CENTRAL PACIFIC BANK

COMMUNITY REINVESTMENT ACT

PUBLIC FILE 2026

CENTRAL
PACIFIC
BANK

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WRITTEN COMMENTS FROM THE PUBLIC

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There were no written comments received from the public for the current year (2026) 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.

Loan Portfolio Distribution as of 09/30/2022		
Loan Category	**$(000s)**	**%**
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
Total Real Estate Loans	**4,131,510**	**76.2**
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
Total Loans	**5,423,913**	**100.0**
Source: Call Report		

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.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
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
Total	**21,896**	**100.0**	**6,640,195**	**100.0**	**27**	**100.0**
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.

Loan Products Reviewed				
Year	**Small Business**		**HMDA**	
	#	**$(000s)**	**#**	**$(000s)**
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
Total	**14,085**	**1,003,848**	**8,195**	**3,534,306**
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 2021that 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 3rd 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.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total**	**Dollar Amount of Loans $(000s)**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$(000s)**	**%**	**$(000s)**	**%**	**$(000s)**
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
Subtotal	**8,189**	**99.9**	**6**	**0.1**	**8,195**	**3,493,136**	**98.8**	**41,170**	**1.2**	**3,534,306**
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
Subtotal	**13,707**	**97.3**	**378**	**2.7**	**14,085**	**967,060**	**96.3**	**36,788**	**3.7**	**1,003,848**
Total	**21,896**	**98.3**	**384**	**1.7**	**22,280**	**4,460,196**	**98.3**	**77,958**	**1.7**	**4,538,154**
Source: Bank Data *Due to rounding, totals may not equal 100.0%*										

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**
Totals	**232**	**93,671**	**12,570**	**1,307,435**	**5,040**	**405,382**	**218**	**78,967**	**18,060**	**1,885,455**
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:

    - 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.

    - 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.

    - 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.

    - 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.

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

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**
Investments Subtotal	**22**	**64,375**	**0**	**0**	**0**	**0**	**0**	**0**	**22**	**64,375**
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**
Donations Subtotal	**10**	**109**	**147**	**1,204**	**8**	**318**	**36**	**862**	**201**	**2,493**
Total	**32**	**64,484**	**147**	**1,204**	**8**	**318**	**36**	**862**	**223**	**66,868**
Source: Bank Data										

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
Total	349	100.0	1,406,214	100.0	27	100.0	63	100.0
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
Total	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. *S*ervices 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:

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

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 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.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Urban Honolulu, HI MSA Median Family Income (46520)				
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
Source: FFIEC				

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 4th 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 1st, by number of loans, with a market share of 22.3 percent and 2nd, 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 4th, by number of loans, with a market share of 5.7 percent and 3rd, 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.

Geographic Distribution of Home Mortgage Loans Assessment Area: Honolulu						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
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
Moderate						
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
Middle						
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
Upper						
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
Not Available						
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
Totals						
2019	**100.0**	**100.0**	**1,738**	**100.0**	**747,857**	**100.0**
2020	**100.0**	**100.0**	**2,627**	**100.0**	**1,144,410**	**100.0**
2021	**100.0**	**100.0**	**2,429**	**100.0**	**1,085,681**	**100.0**
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.

Geographic Distribution of Small Business Loans Assessment Area: Honolulu						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
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
Moderate						
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
Middle						
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
Upper						
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
Not Available						
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
Totals						
2019	**100.0**	**100.0**	**615**	**100.0**	**77,261**	**100.0**
2020	**100.0**	**100.0**	**5,800**	**100.0**	**372,098**	**100.0**
2021	**100.0**	**--**	**4,217**	**100.0**	**260,597**	**100.0**
Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

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.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Honolulu						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
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
Moderate						
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
Middle						
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
Upper						
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
Not Available						
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
Totals						
2019	**100.0**	**100.0**	**1,738**	**100.0**	**747,857**	**100.0**
2020	**100.0**	**100.0**	**2,627**	**100.0**	**1,144,410**	**100.0**
2021	**100.0**	**100.0**	**2,429**	**100.0**	**1,085,681**	**100.0**
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.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Honolulu						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
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
>$1,000,000						
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
Revenue Not Available						
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
Totals						
2019	**100.0**	**100.0**	**615**	**100.0**	**77,261**	**100.0**
2020	**100.0**	**100.0**	**5,800**	**100.0**	**372,098**	**100.0**
2021	**100.0**	**--**	**4,217**	**100.0**	**260,597**	**100.0**
Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

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.

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

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**
Total	**3**	**61**	**92**	**868**	**5**	**230**	**24**	**495**	**124**	**1,654**
Source: Bank Data										

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.

Branch and ATM Distribution by Geography Income Level								
Assessment Area: Honolulu								
Tract Income Level	**Census Tracts**		**Population**		**Branches**		**ATMs**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
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
Total	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.

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

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.

Demographic Information of the Assessment Area Assessment Area: Hawaii-Kauai Non-MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
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.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
HI NA Median Family Income (99999)				
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.

Unemployment Rates				
Area	**2018**	**2019**	**2020**	**2021**
	%	**%**	**%**	**%**
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 4th 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 4th, by number of loans, with a market share of 10.1 percent and 3rd, 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 12th, by number of loans, with a market share of 2.7 percent and 14th, 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.

Geographic Distribution of Home Mortgage Loans Assessment Area: Hawaii-Kauai Non-MSA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
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
Moderate						
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
Middle						
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
Upper						
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
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	0.0
Totals						
2019	**100.0**	**100.0**	**179**	**100.0**	**52,225**	**100.0**
2020	**100.0**	**100.0**	**282**	**100.0**	**95,685**	**100.0**
2021	**100.0**	**100.0**	**297**	**100.0**	**102,915**	**100.0**
Source: 2015 ACS; Bank Data, 2019, 2020 & 2021 HMDA Aggregate Data. *Due to rounding, totals may not equal 100.0%*						

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
Totals						
2019	**100.0**	**100.0**	**78**	**100.0**	**13,009**	**100.0**
2020	**100.0**	**100.0**	**836**	**100.0**	**52,479**	**100.0**
2021	**100.0**	**--**	**591**	**100.0**	**36,348**	**100.0**

Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Hawaii-Kauai Non-MSA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
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
Totals						
2019	**100.0**	**100.0**	**179**	**100.0**	**52,225**	**100.0**
2020	**100.0**	**100.0**	**282**	**100.0**	**95,684**	**100.0**
2021	**100.0**	**100.0**	**297**	**100.0**	**102,915**	**100.0**
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.

Distribution of Small Business Loans by Gross Annual Revenue Category **Assessment Area: Hawaii-Kauai Non-MSA**						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
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
>$1,000,000						
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
Revenue Not Available						
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
Totals						
2019	**100.0**	**100.0**	**78**	**100.0**	**13,009**	**100.0**
2020	**100.0**	**100.0**	**836**	**100.0**	**52,479**	**100.0**
2021	**100.0**	**--**	**591**	**100.0**	**36,348**	**100.0**
Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

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.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
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**
Total	**1**	**600**	**1**	**250**	**6**	**9,874**	**3**	**11,150**	**11**	**21,874**
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.

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	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**
Total	**0**	**0**	**7**	**4**	**1**	**50**	**4**	**2**	**12**	**56**

Source: Bank Data
**dollar amount totaled less than $500*

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
Totals	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 extend 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.

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

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.

Assessment Area	Lending Test	CD Investment Test	CD Service Test
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.

Activity	**#**	**$ (000s)**
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	-
Source: Bank Data		

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
Totals						
2019	**100.0**	**100.0**	**186**	**100.0**	**71,541**	**100.0**
2020	**100.0**	**100.0**	**247**	**100.0**	**102,182**	**100.0**
2021	**100.0**	**--**	**204**	**100.0**	**90,640**	**100.0**
Source: 2015 ACS; Bank Data, 2019 & 2020 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Business

Geographic Distribution of Small Business Loans Assessment Area: Maui						
Tract Income Level	**% of Businesses**	**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	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
Middle						
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
Upper						
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
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
Totals						
2019	**100.0**	**100.0**	**111**	**100.0**	**24,819**	**100.0**
2020	**100.0**	**100.0**	**854**	**100.0**	**71,299**	**100.0**
2021	**100.0**	**--**	**605**	**100.0**	**59,150**	**100.0**

Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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
Totals						
2019	**100.0**	**100.0**	**186**	**100.0**	**71,541**	**100.0**
2020	**100.0**	**100.0**	**247**	**100.0**	**102,182**	**100.0**
2021	**100.0**	**--**	**204**	**100.0**	**90,640**	**100.0**

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

Small Business

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Maui						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
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
>$1,000,000						
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
Revenue Not Available						
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
Totals						
2019	**100.0**	**100.0**	**111**	**100.0**	**24,819**	**100.0**
2020	**100.0**	**100.0**	**854**	**100.0**	**71,299**	**100.0**
2021	**100.0**	**--**	**605**	**100.0**	**59,150**	**100.0**
Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

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

Central Pacific Bank	
Scope of Examination: Full-scope reviews were performed on the following assessment areas within the noted rated area: **State of Hawaii**: • Honolulu Assessment Area • Hawaii-Kauai Non-MSA Assessment Area	
Time Period Reviewed:	07/09/2019 to 10/25/2022
Products Reviewed: Small Business Loans: 01/01/2019 – 12/31/2022 HMDA Loans: 01/01/2019 – 12/31/2022	

List of Assessment Areas and Type of Evaluation			
Rated Area/ Assessment Area	**Type of Evaluation**	**Branches Visited**	**Other Information**
State of Hawaii:			
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.

Demographic Information of the Assessment Area Assessment Area: Maui						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
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%

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 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.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
Kahului-Wailuku-Lahaina, HI MSA Median Family Income (27980)				
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
Source: FFIEC				

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 4th 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 4th, by number of loans, with a market share of 12.7 percent and 3rd, 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 8th, by number of loans, with a market share of 3.9 percent and 8th, 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 <u>financial</u> 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

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
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)
HAWAII COUNTY (001), HI										
MSA NA										
Inside AA 0003										
Low Income	4	140	2	360	0	0	4	140	0	0
Moderate Income	13	478	1	204	0	0	12	594	0	0
Middle Income	57	2,257	4	750	5	3,200	51	2,207	0	0
Upper Income	16	832	2	307	1	912	13	693	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	90	3,707	9	1,621	6	4,112	80	3,634	0	0
HONOLULU COUNTY (003), HI										
MSA 46520										
Inside AA 0001										
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%	3	115	0	0	1	500	2	65	0	0
Median Family Income 40-50%	9	370	0	0	0	0	6	220	0	0
Median Family Income 50-60%	26	1,041	4	777	8	5,500	24	1,093	0	0
Median Family Income 60-70%	61	2,404	6	1,175	10	4,600	55	2,534	0	0
Median Family Income 70-80%	88	3,566	17	3,339	4	1,709	95	6,420	0	0
Median Family Income 80-90%	33	1,336	2	450	8	4,550	29	1,750	0	0
Median Family Income 90-100%	96	3,376	8	1,736	10	6,448	91	3,534	0	0
Median Family Income 100-110%	130	5,118	5	888	14	7,975	119	4,982	0	0
Median Family Income 110-120%	80	2,867	2	450	5	3,247	73	3,429	0	0
Median Family Income >= 120%	125	4,981	8	1,631	10	5,645	122	8,117	0	0
Median Family Income Not Known	12	525	7	1,505	11	6,805	15	1,400	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	663	25,699	59	11,951	81	46,979	631	33,544	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
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)
KAUAI COUNTY (007), HI										
MSA NA										
Inside AA 0003										
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	8	430	1	130	5	2,602	8	640	0	0
Upper Income	18	626	2	450	1	577	17	726	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	26	1,056	3	580	6	3,179	25	1,366	0	0
MAUI COUNTY (009), HI										
MSA 27980										
Inside AA 0002										
Low Income	1	50	0	0	1	400	1	50	0	0
Moderate Income	4	237	0	0	0	0	3	200	0	0
Middle Income	42	1,749	8	1,560	10	6,415	35	2,671	0	0
Upper Income	7	257	2	300	0	0	4	137	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	54	2,293	10	1,860	11	6,815	43	3,058	0	0
TOTAL INSIDE AA IN STATE	833	32,755	81	16,012	104	61,085	779	41,602	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	833	32,755	81	16,012	104	61,085	779	41,602	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
State: NEW JERSEY (34)

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)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	833	32,755	81	16,012	104	61,085	779	41,602	0	0
TOTAL OUTSIDE AA	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE & OUTSIDE	834	32,780	81	16,012	104	61,085	780	41,627	0	0

2024 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	803	84,629	631	33,544	0	0
HI - MAUI COUNTY (009) - MSA 27980	75	10,968	43	3,058	0	0
HI - HAWAII COUNTY (001) - MSA NA	105	9,440	80	3,634	0	0
HI - KAUAI COUNTY (007) - MSA NA	35	4,815	25	1,366	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	49	187,756	0	0
Purchased	0	0	0	0
Total	49	187,756	0	0
Consortium/Third Party Loans (optional)				

2024 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

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

2024 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

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

KALAWAO COUNTY (005), HI

MSA: 27980

Middle Income

0319.00*

Income Not Known

9900.00*

MAUI COUNTY (009), HI

MSA: 27980

Low Income

2024 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

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
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* 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 0215.04 0215.10 0215.11* 0215.12 0216.05 0216.06 0216.08 0217.07
0219.02* 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*

KAUAI COUNTY (007), HI

MSA: NA

2024 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

Middle Income

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

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income >= 120%

0076.01

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000017308

Institution: CENTRAL PACIFIC BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	300	300	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	461	461	0	0.00%
Total	763	763	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.

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
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)
HAWAII COUNTY (001), HI										
MSA NA										
Inside AA 0003										
Low Income	8	293	0	0	1	425	7	218	0	0
Moderate Income	26	1,252	2	400	3	1,496	21	1,009	0	0
Middle Income	31	1,187	4	960	5	3,320	31	1,547	0	0
Upper Income	8	337	5	993	2	1,050	12	1,630	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	73	3,069	11	2,353	11	6,291	71	4,404	0	0
HONOLULU COUNTY (003), HI										
MSA 46520										
Inside AA 0001										
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	48	0	0	2	755	2	303	0	0
Median Family Income 40-50%	6	255	0	0	2	1,227	7	1,412	0	0
Median Family Income 50-60%	53	2,375	4	860	9	5,400	40	1,838	0	0
Median Family Income 60-70%	66	2,729	3	531	9	4,145	55	2,023	0	0
Median Family Income 70-80%	97	4,352	18	3,519	9	4,372	94	6,395	0	0
Median Family Income 80-90%	23	1,030	2	442	7	3,400	22	1,322	0	0
Median Family Income 90-100%	78	3,151	15	3,029	9	4,703	72	4,135	0	0
Median Family Income 100-110%	96	3,906	17	3,236	15	8,950	88	5,936	0	0
Median Family Income 110-120%	69	2,721	0	0	2	1,705	61	2,171	0	0
Median Family Income >= 120%	126	4,872	6	1,343	12	7,378	115	6,719	0	0
Median Family Income Not Known	12	470	5	1,106	10	7,344	10	550	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	627	25,909	70	14,066	86	49,379	566	32,804	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
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)
KAUAI COUNTY (007), HI										
MSA NA										
Inside AA 0003										
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	13	489	3	500	3	1,900	14	714	0	0
Upper Income	10	388	1	200	0	0	8	305	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	23	877	4	700	3	1,900	22	1,019	0	0
MAUI COUNTY (009), HI										
MSA 27980										
Inside AA 0002										
Low Income	3	90	1	105	2	850	4	195	0	0
Moderate Income	7	385	4	615	1	400	4	245	0	0
Middle Income	42	1,729	5	904	23	11,707	42	3,258	0	0
Upper Income	6	278	4	750	3	1,150	6	735	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	58	2,482	14	2,374	29	14,107	56	4,433	0	0
TOTAL INSIDE AA IN STATE	781	32,337	99	19,493	129	71,677	715	42,660	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	781	32,337	99	19,493	129	71,677	715	42,660	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
State: NEW MEXICO (35)

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)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
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	1	360	1	360	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%	1	10	0	0	0	0	1	10	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	10	0	0	1	360	2	370	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	1	360	2	370	0	0
STATE TOTAL	1	10	0	0	1	360	2	370	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
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)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
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	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	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

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
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)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
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	1	200	0	0	1	200	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	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	1	1,000	1	200	0	0
STATE TOTAL	0	0	1	200	1	1,000	1	200	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	781	32,337	99	19,493	129	71,677	715	42,660	0	0
TOTAL OUTSIDE AA	1	10	1	200	2	1,360	3	570	0	0
TOTAL INSIDE & OUTSIDE	782	32,347	100	19,693	131	73,037	718	43,230	0	0

2023 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3
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 Farms 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)
HONOLULU COUNTY (003), HI										
MSA 46520										
Inside AA 0001										
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	50	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	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	50	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	50	0	0	0	0	0	0	0	0

2023 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	783	89,354	566	32,804	0	0
HI - MAUI COUNTY (009) - MSA 27980	101	18,963	56	4,433	0	0
HI - HAWAII COUNTY (001) - MSA NA	95	11,713	71	4,404	0	0
HI - KAUAI COUNTY (007) - MSA NA	30	3,477	22	1,019	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms 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	1	50	0	0	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CENTRAL PACIFIC BANK

Respondent ID: 0000017308
Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	49	196,885	0	0
Purchased	0	0	0	0
Total	49	196,885	0	0
Consortium/Third Party Loans (optional)				

2023 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

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

2023 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

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

2023 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

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

2023 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

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

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 30-40%

0037.33

Median Family Income 100-110%

0036.00

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 40-50%

9801.00

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 70-80%

0011.14

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000017308

Institution: CENTRAL PACIFIC BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	301	301	0	0.00%
Small Farm Loans	1	1	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	309	309	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.

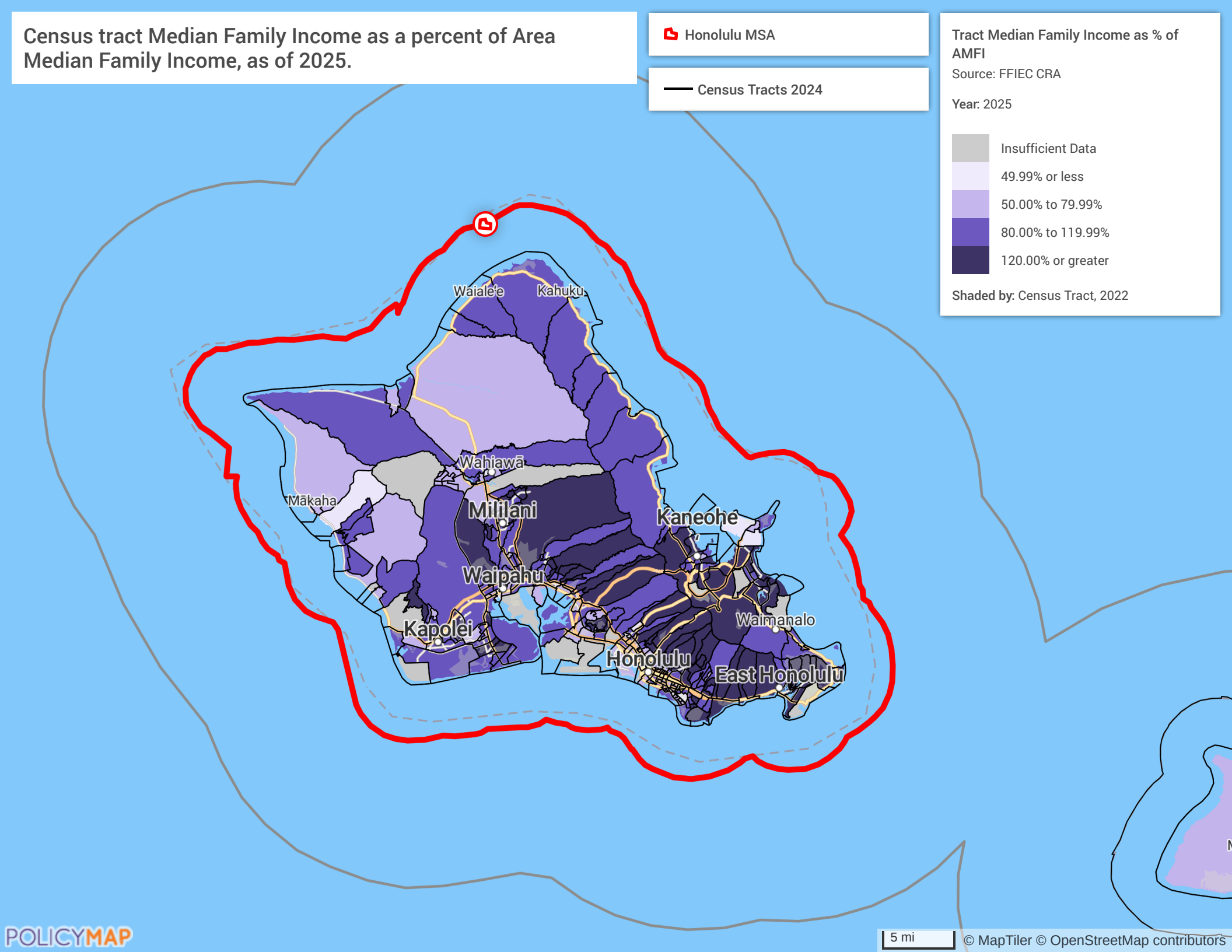
HMDA DISCLOSURE STATEMENT

Home Mortgage Disclosure Act Notice

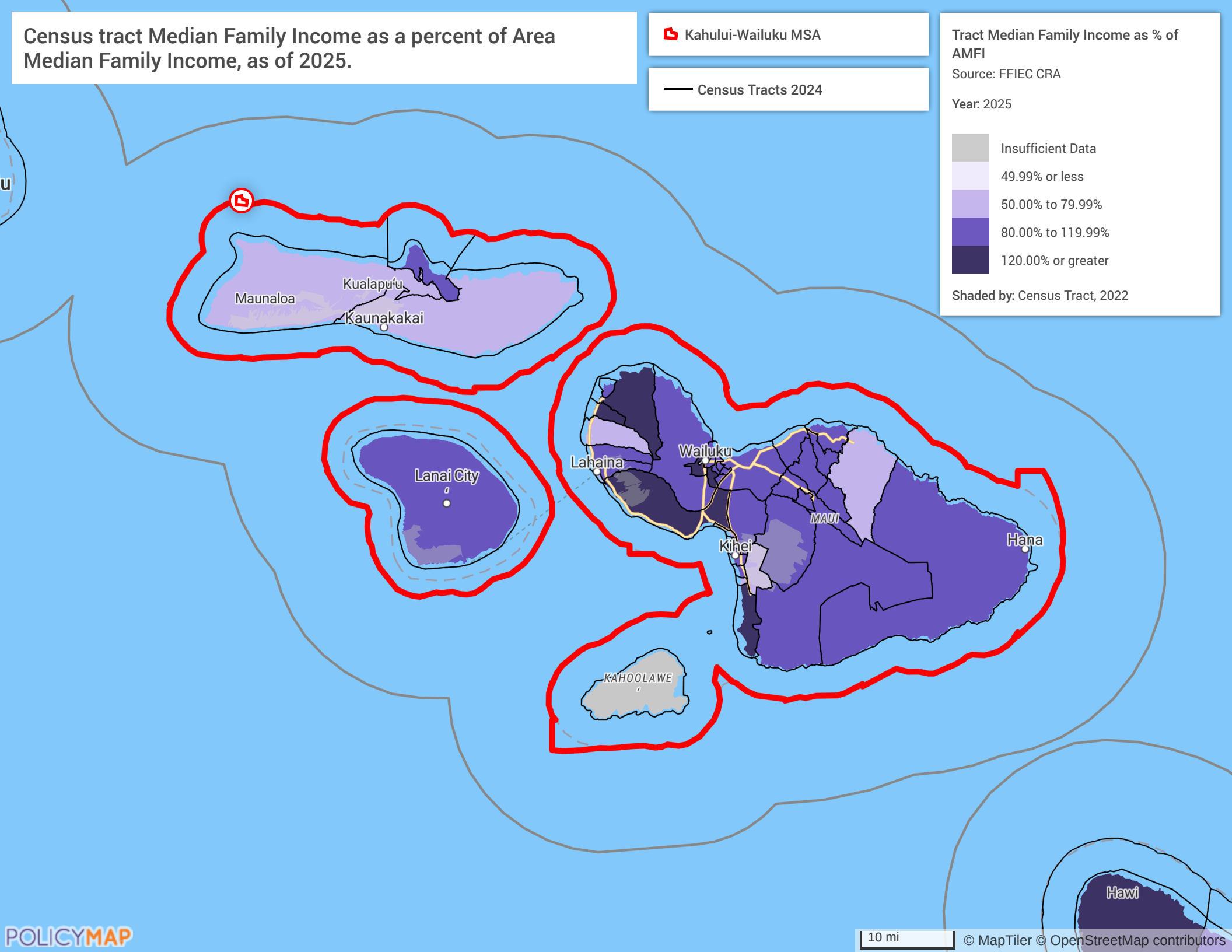
The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at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

ASSESSMENT AREA MAPS

Census tract Median Family Income as a percent of Area Median Family Income, as of 2025.



Census tract Median Family Income as a percent of Area Median Family Income, as of 2025.



Census tract Median Family Income as a percent of Area Median Family Income, as of 2025.

Non-MSA

Census Tracts 2024

Tract Median Family Income as % of AMFI

Source: FFIEC CRA

Year: 2025

- Insufficient Data
- 49.99% or less
- 50.00% to 79.99%
- 80.00% to 119.99%
- 120.00% or greater

Shaded by: Census Tract, 2022

POLICYMAP

50 mi

© MapTiler © OpenStreetMap contributors

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 46520 - URBAN HONOLULU, HI
State: HAWAII
County: ALL COUNTIES
All Tracts: 330

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0001.07	4 - Upper	126.39	No	$129,300	$131,250	2740	2088	76.20	727	
HI	HONOLULU COUNTY	0001.08	4 - Upper	138.18	No	$129,300	$143,501	3213	2019	62.84	984	
HI	HONOLULU COUNTY	0001.10	4 - Upper	156.31	No	$129,300	$162,321	4254	3168	74.47	1205	1
HI	HONOLULU COUNTY	0001.14	4 - Upper	223.89	No	$129,300	$232,500	1726	995	57.65	361	
HI	HONOLULU COUNTY	0001.15	3 - Middle	107.56	No	$129,300	$111,696	2774	2043	73.65	589	
HI	HONOLULU COUNTY	0001.16	3 - Middle	95.36	No	$129,300	$99,036	2500	1731	69.24	748	
HI	HONOLULU COUNTY	0001.17	3 - Middle	99.80	No	$129,300	$103,640	1464	1124	76.78	288	
HI	HONOLULU COUNTY	0001.18	4 - Upper	154.30	No	$129,300	$160,234	1771	1349	76.17	562	
HI	HONOLULU COUNTY	0001.19	4 - Upper	142.39	No	$129,300	$147,875	2195	1901	86.61	680	
HI	HONOLULU COUNTY	0001.20	4 - Upper	148.05	No	$129,300	$153,750	2624	2121	80.83	648	
HI	HONOLULU COUNTY	0001.21	4 - Upper	139.26	No	$129,300	$144,615	2774	1841	66.37	672	
HI	HONOLULU COUNTY	0001.22	4 - Upper	147.75	No	$129,300	$153,438	3112	2832	91.00	902	
HI	HONOLULU COUNTY	0002.00	4 - Upper	167.55	No	$129,300	$174,000	5745	4719	82.14	1484	1
HI	HONOLULU COUNTY	0003.01	4 - Upper	175.90	No	$129,300	$182,664	3608	2863	79.35	1049	1

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0003.02	4 - Upper	141.65	No	$129,300	$147,105	2702	2192	81.13	713	
HI	HONOLULU COUNTY	0004.01	4 - Upper	149.71	No	$129,300	$155,469	2758	2108	76.43	853	
HI	HONOLULU COUNTY	0004.02	4 - Upper	186.57	No	$129,300	$193,750	4147	3307	79.74	1118	1
HI	HONOLULU COUNTY	0005.00	4 - Upper	161.14	No	$129,300	$167,340	3872	2799	72.29	1001	1
HI	HONOLULU COUNTY	0006.00	4 - Upper	149.36	No	$129,300	$155,107	1276	882	69.12	427	
HI	HONOLULU COUNTY	0007.00	3 - Middle	108.84	No	$129,300	$113,026	3215	2859	88.93	706	1
HI	HONOLULU COUNTY	0008.00	3 - Middle	116.35	No	$129,300	$120,833	3770	3228	85.62	759	1
HI	HONOLULU COUNTY	0009.01	4 - Upper	120.03	No	$129,300	$124,653	2622	2202	83.98	656	
HI	HONOLULU COUNTY	0009.03	4 - Upper	121.02	No	$129,300	$125,682	3039	2599	85.52	527	
HI	HONOLULU COUNTY	0009.04	3 - Middle	114.80	No	$129,300	$119,219	1975	1455	73.67	550	
HI	HONOLULU COUNTY	0009.05	4 - Upper	146.85	No	$129,300	$152,500	2357	1641	69.62	645	
HI	HONOLULU COUNTY	0010.00	3 - Middle	91.48	No	$129,300	$95,000	3145	2505	79.65	683	1
HI	HONOLULU COUNTY	0011.01	2 - Moderate	66.92	No	$129,300	$69,500	1961	1839	93.78	166	
HI	HONOLULU COUNTY	0011.02	3 - Middle	88.95	No	$129,300	$92,375	2249	2054	91.33	387	
HI	HONOLULU COUNTY	0012.01	3 - Middle	106.66	No	$129,300	$110,771	3022	2666	88.22	460	
HI	HONOLULU COUNTY	0012.02	3 - Middle	102.46	No	$129,300	$106,402	3254	2840	87.28	503	
HI	HONOLULU COUNTY	0013.00	2 - Moderate	71.68	No	$129,300	$74,444	4437	3891	87.69	671	1

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0014.00	4 - Upper	142.91	No	$129,300	$148,409	2655	2281	85.91	684	
HI	HONOLULU COUNTY	0015.01	3 - Middle	112.14	No	$129,300	$116,458	1473	1326	90.02	240	
HI	HONOLULU COUNTY	0015.02	3 - Middle	119.64	No	$129,300	$124,250	2334	2012	86.20	438	
HI	HONOLULU COUNTY	0016.01	3 - Middle	100.36	No	$129,300	$104,219	1981	1618	81.68	374	
HI	HONOLULU COUNTY	0016.02	4 - Upper	120.41	No	$129,300	$125,046	1784	1461	81.89	325	
HI	HONOLULU COUNTY	0017.00	3 - Middle	92.78	No	$129,300	$96,350	2333	1136	48.69	698	
HI	HONOLULU COUNTY	0018.01	3 - Middle	106.64	No	$129,300	$110,750	1119	659	58.89	172	
HI	HONOLULU COUNTY	0018.03	2 - Moderate	79.58	No	$129,300	$82,650	2911	1795	61.66	473	
HI	HONOLULU COUNTY	0018.04	2 - Moderate	60.78	No	$129,300	$63,125	1785	1068	59.83	435	
HI	HONOLULU COUNTY	0019.01	3 - Middle	87.35	No	$129,300	$90,714	423	197	46.57	93	
HI	HONOLULU COUNTY	0019.05	4 - Upper	159.60	No	$129,300	$165,746	1377	756	54.90	431	
HI	HONOLULU COUNTY	0019.06	3 - Middle	111.60	No	$129,300	$115,900	2877	1867	64.89	855	
HI	HONOLULU COUNTY	0019.07	3 - Middle	93.13	No	$129,300	$96,719	2546	1511	59.35	526	
HI	HONOLULU COUNTY	0020.03	2 - Moderate	71.52	No	$129,300	$74,271	2126	1407	66.18	474	
HI	HONOLULU COUNTY	0020.04	2 - Moderate	73.15	No	$129,300	$75,972	1140	738	64.74	227	
HI	HONOLULU COUNTY	0020.05	2 - Moderate	74.78	No	$129,300	$77,656	1899	1251	65.88	328	
HI	HONOLULU COUNTY	0020.06	1 - Low	49.89	No	$129,300	$51,810	2267	1531	67.53	531	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0021.01	1 - Low	44.45	No	$129,300	$46,167	1746	1510	86.48	260	
HI	HONOLULU COUNTY	0021.02	3 - Middle	89.67	No	$129,300	$93,125	1839	1574	85.59	246	
HI	HONOLULU COUNTY	0022.03	3 - Middle	90.73	No	$129,300	$94,219	1836	1469	80.01	461	
HI	HONOLULU COUNTY	0022.04	3 - Middle	95.75	No	$129,300	$99,440	1308	1040	79.51	261	
HI	HONOLULU COUNTY	0022.05	3 - Middle	109.86	No	$129,300	$114,087	1888	1574	83.37	443	
HI	HONOLULU COUNTY	0022.06	2 - Moderate	54.93	No	$129,300	$57,051	1961	1745	88.99	156	
HI	HONOLULU COUNTY	0023.01	3 - Middle	91.83	No	$129,300	$95,369	3293	2804	85.15	785	
HI	HONOLULU COUNTY	0023.02	3 - Middle	80.04	No	$129,300	$83,125	2087	1853	88.79	328	
HI	HONOLULU COUNTY	0024.01	2 - Moderate	67.80	No	$129,300	$70,417	2912	2579	88.56	328	
HI	HONOLULU COUNTY	0024.03	2 - Moderate	64.46	No	$129,300	$66,944	1567	1411	90.04	155	
HI	HONOLULU COUNTY	0024.04	2 - Moderate	55.17	No	$129,300	$57,292	1423	1236	86.86	170	
HI	HONOLULU COUNTY	0025.00	2 - Moderate	79.34	No	$129,300	$82,396	3941	3462	87.85	313	
HI	HONOLULU COUNTY	0026.00	2 - Moderate	72.56	No	$129,300	$75,350	4174	3664	87.78	495	
HI	HONOLULU COUNTY	0027.01	4 - Upper	126.06	No	$129,300	$130,909	4078	2817	69.08	259	
HI	HONOLULU COUNTY	0027.02	3 - Middle	81.69	No	$129,300	$84,838	4705	3884	82.55	976	1
HI	HONOLULU COUNTY	0028.01	3 - Middle	105.30	No	$129,300	$109,357	1778	1460	82.11	522	
HI	HONOLULU COUNTY	0028.02	3 - Middle	102.31	No	$129,300	$106,250	2353	1706	72.50	647	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0029.00	4 - Upper	140.83	No	$129,300	$146,250	2251	1725	76.63	517	
HI	HONOLULU COUNTY	0030.00	4 - Upper	158.35	No	$129,300	$164,444	4305	3381	78.54	1224	1
HI	HONOLULU COUNTY	0031.02	4 - Upper	136.02	No	$129,300	$141,250	3345	2908	86.94	1175	1
HI	HONOLULU COUNTY	0031.03	4 - Upper	129.84	No	$129,300	$134,837	1567	1415	90.30	422	
HI	HONOLULU COUNTY	0031.04	4 - Upper	184.28	No	$129,300	$191,375	2175	1648	75.77	679	
HI	HONOLULU COUNTY	0034.04	2 - Moderate	65.61	No	$129,300	$68,140	4517	3710	82.13	1146	
HI	HONOLULU COUNTY	0034.08	2 - Moderate	65.83	No	$129,300	$68,362	2256	2000	88.65	561	
HI	HONOLULU COUNTY	0034.09	2 - Moderate	67.53	No	$129,300	$70,128	1901	1676	88.16	494	
HI	HONOLULU COUNTY	0034.10	2 - Moderate	50.26	No	$129,300	$52,197	1482	1319	89.00	233	
HI	HONOLULU COUNTY	0034.11	2 - Moderate	72.40	No	$129,300	$75,192	1231	982	79.77	397	
HI	HONOLULU COUNTY	0034.12	3 - Middle	80.15	No	$129,300	$83,241	1618	1259	77.81	478	
HI	HONOLULU COUNTY	0034.13	2 - Moderate	75.25	No	$129,300	$78,148	2532	2112	83.41	569	
HI	HONOLULU COUNTY	0034.14	3 - Middle	87.87	No	$129,300	$91,250	4118	3264	79.26	772	
HI	HONOLULU COUNTY	0035.01	2 - Moderate	76.11	No	$129,300	$79,038	2286	1917	83.86	603	
HI	HONOLULU COUNTY	0035.03	2 - Moderate	76.26	No	$129,300	$79,202	1500	1376	91.73	67	
HI	HONOLULU COUNTY	0035.04	2 - Moderate	61.90	No	$129,300	$64,286	2712	2383	87.87	686	
HI	HONOLULU COUNTY	0036.03	2 - Moderate	58.95	No	$129,300	$61,222	3181	2907	91.39	595	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0036.04	2 - Moderate	71.74	No	$129,300	$74,505	2554	2281	89.31	324	
HI	HONOLULU COUNTY	0036.05	2 - Moderate	70.41	No	$129,300	$73,125	1036	918	88.61	39	
HI	HONOLULU COUNTY	0036.06	3 - Middle	97.51	No	$129,300	$101,264	3058	2521	82.44	362	
HI	HONOLULU COUNTY	0037.01	2 - Moderate	67.40	No	$129,300	$70,000	2522	2001	79.34	362	
HI	HONOLULU COUNTY	0037.02	3 - Middle	92.68	No	$129,300	$96,250	3929	3128	79.61	557	
HI	HONOLULU COUNTY	0037.03	3 - Middle	90.40	No	$129,300	$93,882	3457	2697	78.02	1023	
HI	HONOLULU COUNTY	0038.01	2 - Moderate	50.92	No	$129,300	$52,885	4909	4054	82.58	462	
HI	HONOLULU COUNTY	0038.02	3 - Middle	102.48	No	$129,300	$106,429	5114	4226	82.64	1270	
HI	HONOLULU COUNTY	0039.00	0 - Unknown	0.00	No	$129,300	$0	559	387	69.23	36	
HI	HONOLULU COUNTY	0040.00	3 - Middle	105.58	No	$129,300	$109,643	1627	1117	68.65	340	
HI	HONOLULU COUNTY	0041.01	0 - Unknown	0.00	No	$129,300	$0	1618	1344	83.07	364	
HI	HONOLULU COUNTY	0041.02	2 - Moderate	76.76	No	$129,300	$79,716	2438	2078	85.23	412	
HI	HONOLULU COUNTY	0042.01	2 - Moderate	72.02	No	$129,300	$74,795	1602	1365	85.21	422	
HI	HONOLULU COUNTY	0042.02	4 - Upper	127.77	No	$129,300	$132,688	1922	1505	78.30	528	
HI	HONOLULU COUNTY	0043.01	3 - Middle	90.61	No	$129,300	$94,100	2273	1715	75.45	515	
HI	HONOLULU COUNTY	0043.02	3 - Middle	83.58	No	$129,300	$86,801	3313	2980	89.95	247	
HI	HONOLULU COUNTY	0044.01	3 - Middle	104.47	No	$129,300	$108,491	2536	2343	92.39	540	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0044.02	4 - Upper	129.72	No	$129,300	$134,710	2550	2377	93.22	669	
HI	HONOLULU COUNTY	0045.00	4 - Upper	122.99	No	$129,300	$127,721	5360	4344	81.04	1319	1
HI	HONOLULU COUNTY	0046.00	4 - Upper	179.10	No	$129,300	$185,994	3883	3502	90.19	812	1
HI	HONOLULU COUNTY	0047.01	4 - Upper	139.91	No	$129,300	$145,294	2305	2028	87.98	647	
HI	HONOLULU COUNTY	0047.02	4 - Upper	143.39	No	$129,300	$148,906	2477	2242	90.51	454	
HI	HONOLULU COUNTY	0048.01	4 - Upper	136.86	No	$129,300	$142,132	3079	2925	95.00	799	
HI	HONOLULU COUNTY	0048.02	3 - Middle	115.63	No	$129,300	$120,083	3873	3649	94.22	536	
HI	HONOLULU COUNTY	0049.00	2 - Moderate	77.12	No	$129,300	$80,086	3351	3209	95.76	428	
HI	HONOLULU COUNTY	0050.00	2 - Moderate	73.30	No	$129,300	$76,122	4106	3782	92.11	543	
HI	HONOLULU COUNTY	0051.00	2 - Moderate	54.20	No	$129,300	$56,287	2905	2509	86.37	487	
HI	HONOLULU COUNTY	0052.00	2 - Moderate	65.00	No	$129,300	$67,500	3001	2699	89.94	15	
HI	HONOLULU COUNTY	0053.00	1 - Low	46.42	No	$129,300	$48,207	4302	4020	93.44	94	
HI	HONOLULU COUNTY	0054.00	1 - Low	34.82	No	$129,300	$36,163	1545	1542	99.81	0	
HI	HONOLULU COUNTY	0055.00	2 - Moderate	62.10	No	$129,300	$64,489	2157	2108	97.73	227	
HI	HONOLULU COUNTY	0056.01	0 - Unknown	0.00	No	$129,300	$0	1808	1775	98.17	57	
HI	HONOLULU COUNTY	0056.02	2 - Moderate	71.86	No	$129,300	$74,625	5124	5076	99.06	540	
HI	HONOLULU COUNTY	0057.00	2 - Moderate	59.98	No	$129,300	$62,289	2483	2101	84.62	158	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0058.00	2 - Moderate	67.44	No	$129,300	$70,042	3322	3275	98.59	526	
HI	HONOLULU COUNTY	0059.00	2 - Moderate	61.99	No	$129,300	$64,375	2994	2716	90.71	63	
HI	HONOLULU COUNTY	0060.00	3 - Middle	82.64	No	$129,300	$85,824	5661	5614	99.17	537	
HI	HONOLULU COUNTY	0061.00	3 - Middle	110.78	No	$129,300	$115,048	4517	4453	98.58	305	
HI	HONOLULU COUNTY	0062.02	1 - Low	30.37	No	$129,300	$31,538	2705	2665	98.52	55	
HI	HONOLULU COUNTY	0062.03	2 - Moderate	69.32	No	$129,300	$71,992	6425	6327	98.47	568	
HI	HONOLULU COUNTY	0063.01	3 - Middle	96.79	No	$129,300	$100,517	4068	3938	96.80	580	
HI	HONOLULU COUNTY	0063.02	1 - Low	44.59	No	$129,300	$46,314	3152	3094	98.16	118	
HI	HONOLULU COUNTY	0064.01	3 - Middle	102.86	No	$129,300	$106,818	2362	2319	98.18	242	
HI	HONOLULU COUNTY	0064.02	3 - Middle	100.66	No	$129,300	$104,537	6393	6101	95.43	1101	1
HI	HONOLULU COUNTY	0065.00	4 - Upper	130.23	No	$129,300	$135,238	4694	4270	90.97	912	1
HI	HONOLULU COUNTY	0067.03	3 - Middle	81.98	No	$129,300	$85,139	1725	1340	77.68	212	
HI	HONOLULU COUNTY	0067.04	3 - Middle	105.65	No	$129,300	$109,717	7162	6088	85.00	1194	1
HI	HONOLULU COUNTY	0068.06	4 - Upper	140.73	No	$129,300	$146,146	1758	1701	96.76	506	
HI	HONOLULU COUNTY	0068.10	2 - Moderate	66.64	No	$129,300	$69,208	2374	1405	59.18	0	1
HI	HONOLULU COUNTY	0068.11	2 - Moderate	69.03	No	$129,300	$71,691	1047	615	58.74	44	
HI	HONOLULU COUNTY	0068.12	4 - Upper	123.12	No	$129,300	$127,864	1363	1275	93.54	419	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0068.13	4 - Upper	130.21	No	$129,300	$135,221	4680	4278	91.41	1308	
HI	HONOLULU COUNTY	0068.14	3 - Middle	85.98	No	$129,300	$89,291	2442	2295	93.98	508	
HI	HONOLULU COUNTY	0068.15	2 - Moderate	50.43	No	$129,300	$52,375	2165	1987	91.78	483	
HI	HONOLULU COUNTY	0068.16	3 - Middle	109.12	No	$129,300	$113,316	2411	2311	95.85	488	
HI	HONOLULU COUNTY	0068.17	3 - Middle	117.87	No	$129,300	$122,404	4809	4609	95.84	715	
HI	HONOLULU COUNTY	0068.18	2 - Moderate	76.35	No	$129,300	$79,286	1695	1514	89.32	344	
HI	HONOLULU COUNTY	0068.19	2 - Moderate	57.37	No	$129,300	$59,583	2646	2432	91.91	630	
HI	HONOLULU COUNTY	0069.00	3 - Middle	82.24	No	$129,300	$85,407	3879	2079	53.60	0	1
HI	HONOLULU COUNTY	0070.01	2 - Moderate	59.20	No	$129,300	$61,479	1565	875	55.91	0	
HI	HONOLULU COUNTY	0070.02	2 - Moderate	59.14	No	$129,300	$61,415	2163	1037	47.94	0	1
HI	HONOLULU COUNTY	0071.00	2 - Moderate	67.40	No	$129,300	$70,000	3060	1637	53.50	0	1
HI	HONOLULU COUNTY	0073.02	3 - Middle	91.58	No	$129,300	$95,102	4172	1728	41.42	0	1
HI	HONOLULU COUNTY	0074.00	3 - Middle	91.05	No	$129,300	$94,559	7651	2977	38.91	36	
HI	HONOLULU COUNTY	0075.04	2 - Moderate	69.33	No	$129,300	$72,000	3372	3266	96.86	249	
HI	HONOLULU COUNTY	0075.07	4 - Upper	133.29	No	$129,300	$138,424	6626	5860	88.44	1273	1
HI	HONOLULU COUNTY	0075.08	3 - Middle	95.03	No	$129,300	$98,684	6994	5855	83.71	1177	1
HI	HONOLULU COUNTY	0077.01	3 - Middle	90.12	No	$129,300	$93,594	4921	4237	86.10	747	1

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HI	HONOLULU COUNTY	0077.02	4 - Upper	139.40	No	$129,300	$144,770	5487	4774	87.01	1441	1
HI	HONOLULU COUNTY	0078.04	4 - Upper	144.84	No	$129,300	$150,417	2005	1940	96.76	521	
HI	HONOLULU COUNTY	0078.07	2 - Moderate	79.85	No	$129,300	$82,923	5292	4539	85.77	1154	
HI	HONOLULU COUNTY	0078.08	2 - Moderate	70.44	No	$129,300	$73,155	3459	3154	91.18	510	
HI	HONOLULU COUNTY	0078.09	4 - Upper	152.27	No	$129,300	$158,125	3384	3123	92.29	1028	1
HI	HONOLULU COUNTY	0078.12	3 - Middle	99.90	No	$129,300	$103,750	2164	1969	90.99	495	
HI	HONOLULU COUNTY	0078.13	3 - Middle	116.90	No	$129,300	$121,397	2880	2698	93.68	712	
HI	HONOLULU COUNTY	0078.14	4 - Upper	143.46	No	$129,300	$148,981	3416	3171	92.83	1007	1
HI	HONOLULU COUNTY	0078.15	4 - Upper	132.94	No	$129,300	$138,056	2034	1788	87.91	560	
HI	HONOLULU COUNTY	0078.16	3 - Middle	98.06	No	$129,300	$101,832	3443	2940	85.39	1006	
HI	HONOLULU COUNTY	0078.17	4 - Upper	155.62	No	$129,300	$161,607	1631	1495	91.66	423	
HI	HONOLULU COUNTY	0080.01	2 - Moderate	63.51	No	$129,300	$65,962	2664	2490	93.47	243	
HI	HONOLULU COUNTY	0080.02	3 - Middle	108.41	No	$129,300	$112,586	2897	2779	95.93	593	
HI	HONOLULU COUNTY	0080.05	3 - Middle	106.76	No	$129,300	$110,865	6997	6358	90.87	1770	2
HI	HONOLULU COUNTY	0080.08	2 - Moderate	78.16	No	$129,300	$81,169	1655	1235	74.62	94	
HI	HONOLULU COUNTY	0080.09	3 - Middle	88.20	No	$129,300	$91,600	2760	2474	89.64	530	
HI	HONOLULU COUNTY	0080.10	3 - Middle	104.39	No	$129,300	$108,409	2439	2365	96.97	605	

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HI	HONOLULU COUNTY	0080.11	3 - Middle	119.76	No	$129,300	$124,375	2697	2573	95.40	615	
HI	HONOLULU COUNTY	0080.12	3 - Middle	112.19	No	$129,300	$116,514	2933	2825	96.32	609	
HI	HONOLULU COUNTY	0080.13	4 - Upper	123.08	No	$129,300	$127,813	2634	2564	97.34	629	
HI	HONOLULU COUNTY	0083.01	3 - Middle	94.11	No	$129,300	$97,736	4553	2823	62.00	0	1
HI	HONOLULU COUNTY	0083.02	3 - Middle	93.03	No	$129,300	$96,614	7253	6982	96.26	990	1
HI	HONOLULU COUNTY	0084.05	3 - Middle	110.42	No	$129,300	$114,667	4988	4575	91.72	919	1
HI	HONOLULU COUNTY	0084.07	3 - Middle	113.71	No	$129,300	$118,092	3778	2986	79.04	836	1
HI	HONOLULU COUNTY	0084.08	3 - Middle	115.99	No	$129,300	$120,458	9057	6171	68.14	2311	2
HI	HONOLULU COUNTY	0084.10	4 - Upper	123.08	No	$129,300	$127,820	6931	6105	88.08	1375	1
HI	HONOLULU COUNTY	0084.11	3 - Middle	102.31	No	$129,300	$106,250	3609	3186	88.28	687	
HI	HONOLULU COUNTY	0084.13	3 - Middle	112.24	No	$129,300	$116,563	3400	3232	95.06	583	
HI	HONOLULU COUNTY	0084.14	4 - Upper	146.42	No	$129,300	$152,050	2168	1840	84.87	546	
HI	HONOLULU COUNTY	0084.15	4 - Upper	136.10	No	$129,300	$141,336	4275	3770	88.19	859	1
HI	HONOLULU COUNTY	0084.16	3 - Middle	103.06	No	$129,300	$107,031	2217	2031	91.61	557	
HI	HONOLULU COUNTY	0084.17	2 - Moderate	79.67	No	$129,300	$82,734	3661	3174	86.70	904	
HI	HONOLULU COUNTY	0084.18	3 - Middle	97.03	No	$129,300	$100,763	5762	5088	88.30	808	1
HI	HONOLULU COUNTY	0085.02	3 - Middle	90.24	No	$129,300	$93,713	2364	1809	76.52	0	

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HI	HONOLULU COUNTY	0086.09	2 - Moderate	78.34	No	$129,300	$81,359	2179	1700	78.02	360	
HI	HONOLULU COUNTY	0086.10	3 - Middle	99.35	No	$129,300	$103,173	1240	489	39.44	305	
HI	HONOLULU COUNTY	0086.11	0 - Unknown	0.00	No	$129,300	$0	62	45	72.58	4	
HI	HONOLULU COUNTY	0086.23	4 - Upper	166.96	No	$129,300	$173,382	4408	4004	90.83	1104	1
HI	HONOLULU COUNTY	0086.24	4 - Upper	124.38	No	$129,300	$129,167	3069	2760	89.93	635	
HI	HONOLULU COUNTY	0086.25	3 - Middle	92.65	No	$129,300	$96,215	4032	3888	96.43	600	
HI	HONOLULU COUNTY	0086.26	2 - Moderate	71.45	No	$129,300	$74,200	3973	3751	94.41	528	
HI	HONOLULU COUNTY	0086.27	3 - Middle	105.05	No	$129,300	$109,091	9793	8298	84.73	810	1
HI	HONOLULU COUNTY	0086.28	3 - Middle	96.17	No	$129,300	$99,878	3847	3520	91.50	836	
HI	HONOLULU COUNTY	0086.29	3 - Middle	80.29	No	$129,300	$83,378	2110	1906	90.33	434	
HI	HONOLULU COUNTY	0086.30	3 - Middle	109.08	No	$129,300	$113,276	2779	2256	81.18	597	
HI	HONOLULU COUNTY	0086.31	4 - Upper	123.49	No	$129,300	$128,243	3226	2429	75.29	846	
HI	HONOLULU COUNTY	0086.32	3 - Middle	107.02	No	$129,300	$111,141	5317	4762	89.56	1040	1
HI	HONOLULU COUNTY	0086.33	3 - Middle	114.89	No	$129,300	$119,310	2726	2219	81.40	807	
HI	HONOLULU COUNTY	0086.34	2 - Moderate	76.31	No	$129,300	$79,250	2800	2314	82.64	592	
HI	HONOLULU COUNTY	0087.02	2 - Moderate	66.37	No	$129,300	$68,929	6490	6343	97.73	610	
HI	HONOLULU COUNTY	0087.04	3 - Middle	104.40	No	$129,300	$108,417	3331	3250	97.57	400	

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HI	HONOLULU COUNTY	0087.05	1 - Low	47.44	No	$129,300	$49,266	3250	3188	98.09	100	
HI	HONOLULU COUNTY	0087.06	3 - Middle	105.85	No	$129,300	$109,926	3650	3469	95.04	565	
HI	HONOLULU COUNTY	0087.07	3 - Middle	90.69	No	$129,300	$94,180	6985	6882	98.53	804	1
HI	HONOLULU COUNTY	0088.01	3 - Middle	106.42	No	$129,300	$110,521	4056	3996	98.52	618	
HI	HONOLULU COUNTY	0088.02	3 - Middle	106.71	No	$129,300	$110,816	5304	5163	97.34	788	
HI	HONOLULU COUNTY	0089.06	3 - Middle	101.00	No	$129,300	$104,891	4026	3434	85.30	1120	
HI	HONOLULU COUNTY	0089.09	3 - Middle	106.28	No	$129,300	$110,368	3820	3416	89.42	1086	1
HI	HONOLULU COUNTY	0089.12	3 - Middle	115.15	No	$129,300	$119,583	3103	3046	98.16	428	
HI	HONOLULU COUNTY	0089.13	3 - Middle	110.68	No	$129,300	$114,940	5128	4992	97.35	644	
HI	HONOLULU COUNTY	0089.17	4 - Upper	147.77	No	$129,300	$153,454	4579	4076	89.02	1200	1
HI	HONOLULU COUNTY	0089.18	3 - Middle	119.13	No	$129,300	$123,716	5529	4723	85.42	1381	1
HI	HONOLULU COUNTY	0089.21	4 - Upper	130.24	No	$129,300	$135,250	3121	3014	96.57	524	
HI	HONOLULU COUNTY	0089.26	3 - Middle	94.21	No	$129,300	$97,841	1742	1266	72.68	410	
HI	HONOLULU COUNTY	0089.28	4 - Upper	127.44	No	$129,300	$132,344	4102	3664	89.32	998	1
HI	HONOLULU COUNTY	0089.29	3 - Middle	97.88	No	$129,300	$101,653	4906	4325	88.16	1411	
HI	HONOLULU COUNTY	0089.30	4 - Upper	144.57	No	$129,300	$150,139	2416	2145	88.78	663	
HI	HONOLULU COUNTY	0089.31	4 - Upper	167.73	No	$129,300	$174,180	3224	2769	85.89	712	

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HI	HONOLULU COUNTY	0089.32	4 - Upper	127.69	No	$129,300	$132,610	2645	2345	88.66	636	
HI	HONOLULU COUNTY	0089.33	3 - Middle	114.75	No	$129,300	$119,167	3223	2793	86.66	936	1
HI	HONOLULU COUNTY	0089.34	4 - Upper	125.89	No	$129,300	$130,735	3526	3143	89.14	893	1
HI	HONOLULU COUNTY	0089.35	3 - Middle	105.41	No	$129,300	$109,464	3931	3580	91.07	745	
HI	HONOLULU COUNTY	0089.36	3 - Middle	113.14	No	$129,300	$117,500	3275	3154	96.31	661	
HI	HONOLULU COUNTY	0089.37	2 - Moderate	65.21	No	$129,300	$67,719	1737	1699	97.81	198	
HI	HONOLULU COUNTY	0089.38	2 - Moderate	51.58	No	$129,300	$53,566	3242	3136	96.73	168	
HI	HONOLULU COUNTY	0089.39	2 - Moderate	79.29	No	$129,300	$82,344	2595	1994	76.84	584	
HI	HONOLULU COUNTY	0089.40	3 - Middle	97.60	No	$129,300	$101,354	2936	2704	92.10	771	
HI	HONOLULU COUNTY	0089.41	4 - Upper	129.73	No	$129,300	$134,722	1934	1634	84.49	450	
HI	HONOLULU COUNTY	0089.42	2 - Moderate	73.11	No	$129,300	$75,924	2370	2121	89.49	310	
HI	HONOLULU COUNTY	0089.43	4 - Upper	156.13	No	$129,300	$162,143	1372	1263	92.06	336	
HI	HONOLULU COUNTY	0089.44	4 - Upper	127.26	No	$129,300	$132,159	3517	3111	88.46	962	
HI	HONOLULU COUNTY	0089.45	3 - Middle	86.06	No	$129,300	$89,375	1436	1310	91.23	251	
HI	HONOLULU COUNTY	0089.46	3 - Middle	106.43	No	$129,300	$110,525	2910	2614	89.83	929	
HI	HONOLULU COUNTY	0089.47	2 - Moderate	78.41	No	$129,300	$81,429	1846	1668	90.36	422	
HI	HONOLULU COUNTY	0089.48	3 - Middle	97.78	No	$129,300	$101,542	2839	2632	92.71	764	

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HI	HONOLULU COUNTY	0089.49	3 - Middle	117.48	No	$129,300	$122,000	1540	1351	87.73	544	
HI	HONOLULU COUNTY	0089.50	4 - Upper	132.50	No	$129,300	$137,596	2068	1981	95.79	478	
HI	HONOLULU COUNTY	0089.51	4 - Upper	123.58	No	$129,300	$128,333	2101	1999	95.15	539	
HI	HONOLULU COUNTY	0089.52	3 - Middle	111.76	No	$129,300	$116,064	6000	5355	89.25	1456	1
HI	HONOLULU COUNTY	0090.00	2 - Moderate	67.22	No	$129,300	$69,813	2412	1198	49.67	4	
HI	HONOLULU COUNTY	0091.00	3 - Middle	86.70	No	$129,300	$90,037	5684	5156	90.71	734	
HI	HONOLULU COUNTY	0092.01	3 - Middle	95.75	No	$129,300	$99,440	3423	3041	88.84	705	
HI	HONOLULU COUNTY	0092.02	3 - Middle	101.97	No	$129,300	$105,895	2762	2480	89.79	441	
HI	HONOLULU COUNTY	0092.03	2 - Moderate	79.07	No	$129,300	$82,115	2260	2115	93.58	482	
HI	HONOLULU COUNTY	0093.01	1 - Low	35.89	No	$129,300	$37,279	1575	1479	93.90	78	
HI	HONOLULU COUNTY	0093.02	3 - Middle	111.92	No	$129,300	$116,224	3324	3067	92.27	654	
HI	HONOLULU COUNTY	0094.01	3 - Middle	94.49	No	$129,300	$98,125	1471	1242	84.43	294	
HI	HONOLULU COUNTY	0094.02	2 - Moderate	65.35	No	$129,300	$67,866	3843	3566	92.79	253	
HI	HONOLULU COUNTY	0095.07	2 - Moderate	55.66	No	$129,300	$57,802	2734	1370	50.11	0	
HI	HONOLULU COUNTY	0095.08	2 - Moderate	70.84	No	$129,300	$73,571	991	581	58.63	0	
HI	HONOLULU COUNTY	0095.09	2 - Moderate	69.35	No	$129,300	$72,019	2643	1528	57.81	0	
HI	HONOLULU COUNTY	0095.10	2 - Moderate	51.15	No	$129,300	$53,125	1255	736	58.65	0	

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HI	HONOLULU COUNTY	0095.11	2 - Moderate	52.47	No	$129,300	$54,490	2546	1537	60.37	19	
HI	HONOLULU COUNTY	0095.12	2 - Moderate	72.58	No	$129,300	$75,375	4735	2156	45.53	5	
HI	HONOLULU COUNTY	0096.08	2 - Moderate	76.65	No	$129,300	$79,605	5664	5408	95.48	778	1
HI	HONOLULU COUNTY	0096.09	3 - Middle	99.86	No	$129,300	$103,702	5070	4331	85.42	1049	1
HI	HONOLULU COUNTY	0096.10	3 - Middle	102.63	No	$129,300	$106,583	7105	6588	92.72	791	1
HI	HONOLULU COUNTY	0097.04	3 - Middle	97.32	No	$129,300	$101,071	3553	3279	92.29	565	
HI	HONOLULU COUNTY	0097.05	3 - Middle	95.06	No	$129,300	$98,725	3640	3326	91.37	547	
HI	HONOLULU COUNTY	0097.06	3 - Middle	85.77	No	$129,300	$89,071	3196	3041	95.15	661	
HI	HONOLULU COUNTY	0097.07	1 - Low	48.37	No	$129,300	$50,234	6575	6032	91.74	614	1
HI	HONOLULU COUNTY	0098.01	2 - Moderate	56.63	No	$129,300	$58,810	3805	2752	72.33	587	
HI	HONOLULU COUNTY	0098.03	2 - Moderate	68.01	No	$129,300	$70,625	2825	2361	83.58	204	
HI	HONOLULU COUNTY	0098.04	2 - Moderate	69.67	No	$129,300	$72,350	3660	3323	90.79	298	
HI	HONOLULU COUNTY	0099.02	3 - Middle	82.97	No	$129,300	$86,161	3998	3013	75.36	701	
HI	HONOLULU COUNTY	0099.05	2 - Moderate	79.79	No	$129,300	$82,868	3879	2885	74.37	581	1
HI	HONOLULU COUNTY	0099.06	3 - Middle	85.46	No	$129,300	$88,750	1921	833	43.36	414	
HI	HONOLULU COUNTY	0100.00	2 - Moderate	71.74	No	$129,300	$74,500	3768	2237	59.37	277	1
HI	HONOLULU COUNTY	0101.01	3 - Middle	116.85	No	$129,300	$121,346	2892	1269	43.88	395	

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HI	HONOLULU COUNTY	0101.02	3 - Middle	115.47	No	$129,300	$119,919	2414	1122	46.48	473	
HI	HONOLULU COUNTY	0101.03	3 - Middle	82.45	No	$129,300	$85,625	3292	2782	84.51	487	
HI	HONOLULU COUNTY	0102.02	3 - Middle	105.43	No	$129,300	$109,485	7391	5789	78.32	502	1
HI	HONOLULU COUNTY	0102.03	3 - Middle	99.56	No	$129,300	$103,393	1381	991	71.76	154	
HI	HONOLULU COUNTY	0102.04	3 - Middle	96.82	No	$129,300	$100,547	2836	2295	80.92	357	
HI	HONOLULU COUNTY	0102.05	3 - Middle	110.23	No	$129,300	$114,474	1693	1143	67.51	355	
HI	HONOLULU COUNTY	0103.03	3 - Middle	116.12	No	$129,300	$120,588	5036	4036	80.14	871	1
HI	HONOLULU COUNTY	0103.05	3 - Middle	119.46	No	$129,300	$124,063	5356	4204	78.49	1111	1
HI	HONOLULU COUNTY	0103.08	4 - Upper	135.75	No	$129,300	$140,975	3427	3113	90.84	957	1
HI	HONOLULU COUNTY	0103.09	4 - Upper	134.98	No	$129,300	$140,179	3897	2904	74.52	1155	1
HI	HONOLULU COUNTY	0103.10	4 - Upper	127.23	No	$129,300	$132,125	2497	2056	82.34	688	
HI	HONOLULU COUNTY	0105.03	3 - Middle	85.94	No	$129,300	$89,250	2263	1802	79.63	227	
HI	HONOLULU COUNTY	0105.05	4 - Upper	138.71	No	$129,300	$144,048	3527	2894	82.05	933	1
HI	HONOLULU COUNTY	0105.07	3 - Middle	104.31	No	$129,300	$108,328	5510	4699	85.28	1021	
HI	HONOLULU COUNTY	0105.08	3 - Middle	112.73	No	$129,300	$117,071	2748	1703	61.97	618	
HI	HONOLULU COUNTY	0105.09	2 - Moderate	64.39	No	$129,300	$66,875	2087	1945	93.20	223	
HI	HONOLULU COUNTY	0105.10	4 - Upper	139.93	No	$129,300	$145,313	3273	2785	85.09	822	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0106.01	3 - Middle	102.95	No	$129,300	$106,912	3921	3524	89.88	637	
HI	HONOLULU COUNTY	0106.02	4 - Upper	128.59	No	$129,300	$133,535	5986	5071	84.71	1355	1
HI	HONOLULU COUNTY	0107.01	4 - Upper	142.03	No	$129,300	$147,500	4397	2550	57.99	842	1
HI	HONOLULU COUNTY	0107.02	4 - Upper	132.58	No	$129,300	$137,679	3832	3367	87.87	852	
HI	HONOLULU COUNTY	0109.01	4 - Upper	152.51	No	$129,300	$158,380	3256	1559	47.88	739	
HI	HONOLULU COUNTY	0109.03	3 - Middle	86.82	No	$129,300	$90,167	4157	2737	65.84	739	1
HI	HONOLULU COUNTY	0109.04	4 - Upper	151.88	No	$129,300	$157,721	3803	2241	58.93	735	1
HI	HONOLULU COUNTY	0109.05	3 - Middle	92.08	No	$129,300	$95,625	2630	1747	66.43	489	
HI	HONOLULU COUNTY	0110.00	4 - Upper	165.73	No	$129,300	$172,109	3697	2426	65.62	976	1
HI	HONOLULU COUNTY	0111.03	4 - Upper	132.21	No	$129,300	$137,295	4212	3029	71.91	1043	1
HI	HONOLULU COUNTY	0111.04	4 - Upper	142.18	No	$129,300	$147,656	5089	3265	64.16	1218	1
HI	HONOLULU COUNTY	0111.05	4 - Upper	135.18	No	$129,300	$140,380	3664	1721	46.97	870	
HI	HONOLULU COUNTY	0111.06	4 - Upper	134.75	No	$129,300	$139,940	6143	4082	66.45	1428	1
HI	HONOLULU COUNTY	0112.01	4 - Upper	153.85	No	$129,300	$159,766	4611	1850	40.12	1171	1
HI	HONOLULU COUNTY	0112.02	4 - Upper	139.48	No	$129,300	$144,844	1676	573	34.19	457	
HI	HONOLULU COUNTY	0113.00	3 - Middle	106.32	No	$129,300	$110,417	6057	5407	89.27	842	1
HI	HONOLULU COUNTY	0114.01	2 - Moderate	74.32	No	$129,300	$77,180	1759	1042	59.24	0	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	0115.00	3 - Middle	110.41	No	$129,300	$114,659	11046	9860	89.26	2031	2
HI	HONOLULU COUNTY	0116.00	4 - Upper	135.91	No	$129,300	$141,136	2023	1540	76.12	634	
HI	HONOLULU COUNTY	9400.03	3 - Middle	108.48	No	$129,300	$112,656	2509	2076	82.74	428	
HI	HONOLULU COUNTY	9400.04	3 - Middle	102.22	No	$129,300	$106,154	2331	2257	96.83	417	
HI	HONOLULU COUNTY	9400.05	3 - Middle	94.42	No	$129,300	$98,052	2367	2339	98.82	490	
HI	HONOLULU COUNTY	9400.06	2 - Moderate	78.38	No	$129,300	$81,397	2446	2419	98.90	470	
HI	HONOLULU COUNTY	9400.07	0 - Unknown	0.00	No	$129,300	$0	2059	1970	95.68	97	
HI	HONOLULU COUNTY	9800.00	0 - Unknown	0.00	No	$129,300	$0	0	0	0.00	0	
HI	HONOLULU COUNTY	9802.00	0 - Unknown	0.00	No	$129,300	$0	304	247	81.25	0	
HI	HONOLULU COUNTY	9803.00	0 - Unknown	0.00	No	$129,300	$0	16	14	87.50	0	
HI	HONOLULU COUNTY	9806.00	0 - Unknown	0.00	No	$129,300	$0	9	8	88.89	0	
HI	HONOLULU COUNTY	9807.00	0 - Unknown	0.00	No	$129,300	$0	0	0	0.00	0	
HI	HONOLULU COUNTY	9808.00	0 - Unknown	0.00	No	$129,300	$0	3	3	100.00	0	
HI	HONOLULU COUNTY	9810.00	0 - Unknown	0.00	No	$129,300	$0	30	27	90.00	0	
HI	HONOLULU COUNTY	9811.00	0 - Unknown	0.00	No	$129,300	$0	167	76	45.51	0	
HI	HONOLULU COUNTY	9812.00	0 - Unknown	0.00	No	$129,300	$0	0	0	0.00	0	
HI	HONOLULU COUNTY	9813.00	0 - Unknown	0.00	No	$129,300	$0	252	176	69.84	0	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HONOLULU COUNTY	9814.00	0 - Unknown	0.00	No	$129,300	$0	96	52	54.17	4	
HI	HONOLULU COUNTY	9817.00	1 - Low	45.05	No	$129,300	$46,788	2841	1178	41.46	0	
HI	HONOLULU COUNTY	9818.01	2 - Moderate	78.94	No	$129,300	$81,981	2402	974	40.55	19	1
HI	HONOLULU COUNTY	9818.02	3 - Middle	110.42	No	$129,300	$114,675	948	318	33.54	0	
HI	HONOLULU COUNTY	9818.03	1 - Low	37.13	No	$129,300	$38,561	3292	1426	43.32	0	
HI	HONOLULU COUNTY	9819.00	0 - Unknown	0.00	No	$129,300	$0	349	121	34.67	0	
HI	HONOLULU COUNTY	9820.00	3 - Middle	96.05	No	$129,300	$99,750	1060	402	37.92	0	
HI	HONOLULU COUNTY	9821.00	0 - Unknown	0.00	No	$129,300	$0	1	0	0.00	0	
HI	HONOLULU COUNTY	9822.00	0 - Unknown	0.00	No	$129,300	$0	31	30	96.77	0	
HI	HONOLULU COUNTY	9900.01	0 - Unknown	0.00	No	$129,300	$0	0	0	0.00	0	

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 27980 - KAHULUI-WAILUKU, HI
State: HAWAII
County: ALL COUNTIES
All Tracts: 50

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	KALAWAO COUNTY	0319.00	3 - Middle	82.86	No	$110,900	$76,274	82	55	67.07	0	
HI	KALAWAO COUNTY	9900.00	0 - Unknown	0.00	No	$110,900	$0	0	0	0.00	0	
HI	KALAWAO COUNTY	9999.99	3 - Middle	82.86	No	$110,900	$76,274	82	55	67.07	0	
HI	MAUI COUNTY	0301.00	3 - Middle	114.70	No	$110,900	$105,583	2719	1895	69.69	288	
HI	MAUI COUNTY	0302.01	2 - Moderate	66.82	No	$110,900	$61,509	2764	1049	37.95	574	1
HI	MAUI COUNTY	0302.03	3 - Middle	93.29	No	$110,900	$85,875	4334	2130	49.15	931	1
HI	MAUI COUNTY	0302.04	3 - Middle	91.72	No	$110,900	$84,429	3558	1529	42.97	685	1
HI	MAUI COUNTY	0303.04	3 - Middle	118.52	No	$110,900	$109,103	3269	2236	68.40	661	1
HI	MAUI COUNTY	0303.05	3 - Middle	88.10	No	$110,900	$81,103	5810	2816	48.47	1610	2
HI	MAUI COUNTY	0303.06	2 - Moderate	76.87	No	$110,900	$70,765	2243	635	28.31	526	1
HI	MAUI COUNTY	0303.07	4 - Upper	186.79	No	$110,900	$171,944	1542	320	20.75	634	1
HI	MAUI COUNTY	0304.03	3 - Middle	118.06	No	$110,900	$108,680	3522	1953	55.45	1025	1
HI	MAUI COUNTY	0304.04	3 - Middle	90.32	No	$110,900	$83,145	5562	3670	65.98	1330	2
HI	MAUI COUNTY	0304.05	3 - Middle	112.77	No	$110,900	$103,807	1850	1202	64.97	506	
HI	MAUI COUNTY	0304.06	3 - Middle	110.46	No	$110,900	$101,686	7490	5074	67.74	1779	2
HI	MAUI COUNTY	0305.01	3 - Middle	104.18	No	$110,900	$95,903	2493	1417	56.84	473	
HI	MAUI COUNTY	0307.05	3 - Middle	119.16	No	$110,900	$109,688	4566	3406	74.59	754	1
HI	MAUI COUNTY	0307.06	2 - Moderate	76.34	No	$110,900	$70,278	2472	1371	55.46	552	
HI	MAUI COUNTY	0307.08	3 - Middle	116.26	No	$110,900	$107,023	3157	1461	46.28	628	1
HI	MAUI COUNTY	0307.09	3 - Middle	108.63	No	$110,900	$100,000	3434	1145	33.34	882	1
HI	MAUI COUNTY	0307.10	2 - Moderate	73.75	No	$110,900	$67,895	2403	749	31.17	638	
HI	MAUI COUNTY	0307.11	4 - Upper	129.23	No	$110,900	$118,964	2438	1255	51.48	810	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	MAUI COUNTY	0307.12	2 - Moderate	67.25	No	$110,900	$61,909	1990	1065	53.52	507	
HI	MAUI COUNTY	0307.13	3 - Middle	86.39	No	$110,900	$79,524	3366	1835	54.52	625	
HI	MAUI COUNTY	0308.00	3 - Middle	116.31	No	$110,900	$107,065	7413	5831	78.66	1732	2
HI	MAUI COUNTY	0309.01	1 - Low	48.81	No	$110,900	$44,932	2848	2354	82.65	402	
HI	MAUI COUNTY	0309.02	3 - Middle	99.20	No	$110,900	$91,321	3428	2845	82.99	702	
HI	MAUI COUNTY	0309.03	3 - Middle	117.76	No	$110,900	$108,401	6505	5915	90.93	1573	1
HI	MAUI COUNTY	0310.01	4 - Upper	124.62	No	$110,900	$114,719	6473	4810	74.31	1724	2
HI	MAUI COUNTY	0310.02	3 - Middle	106.77	No	$110,900	$98,281	4162	3371	80.99	933	1
HI	MAUI COUNTY	0311.02	3 - Middle	94.92	No	$110,900	$87,377	5865	5235	89.26	949	1
HI	MAUI COUNTY	0311.04	3 - Middle	102.72	No	$110,900	$94,561	2144	1716	80.04	760	
HI	MAUI COUNTY	0311.05	3 - Middle	105.76	No	$110,900	$97,354	6446	6197	96.14	1102	1
HI	MAUI COUNTY	0311.06	3 - Middle	91.33	No	$110,900	$84,074	6002	5406	90.07	949	1
HI	MAUI COUNTY	0311.07	4 - Upper	128.06	No	$110,900	$117,882	2079	1654	79.56	142	
HI	MAUI COUNTY	0314.02	3 - Middle	97.15	No	$110,900	$89,432	3208	2460	76.68	527	
HI	MAUI COUNTY	0314.04	2 - Moderate	73.30	No	$110,900	$67,473	3223	1868	57.96	437	1
HI	MAUI COUNTY	0314.05	3 - Middle	92.55	No	$110,900	$85,192	6280	5392	85.86	772	1
HI	MAUI COUNTY	0315.01	3 - Middle	95.83	No	$110,900	$88,214	2367	1408	59.48	498	
HI	MAUI COUNTY	0315.03	2 - Moderate	78.53	No	$110,900	$72,292	2544	1190	46.78	430	
HI	MAUI COUNTY	0315.04	4 - Upper	171.41	No	$110,900	$157,784	1202	455	37.85	412	
HI	MAUI COUNTY	0315.05	4 - Upper	123.53	No	$110,900	$113,710	3541	1574	44.45	620	
HI	MAUI COUNTY	0316.01	3 - Middle	104.24	No	$110,900	$95,956	3367	2892	85.89	778	1
HI	MAUI COUNTY	0317.00	2 - Moderate	70.27	No	$110,900	$64,688	4441	3729	83.97	1018	1
HI	MAUI COUNTY	0318.01	2 - Moderate	51.02	No	$110,900	$46,964	2846	2447	85.98	566	1
HI	MAUI COUNTY	0319.00	3 - Middle	86.28	No	$110,900	$79,429	6276	5490	87.48	1019	1
HI	MAUI COUNTY	0320.00	4 - Upper	156.16	No	$110,900	$143,750	1112	376	33.81	315	
HI	MAUI COUNTY	9800.00	0 - Unknown	0.00	No	$110,900	$0	0	0	0.00	0	
HI	MAUI COUNTY	9900.00	0 - Unknown	0.00	No	$110,900	$0	0	0	0.00	0	
HI	MAUI COUNTY	9902.00	0 - Unknown	0.00	No	$110,900	$0	0	0	0.00	0	
HI	MAUI COUNTY	9912.00	0 - Unknown	0.00	No	$110,900	$0	0	0	0.00	0	

2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: HAWAII
County: ALL COUNTIES
All Tracts: 81

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HAWAII COUNTY	0201.00	3 - Middle	107.84	No	$102,900	$86,833	5433	3954	72.78	1082	2
HI	HAWAII COUNTY	0202.02	2 - Moderate	67.91	No	$102,900	$54,681	2035	1540	75.68	524	
HI	HAWAII COUNTY	0203.00	1 - Low	44.52	No	$102,900	$35,848	3822	2819	73.76	599	
HI	HAWAII COUNTY	0204.00	3 - Middle	82.95	No	$102,900	$66,795	3517	2867	81.52	635	1
HI	HAWAII COUNTY	0205.00	2 - Moderate	69.44	No	$102,900	$55,916	5944	4900	82.44	562	1
HI	HAWAII COUNTY	0206.00	3 - Middle	83.43	No	$102,900	$67,182	5631	5019	89.13	1385	1
HI	HAWAII COUNTY	0207.01	3 - Middle	82.18	No	$102,900	$66,178	4811	4331	90.02	1199	2
HI	HAWAII COUNTY	0207.02	4 - Upper	128.85	No	$102,900	$103,750	4647	4183	90.02	1417	1
HI	HAWAII COUNTY	0208.01	4 - Upper	135.13	No	$102,900	$108,810	4365	3741	85.70	1368	1
HI	HAWAII COUNTY	0208.02	3 - Middle	91.42	No	$102,900	$73,611	6544	5363	81.95	1520	2
HI	HAWAII COUNTY	0209.00	3 - Middle	119.40	No	$102,900	$96,141	4802	4115	85.69	1380	1
HI	HAWAII COUNTY	0210.03	2 - Moderate	62.57	No	$102,900	$50,385	7423	5429	73.14	1903	2
HI	HAWAII COUNTY	0210.11	3 - Middle	85.24	No	$102,900	$68,636	4388	3062	69.78	1086	1
HI	HAWAII COUNTY	0210.13	3 - Middle	91.72	No	$102,900	$73,857	4820	4078	84.61	1399	2

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HAWAII COUNTY	0210.14	3 - Middle	80.57	No	$102,900	$64,878	8402	5845	69.57	1723	2
HI	HAWAII COUNTY	0210.15	3 - Middle	115.03	No	$102,900	$92,629	6080	3946	64.90	1548	1
HI	HAWAII COUNTY	0210.16	2 - Moderate	70.58	No	$102,900	$56,833	5525	2985	54.03	1488	2
HI	HAWAII COUNTY	0210.17	1 - Low	47.81	No	$102,900	$38,500	4572	2504	54.77	1322	2
HI	HAWAII COUNTY	0211.01	2 - Moderate	64.03	No	$102,900	$51,563	2793	1125	40.28	1388	1
HI	HAWAII COUNTY	0211.07	1 - Low	33.34	No	$102,900	$26,852	1365	777	56.92	411	
HI	HAWAII COUNTY	0211.08	2 - Moderate	71.10	No	$102,900	$57,250	6336	4082	64.43	1922	2
HI	HAWAII COUNTY	0212.03	2 - Moderate	54.33	No	$102,900	$43,750	6111	3777	61.81	1790	2
HI	HAWAII COUNTY	0212.04	3 - Middle	86.10	No	$102,900	$69,333	2868	1614	56.28	911	1
HI	HAWAII COUNTY	0213.00	3 - Middle	106.34	No	$102,900	$85,625	5913	3299	55.79	1552	3
HI	HAWAII COUNTY	0214.02	3 - Middle	94.12	No	$102,900	$75,792	3876	2906	74.97	862	1
HI	HAWAII COUNTY	0215.02	3 - Middle	115.69	No	$102,900	$93,158	5432	2896	53.31	1073	1
HI	HAWAII COUNTY	0215.04	3 - Middle	80.26	No	$102,900	$64,630	5932	4823	81.30	832	1
HI	HAWAII COUNTY	0215.10	3 - Middle	104.98	No	$102,900	$84,531	3550	1760	49.58	1103	1
HI	HAWAII COUNTY	0215.11	3 - Middle	94.69	No	$102,900	$76,250	1568	901	57.46	505	
HI	HAWAII COUNTY	0215.12	3 - Middle	107.38	No	$102,900	$86,469	4531	2574	56.81	873	1
HI	HAWAII COUNTY	0215.13	4 - Upper	138.65	No	$102,900	$111,643	6109	3377	55.28	1590	2

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HAWAII COUNTY	0216.05	3 - Middle	110.13	No	$102,900	$88,681	3787	2161	57.06	955	1
HI	HAWAII COUNTY	0216.06	3 - Middle	94.53	No	$102,900	$76,122	4120	2261	54.88	854	1
HI	HAWAII COUNTY	0216.07	4 - Upper	130.32	No	$102,900	$104,934	4452	2055	46.16	1569	2
HI	HAWAII COUNTY	0216.08	3 - Middle	89.59	No	$102,900	$72,143	3832	2001	52.22	1192	1
HI	HAWAII COUNTY	0217.05	4 - Upper	154.57	No	$102,900	$124,463	6366	4301	67.56	1188	2
HI	HAWAII COUNTY	0217.06	4 - Upper	137.20	No	$102,900	$110,475	3795	2886	76.05	952	1
HI	HAWAII COUNTY	0217.07	3 - Middle	109.35	No	$102,900	$88,051	4997	3116	62.36	1083	1
HI	HAWAII COUNTY	0217.08	4 - Upper	122.23	No	$102,900	$98,424	4152	1845	44.44	1212	1
HI	HAWAII COUNTY	0218.00	4 - Upper	121.34	No	$102,900	$97,706	6979	4632	66.37	1820	2
HI	HAWAII COUNTY	0219.02	3 - Middle	80.14	No	$102,900	$64,531	4212	3076	73.03	806	1
HI	HAWAII COUNTY	0220.00	2 - Moderate	75.86	No	$102,900	$61,083	2678	1736	64.82	633	1
HI	HAWAII COUNTY	0221.02	3 - Middle	84.49	No	$102,900	$68,036	2114	1279	60.50	505	
HI	HAWAII COUNTY	9900.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9901.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9903.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9904.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9905.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	HAWAII COUNTY	9906.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9907.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9908.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9909.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9910.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9911.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9912.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9913.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9914.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9915.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9916.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	HAWAII COUNTY	9917.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	KAUAI COUNTY	0401.04	3 - Middle	82.79	No	$102,900	$66,667	1557	587	37.70	196	
HI	KAUAI COUNTY	0401.05	3 - Middle	109.70	No	$102,900	$88,333	4393	2007	45.69	1007	1
HI	KAUAI COUNTY	0401.06	3 - Middle	102.46	No	$102,900	$82,500	2157	521	24.15	622	1
HI	KAUAI COUNTY	0402.04	4 - Upper	120.92	No	$102,900	$97,368	5735	3274	57.09	1215	1
HI	KAUAI COUNTY	0402.05	4 - Upper	129.10	No	$102,900	$103,958	4069	2644	64.98	1163	1
HI	KAUAI COUNTY	0403.01	4 - Upper	123.59	No	$102,900	$99,514	6843	5120	74.82	1329	2
HI	KAUAI COUNTY	0403.02	4 - Upper	142.30	No	$102,900	$114,583	2127	1469	69.06	460	
HI	KAUAI COUNTY	0404.01	3 - Middle	112.84	No	$102,900	$90,865	7324	6307	86.11	1252	1

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Fam Units
HI	KAUAI COUNTY	0404.02	4 - Upper	148.13	No	$102,900	$119,278	3158	2584	81.82	715	
HI	KAUAI COUNTY	0405.00	3 - Middle	114.77	No	$102,900	$92,417	6455	5180	80.25	1327	1
HI	KAUAI COUNTY	0406.03	4 - Upper	126.07	No	$102,900	$101,513	2936	1741	59.30	609	1
HI	KAUAI COUNTY	0406.04	3 - Middle	100.35	No	$102,900	$80,804	3538	2203	62.27	714	1
HI	KAUAI COUNTY	0407.01	3 - Middle	103.16	No	$102,900	$83,068	2704	1635	60.47	602	1
HI	KAUAI COUNTY	0407.02	4 - Upper	131.70	No	$102,900	$106,048	6315	4557	72.16	1378	2
HI	KAUAI COUNTY	0408.00	3 - Middle	95.66	No	$102,900	$77,031	3769	3245	86.10	624	1
HI	KAUAI COUNTY	0409.00	3 - Middle	118.11	No	$102,900	$95,104	5971	4944	82.80	951	2
HI	KAUAI COUNTY	0412.00	0 - Unknown	0.00	No	$102,900	$0	84	84	100.00	0	
HI	KAUAI COUNTY	9400.00	3 - Middle	102.67	No	$102,900	$82,672	4163	3002	72.11	1014	1
HI	KAUAI COUNTY	9901.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	KAUAI COUNTY	9902.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	
HI	KAUAI COUNTY	9903.00	0 - Unknown	0.00	No	$102,900	$0	0	0	0.00	0	

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 Kalanianaole 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 Suite 7070	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	1600 Kapiolani Boulevard Suite 110	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

MAUI

Location	Address		Census Tract	Income Level
Kahului Branch	145 Ho'okele Street	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 101	Lahaina, HI 96761	0314.02	Middle
Wailuku Branch	2061 Wells Street	Wailuku, HI 96793	0310.02	Middle

CENTRAL PACIFIC BANK

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	4454 Nuhou Street Suite 408	Lihue, HI 96766	0404.02	Upper

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 – 5:00 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 – 5:00 pm	Closed	Closed
International Banking	8:30 am – 5:00 pm	8:30 am – 5:00 pm	8:30 am – 5:00 pm	8:30 am – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 pm	Closed	Closed

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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 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 – 5:00 pm	9:00 am – 1:00 pm	Closed

OPENED AND CLOSED BRANCHES
January 1, 2024 – October 13, 2026

Re-Opened Branches

Due to a relocation, the Kapiolani Branch located at 1538 Kapiolani Boulevard, Suite 103, Honolulu, HI 96814 was temporarily closed on October 9, 2026. The new Kapiolani Branch, located at 1600 Kapiolani Boulevard, Suite 110, Honolulu, HI 96814, reopened on October 13, 2026. Both locations are located in moderate-income census tract 0036.04.

Due to a relocation, the Kahului Branch located at 85 West Kaahumanu Avenue, Kahului, HI 96732 was temporarily closed on September 19, 2024. The new Kahului Branch, located at 145 Ho'okele Street, Kahului, HI 96732, reopened on September 23, 2024. Both locations are located in middle-income census tract 0319.00.

Due to a relocation, the Lihue Branch located at 4364 Rice Street, Lihue, HI 96766 (located in middle-income census tract 0405.00) was temporarily closed on May 23, 2025. The new Lihue Branch, located at 4454 Nuhou Street Suite 408, Lihue, HI 96766, reopened on May 27, 2025. The new location is located in upper-income census tract 0404.02.

Closed Branches

The bank did not close any branches during the current year (2026) and each of the prior two calendar years.

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.

CONSUMER	
Products	
Certificates of Deposit (CD)	Lines of Credit
Checking	Loans (including mortgages)
Savings	Individual Retirement Accounts (IRA)
Services	
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	

BUSINESS	
Products	
Certificates of Deposit (CD)	Letters of Credit and Acceptances
Checking	Lines of Credit
Savings	Loans
Money Market Savings	
Services	
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	

GOVERNMENT	
Products	
Certificates of Deposit (CD)	Loans
Checking	Insured Money Market Accounts (IMMA)
Savings	

PRODUCTS AND SERVICES
DIFFERENCES IN AVAILABILITY BY BRANCH

International Banking Center

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 due to the limited physical size of the branch and staffing.

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.

Other Services

To accommodate the needs of its customers, the following branches also service their customers with drive-up ATMs, drive-up teller windows, and/or drive-up remote tellers. These branches are:

Branch Name	Address	Service(s)
Hilo Branch	525 Kilauea Avenue, Hilo, HI 96720	Drive-up ATM
Kahului Branch	145 Ho'okele Street, Kahului, HI 96732	Drive-up ATM
Kapolei Branch	680 Kamokila Boulevard, Kapolei, HI 96707	Drive-up teller window, drive-up remote teller
Pearl Highlands Branch	1030 Makolu Street, Pearl City, HI 96782	Drive-up ATM

ATM LOCATIONS

Oahu

Location	Address	Accepts Deposits?	Census Tract	Income Level
ABC #14	2456 Kalakaua Ave, Honolulu, HI 96815		0018.01	Middle
ABC #21	2394 Kuhio Ave, Honolulu, HI 96815		0020.04	Moderate
ABC #35	2546 Lemon Rd, Honolulu, HI 96815		0018.01	Middle
ABC #56	1732 Ala Moana Blvd, Honolulu, HI 96815		0019.05	Upper
ABC #87 Island Country Market	92-1048 Olani St #4-101, Kapolei, HI 96707		0086.10	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 Kai Branch	6600 Kalanianaole Hwy, Honolulu, HI 96825	Yes	0001.08	Upper
Hawaii Tokai International College	91-971 Farrington Hwy, Kapolei, HI 96707		0086.23	Upper
Kahala Branch	4211 Waialae Ave, Honolulu, HI 96816	Yes	0005.00	Upper
Kailua Branch	6 Hoolai St, Kailua, HI 96734	Yes	0109.03	Middle
Kaimuki Branch	3465 Waialae Ave, Honolulu, HI 96816	Yes	0013.00	Moderate
Kalihi Branch	2024 N King St, Honolulu, HI 96819	Yes	0061.00	Middle
Kaneohe Branch	46-077 Kamehameha Hwy, Kaneohe, HI 96744	Yes	0105.08	Middle
Kapiolani Branch (lobby)	1600 Kapiolani Blvd Ste 110, Honolulu, HI 96814	Yes	0036.04	Moderate
Kapiolani Branch (walk-up)	1600 Kapiolani Blvd Ste 110, Honolulu, HI 96814	Yes	0036.04	Moderate
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
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
Manoa Branch	2851 E Manoa Rd, Ste 1-100, Honolulu, HI 96822	Yes	0029.00	Upper
Mapunapuna Branch	960 Mapunapuna St, Honolulu, HI 96819	Yes	9813.00	Unknown
McCully Branch	2002 S King St, Honolulu, HI 96826	Yes	0026.00	Moderate
Mililani Branch	95-720 Lanikuhana Ave, Mililani, HI 96789	Yes	0089.17	Upper
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
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 Branch lobby)	2024 N King St, Honolulu, HI 96819	Yes	0061.00	Middle
Training ATM 2 (Kapiolani Branch 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 (lobby)	94-210 Pupukahi St, Waipahu, HI 96797	Yes	0089.38	Moderate
Waipahu Branch (walk-up)	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

Location	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 (drive-up)	145 Ho'okele St, Kahului, HI 96732	Yes	0319.00	Middle
Kahului Branch (lobby)	145 Ho'okele St, Kahului, HI 96732	Yes	0319.00	Middle
Kahului Branch (walk-up)	145 Ho'okele St, Kahului, HI 96732	Yes	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 Ka'ahumanu Center	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

Hawaii

Location	Address	Accepts Deposits?	Census Tract	Income Level
Hilo Branch (drive-up)	525 Kilauea Ave, Hilo, HI 96720	Yes	0204.00	Middle
Hilo Branch (lobby)	525 Kilauea Ave, Hilo, HI 96720		0204.00	Middle
Hilo Branch (walk-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 Kuhio Plaza	111 East Puainako St, Hilo, HI 96720		0206.00	Middle

Kauai

Location	Address	Accepts Deposits?	Census Tract	Income Level
Lihue Branch (lobby)	4454 Nuhou St Ste 408, Lihue, HI 96766	Yes	0404.02	Upper
Lihue Branch (walk-up)	4454 Nuhou St Ste 408, Lihue, HI 96766	Yes	0404.02	Upper

SCHEDULE OF FEES

CENTRAL PACIFIC BANK
P.O. Box 3590 Honolulu, HI 96811-3590 | 808-544-0500 | cpb.bank Member FDIC

Miscellaneous Fee Schedule

Central Pacific Bank
220 South King Street
Honolulu, HI 96813-0000
808-544-0500 or toll-free at 1-800-342-8422

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ATM & DEBIT CARD RELATED FEES	**FEE**
Card Replacement Fee	$20
Card Rush Delivery: Domestic Destination	$50 each
Card Rush Delivery: International Destination	$85 each
ATM Transaction Fee **[1]**	
• 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.	
Foreign Currency Fees and Foreign Transaction Fees	
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 *Overdraft Fee (PAID NSF/OD FEE)*	$32 each
Items Returned Unpaid Due to Insufficient Funds *Return Item Fee (RTN NSF/OD FEE)*	$32 each

MULTIPLE NSF FEES

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/nonsufficient 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.

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ACCOUNT RELATED SERVICE FEES [4]	FEE
Account Closed within 180 days	
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 per page; Business-3 per page)	$3/page
Dormant Account *(Service Charge)* **[5]**	$10/month
Escheat Fee	$55
Paper Statement Fee **[6]**	
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)	$4.95/month
Plus Package Fee Sr (First 3 months free) **[10]**	$3.95/month
Statement Reconciliation, Research or Special Request *(with a minimum one-hour charge)*	$35/hour
Stop Payment Fee	$32 each

OTHER BANK SERVICES FEES	FEE
Coin Rolling	$0.10/roll
Collections	$25-$100 each
Garnishment	$95 each
Government check cashing *(non-deposit customers)* **[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 *(per signature, per document)* **[13] [14]**	$5
Official Checks **[14]**	$12 each
Photocopies:	
Per check **[15]**	$4
Per statement	$5
Rush Service Fee (per statement)	$25
Other documents	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.

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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.	
2 x 5	$35
3 x 5	$50
4 x 5	$60
5 x 5	$75
3 x 10	$90
4 x 10	$110
5 x 10	$125
5 x 15	$130
6 x 10	$135
9 x 10	$155
10 x 10	$200
15 x 15	$265
• 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
No Show Drill Fee	$75
Late Payment Fee	$5

WIRE TRANSFER FEES [13] [21]	**FEE**
Incoming Wire Transfer *(Deposited to CPB Account)* **[22]**	$12 each
• With Email Notification *(WIRE & e-NOTIFY FEES)*	$15 each
• With Mail Notification *(WIRE & m-NOTIFY FEES)*	$15 each
Outgoing Wire Transfer **[23]**	
• Domestic: $5,000 or less	$40 each
• Domestic: Over $5,000	$75 each
• International: $5,000 or less	$45 each
• International: Over $5,000	$80 each
Email Notification	
Email Notification *OUTGOING e-NOTIFY FEE*	$3 each
Mail Notification *OUTGOING m-NOTIFY FEE*	$3 each
Confirmation Copy	$3 each
Wire Research Fee	$35 each

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Tracer, Amendment, Recall or Cancellation **[23]**	$25 each
Return Item Fee **[23]**	$25 each
Provisional Credit Item	$25 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.

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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.

[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 Fee Sr 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 or 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.

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Contents of safe deposit boxes are not insured by Central Pacific Bank, the FDIC or any other government agency.

[20] 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 Value Checking and Business Exceptional Checking accounts.

[23] Correspondent, paying and/or intermediary banks may assess additional charges.

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