

**Central Pacific Financial Corp.**

**Central Pacific Bank**

**Environmental Policy Statement**

Central Pacific Financial Corp. and Central Pacific Bank (together, “Company”) recognize the importance of protecting and maintaining the quality of the environment as an integral part of our business operations. We are committed to environmental responsibility and sustainable practices in the conduct of our business. We acknowledge our responsibility to ensure that our products and services are provided in an environmentally responsible, safe and sound manner. We are committed to providing a safe and healthy workplace, while conserving energy and promoting recycling programs to conserve natural resources.

We strive to:

- Provide a safe and healthy workplace and ensure that our personnel are properly trained and have appropriate safety and emergency equipment.
- Be an environmentally responsible corporate citizen and act promptly to correct conditions that endanger health, safety, or the environment.
- Manage and minimize the consumption of energy, water, paper and other resources used by our Company in its day-to-day operations.
- Reuse and recycle materials and purchase products made from recycled materials to conserve natural resources.
- Meet or exceed all applicable government requirements and voluntary requirements to which our Company subscribes.
- Educate our employees about the steps Company is taking to help protect the environment and providing channels for employees to contribute to our efforts.
- Monitor and continually improve performance to help protect the environment, including pollution prevention, recycling and reuse.
- Support Hawai‘i-based environmental initiatives through the Company’s membership in groups such as the Hawaii Executive Collaborative.
- Communicate on our environmental performance through our annual CPF Cares Report and Sustainability Accounting Standards Board (SASB) reporting on Commercial Banks, Mortgage Finance, and Consumer Finance Sustainability Accounting Standards

We expect every employee, every contractor working with Company, and every one of Company’s vendors to follow this policy and to report any environmental, health, or safety concern to Company’s management.