02 0089.07 0089.20 0089.21 0092.00 0097.03 0103.03 0109.05

9400.01

**Median Family Income 100-110%**

0007.00 0010.00 0014.00 0018.01 0019.01 0019.04 0034.07 0035.01 0063.01 0064.01 0068.06

0078.05 0084.11 0086.09 0087.01 0089.09 0089.13 0089.18 0089.25 0089.26 0099.04 0102.02

0105.03 0106.01 0107.02 0109.04



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

---

**Median Family Income 110-120%**

0008.00 0012.02 0017.00 0027.02 0028.00 0042.00 0044.00 0064.02 0065.00 0066.00\* 0067.01  
0068.05 0075.03 0078.11 0080.02 0080.05 0080.06 0086.06 0086.17 0089.06 0089.23 0089.27  
0089.29 0103.05 0103.08 0105.05 0106.02 0107.01 0109.03 0115.00

**Median Family Income >= 120%**

0001.06 0001.07 0001.08 0001.10 0001.11 0001.12 0001.14 0002.00 0003.01 0003.02 0004.01  
0004.02 0005.00 0006.00 0009.02 0029.00 0030.00 0031.01 0031.02 0032.00 0033.00 0037.00  
0038.00 0040.00 0045.00 0046.00 0047.00 0075.02 0075.05 0077.01 0077.02 0078.04 0078.09  
0078.10 0080.07 0084.05 0084.06 0084.07 0084.08 0084.10 0086.10 0086.12 0086.13\* 0086.14  
0086.22 0088.00 0089.08 0089.12 0089.17 0089.22 0089.24 0089.28 0089.30 0089.31 0101.00  
0103.06 0105.08 0109.01 0110.00 0111.03 0111.04 0111.05 0111.06 0112.01 0112.02

**Median Family Income Not Known**

0039.00 0073.03\* 0086.11\* 9800.00\* 9802.00 9803.00 9806.00\* 9807.00\* 9808.00\* 9810.00\* 9811.00\*  
9812.00\* 9813.00 9814.00 9900.01\*

**ASSESSMENT AREA - 0002**

**MAUI COUNTY (009), HI**

**MSA: 27980**

**Moderate Income**

0301.00 0304.04 0307.06 0309.01 0314.04 0316.01 0317.00 0318.01\*

**Middle Income**

0302.01 0302.02 0303.01 0303.03 0304.02 0304.03 0305.01 0307.07 0307.08 0307.09 0307.10  
0309.02 0309.03 0310.00 0311.01 0311.02 0311.03 0314.02 0314.05 0315.01 0315.03 0319.00

**Upper Income**

0307.05 0308.00 0315.02 0320.00

**Income Not Known**

9800.00\* 9900.00\* 9902.00\* 9912.00\*

**ASSESSMENT AREA - 0003**

**HAWAII COUNTY (001), HI**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

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**Low Income**

0204.00 0205.00 0211.06

**Moderate Income**

0210.03 0210.05 0210.10 0212.02 0221.02

**Middle Income**

0201.00 0202.02 0203.00 0206.00 0207.01 0207.02 0208.02 0210.11 0210.13 0211.01 0213.00

0214.02 0215.02 0215.04 0216.01 0216.04 0217.02 0217.04 0218.00 0219.02 0220.00

**Upper Income**

0208.01 0209.00 0215.07 0215.09

**Income Not Known**

9900.00\* 9901.00\* 9903.00\* 9904.00\* 9905.00\* 9906.00\* 9907.00\* 9908.00\* 9909.00\* 9910.00\* 9911.00\*

9912.00\* 9913.00\* 9914.00\* 9915.00\* 9916.00\* 9917.00\*

**KALAWAO COUNTY (005), HI**

**MSA: NA**

**Middle Income**

0319.00\*

**Income Not Known**

9900.00\*

**KAUAI COUNTY (007), HI**

**MSA: NA**

**Moderate Income**

0401.04

**Middle Income**

0402.05 0403.00 0405.00 0406.03 0406.04 0408.00 0409.00 9400.00

**Upper Income**

0401.03 0402.04 0404.00 0407.00

**Income Not Known**

0412.00\* 9901.00\* 9902.00\* 9903.00\*

**OUTSIDE ASSESSMENT AREA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

---

**PIMA COUNTY (019), AZ**

**MSA: 46060**

**Median Family Income >= 120%**

0044.29 0047.16

**ALAMEDA COUNTY (001), CA**

**MSA: 36084**

**Median Family Income 110-120%**

4371.01

**Median Family Income >= 120%**

4507.42

**BUTTE COUNTY (007), CA**

**MSA: 17020**

**Low Income**

0005.02

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**Median Family Income 40-50%**

2962.10

**Median Family Income 50-60%**

5336.01

**Median Family Income 80-90%**

5409.02 6025.09

**Median Family Income 90-100%**

2343.00

**Median Family Income >= 120%**

2149.02 2719.02 5436.03 6509.02 8002.04

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 30-40%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

---

0744.03

**Median Family Income >= 120%**

0994.06

**SACRAMENTO COUNTY (067), CA**

**MSA: 40900**

**Median Family Income Not Known**

0011.01

**SAN BENITO COUNTY (069), CA**

**MSA: 41940**

**Middle Income**

0006.00

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**Median Family Income 110-120%**

0170.40

**Median Family Income >= 120%**

0083.07 0083.12 0166.14 0178.13

**SANTA CLARA COUNTY (085), CA**

**MSA: 41940**

**Median Family Income 50-60%**

5033.05

**Median Family Income >= 120%**

5080.01

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income 100-110%**

0030.03

**EL PASO COUNTY (041), CO**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

---

**MSA: 17820**

**Median Family Income 60-70%**

0015.00

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**Median Family Income 60-70%**

0028.00

**DISTRICT OF COLUMBIA (001), DC**

**MSA: 47894**

**Median Family Income 60-70%**

0107.00

**DEKALB COUNTY (089), GA**

**MSA: 12060**

**Median Family Income 70-80%**

0213.01

**Median Family Income >= 120%**

0211.02

**DUPAGE COUNTY (043), IL**

**MSA: 16984**

**Median Family Income >= 120%**

8465.17

**DUBOIS COUNTY (037), IN**

**MSA: NA**

**Middle Income**

9538.00

**BALTIMORE CITY (510), MD**

**MSA: 12580**

**Median Family Income 50-60%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CENTRAL PACIFIC BANK**

---

**Respondent ID: 0000017308**

**Agency: FDIC - 3**

2301.00

**LIVINGSTON COUNTY (093), MI**

**MSA: 47664**

**Upper Income**

7442.00

**MACOMB COUNTY (099), MI**

**MSA: 47664**

**Median Family Income 80-90%**

2507.00

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income 80-90%**

0058.13

**Median Family Income 100-110%**

0032.38

**Median Family Income 110-120%**

0036.26

**Median Family Income >= 120%**

0028.37 0057.12

**WASHOE COUNTY (031), NV**

**MSA: 39900**

**Upper Income**

0022.08

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income 40-50%**

0036.01

**DAVIDSON COUNTY (037), TN**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000017308**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CENTRAL PACIFIC BANK**

---

**MSA: 34980**

**Median Family Income 100-110%**

0116.00

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income 50-60%**

1910.04

**Median Family Income >= 120%**

1818.15

**COLLIN COUNTY (085), TX**

**MSA: 19124**

**Median Family Income 100-110%**

0304.08

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income >= 120%**

0031.01

**SALT LAKE COUNTY (035), UT**

**MSA: 41620**

**Median Family Income 90-100%**

1107.01 1134.07

**UTAH COUNTY (049), UT**

**MSA: 39340**

**Median Family Income 90-100%**

0007.06

**Median Family Income 110-120%**

0022.01

**LOUDOUN COUNTY (107), VA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CENTRAL PACIFIC BANK**

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**Respondent ID: 0000017308**

**Agency: FDIC - 3**

**MSA: 47894**

**Upper Income**

6110.25

**KING COUNTY (033), WA**

**MSA: 42644**

**Median Family Income >= 120%**

0237.00

**KITSAP COUNTY (035), WA**

**MSA: 14740**

**Middle Income**

0905.01

**SNOHOMISH COUNTY (061), WA**

**MSA: 42644**

**Median Family Income >= 120%**

0522.06



**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000017308**

**Institution: CENTRAL PACIFIC BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	351	351	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
<b>Total</b>	<b>358</b>	<b>358</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

**HMDA DISCLOSURE STATEMENT**

# CENTRAL PACIFIC BANK

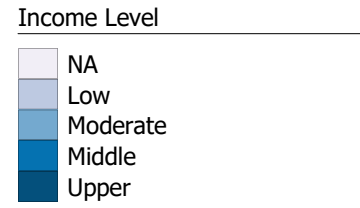
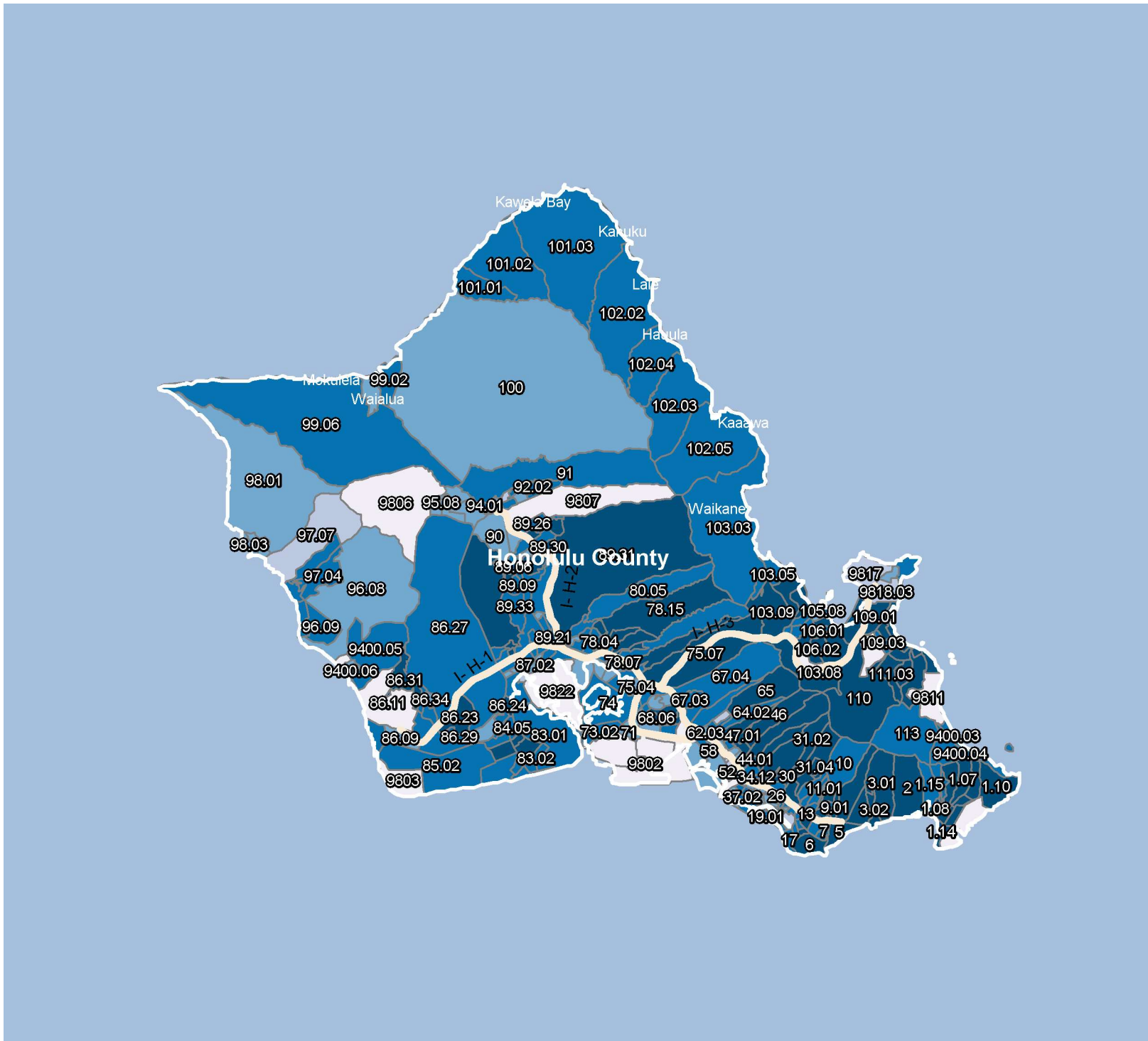
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## **Home Mortgage Disclosure Act Notice**

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.

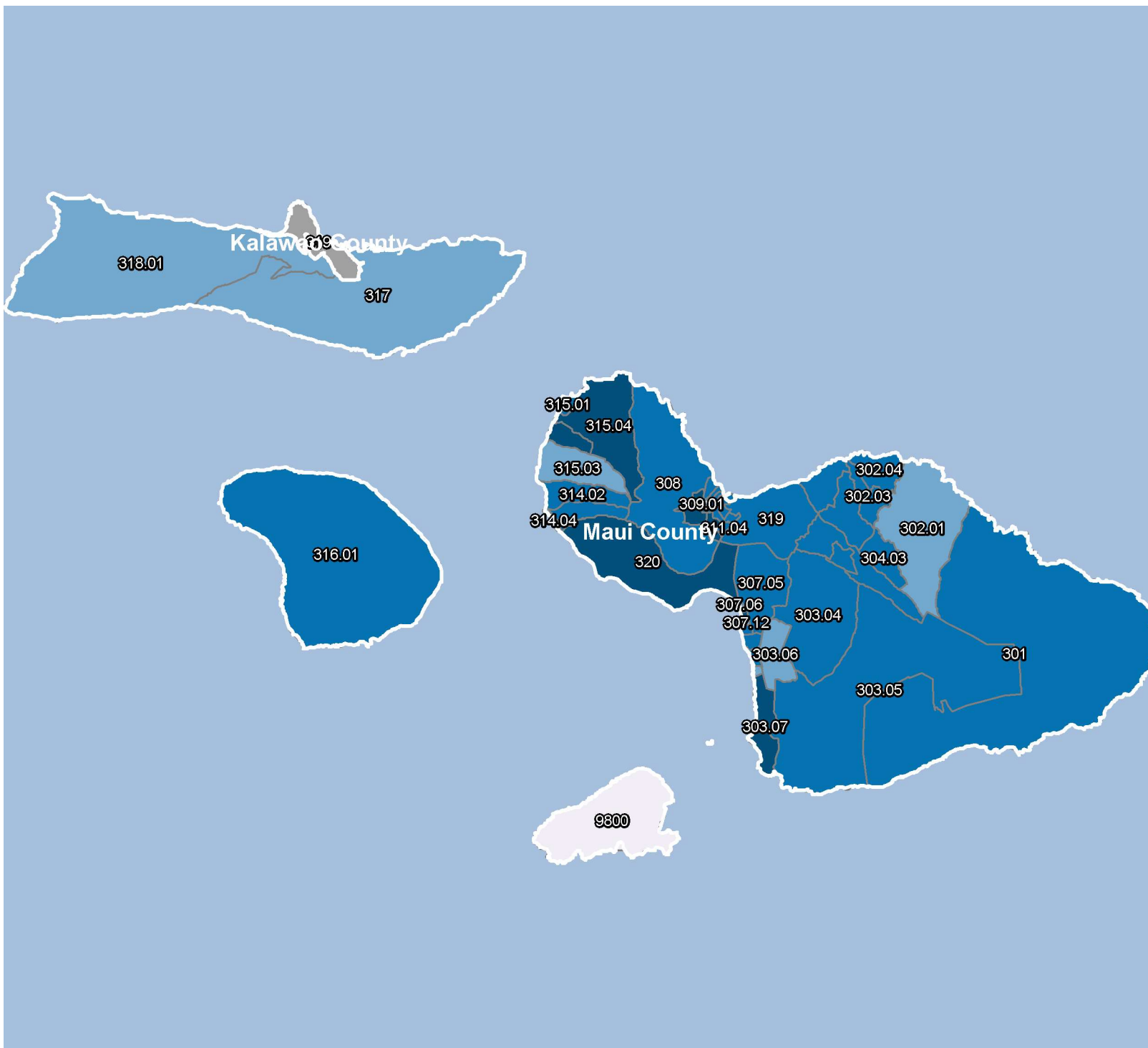
**ASSESSMENT AREA MAPS**

CENTRAL PACIFIC BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP  
2022 HONOLULU MSA\*



# CENTRAL PACIFIC BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

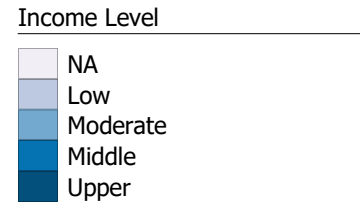
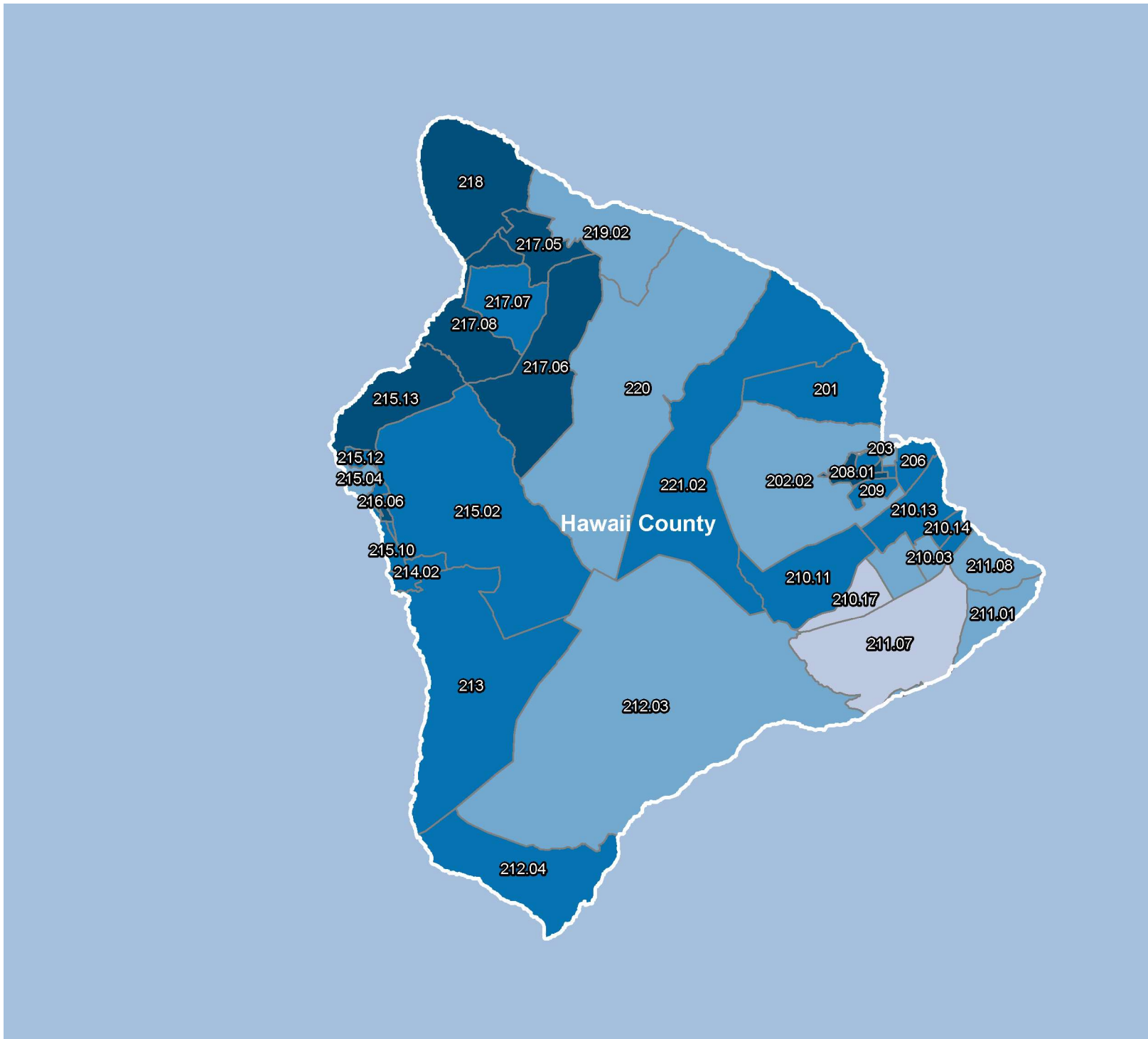
2022 MAUI MSA



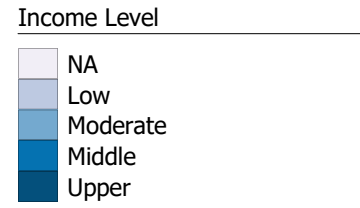
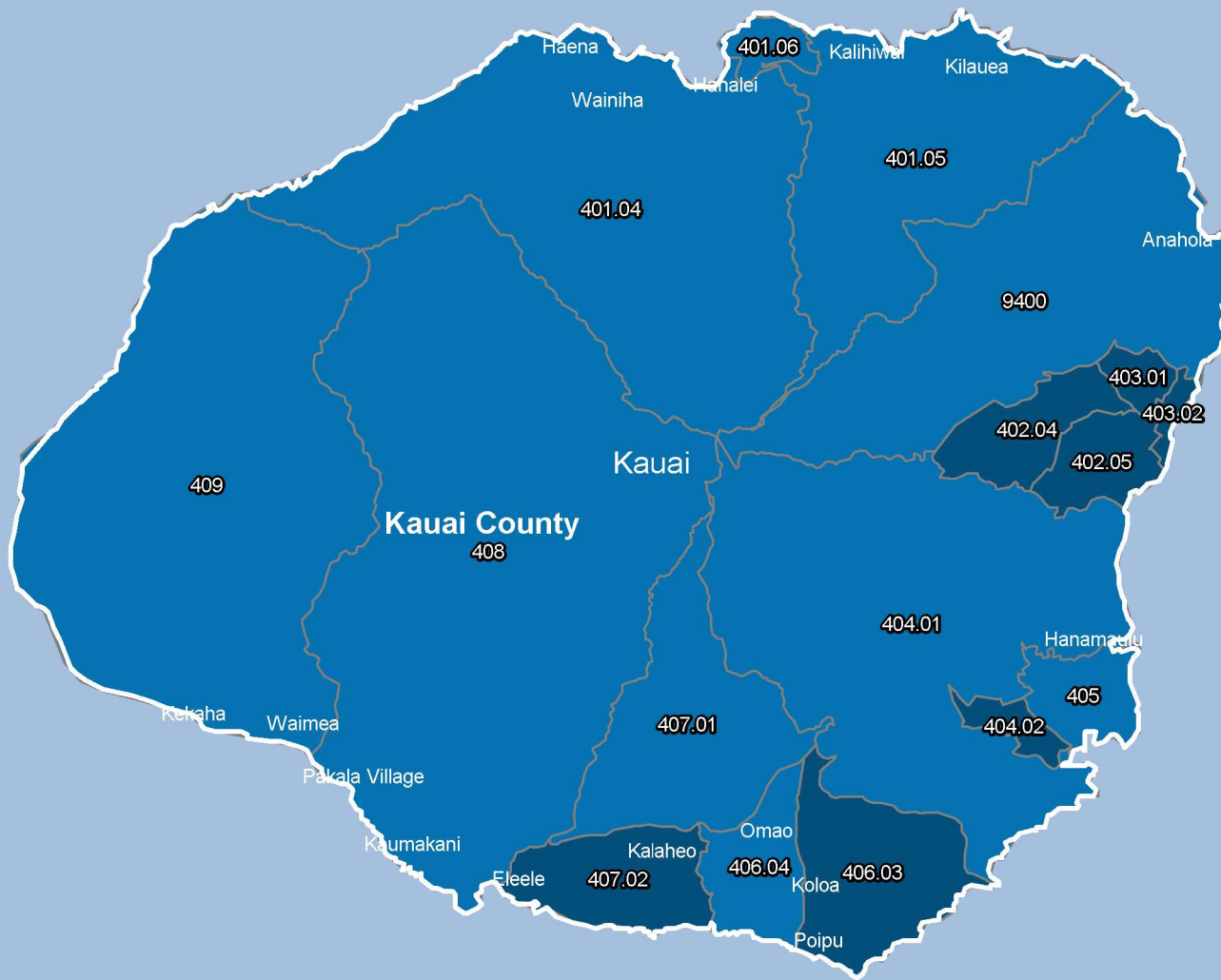
## Income Level

- NA
- Low
- Moderate
- Middle
- Upper

**CENTRAL PACIFIC BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP**  
2022 NON MSA



CENTRAL PACIFIC BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP  
2022 NON MSA





2023 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 46520 - URBAN HONOLULU, HI

State: 15 - HAWAII (HI)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	003	0001.07	Upper	No	126.39	\$121,400	\$153,437	\$131,250	2740	76.20	2088	727	831
15	003	0001.08	Upper	No	138.18	\$121,400	\$167,751	\$143,501	3213	62.84	2019	984	974
15	003	0001.10	Upper	No	156.31	\$121,400	\$189,760	\$162,321	4254	74.47	3168	1205	1392
15	003	0001.14	Upper	No	223.89	\$121,400	\$271,802	\$232,500	1726	57.65	995	361	576
15	003	0001.15	Middle	No	107.56	\$121,400	\$130,578	\$111,696	2774	73.65	2043	589	580
15	003	0001.16	Middle	No	95.36	\$121,400	\$115,767	\$99,036	2500	69.24	1731	748	340
15	003	0001.17	Middle	No	99.80	\$121,400	\$121,157	\$103,640	1464	76.78	1124	288	338
15	003	0001.18	Upper	No	154.30	\$121,400	\$187,320	\$160,234	1771	76.17	1349	562	546
15	003	0001.19	Upper	No	142.39	\$121,400	\$172,861	\$147,875	2195	86.61	1901	680	762
15	003	0001.20	Upper	No	148.05	\$121,400	\$179,733	\$153,750	2624	80.83	2121	648	792
15	003	0001.21	Upper	No	139.26	\$121,400	\$169,062	\$144,615	2774	66.37	1841	672	611
15	003	0001.22	Upper	No	147.75	\$121,400	\$179,369	\$153,438	3112	91.00	2832	902	942
15	003	0002.00	Upper	No	167.55	\$121,400	\$203,406	\$174,000	5745	82.14	4719	1484	1899
15	003	0003.01	Upper	No	175.90	\$121,400	\$213,543	\$182,664	3608	79.35	2863	1049	1332
15	003	0003.02	Upper	No	141.65	\$121,400	\$171,963	\$147,105	2702	81.13	2192	713	938
15	003	0004.01	Upper	No	149.71	\$121,400	\$181,748	\$155,469	2758	76.43	2108	853	989
15	003	0004.02	Upper	No	186.57	\$121,400	\$226,496	\$193,750	4147	79.74	3307	1118	1301
15	003	0005.00	Upper	No	161.14	\$121,400	\$195,624	\$167,340	3872	72.29	2799	1001	1387
15	003	0006.00	Upper	No	149.36	\$121,400	\$181,323	\$155,107	1276	69.12	882	427	569
15	003	0007.00	Middle	No	108.84	\$121,400	\$132,132	\$113,026	3215	88.93	2859	706	1128
15	003	0008.00	Middle	No	116.35	\$121,400	\$141,249	\$120,833	3770	85.62	3228	759	1323
15	003	0009.01	Upper	No	120.03	\$121,400	\$145,716	\$124,653	2622	83.98	2202	656	691
15	003	0009.03	Upper	No	121.02	\$121,400	\$146,918	\$125,682	3039	85.52	2599	527	968
15	003	0009.04	Middle	No	114.80	\$121,400	\$139,367	\$119,219	1975	73.67	1455	550	783
15	003	0009.05	Upper	No	146.85	\$121,400	\$178,276	\$152,500	2357	69.62	1641	645	753
15	003	0010.00	Middle	No	91.48	\$121,400	\$111,057	\$95,000	3145	79.65	2505	683	1109

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	003	0011.01	Moderate	No	66.92	\$121,400	\$81,241	\$69,500	1961	93.78	1839	166	330
15	003	0011.02	Middle	No	88.95	\$121,400	\$107,985	\$92,375	2249	91.33	2054	387	542
15	003	0012.01	Middle	No	106.66	\$121,400	\$129,485	\$110,771	3022	88.22	2666	460	869
15	003	0012.02	Middle	No	102.46	\$121,400	\$124,386	\$106,402	3254	87.28	2840	503	975
15	003	0013.00	Moderate	No	71.68	\$121,400	\$87,020	\$74,444	4437	87.69	3891	671	1325
15	003	0014.00	Upper	No	142.91	\$121,400	\$173,493	\$148,409	2655	85.91	2281	684	964
15	003	0015.01	Middle	No	112.14	\$121,400	\$136,138	\$116,458	1473	90.02	1326	240	566
15	003	0015.02	Middle	No	119.64	\$121,400	\$145,243	\$124,250	2334	86.20	2012	438	809
15	003	0016.01	Middle	No	100.36	\$121,400	\$121,837	\$104,219	1981	81.68	1618	374	570
15	003	0016.02	Upper	No	120.41	\$121,400	\$146,178	\$125,046	1784	81.89	1461	325	574
15	003	0017.00	Middle	No	92.78	\$121,400	\$112,635	\$96,350	2333	48.69	1136	698	366
15	003	0018.01	Middle	No	106.64	\$121,400	\$129,461	\$110,750	1119	58.89	659	172	59
15	003	0018.03	Moderate	No	79.58	\$121,400	\$96,610	\$82,650	2911	61.66	1795	473	166
15	003	0018.04	Moderate	No	60.78	\$121,400	\$73,787	\$63,125	1785	59.83	1068	435	60
15	003	0019.01	Middle	No	87.35	\$121,400	\$106,043	\$90,714	423	46.57	197	93	10
15	003	0019.05	Upper	No	159.60	\$121,400	\$193,754	\$165,746	1377	54.90	756	431	63
15	003	0019.06	Middle	No	111.60	\$121,400	\$135,482	\$115,900	2877	64.89	1867	855	62
15	003	0019.07	Middle	No	93.13	\$121,400	\$113,060	\$96,719	2546	59.35	1511	526	152
15	003	0020.03	Moderate	No	71.52	\$121,400	\$86,825	\$74,271	2126	66.18	1407	474	53
15	003	0020.04	Moderate	No	73.15	\$121,400	\$88,804	\$75,972	1140	64.74	738	227	18
15	003	0020.05	Moderate	No	74.78	\$121,400	\$90,783	\$77,656	1899	65.88	1251	328	34
15	003	0020.06	Low	No	49.89	\$121,400	\$60,566	\$51,810	2267	67.53	1531	531	66
15	003	0021.01	Low	No	44.45	\$121,400	\$53,962	\$46,167	1746	86.48	1510	260	248
15	003	0021.02	Middle	No	89.67	\$121,400	\$108,859	\$93,125	1839	85.59	1574	246	404
15	003	0022.03	Middle	No	90.73	\$121,400	\$110,146	\$94,219	1836	80.01	1469	461	75
15	003	0022.04	Middle	No	95.75	\$121,400	\$116,241	\$99,440	1308	79.51	1040	261	71
15	003	0022.05	Middle	No	109.86	\$121,400	\$133,370	\$114,087	1888	83.37	1574	443	94
15	003	0022.06	Moderate	No	54.93	\$121,400	\$66,685	\$57,051	1961	88.99	1745	156	204
15	003	0023.01	Middle	No	91.83	\$121,400	\$111,482	\$95,369	3293	85.15	2804	785	104

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	003	0023.02	Middle	No	80.04	\$121,400	\$97,169	\$83,125	2087	88.79	1853	328	165
15	003	0024.01	Moderate	No	67.80	\$121,400	\$82,309	\$70,417	2912	88.56	2579	328	576
15	003	0024.03	Moderate	No	64.46	\$121,400	\$78,254	\$66,944	1567	90.04	1411	155	290
15	003	0024.04	Moderate	No	55.17	\$121,400	\$66,976	\$57,292	1423	86.86	1236	170	105
15	003	0025.00	Moderate	No	79.34	\$121,400	\$96,319	\$82,396	3941	87.85	3462	313	601
15	003	0026.00	Moderate	No	72.56	\$121,400	\$88,088	\$75,350	4174	87.78	3664	495	461
15	003	0027.01	Upper	No	126.06	\$121,400	\$153,037	\$130,909	4078	69.08	2817	259	523
15	003	0027.02	Middle	No	81.69	\$121,400	\$99,172	\$84,838	4705	82.55	3884	976	1140
15	003	0028.01	Middle	No	105.30	\$121,400	\$127,834	\$109,357	1778	82.11	1460	522	417
15	003	0028.02	Middle	No	102.31	\$121,400	\$124,204	\$106,250	2353	72.50	1706	647	956
15	003	0029.00	Upper	No	140.83	\$121,400	\$170,968	\$146,250	2251	76.63	1725	517	726
15	003	0030.00	Upper	No	158.35	\$121,400	\$192,237	\$164,444	4305	78.54	3381	1224	1678
15	003	0031.02	Upper	No	136.02	\$121,400	\$165,128	\$141,250	3345	86.94	2908	1175	1451
15	003	0031.03	Upper	No	129.84	\$121,400	\$157,626	\$134,837	1567	90.30	1415	422	509
15	003	0031.04	Upper	No	184.28	\$121,400	\$223,716	\$191,375	2175	75.77	1648	679	807
15	003	0034.04	Moderate	No	65.61	\$121,400	\$79,651	\$68,140	4517	82.13	3710	1146	406
15	003	0034.08	Moderate	No	65.83	\$121,400	\$79,918	\$68,362	2256	88.65	2000	561	198
15	003	0034.09	Moderate	No	67.53	\$121,400	\$81,981	\$70,128	1901	88.16	1676	494	65
15	003	0034.10	Moderate	No	50.26	\$121,400	\$61,016	\$52,197	1482	89.00	1319	233	8
15	003	0034.11	Moderate	No	72.40	\$121,400	\$87,894	\$75,192	1231	79.77	982	397	169
15	003	0034.12	Middle	No	80.15	\$121,400	\$97,302	\$83,241	1618	77.81	1259	478	77
15	003	0034.13	Moderate	No	75.25	\$121,400	\$91,354	\$78,148	2532	83.41	2112	569	169
15	003	0034.14	Middle	No	87.87	\$121,400	\$106,674	\$91,250	4118	79.26	3264	772	239
15	003	0035.01	Moderate	No	76.11	\$121,400	\$92,398	\$79,038	2286	83.86	1917	603	222
15	003	0035.03	Moderate	No	76.26	\$121,400	\$92,580	\$79,202	1500	91.73	1376	67	37
15	003	0035.04	Moderate	No	61.90	\$121,400	\$75,147	\$64,286	2712	87.87	2383	686	139
15	003	0036.03	Moderate	No	58.95	\$121,400	\$71,565	\$61,222	3181	91.39	2907	595	153
15	003	0036.04	Moderate	No	71.74	\$121,400	\$87,092	\$74,505	2554	89.31	2281	324	60

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	003	0036.05	Moderate	No	70.41	\$121,400	\$85,478	\$73,125	1036	88.61	918	39	61
15	003	0036.06	Middle	No	97.51	\$121,400	\$118,377	\$101,264	3058	82.44	2521	362	288
15	003	0037.01	Moderate	No	67.40	\$121,400	\$81,824	\$70,000	2522	79.34	2001	362	145
15	003	0037.02	Middle	No	92.68	\$121,400	\$112,514	\$96,250	3929	79.61	3128	557	29
15	003	0037.03	Middle	No	90.40	\$121,400	\$109,746	\$93,882	3457	78.02	2697	1023	247
15	003	0038.01	Moderate	No	50.92	\$121,400	\$61,817	\$52,885	4909	82.58	4054	462	59
15	003	0038.02	Middle	No	102.48	\$121,400	\$124,411	\$106,429	5114	82.64	4226	1270	104
15	003	0039.00	Unknown	No	0.00	\$121,400	\$0	\$0	559	69.23	387	36	14
15	003	0040.00	Middle	No	105.58	\$121,400	\$128,174	\$109,643	1627	68.65	1117	340	46
15	003	0041.01	Unknown	No	0.00	\$121,400	\$0	\$0	1618	83.07	1344	364	204
15	003	0041.02	Moderate	No	76.76	\$121,400	\$93,187	\$79,716	2438	85.23	2078	412	30
15	003	0042.01	Moderate	No	72.02	\$121,400	\$87,432	\$74,795	1602	85.21	1365	422	39
15	003	0042.02	Upper	No	127.77	\$121,400	\$155,113	\$132,688	1922	78.30	1505	528	50
15	003	0043.01	Middle	No	90.61	\$121,400	\$110,001	\$94,100	2273	75.45	1715	515	475
15	003	0043.02	Middle	No	83.58	\$121,400	\$101,466	\$86,801	3313	89.95	2980	247	729
15	003	0044.01	Middle	No	104.47	\$121,400	\$126,827	\$108,491	2536	92.39	2343	540	864
15	003	0044.02	Upper	No	129.72	\$121,400	\$157,480	\$134,710	2550	93.22	2377	669	844
15	003	0045.00	Upper	No	122.99	\$121,400	\$149,310	\$127,721	5360	81.04	4344	1319	1588
15	003	0046.00	Upper	No	179.10	\$121,400	\$217,427	\$185,994	3883	90.19	3502	812	1141
15	003	0047.01	Upper	No	139.91	\$121,400	\$169,851	\$145,294	2305	87.98	2028	647	776
15	003	0047.02	Upper	No	143.39	\$121,400	\$174,075	\$148,906	2477	90.51	2242	454	787
15	003	0048.01	Upper	No	136.86	\$121,400	\$166,148	\$142,132	3079	95.00	2925	799	955
15	003	0048.02	Middle	No	115.63	\$121,400	\$140,375	\$120,083	3873	94.22	3649	536	906
15	003	0049.00	Moderate	No	77.12	\$121,400	\$93,624	\$80,086	3351	95.76	3209	428	750
15	003	0050.00	Moderate	No	73.30	\$121,400	\$88,986	\$76,122	4106	92.11	3782	543	700
15	003	0051.00	Moderate	No	54.20	\$121,400	\$65,799	\$56,287	2905	86.37	2509	487	49
15	003	0052.00	Moderate	No	65.00	\$121,400	\$78,910	\$67,500	3001	89.94	2699	15	55
15	003	0053.00	Low	No	46.42	\$121,400	\$56,354	\$48,207	4302	93.44	4020	94	102
15	003	0054.00	Low	No	34.82	\$121,400	\$42,271	\$36,163	1545	99.81	1542	0	27

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15	003	0055.00	Moderate	No	62.10	\$121,400	\$75,389	\$64,489	2157	97.73	2108	227	228
15	003	0056.01	Unknown	No	0.00	\$121,400	\$0	\$0	1808	98.17	1775	57	156
15	003	0056.02	Moderate	No	71.86	\$121,400	\$87,238	\$74,625	5124	99.06	5076	540	811
15	003	0057.00	Moderate	No	59.98	\$121,400	\$72,816	\$62,289	2483	84.62	2101	158	72
15	003	0058.00	Moderate	No	67.44	\$121,400	\$81,872	\$70,042	3322	98.59	3275	526	243
15	003	0059.00	Moderate	No	61.99	\$121,400	\$75,256	\$64,375	2994	90.71	2716	63	364
15	003	0060.00	Middle	No	82.64	\$121,400	\$100,325	\$85,824	5661	99.17	5614	537	829
15	003	0061.00	Middle	No	110.78	\$121,400	\$134,487	\$115,048	4517	98.58	4453	305	646
15	003	0062.02	Low	No	30.37	\$121,400	\$36,869	\$31,538	2705	98.52	2665	55	180
15	003	0062.03	Moderate	No	69.32	\$121,400	\$84,154	\$71,992	6425	98.47	6327	568	793
15	003	0063.01	Middle	No	96.79	\$121,400	\$117,503	\$100,517	4068	96.80	3938	580	835
15	003	0063.02	Low	No	44.59	\$121,400	\$54,132	\$46,314	3152	98.16	3094	118	166
15	003	0064.01	Middle	No	102.86	\$121,400	\$124,872	\$106,818	2362	98.18	2319	242	424
15	003	0064.02	Middle	No	100.66	\$121,400	\$122,201	\$104,537	6393	95.43	6101	1101	1558
15	003	0065.00	Upper	No	130.23	\$121,400	\$158,099	\$135,238	4694	90.97	4270	912	1206
15	003	0067.03	Middle	No	81.98	\$121,400	\$99,524	\$85,139	1725	77.68	1340	212	439
15	003	0067.04	Middle	No	105.65	\$121,400	\$128,259	\$109,717	7162	85.00	6088	1194	1775
15	003	0068.06	Upper	No	140.73	\$121,400	\$170,846	\$146,146	1758	96.76	1701	506	557
15	003	0068.10	Moderate	No	66.64	\$121,400	\$80,901	\$69,208	2374	59.18	1405	0	1109
15	003	0068.11	Moderate	No	69.03	\$121,400	\$83,802	\$71,691	1047	58.74	615	44	490
15	003	0068.12	Upper	No	123.12	\$121,400	\$149,468	\$127,864	1363	93.54	1275	419	219
15	003	0068.13	Upper	No	130.21	\$121,400	\$158,075	\$135,221	4680	91.41	4278	1308	490
15	003	0068.14	Middle	No	85.98	\$121,400	\$104,380	\$89,291	2442	93.98	2295	508	119
15	003	0068.15	Moderate	No	50.43	\$121,400	\$61,222	\$52,375	2165	91.78	1987	483	26
15	003	0068.16	Middle	No	109.12	\$121,400	\$132,472	\$113,316	2411	95.85	2311	488	490
15	003	0068.17	Middle	No	117.87	\$121,400	\$143,094	\$122,404	4809	95.84	4609	715	895
15	003	0068.18	Moderate	No	76.35	\$121,400	\$92,689	\$79,286	1695	89.32	1514	344	56
15	003	0068.19	Moderate	No	57.37	\$121,400	\$69,647	\$59,583	2646	91.91	2432	630	0

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15	003	0069.00	Middle	No	82.24	\$121,400	\$99,839	\$85,407	3879	53.60	2079	0	1136
15	003	0070.01	Moderate	No	59.20	\$121,400	\$71,869	\$61,479	1565	55.91	875	0	884
15	003	0070.02	Moderate	No	59.14	\$121,400	\$71,796	\$61,415	2163	47.94	1037	0	1021
15	003	0071.00	Moderate	No	67.40	\$121,400	\$81,824	\$70,000	3060	53.50	1637	0	1067
15	003	0073.02	Middle	No	91.58	\$121,400	\$111,178	\$95,102	4172	41.42	1728	0	1667
15	003	0074.00	Middle	No	91.05	\$121,400	\$110,535	\$94,559	7651	38.91	2977	36	898
15	003	0075.04	Moderate	No	69.33	\$121,400	\$84,167	\$72,000	3372	96.86	3266	249	376
15	003	0075.07	Upper	No	133.29	\$121,400	\$161,814	\$138,424	6626	88.44	5860	1273	1628
15	003	0075.08	Middle	No	95.03	\$121,400	\$115,366	\$98,684	6994	83.71	5855	1177	1540
15	003	0077.01	Middle	No	90.12	\$121,400	\$109,406	\$93,594	4921	86.10	4237	747	1026
15	003	0077.02	Upper	No	139.40	\$121,400	\$169,232	\$144,770	5487	87.01	4774	1441	1837
15	003	0078.04	Upper	No	144.84	\$121,400	\$175,836	\$150,417	2005	96.76	1940	521	608
15	003	0078.07	Moderate	No	79.85	\$121,400	\$96,938	\$82,923	5292	85.77	4539	1154	241
15	003	0078.08	Moderate	No	70.44	\$121,400	\$85,514	\$73,155	3459	91.18	3154	510	431
15	003	0078.09	Upper	No	152.27	\$121,400	\$184,856	\$158,125	3384	92.29	3123	1028	1039
15	003	0078.12	Middle	No	99.90	\$121,400	\$121,279	\$103,750	2164	90.99	1969	495	479
15	003	0078.13	Middle	No	116.90	\$121,400	\$141,917	\$121,397	2880	93.68	2698	712	734
15	003	0078.14	Upper	No	143.46	\$121,400	\$174,160	\$148,981	3416	92.83	3171	1007	1127
15	003	0078.15	Upper	No	132.94	\$121,400	\$161,389	\$138,056	2034	87.91	1788	560	765
15	003	0078.16	Middle	No	98.06	\$121,400	\$119,045	\$101,832	3443	85.39	2940	1006	975
15	003	0078.17	Upper	No	155.62	\$121,400	\$188,923	\$161,607	1631	91.66	1495	423	499
15	003	0080.01	Moderate	No	63.51	\$121,400	\$77,101	\$65,962	2664	93.47	2490	243	348
15	003	0080.02	Middle	No	108.41	\$121,400	\$131,610	\$112,586	2897	95.93	2779	593	705
15	003	0080.05	Middle	No	106.76	\$121,400	\$129,607	\$110,865	6997	90.87	6358	1770	2086
15	003	0080.08	Moderate	No	78.16	\$121,400	\$94,886	\$81,169	1655	74.62	1235	94	500
15	003	0080.09	Middle	No	88.20	\$121,400	\$107,075	\$91,600	2760	89.64	2474	530	341
15	003	0080.10	Middle	No	104.39	\$121,400	\$126,729	\$108,409	2439	96.97	2365	605	665
15	003	0080.11	Middle	No	119.76	\$121,400	\$145,389	\$124,375	2697	95.40	2573	615	760
15	003	0080.12	Middle	No	112.19	\$121,400	\$136,199	\$116,514	2933	96.32	2825	609	791

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15	003	0080.13	Upper	No	123.08	\$121,400	\$149,419	\$127,813	2634	97.34	2564	629	672
15	003	0083.01	Middle	No	94.11	\$121,400	\$114,250	\$97,736	4553	62.00	2823	0	1464
15	003	0083.02	Middle	No	93.03	\$121,400	\$112,938	\$96,614	7253	96.26	6982	990	1012
15	003	0084.05	Middle	No	110.42	\$121,400	\$134,050	\$114,667	4988	91.72	4575	919	1319
15	003	0084.07	Middle	No	113.71	\$121,400	\$138,044	\$118,092	3778	79.04	2986	836	1084
15	003	0084.08	Middle	No	115.99	\$121,400	\$140,812	\$120,458	9057	68.14	6171	2311	2808
15	003	0084.10	Upper	No	123.08	\$121,400	\$149,419	\$127,820	6931	88.08	6105	1375	1646
15	003	0084.11	Middle	No	102.31	\$121,400	\$124,204	\$106,250	3609	88.28	3186	687	515
15	003	0084.13	Middle	No	112.24	\$121,400	\$136,259	\$116,563	3400	95.06	3232	583	623
15	003	0084.14	Upper	No	146.42	\$121,400	\$177,754	\$152,050	2168	84.87	1840	546	693
15	003	0084.15	Upper	No	136.10	\$121,400	\$165,225	\$141,336	4275	88.19	3770	859	1091
15	003	0084.16	Middle	No	103.06	\$121,400	\$125,115	\$107,031	2217	91.61	2031	557	462
15	003	0084.17	Moderate	No	79.67	\$121,400	\$96,719	\$82,734	3661	86.70	3174	904	617
15	003	0084.18	Middle	No	97.03	\$121,400	\$117,794	\$100,763	5762	88.30	5088	808	1341
15	003	0085.02	Middle	No	90.24	\$121,400	\$109,551	\$93,713	2364	76.52	1809	0	430
15	003	0086.09	Moderate	No	78.34	\$121,400	\$95,105	\$81,359	2179	78.02	1700	360	545
15	003	0086.10	Middle	No	99.35	\$121,400	\$120,611	\$103,173	1240	39.44	489	305	540
15	003	0086.11	Unknown	No	0.00	\$121,400	\$0	\$0	62	72.58	45	4	4
15	003	0086.23	Upper	No	166.96	\$121,400	\$202,689	\$173,382	4408	90.83	4004	1104	1208
15	003	0086.24	Upper	No	124.38	\$121,400	\$150,997	\$129,167	3069	89.93	2760	635	718
15	003	0086.25	Middle	No	92.65	\$121,400	\$112,477	\$96,215	4032	96.43	3888	600	685
15	003	0086.26	Moderate	No	71.45	\$121,400	\$86,740	\$74,200	3973	94.41	3751	528	770
15	003	0086.27	Middle	No	105.05	\$121,400	\$127,531	\$109,091	9793	84.73	8298	810	1434
15	003	0086.28	Middle	No	96.17	\$121,400	\$116,750	\$99,878	3847	91.50	3520	836	898
15	003	0086.29	Middle	No	80.29	\$121,400	\$97,472	\$83,378	2110	90.33	1906	434	480
15	003	0086.30	Middle	No	109.08	\$121,400	\$132,423	\$113,276	2779	81.18	2256	597	540
15	003	0086.31	Upper	No	123.49	\$121,400	\$149,917	\$128,243	3226	75.29	2429	846	762
15	003	0086.32	Middle	No	107.02	\$121,400	\$129,922	\$111,141	5317	89.56	4762	1040	1300

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15	003	0086.33	Middle	No	114.89	\$121,400	\$139,476	\$119,310	2726	81.40	2219	807	586
15	003	0086.34	Moderate	No	76.31	\$121,400	\$92,640	\$79,250	2800	82.64	2314	592	694
15	003	0087.02	Moderate	No	66.37	\$121,400	\$80,573	\$68,929	6490	97.73	6343	610	698
15	003	0087.04	Middle	No	104.40	\$121,400	\$126,742	\$108,417	3331	97.57	3250	400	502
15	003	0087.05	Low	No	47.44	\$121,400	\$57,592	\$49,266	3250	98.09	3188	100	121
15	003	0087.06	Middle	No	105.85	\$121,400	\$128,502	\$109,926	3650	95.04	3469	565	804
15	003	0087.07	Middle	No	90.69	\$121,400	\$110,098	\$94,180	6985	98.53	6882	804	1141
15	003	0088.01	Middle	No	106.42	\$121,400	\$129,194	\$110,521	4056	98.52	3996	618	762
15	003	0088.02	Middle	No	106.71	\$121,400	\$129,546	\$110,816	5304	97.34	5163	788	914
15	003	0089.06	Middle	No	101.00	\$121,400	\$122,614	\$104,891	4026	85.30	3434	1120	904
15	003	0089.09	Middle	No	106.28	\$121,400	\$129,024	\$110,368	3820	89.42	3416	1086	1129
15	003	0089.12	Middle	No	115.15	\$121,400	\$139,792	\$119,583	3103	98.16	3046	428	534
15	003	0089.13	Middle	No	110.68	\$121,400	\$134,366	\$114,940	5128	97.35	4992	644	756
15	003	0089.17	Upper	No	147.77	\$121,400	\$179,393	\$153,454	4579	89.02	4076	1200	1510
15	003	0089.18	Middle	No	119.13	\$121,400	\$144,624	\$123,716	5529	85.42	4723	1381	1432
15	003	0089.21	Upper	No	130.24	\$121,400	\$158,111	\$135,250	3121	96.57	3014	524	555
15	003	0089.26	Middle	No	94.21	\$121,400	\$114,371	\$97,841	1742	72.68	1266	410	334
15	003	0089.28	Upper	No	127.44	\$121,400	\$154,712	\$132,344	4102	89.32	3664	998	1036
15	003	0089.29	Middle	No	97.88	\$121,400	\$118,826	\$101,653	4906	88.16	4325	1411	580
15	003	0089.30	Upper	No	144.57	\$121,400	\$175,508	\$150,139	2416	88.78	2145	663	799
15	003	0089.31	Upper	No	167.73	\$121,400	\$203,624	\$174,180	3224	85.89	2769	712	775
15	003	0089.32	Upper	No	127.69	\$121,400	\$155,016	\$132,610	2645	88.66	2345	636	727
15	003	0089.33	Middle	No	114.75	\$121,400	\$139,307	\$119,167	3223	86.66	2793	936	1071
15	003	0089.34	Upper	No	125.89	\$121,400	\$152,830	\$130,735	3526	89.14	3143	893	1002
15	003	0089.35	Middle	No	105.41	\$121,400	\$127,968	\$109,464	3931	91.07	3580	745	845
15	003	0089.36	Middle	No	113.14	\$121,400	\$137,352	\$117,500	3275	96.31	3154	661	704
15	003	0089.37	Moderate	No	65.21	\$121,400	\$79,165	\$67,719	1737	97.81	1699	198	35
15	003	0089.38	Moderate	No	51.58	\$121,400	\$62,618	\$53,566	3242	96.73	3136	168	406
15	003	0089.39	Moderate	No	79.29	\$121,400	\$96,258	\$82,344	2595	76.84	1994	584	55

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15	003	0089.40	Middle	No	97.60	\$121,400	\$118,486	\$101,354	2936	92.10	2704	771	755
15	003	0089.41	Upper	No	129.73	\$121,400	\$157,492	\$134,722	1934	84.49	1634	450	624
15	003	0089.42	Moderate	No	73.11	\$121,400	\$88,756	\$75,924	2370	89.49	2121	310	399
15	003	0089.43	Upper	No	156.13	\$121,400	\$189,542	\$162,143	1372	92.06	1263	336	364
15	003	0089.44	Upper	No	127.26	\$121,400	\$154,494	\$132,159	3517	88.46	3111	962	696
15	003	0089.45	Middle	No	86.06	\$121,400	\$104,477	\$89,375	1436	91.23	1310	251	263
15	003	0089.46	Middle	No	106.43	\$121,400	\$129,206	\$110,525	2910	89.83	2614	929	857
15	003	0089.47	Moderate	No	78.41	\$121,400	\$95,190	\$81,429	1846	90.36	1668	422	445
15	003	0089.48	Middle	No	97.78	\$121,400	\$118,705	\$101,542	2839	92.71	2632	764	660
15	003	0089.49	Middle	No	117.48	\$121,400	\$142,621	\$122,000	1540	87.73	1351	544	572
15	003	0089.50	Upper	No	132.50	\$121,400	\$160,855	\$137,596	2068	95.79	1981	478	529
15	003	0089.51	Upper	No	123.58	\$121,400	\$150,026	\$128,333	2101	95.15	1999	539	557
15	003	0089.52	Middle	No	111.76	\$121,400	\$135,677	\$116,064	6000	89.25	5355	1456	1188
15	003	0090.00	Moderate	No	67.22	\$121,400	\$81,605	\$69,813	2412	49.67	1198	4	824
15	003	0091.00	Middle	No	86.70	\$121,400	\$105,254	\$90,037	5684	90.71	5156	734	979
15	003	0092.01	Middle	No	95.75	\$121,400	\$116,241	\$99,440	3423	88.84	3041	705	803
15	003	0092.02	Middle	No	101.97	\$121,400	\$123,792	\$105,895	2762	89.79	2480	441	777
15	003	0092.03	Moderate	No	79.07	\$121,400	\$95,991	\$82,115	2260	93.58	2115	482	727
15	003	0093.01	Low	No	35.89	\$121,400	\$43,570	\$37,279	1575	93.90	1479	78	202
15	003	0093.02	Middle	No	111.92	\$121,400	\$135,871	\$116,224	3324	92.27	3067	654	814
15	003	0094.01	Middle	No	94.49	\$121,400	\$114,711	\$98,125	1471	84.43	1242	294	378
15	003	0094.02	Moderate	No	65.35	\$121,400	\$79,335	\$67,866	3843	92.79	3566	253	776
15	003	0095.07	Moderate	No	55.66	\$121,400	\$67,571	\$57,802	2734	50.11	1370	0	287
15	003	0095.08	Moderate	No	70.84	\$121,400	\$86,000	\$73,571	991	58.63	581	0	633
15	003	0095.09	Moderate	No	69.35	\$121,400	\$84,191	\$72,019	2643	57.81	1528	0	895
15	003	0095.10	Moderate	No	51.15	\$121,400	\$62,096	\$53,125	1255	58.65	736	0	413
15	003	0095.11	Moderate	No	52.47	\$121,400	\$63,699	\$54,490	2546	60.37	1537	19	995
15	003	0095.12	Moderate	No	72.58	\$121,400	\$88,112	\$75,375	4735	45.53	2156	5	620

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15	003	0096.08	Moderate	No	76.65	\$121,400	\$93,053	\$79,605	5664	95.48	5408	778	1205
15	003	0096.09	Middle	No	99.86	\$121,400	\$121,230	\$103,702	5070	85.42	4331	1049	1396
15	003	0096.10	Middle	No	102.63	\$121,400	\$124,593	\$106,583	7105	92.72	6588	791	1614
15	003	0097.04	Middle	No	97.32	\$121,400	\$118,146	\$101,071	3553	92.29	3279	565	750
15	003	0097.05	Middle	No	95.06	\$121,400	\$115,403	\$98,725	3640	91.37	3326	547	700
15	003	0097.06	Middle	No	85.77	\$121,400	\$104,125	\$89,071	3196	95.15	3041	661	736
15	003	0097.07	Low	No	48.37	\$121,400	\$58,721	\$50,234	6575	91.74	6032	614	1191
15	003	0098.01	Moderate	No	56.63	\$121,400	\$68,749	\$58,810	3805	72.33	2752	587	401
15	003	0098.03	Moderate	No	68.01	\$121,400	\$82,564	\$70,625	2825	83.58	2361	204	670
15	003	0098.04	Moderate	No	69.67	\$121,400	\$84,579	\$72,350	3660	90.79	3323	298	964
15	003	0099.02	Middle	No	82.97	\$121,400	\$100,726	\$86,161	3998	75.36	3013	701	983
15	003	0099.05	Moderate	No	79.79	\$121,400	\$96,865	\$82,868	3879	74.37	2885	581	1111
15	003	0099.06	Middle	No	85.46	\$121,400	\$103,748	\$88,750	1921	43.36	833	414	576
15	003	0100.00	Moderate	No	71.74	\$121,400	\$87,092	\$74,500	3768	59.37	2237	277	1606
15	003	0101.01	Middle	No	116.85	\$121,400	\$141,856	\$121,346	2892	43.88	1269	395	853
15	003	0101.02	Middle	No	115.47	\$121,400	\$140,181	\$119,919	2414	46.48	1122	473	851
15	003	0101.03	Middle	No	82.45	\$121,400	\$100,094	\$85,625	3292	84.51	2782	487	814
15	003	0102.02	Middle	No	105.43	\$121,400	\$127,992	\$109,485	7391	78.32	5789	502	1515
15	003	0102.03	Middle	No	99.56	\$121,400	\$120,866	\$103,393	1381	71.76	991	154	314
15	003	0102.04	Middle	No	96.82	\$121,400	\$117,539	\$100,547	2836	80.92	2295	357	794
15	003	0102.05	Middle	No	110.23	\$121,400	\$133,819	\$114,474	1693	67.51	1143	355	537
15	003	0103.03	Middle	No	116.12	\$121,400	\$140,970	\$120,588	5036	80.14	4036	871	1361
15	003	0103.05	Middle	No	119.46	\$121,400	\$145,024	\$124,063	5356	78.49	4204	1111	1474
15	003	0103.08	Upper	No	135.75	\$121,400	\$164,801	\$140,975	3427	90.84	3113	957	1086
15	003	0103.09	Upper	No	134.98	\$121,400	\$163,866	\$140,179	3897	74.52	2904	1155	1096
15	003	0103.10	Upper	No	127.23	\$121,400	\$154,457	\$132,125	2497	82.34	2056	688	798
15	003	0105.03	Middle	No	85.94	\$121,400	\$104,331	\$89,250	2263	79.63	1802	227	430
15	003	0105.05	Upper	No	138.71	\$121,400	\$168,394	\$144,048	3527	82.05	2894	933	1074
15	003	0105.07	Middle	No	104.31	\$121,400	\$126,632	\$108,328	5510	85.28	4699	1021	782

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	003	0105.08	Middle	No	112.73	\$121,400	\$136,854	\$117,071	2748	61.97	1703	618	574
15	003	0105.09	Moderate	No	64.39	\$121,400	\$78,169	\$66,875	2087	93.20	1945	223	320
15	003	0105.10	Upper	No	139.93	\$121,400	\$169,875	\$145,313	3273	85.09	2785	822	964
15	003	0106.01	Middle	No	102.95	\$121,400	\$124,981	\$106,912	3921	89.88	3524	637	881
15	003	0106.02	Upper	No	128.59	\$121,400	\$156,108	\$133,535	5986	84.71	5071	1355	1629
15	003	0107.01	Upper	No	142.03	\$121,400	\$172,424	\$147,500	4397	57.99	2550	842	1120
15	003	0107.02	Upper	No	132.58	\$121,400	\$160,952	\$137,679	3832	87.87	3367	852	949
15	003	0109.01	Upper	No	152.51	\$121,400	\$185,147	\$158,380	3256	47.88	1559	739	830
15	003	0109.03	Middle	No	86.82	\$121,400	\$105,399	\$90,167	4157	65.84	2737	739	1141
15	003	0109.04	Upper	No	151.88	\$121,400	\$184,382	\$157,721	3803	58.93	2241	735	1067
15	003	0109.05	Middle	No	92.08	\$121,400	\$111,785	\$95,625	2630	66.43	1747	489	706
15	003	0110.00	Upper	No	165.73	\$121,400	\$201,196	\$172,109	3697	65.62	2426	976	1084
15	003	0111.03	Upper	No	132.21	\$121,400	\$160,503	\$137,295	4212	71.91	3029	1043	1199
15	003	0111.04	Upper	No	142.18	\$121,400	\$172,607	\$147,656	5089	64.16	3265	1218	1549
15	003	0111.05	Upper	No	135.18	\$121,400	\$164,109	\$140,380	3664	46.97	1721	870	500
15	003	0111.06	Upper	No	134.75	\$121,400	\$163,587	\$139,940	6143	66.45	4082	1428	1796
15	003	0112.01	Upper	No	153.85	\$121,400	\$186,774	\$159,766	4611	40.12	1850	1171	1736
15	003	0112.02	Upper	No	139.48	\$121,400	\$169,329	\$144,844	1676	34.19	573	457	737
15	003	0113.00	Middle	No	106.32	\$121,400	\$129,072	\$110,417	6057	89.27	5407	842	1090
15	003	0114.01	Moderate	No	74.32	\$121,400	\$90,224	\$77,180	1759	59.24	1042	0	853
15	003	0115.00	Middle	No	110.41	\$121,400	\$134,038	\$114,659	11046	89.26	9860	2031	2057
15	003	0116.00	Upper	No	135.91	\$121,400	\$164,995	\$141,136	2023	76.12	1540	634	824
15	003	9400.03	Middle	No	108.48	\$121,400	\$131,695	\$112,656	2509	82.74	2076	428	596
15	003	9400.04	Middle	No	102.22	\$121,400	\$124,095	\$106,154	2331	96.83	2257	417	457
15	003	9400.05	Middle	No	94.42	\$121,400	\$114,626	\$98,052	2367	98.82	2339	490	518
15	003	9400.06	Moderate	No	78.38	\$121,400	\$95,153	\$81,397	2446	98.90	2419	470	528
15	003	9400.07	Unknown	No	0.00	\$121,400	\$0	\$0	2059	95.68	1970	97	127
15	003	9800.00	Unknown	No	0.00	\$121,400	\$0	\$0	0	0.00	0	0	0

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15	003	9802.00	Unknown	No	0.00	\$121,400	\$0	\$0	304	81.25	247	0	0
15	003	9803.00	Unknown	No	0.00	\$121,400	\$0	\$0	16	87.50	14	0	0
15	003	9806.00	Unknown	No	0.00	\$121,400	\$0	\$0	9	88.89	8	0	0
15	003	9807.00	Unknown	No	0.00	\$121,400	\$0	\$0	0	0.00	0	0	0
15	003	9808.00	Unknown	No	0.00	\$121,400	\$0	\$0	3	100.00	3	0	0
15	003	9810.00	Unknown	No	0.00	\$121,400	\$0	\$0	30	90.00	27	0	0
15	003	9811.00	Unknown	No	0.00	\$121,400	\$0	\$0	167	45.51	76	0	0
15	003	9812.00	Unknown	No	0.00	\$121,400	\$0	\$0	0	0.00	0	0	0
15	003	9813.00	Unknown	No	0.00	\$121,400	\$0	\$0	252	69.84	176	0	19
15	003	9814.00	Unknown	No	0.00	\$121,400	\$0	\$0	96	54.17	52	4	11
15	003	9817.00	Low	No	45.05	\$121,400	\$54,691	\$46,788	2841	41.46	1178	0	838
15	003	9818.01	Moderate	No	78.94	\$121,400	\$95,833	\$81,981	2402	40.55	974	19	1105
15	003	9818.02	Middle	No	110.42	\$121,400	\$134,050	\$114,675	948	33.54	318	0	460
15	003	9818.03	Low	No	37.13	\$121,400	\$45,076	\$38,561	3292	43.32	1426	0	477
15	003	9819.00	Unknown	No	0.00	\$121,400	\$0	\$0	349	34.67	121	0	0
15	003	9820.00	Middle	No	96.05	\$121,400	\$116,605	\$99,750	1060	37.92	402	0	287
15	003	9821.00	Unknown	No	0.00	\$121,400	\$0	\$0	1	0.00	0	0	0
15	003	9822.00	Unknown	No	0.00	\$121,400	\$0	\$0	31	96.77	30	0	0
15	003	9900.01	Unknown	No	0.00	\$121,400	\$0	\$0	0	0.00	0	0	0

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**2023 FFIEC Census Report - Summary Census Demographic Information**  
**MSA/MD: 27980 - KAHULUI-WAILUKU-LAHAINA, HI**  
**State: 15 - HAWAII (HI)**



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	009	0301.00	Middle	No	113.98	\$105,800	\$120,591	\$105,583	2719	69.69	1895	288	844
15	009	0302.01	Moderate	No	66.40	\$105,800	\$70,251	\$61,509	2764	37.95	1049	574	1110
15	009	0302.03	Middle	No	92.71	\$105,800	\$98,087	\$85,875	4334	49.15	2130	931	1606
15	009	0302.04	Middle	No	91.14	\$105,800	\$96,426	\$84,429	3558	42.97	1529	685	1729
15	009	0303.04	Middle	No	117.78	\$105,800	\$124,611	\$109,103	3269	68.40	2236	661	1088
15	009	0303.05	Middle	No	87.55	\$105,800	\$92,628	\$81,103	5810	48.47	2816	1610	2534
15	009	0303.06	Moderate	No	76.39	\$105,800	\$80,821	\$70,765	2243	28.31	635	526	1173
15	009	0303.07	Upper	No	185.63	\$105,800	\$196,397	\$171,944	1542	20.75	320	634	1205
15	009	0304.03	Middle	No	117.33	\$105,800	\$124,135	\$108,680	3522	55.45	1953	1025	1361
15	009	0304.04	Middle	No	89.76	\$105,800	\$94,966	\$83,145	5562	65.98	3670	1330	2087
15	009	0304.05	Middle	No	112.06	\$105,800	\$118,559	\$103,807	1850	64.97	1202	506	723
15	009	0304.06	Middle	No	109.78	\$105,800	\$116,147	\$101,686	7490	67.74	5074	1779	2393
15	009	0305.01	Middle	No	103.53	\$105,800	\$109,535	\$95,903	2493	56.84	1417	473	854
15	009	0307.05	Middle	No	118.41	\$105,800	\$125,278	\$109,688	4566	74.59	3406	754	1290
15	009	0307.06	Moderate	No	75.87	\$105,800	\$80,270	\$70,278	2472	55.46	1371	552	759
15	009	0307.08	Middle	No	115.54	\$105,800	\$122,241	\$107,023	3157	46.28	1461	628	1136
15	009	0307.09	Middle	No	107.95	\$105,800	\$114,211	\$100,000	3434	33.34	1145	882	1142
15	009	0307.10	Moderate	No	73.29	\$105,800	\$77,541	\$67,895	2403	31.17	749	638	831
15	009	0307.11	Upper	No	128.43	\$105,800	\$135,879	\$118,964	2438	51.48	1255	810	824
15	009	0307.12	Moderate	No	66.83	\$105,800	\$70,706	\$61,909	1990	53.52	1065	507	445
15	009	0307.13	Middle	No	85.85	\$105,800	\$90,829	\$79,524	3366	54.52	1835	625	952
15	009	0308.00	Middle	No	115.58	\$105,800	\$122,284	\$107,065	7413	78.66	5831	1732	2250
15	009	0309.01	Low	No	48.50	\$105,800	\$51,313	\$44,932	2848	82.65	2354	402	623
15	009	0309.02	Middle	No	98.59	\$105,800	\$104,308	\$91,321	3428	82.99	2845	702	933
15	009	0309.03	Middle	No	117.02	\$105,800	\$123,807	\$108,401	6505	90.93	5915	1573	1849
15	009	0310.01	Upper	No	123.85	\$105,800	\$131,033	\$114,719	6473	74.31	4810	1724	2144

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15	009	0310.02	Middle	No	106.10	\$105,800	\$112,254	\$98,281	4162	80.99	3371	933	1288
15	009	0311.02	Middle	No	94.33	\$105,800	\$99,801	\$87,377	5865	89.26	5235	949	1693
15	009	0311.04	Middle	No	102.08	\$105,800	\$108,001	\$94,561	2144	80.04	1716	760	855
15	009	0311.05	Middle	No	105.10	\$105,800	\$111,196	\$97,354	6446	96.14	6197	1102	1697
15	009	0311.06	Middle	No	90.76	\$105,800	\$96,024	\$84,074	6002	90.07	5406	949	1196
15	009	0311.07	Upper	No	127.26	\$105,800	\$134,641	\$117,882	2079	79.56	1654	142	363
15	009	0314.02	Middle	No	96.55	\$105,800	\$102,150	\$89,432	3208	76.68	2460	527	877
15	009	0314.04	Moderate	No	72.84	\$105,800	\$77,065	\$67,473	3223	57.96	1868	437	1023
15	009	0314.05	Middle	No	91.97	\$105,800	\$97,304	\$85,192	6280	85.86	5392	772	1203
15	009	0315.01	Middle	No	95.23	\$105,800	\$100,753	\$88,214	2367	59.48	1408	498	904
15	009	0315.03	Moderate	No	78.04	\$105,800	\$82,566	\$72,292	2544	46.78	1190	430	741
15	009	0315.04	Upper	No	170.34	\$105,800	\$180,220	\$157,784	1202	37.85	455	412	576
15	009	0315.05	Upper	No	122.76	\$105,800	\$129,880	\$113,710	3541	44.45	1574	620	745
15	009	0316.01	Middle	No	103.59	\$105,800	\$109,598	\$95,956	3367	85.89	2892	778	1562
15	009	0317.00	Moderate	No	69.83	\$105,800	\$73,880	\$64,688	4441	83.97	3729	1018	1853
15	009	0318.01	Moderate	No	50.70	\$105,800	\$53,641	\$46,964	2846	85.98	2447	566	1175
15	009	0319.00	Middle	No	85.75	\$105,800	\$90,724	\$79,429	6276	87.48	5490	1019	1775
15	009	0320.00	Upper	No	155.19	\$105,800	\$164,191	\$143,750	1112	33.81	376	315	368
15	009	9800.00	Unknown	No	0.00	\$105,800	\$0	\$0	0	0.00	0	0	0
15	009	9900.00	Unknown	No	0.00	\$105,800	\$0	\$0	0	0.00	0	0	0
15	009	9902.00	Unknown	No	0.00	\$105,800	\$0	\$0	0	0.00	0	0	0
15	009	9912.00	Unknown	No	0.00	\$105,800	\$0	\$0	0	0.00	0	0	0

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2023 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 15 - HAWAII (HI)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	001	0201.00	Middle	No	107.22	\$93,700	\$100,465	\$86,833	5433	72.78	3954	1082	2014
15	001	0202.02	Moderate	No	67.52	\$93,700	\$63,266	\$54,681	2035	75.68	1540	524	741
15	001	0203.00	Low	No	44.26	\$93,700	\$41,472	\$35,848	3822	73.76	2819	599	789
15	001	0204.00	Middle	No	82.48	\$93,700	\$77,284	\$66,795	3517	81.52	2867	635	1153
15	001	0205.00	Moderate	No	69.04	\$93,700	\$64,690	\$55,916	5944	82.44	4900	562	1861
15	001	0206.00	Middle	No	82.95	\$93,700	\$77,724	\$67,182	5631	89.13	5019	1385	1864
15	001	0207.01	Middle	No	81.71	\$93,700	\$76,562	\$66,178	4811	90.02	4331	1199	2119
15	001	0207.02	Upper	No	128.11	\$93,700	\$120,039	\$103,750	4647	90.02	4183	1417	1990
15	001	0208.01	Upper	No	134.36	\$93,700	\$125,895	\$108,810	4365	85.70	3741	1368	1637
15	001	0208.02	Middle	No	90.89	\$93,700	\$85,164	\$73,611	6544	81.95	5363	1520	2632
15	001	0209.00	Middle	No	118.71	\$93,700	\$111,231	\$96,141	4802	85.69	4115	1380	1854
15	001	0210.03	Moderate	No	62.21	\$93,700	\$58,291	\$50,385	7423	73.14	5429	1903	2844
15	001	0210.11	Middle	No	84.75	\$93,700	\$79,411	\$68,636	4388	69.78	3062	1086	1939
15	001	0210.13	Middle	No	91.20	\$93,700	\$85,454	\$73,857	4820	84.61	4078	1399	2035
15	001	0210.14	Middle	No	80.11	\$93,700	\$75,063	\$64,878	8402	69.57	5845	1723	2678
15	001	0210.15	Middle	No	114.38	\$93,700	\$107,174	\$92,629	6080	64.90	3946	1548	1993
15	001	0210.16	Moderate	No	70.17	\$93,700	\$65,749	\$56,833	5525	54.03	2985	1488	2071
15	001	0210.17	Low	No	47.54	\$93,700	\$44,545	\$38,500	4572	54.77	2504	1322	2125
15	001	0211.01	Moderate	No	63.67	\$93,700	\$59,659	\$51,563	2793	40.28	1125	1388	1958
15	001	0211.07	Low	No	33.15	\$93,700	\$31,062	\$26,852	1365	56.92	777	411	652
15	001	0211.08	Moderate	No	70.69	\$93,700	\$66,237	\$57,250	6336	64.43	4082	1922	2926
15	001	0212.03	Moderate	No	54.02	\$93,700	\$50,617	\$43,750	6111	61.81	3777	1790	2870
15	001	0212.04	Middle	No	85.61	\$93,700	\$80,217	\$69,333	2868	56.28	1614	911	1396
15	001	0213.00	Middle	No	105.73	\$93,700	\$99,069	\$85,625	5913	55.79	3299	1552	3297
15	001	0214.02	Middle	No	93.59	\$93,700	\$87,694	\$75,792	3876	74.97	2906	862	1278
15	001	0215.02	Middle	No	115.03	\$93,700	\$107,783	\$93,158	5432	53.31	2896	1073	1746

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15	001	0215.04	Moderate	No	79.80	\$93,700	\$74,773	\$64,630	5932	81.30	4823	832	1263
15	001	0215.10	Middle	No	104.38	\$93,700	\$97,804	\$84,531	3550	49.58	1760	1103	1856
15	001	0215.11	Middle	No	94.15	\$93,700	\$88,219	\$76,250	1568	57.46	901	505	478
15	001	0215.12	Middle	No	106.77	\$93,700	\$100,043	\$86,469	4531	56.81	2574	873	1489
15	001	0215.13	Upper	No	137.86	\$93,700	\$129,175	\$111,643	6109	55.28	3377	1590	2578
15	001	0216.05	Middle	No	109.50	\$93,700	\$102,602	\$88,681	3787	57.06	2161	955	1049
15	001	0216.06	Middle	No	93.99	\$93,700	\$88,069	\$76,122	4120	54.88	2261	854	1279
15	001	0216.07	Upper	No	129.57	\$93,700	\$121,407	\$104,934	4452	46.16	2055	1569	2013
15	001	0216.08	Middle	No	89.08	\$93,700	\$83,468	\$72,143	3832	52.22	2001	1192	1456
15	001	0217.05	Upper	No	153.69	\$93,700	\$144,008	\$124,463	6366	67.56	4301	1188	2377
15	001	0217.06	Upper	No	136.41	\$93,700	\$127,816	\$110,475	3795	76.05	2886	952	1518
15	001	0217.07	Middle	No	108.72	\$93,700	\$101,871	\$88,051	4997	62.36	3116	1083	1592
15	001	0217.08	Upper	No	121.53	\$93,700	\$113,874	\$98,424	4152	44.44	1845	1212	1835
15	001	0218.00	Upper	No	120.65	\$93,700	\$113,049	\$97,706	6979	66.37	4632	1820	2603
15	001	0219.02	Moderate	No	79.68	\$93,700	\$74,660	\$64,531	4212	73.03	3076	806	1399
15	001	0220.00	Moderate	No	75.42	\$93,700	\$70,669	\$61,083	2678	64.82	1736	633	1006
15	001	0221.02	Middle	No	84.01	\$93,700	\$78,717	\$68,036	2114	60.50	1279	505	814
15	001	9900.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9901.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9903.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9904.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9905.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9906.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9907.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9908.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9909.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9910.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9911.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9912.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	001	9913.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9914.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9915.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9916.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	001	9917.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	005	0319.00	Middle	Yes*	94.18	\$93,700	\$88,247	\$76,274	82	67.07	55	0	358
15	005	9900.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	005	9999.99	Middle	No	94.18	\$93,700	\$88,247	\$76,274	82	67.07	55	0	358
15	007	0401.04	Middle	No	82.32	\$93,700	\$77,134	\$66,667	1557	37.70	587	196	883
15	007	0401.05	Middle	No	109.07	\$93,700	\$102,199	\$88,333	4393	45.69	2007	1007	1679
15	007	0401.06	Middle	No	101.87	\$93,700	\$95,452	\$82,500	2157	24.15	521	622	1540
15	007	0402.04	Upper	No	120.23	\$93,700	\$112,656	\$97,368	5735	57.09	3274	1215	1931
15	007	0402.05	Upper	No	128.37	\$93,700	\$120,283	\$103,958	4069	64.98	2644	1163	1742
15	007	0403.01	Upper	No	122.88	\$93,700	\$115,139	\$99,514	6843	74.82	5120	1329	2191
15	007	0403.02	Upper	No	141.49	\$93,700	\$132,576	\$114,583	2127	69.06	1469	460	698
15	007	0404.01	Middle	No	112.20	\$93,700	\$105,131	\$90,865	7324	86.11	6307	1252	1348
15	007	0404.02	Upper	No	147.28	\$93,700	\$138,001	\$119,278	3158	81.82	2584	715	947
15	007	0405.00	Middle	No	114.12	\$93,700	\$106,930	\$92,417	6455	80.25	5180	1327	1994
15	007	0406.03	Upper	No	125.35	\$93,700	\$117,453	\$101,513	2936	59.30	1741	609	1153
15	007	0406.04	Middle	No	99.78	\$93,700	\$93,494	\$80,804	3538	62.27	2203	714	1375
15	007	0407.01	Middle	No	102.57	\$93,700	\$96,108	\$83,068	2704	60.47	1635	602	1054
15	007	0407.02	Upper	No	130.95	\$93,700	\$122,700	\$106,048	6315	72.16	4557	1378	2197
15	007	0408.00	Middle	No	95.12	\$93,700	\$89,127	\$77,031	3769	86.10	3245	624	1401
15	007	0409.00	Middle	No	117.43	\$93,700	\$110,032	\$95,104	5971	82.80	4944	951	2070
15	007	0412.00	Unknown	No	0.00	\$93,700	\$0	\$0	84	100.00	84	0	0
15	007	9400.00	Middle	No	102.08	\$93,700	\$95,649	\$82,672	4163	72.11	3002	1014	1395
15	007	9901.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0
15	007	9902.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
15	007	9903.00	Unknown	No	0.00	\$93,700	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

**BRANCHES**

# CENTRAL PACIFIC BANK

## BRANCH LOCATIONS (Arranged by Island, then Alphabetically)

### OAHU

Location	Address		Census Tract	Income Level
Ewa Branch	91-1107 Keaunui Drive Suite 300	Ewa Beach, HI 96706	0084.10	Upper
Hawaii Kai Branch	6600 Kalanianaʻole Highway	Honolulu, HI 96825	0001.08	Upper
International Banking Center	2250 Kalakaua Avenue Suite 401	Honolulu, HI 96815	0020.03	Moderate
Kahala Branch	4211 Waialae Avenue	Honolulu, HI 96816	0005.00	Upper
Kailua Branch	6 Hoolai Street	Kailua, HI 96734	0109.03	Middle
Kaimuki Branch	3465 Waialae Avenue	Honolulu, HI 96816	0013.00	Moderate
Kalihi Branch	2024 North King Street Suite 100	Honolulu, HI 96819	0061.00	Middle
Kaneohe Branch	46-077 Kamehameha Highway	Kaneohe, HI 96744	0105.08	Middle
Kapiolani Branch	1538 Kapiolani Boulevard Suite 103	Honolulu, HI 96814	0036.04	Moderate
Kapolei Branch	680 Kamokila Boulevard	Kapolei, HI 96707	0115.00	Middle
Main Branch	220 South King Street	Honolulu, HI 96813	0040.00	Middle
Manoa Branch	2851 East Manoa Road Suite 1-100	Honolulu, HI 96822	0029.00	Upper
Mapunapuna Branch	960 Mapunapuna Street	Honolulu, HI 96819	9813.00	Unknown
McCully Branch	2002 South King Street	Honolulu, HI 96826	0026.00	Moderate
Mililani Branch	95-720 Lanikuhana Avenue	Mililani, HI 96789	0089.17	Upper
Pearl Highlands Branch	1030 Makolu Street	Pearl City, HI 96782	0080.09	Middle
Pearlridge Branch	98-150 Kaonohi Street	Aiea, HI 96701	0078.08	Moderate
Wahiawa Branch	935 California Avenue	Wahiawa, HI 96786	0093.02	Middle
Waikiki Branch	333 Seaside Avenue Suite 160	Honolulu, HI 96815	0020.03	Moderate
Waipahu Branch	94-210 Pupukahi Street	Waipahu, HI 96797	0089.38	Moderate
Ward Branch	505 Ward Avenue	Honolulu, HI 96814	0037.03	Middle

# CENTRAL PACIFIC BANK

## MAUI

Location	Address		Census Tract	Income Level
Kahului Branch	85 West Kaahumanu Avenue	Kahului, HI 96732	0319.00	Middle
Kihei Branch	207 Piikea Avenue Suite 6-63	Kihei, HI 96753	0307.13	Middle
Lahaina Branch	355 Keawe Street Suite 401	Lahaina, HI 96761	0314.02	Middle
Wailuku Branch	2061 Wells Street	Wailuku, HI 96793	0310.02	Middle

## HAWAII

Location	Address		Census Tract	Income Level
Hilo Branch	525 Kilauea Avenue	Hilo, HI 96720	0204.00	Middle
Kailua - Kona Branch	75-1010 Henry Street	Kailua-Kona, HI 96740	0216.05	Middle

## KAUAI

Location	Address		Census Tract	Income Level
Lihue Branch	4364 Rice Street	Lihue, HI 96766	0405.00	Middle

# CENTRAL PACIFIC BANK

## NON-BRANCH LOCATIONS (Arranged by Island, then Alphabetically)

### MAUI

Location	Address		Census Tract	Income Level
Kahului Regional Office	33 Lono Avenue, 4th floor	Kahului, HI 96732	0319.00	Middle

# CENTRAL PACIFIC BANK

## HOURS OF OPERATION

### OAHU

BRANCH	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Ewa	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Hawaii Kai	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
International Banking	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 5:00 pm	Closed	Closed
Kahala	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Kailua	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
Kaimuki	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
Kalihi	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Kaneohe	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Kapiolani	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Kapolei	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Main	8:00 am – 4:00 pm	8:00 am – 4:00 pm	8:00 am – 4:00 pm	8:00 am – 4:00 pm	8:00 am – 5:00 pm	Closed	Closed
Manoa	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
Mapunapuna	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
McCully	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Mililani	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Pearl Highlands	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00pm	Closed
Pearlridge	8:30 am – 4:00pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
Wahiawa	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
Waikiki	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
Waipahu	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Ward	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed

# CENTRAL PACIFIC BANK

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## HOURS OF OPERATION (cont'd)

### MAUI

BRANCH	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Kahului	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed
Kihei	8:30 am – 12:00 pm; 1:00 pm – 4:00 pm	8:30 am – 12:00 pm; 1:00 pm – 4:00 pm	8:30 am – 12:00 pm; 1:00 pm – 4:00 pm	8:30 am – 12:00 pm; 1:00 pm – 4:00 pm	8:30 am – 12:00 pm; 1:00 pm – 6:00 pm	Closed	Closed
Lahaina	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
Wailuku	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed

### HAWAII

BRANCH	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Hilo	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	Closed	Closed
Kailua-Kona	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed

### KAUAI

BRANCH	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Lihue	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 4:00 pm	8:30 am – 6:00 pm	9:00 am – 1:00 pm	Closed



# CENTRAL PACIFIC BANK

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## OPENED AND CLOSED BRANCHES

January 1, 2022 – April 1, 2024

Due to the Lahaina wildfire on August 8, 2023, the Lahaina Branch was temporarily closed.

### Re-Opened Branches

The Lahaina Branch reopened on August 28, 2023.

### Closed Branches

Beretania Branch was located at 1338 South Beretania Street, Honolulu, HI 96814, in a moderate-income census tract (0035.02).

Kapaa Branch was located at 4-1105 Kuhio Highway Suite 103, Kapaa, HI 96746, in a middle-income census tract (0403.00).

Royal Kunia Times Branch was located at 94-615 Kupuohi Street, Waipahu, HI 96797, in a middle-income census tract (0089.25).

**PRODUCTS AND SERVICES**

## AVAILABLE PRODUCTS AND SERVICES

It is the policy and practice of Central Pacific Bank to help meet the needs of the communities it serves by making available various deposit and loan products and services, as well as to encourage staff members to actively seek, develop and make all the productive loans that opportunities afford and resources of the Bank permit. Availability of credit may vary in accordance with changes in economic conditions. All credit is made available in accordance with nondiscriminatory standards.

Some services may only be available to Bank customers. For additional information regarding products and services, please visit the nearest Central Pacific Bank branch location or visit our website at [cpb.bank](http://cpb.bank).

<b>CONSUMER</b>	
<i>Products</i>	
Certificates of Deposit (CD)	Lines of Credit
Checking	Loans (including mortgages)
Savings	Individual Retirement Accounts (IRA)
<i>Services</i>	
Automatic Authorized Withdrawals	Official Checks
Automated Teller Machines (ATM)	Online Account Applications (Deposit & Loan)
ATM Cards	Online Appointment Booking
Check Imaging	Online Banking
Check Safekeeping	Online Bill Pay
Collections (Incoming and Outgoing)	Online Statements
Credit Cards	Overdraft Line of Credit
Debit Cards	Overdraft Privilege
Direct Deposit	Private Banking
Foreign Currency	Person to Person Payments
Telephone Banking	Safe Deposit Boxes
International Banking	Signature Guarantee (Medallion Stamp)
Investments (Retail)	Switch Kit
Mobile Banking	Trust & Investments
Mobile Deposit Service	Wire Transfers
Notary Services	

<b>BUSINESS</b>	
<i>Products</i>	
Certificates of Deposit (CD)	Letters of Credit and Acceptances
Checking	Lines of Credit
Savings	Loans
Money Market Savings	
<i>Services</i>	
Account Analysis	Mobile Banking
ACH Services	Merchant Services
Automated Teller Machines (ATM)	Night Depository
ATM Cards	Online Banking
Cash Management Services	Online Bill Pay
Check Imaging	Online Statements
Check Safekeeping	Overdraft Line of Credit
Collections (Incoming and Outgoing)	Positive Pay
Credit Cards	Private Banking
Debit Cards	Remote Deposit Capture Service
Deposit Identification	Retirement Plans (SEP)
Deposit Services	Signature Guarantee (Medallion Stamp)
Telephone Banking	Safe Deposit Boxes
International Banking	Trust & Investments
Investments	Wire Processing
Foreign Currency	Zero Balance Accounts
Lockbox Services	

<b>GOVERNMENT</b>	
<i>Products</i>	
Certificates of Deposit (CD)	Loans
Checking	Insured Money Market Accounts (IMMA)
Savings	

**PRODUCTS AND SERVICES  
DIFFERENCES IN AVAILABILITY BY BRANCH**

All services, loan products and deposit products listed on the accompanying documents are available at all branches within the Central Pacific Bank system. However, some services are not available at the International Banking Center because of minimal staffing and the limited physical size of the branch.

Products and services not available at the International Banking Center are as follows:

- Cash transactions
- Buy or sell foreign currency
- Cash bond coupons
- Domestic or foreign remittances (wire transfers, drafts or mail transfers)\*
- Incoming or outgoing collections
- Night depository facilities
- Letter of Credit\*
- Safe deposit boxes

**\* International Banking Center conducts wire transfers and handles commercial loans including standby letters of credit.**

Drive-Up Tellers

To accommodate the needs of its customers, the following four (4) branches also service their customers with a drive-up teller window. These branches are:

<u>Branch Name</u>	<u>Address</u>	<u>Teller Type</u>
Kapolei Branch	680 Kamokila Boulevard, Kapolei, HI 96707	Live Teller
Kailua Branch	6 Hoolai Street, Kailua, HI 96734	Live Teller

## ATM LOCATIONS

## Oahu

Location	Address	Accepts Deposits?	Census Tract	Income Level
Pearl Highlands Branch (drive-up)	1030 Makolu St, Pearl City, HI 96782	Yes	0080.09	Middle
Pearl Highlands Branch (walk-up)	1030 Makolu St, Pearl City, HI 96782	Yes	0080.09	Middle
Kapiolani Branch	1538 Kapiolani Blvd Ste 3, Honolulu, HI 96814	Yes	0036.04	Moderate
ABC #56	1732 Ala Moana Blvd, Honolulu, HI 96815		0019.05	Upper
McCully Branch	2002 S King St, Honolulu, HI 96826	Yes	0026.00	Moderate
Kalihi Branch	2024 N King St, Honolulu, HI 96819	Yes	0061.00	Middle
Main Concept Branch (lobby)	220 S King St, Honolulu, HI 96813	Yes	0040.00	Middle
Main Concept Branch (walk-up)	220 S King St, Honolulu, HI 96813	Yes	0040.00	Middle
ABC #21	2394 Kuhio Ave, Honolulu, HI 96815		0020.04	Moderate
ABC #14	2456 Kalakaua Ave, Honolulu, HI 96815		0018.01	Middle
ABC #35	2546 Lemon Rd, Honolulu, HI 96815		0018.01	Middle
Manoa Branch	2851 E Manoa Rd, Ste 1-100, Honolulu, HI 96822	Yes	0029.00	Upper
Kaimuki Branch	3465 Waialae Ave, Honolulu, HI 96816	Yes	0013.00	Moderate
Kahala Branch	4211 Waialae Ave, Honolulu, HI 96816	Yes	0005.00	Upper
Kaneohe Branch	46-077 Kamehameha Hwy, Kaneohe, HI 96744	Yes	0105.08	Middle
Kailua Branch	6 Hoolai St, Kailua, HI 96734	Yes	0109.03	Middle
Hawaii Kai Branch	6600 Kalaniana'ole Hwy, Honolulu, HI 96825	Yes	0001.08	Upper
Kapolei Branch (drive-up)	680 Kamokila Blvd, Kapolei, HI 96707	Yes	0115.00	Middle
Kapolei Branch (walk-up)	680 Kamokila Blvd, Kapolei, HI 96707	Yes	0115.00	Middle
Don Quijote - Kaheka	801 Kaheka St, Honolulu, HI 96814	Yes	0036.04	Moderate
Don Quijote - Pearl City	850 Kamehameha Hwy, Pearl City, HI 96782	Yes	0080.02	Middle
Ewa Branch	91-1107 Keaunui Dr, Ste 300, Ewa Beach, HI 96706	Yes	0084.10	Upper
Hawaii Tokai International College	91-971 Farrington Hwy, Kapolei, HI 96707		0086.23	Upper
ABC #87 Island Country Market	92-1048 Olani St #4-101, Kapolei, HI 96707		0086.10	Middle
Don Quijote - Waipahu	94-144 Farrington Hwy, Waipahu, HI 96797		0089.37	Moderate
Mililani Branch	95-720 Lanikuhana Ave, Mililani, HI 96789	Yes	0089.17	Upper
Mapunapuna Branch	960 Mapunapuna St, Honolulu, HI 96819	Yes	9813.00	NA
Pearlridge Branch	98-150 Kaonohi St, Aiea, HI 96701	Yes	0078.08	Moderate
Times - Kahala	1173 21st Ave, Honolulu, HI 96816	Yes	0007.00	Middle
Times - Royal Kunia Branch	94-615 Kupuohi St, Waipahu, HI 96797	Yes	0089.35	Middle
Training ATM 1 (Kalihi Br Lobby)	2024 N King St, Honolulu, HI 96813	Yes	0061.00	Middle
Training ATM 2 (Kapiolani Br Lobby)	1538 Kapiolani Blvd Ste 3, Honolulu, HI 96814	Yes	0036.04	Moderate
Wahiawa Branch	935 California Ave, Wahiawa, HI 96786	Yes	0093.02	Middle
Waikiki Branch	333 Seaside Ave Ste 160, Honolulu, HI 96815	Yes	0020.03	Moderate
Waikiki International Banking Center	2250 Kalakaua Ave Ste 401, Honolulu, HI 96815	Yes	0020.03	Moderate
Waipahu Branch	94-210 Pupukahi St, Waipahu, HI 96797	Yes	0089.38	Moderate
Waipahu Branch - Lobby	94-210 Pupukahi St, Waipahu, HI 96797	Yes	0089.38	Moderate
Ward Branch	505 Ward Ave, Honolulu, HI 96814	Yes	0037.03	Middle

## ATM LOCATIONS

## Neighbor Islands

Maui

Name	Address	Accepts Deposits?	Census Tract	Income Level
ABC #47	3511 Lower Honoapiilani Hwy, Lahaina, HI 96761		0315.03	Moderate
ABC #51	2349 S Kihei Rd, Kihei, HI 96753		0307.09	Middle
ABC #80	61 S Kihei Rd, Kihei, HI 96753		0307.06	Moderate
Kahului Branch	85 W Kaahumanu Ave, Kahului, HI 96732	Yes	0319.00	Middle
Kahului Branch - Lobby	85 W Kaahumanu Ave, Kahului, HI 96732		0319.00	Middle
Kihei Branch	207 Piikea Ave Ste 6-63, Kihei, HI 96753	Yes	0307.13	Middle
Lahaina Branch	355 Keawe St Ste 401, Lahaina, HI 96761	Yes	0314.02	Middle
Queen K - Center Court Escalator	275 West Kaahumanu Ave, Kahului, HI 96732		0319.00	Middle
Tamura's Wailuku	230 Imi Kala St, Wailuku, HI 96793		0309.02	Middle
Wailuku Branch	2061 Wells St, Wailuku, HI 96793	Yes	0310.02	Middle
Whaler's Village Food Court (lower level)	2435 Kaanapali Pkwy, Lahaina, HI 96761		0315.03	Moderate

Hawaii

Name	Address	Accepts Deposits?	Census Tract	Income Level
Hilo Branch	525 Kilauea Ave, Hilo, HI 96720	Yes	0204.00	Middle
Hilo Branch - Lobby	525 Kilauea Ave, Hilo, HI 96720		0204.00	Middle
Hilo Branch (drive-up)	525 Kilauea Ave, Hilo, HI 96720	Yes	0204.00	Middle
Kona Branch	75-1010 Henry St, Kailua-Kona, HI 96740	Yes	0216.05	Middle
Prince K - Food Court	111 East Puainako St, Hilo, HI 96720		0206.00	Middle

Kauai

Name	Address	Accepts Deposits?	Census Tract	Income Level
Lihue Branch	4364 Rice St, Lihue, HI 96766	Yes	0405.00	Middle

**SCHEDULE OF FEES**



**ATM & DEBIT CARD RELATED FEES FEE**

Card Replacement Fee	\$20
Card Rush Delivery: Domestic Destination	\$50 each
International Destination	\$85 each
<b>ATM Transaction Fee [1]</b>	
CPB ATM Transactions	No charge
Non-CPB ATM Transactions (The fees below will appear as "ATM Transaction Fee" on your statement)	
Domestic ATM Cash Withdrawals	\$3 each
International ATM Cash Withdrawals [2]	\$5 each
Balance Inquiries/Transfers	\$1 each

The above fees apply separately to each of the above functions performed even if the functions performed are all related to or in connection with the same single transaction. Thus, each time you perform a balance inquiry, funds transfer, and/or cash withdrawal, the above fees that apply to each such function shall be assessed even though they may all relate to a single funds transaction. For example, a balance inquiry followed by a funds transfer and then cash withdrawal will result in a balance inquiry fee, funds transfer fee, and cash withdrawal fee.

<b>Foreign Currency Fees and Foreign Transaction Fees</b>	
Cross Border Assessment (International C/B Fee)	0.9% of transaction amount
Currency Conversion Assessment (International CCA Fee)	0.2% of transaction amount

**OVERDRAFT FEES [3] FEE**

Items Paid Against Insufficient Funds	\$32 each
<i>Overdraft Fee (PAID NSF/OD FEE)</i>	
Items Returned Unpaid Due to Insufficient Funds	\$32 each
<i>Return Item Fee (RTN NSF/OD FEE)</i>	

**MULTIPLE NSF FEES FEE**

Items and transactions (such as, for example, checks and electronic transactions/payments) returned unpaid due to insufficient/non-sufficient ("NSF") funds in your account, may be resubmitted one or more times for payment, and a \$32 fee will be imposed on you each time an item and transaction resubmitted for payment is returned due to insufficient/non-sufficient funds.

If you have a mortgage loan with us and your payment is rejected for insufficient funds, you may be assessed two fees, one fee by us and another fee by our servicer.

**ACCOUNT RELATED SERVICE FEES [4] FEE**

<b>Account Closed within 180 days</b>	
Exceptional Checking	\$75
Exceptional Choice Checking	\$75
Business Exceptional Checking	\$200
Other Accounts	\$40
Audit Confirmation Fee	\$15 each
Certification/Verification/Immigration Letter	\$15 each
Counter Checks (Consumer-4/page; Business-3/page)	\$3/page
Dormant Account (Service Charge) [5]	\$10/month
Escheat Fee	\$55
<b>Paper Statement Fee [6]</b>	
Value Checking / Value Plus / Shaka Checking	\$5/month
Business Value Checking	\$10/month
Teller Fee Deposit [7]	\$2 each
Teller Fee Withdrawal [7] [8]	\$2 each
Check Transaction (Processing) Fee [8][9]	\$2 each
Plus Package (First 3 months free) [10]	\$4.95/month
Savings Overdraft Protection Transfer Fee	\$12.50/day
Statement Reconciliation, Research or Special Request with a minimum one-hour charge	\$35/hour
Stop Payment Order	\$32 each

[1] Fee waived for Exceptional Checking, Exceptional Choice Checking, Shaka Checking, Business Exceptional Checking and Plus Package accounts. Non-CPB ATMs may impose surcharges that are separate from and in addition to the ATM Transaction Fee described in this schedule. Such ATMs should disclose their surcharge fee at the beginning of the transaction. Some CPB checking accounts offer surcharge rebates; please ask us for details.

[2] Additional International Transaction Fees may be assessed by Mastercard®.

[3] Overdraft and/or return item fees will be assessed for each check, automatic payment, in-person withdrawal, electronic fund transfer or other withdrawal you make from your checking or money market account that exceeds the available balance in your account (or available overdraft protection limit, if any).

Personal accounts will be charged no more than \$160 per day for overdraft and return item fees combined and business accounts will have no limit on overdraft or return item fees that can be charged per day. Overdraft and return item fees will not be charged for transactions of \$5 or less.

When you make a purchase with your debit card, the amount of the purchase is not deducted from your account immediately. First, the merchant sends us an electronic message to check if you have enough money in your account to complete the purchase. If the payment is authorized, we receive the transaction for payment later. Until we receive the transaction for payment, we hold funds in your account for the transaction for up to three business days. This hold on your account will reduce the amount of money you can use and may result in an overdraft if we receive other transactions before your debit card purchase is paid and can result in a Paid NSF/OD Fee or a Return NSF/OD Fee.

For checking accounts with Overdraft Privilege, please refer to the Overdraft Privilege Disclosure for additional information.

[4] Account specific fees can be located on individual Rate and Fee Schedules provided at time of account opening.

[5] Dormant Account Service Charge waived for Starter Savings.

[6] This fee applies when paper statements are provided to Shaka Checking, Value Checking, Value Plus Checking Accounts and Business Value Checking. The fee will be charged per statement period. This fee can be waived by enrolling in our Online Statement service. A \$5.00 per month fee applies to Shaka Checking, Value Checking, and Value Plus Checking accounts. A \$10.00 per month fee applies to Business Value Checking.

Value Checking and Value Plus Checking Accounts can also waive this fee by:

- Linking your Value Checking Account or Value Plus Checking Account to a consumer Exceptional Plan, or
- Maintain an average balance of \$2,500 or more during the statement period. The average balance is calculated by adding together the ending balances from each day during the statement period and dividing the total by the number of days in the statement period.

Business Value Checking can also waive this fee by:

- Linking your Business Value Checking Account to a Business Exceptional Plan, or
- Maintain an average balance of \$5,000 or more during the statement period. The average balance is calculated by adding together the ending balances from each day during the statement period and dividing the total by the number of days in the statement period.

[7] A fee will be assessed for EACH deposit or withdrawal transaction conducted on your Shaka Checking account at any CPB branch per statement period. Another fee(s) will be imposed if that same transaction is resubmitted for payment at a later date.

[8] We will waive or rebate the fee on your Shaka Checking account within 30 days if you were assessed the fee due to the purchase of Official Checks.

## OTHER BANK SERVICE FEES FEE

Coin Rolling	\$0.10/roll
Collections	\$25-\$100 each
Garnishment	\$95 each
Government check cashing ( <i>non-deposit customers</i> ) [11]	\$5 each
IRA Distribution by check (Service Charge)	\$12/check
IRA Transfer Fee (Service Charge)	\$50 each
Medallion Signature Guarantee [12]	\$25 each
Night Depository Bag	\$0.20 each
Night Depository Key Replacement	\$10
Notary ( <i>per signature, per document</i> ) [13] [14]	\$5
Official Checks [14]	\$12 each
Photocopies: <i>Per check</i> [15]	\$4
<i>Per statement</i>	\$5
<i>Rush Service Fee (per statement)</i>	\$25
<i>Other documents</i>	Varies
Tax Levy	\$50 each

## PERSONAL ONLINE BANKING FEES [16] FEE

Online Banking	No charge
Same Day Online Bill Pay	\$10 each
Business accounts enrolled in Personal Online Banking prior to 7/11/2016 will continue to have the same service. To upgrade to Business Online Banking, please call our Customer Service Center at (808) 544-0500 or toll-free at 1-800-342-8422.	

## BUSINESS ONLINE BANKING FEES [16] FEE

Business Online Banking	No charge
With ACH Package [17]	\$0.50 per ACH item
ACH Return/Correction Notice Fee	\$5
ACH Recall Fee	\$25
ACH File Deletion Fee	\$25
Same Day Online Bill Pay	\$10 each

## FOREIGN CURRENCY FEES [18] FEE

Purchase of Foreign Currency	Varies
Sale of Foreign Currency	Varies

## SAFE DEPOSIT BOX FEES [19] FEE

**Sizes and availability vary by branch; box sizes are in inches. [13]**

Rental fees are charged annually and are shown below by box size.

Size	Annual Fee	Size	Annual Fee	Size	Annual Fee	Size	Annual Fee
2 x 5	\$35	3 x 10	\$75	6 x 10	\$105	15 x 15	\$265
3 x 5	\$50	4 x 10	\$85	9 x 10	\$130		
4 x 5	\$60	5 x 10	\$95	10 x 10	\$175		
5 x 5	\$65	5 x 15	\$100	10 x 15	\$190		

- Receive a \$5 discount with automatic payment from a Central Pacific Bank checking or savings account.
- Consumer Exceptional Plan customers may receive a discount of up to \$50 for one box per plan, which includes the \$5 discount for automatic payment. [20]

Drill Fee (1 or 2 keys lost)	\$200
Late Payment Fee	\$5

## WIRE TRANSFER FEES [13] [21] FEE

Incoming Wire Transfer (Deposited to CPB Account) [22]	
( <i>INCOMING WIRE FEE</i> )	\$12 each
With Email Notification (WIRE & E-NOTIFY FEES)	\$15 each
With Mail Notification (WIRE & M-NOTIFY FEES)	\$15 each
Outgoing Wire Transfer [23]	
( <i>OUTGOING WIRE FEE</i> )	
Domestic: \$5,000 or less	\$40 each
Over \$5,000	\$75 each
International: \$5,000 or less	\$45 each
Over \$5,000	\$80 each
Email Notification	
( <i>OUTGOING ENOTIFY FEE</i> )	\$3 each
Mail Notification	
( <i>OUTGOING MNOTIFY FEE</i> )	\$3 each
Confirmation Copy	\$3 each
Wire Research Fee	\$35 each
Tracer, Amendment, Recall or Cancellation [23]	\$25 each
Return Item Fee [23]	\$25 each
Provisional Credit Item	\$25 each

- [9] A fee will be assessed for EACH check transaction conducted on your Shaka Checking account per statement period. This also applies to checks given to merchants that are processed as an electronic transaction. Also another fee will be imposed if that same item is resubmitted for payment at a later date.
- [10] A Plus Package discounted fee of \$3.95 per month is available upon request for seniors age 50 years and above. To begin receiving a Plus Package senior discount, visit any branch or call our Customer Service Center at 808-544-0500 or toll-free at 1-800-342-8422.
- [11] For Hawaii state and county government and U.S. Treasury checks up to \$1,000.
- [12] Fee waived for Consumer and Business Exceptional Plans, and customers transferring assets/monies to CPB Wealth Management Division. Available at select branch locations. Please call our Customer Service Center at 808-544-0500 or toll-free at 1-800-342-8422 for locations.
- [13] Available at select branch locations. Please call our Customer Service Center at 808-544-0500 or toll-free at 1-800-342-8422 for locations.
- [14] Fee waived for Consumer Exceptional Plan customers.
- [15] For Check Safekeeping accounts, up to 10 check copies per month at no charge.
- [16] Online banking enrollment required. For information and to enroll, visit [cpb.bank/digital-banking](http://cpb.bank/digital-banking) or [cpb.bank/digital-banking-business](http://cpb.bank/digital-banking-business). iBusiness Central service is also available. Please call 808-544-3676 for more information.
- [17] ACH Package per ACH item fee is waived with Business Exceptional Checking. ACH functionality is subject to approval. ACH (Automated Clearinghouse) is an electronic network in the U.S. that allows for the transfer of funds between financial institutions.
- [18] Locations & availability will vary. Please call our Customer Service Center at 808-544-0500 or toll-free at 1-800-342-8422 for details.
- [19] General Excise Tax is added to the annual rental fee. Contents of safe deposit boxes are not insured by Central Pacific Bank, the FDIC or any other government agency.
- [20] Effective as of May 1, 2024, to receive an Exceptional Plan Benefit Discount on your safe deposit box you must meet all of the following criteria:
- An Exceptional Checking or an Exceptional Choice Checking account must be linked for automatic payment of the safe deposit box annual fee;
  - An owner of the mentioned linked account for automatic payment must be designated as the PRIMARY owner of the safe deposit box receiving the discount; and
  - One safe deposit discount per Exceptional Checking or Exceptional Choice Checking account.
- [21] Wire transfer services require a CPB checking or savings account. For business accounts on account analysis, refer to the Business Account Analysis Fee Schedule.
- [22] Fee waived for Exceptional Checking, Exceptional Choice Checking, Business Exceptional Checking and Totally Free Business Checking accounts.
- [23] Correspondent, paying and/or intermediary banks may assess additional charges.

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