

CENTRAL PACIFIC FINANCIAL CORP  
Form 8-K  
July 23, 2003

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported):

**July 22, 2003**

**Central Pacific Financial Corp.**

(Exact name of registrant as specified in its charter)

**Hawaii**

(State or other  
jurisdiction of  
incorporation)

**0-10777**

(Commission  
File Number)

**99-0212597**

(I.R.S. Employer  
Identification No.)

**220 South King Street, Honolulu, Hawaii**

(Address of principal executive offices)

**96813**

(Zip Code)

**(808) 544-0500**

(Registrant's telephone number, including area code)

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(a) Exhibits

99 - Press release dated July 22, 2003

ITEM 9. REGULATION FD DISCLOSURE

On July 22, 2003, Central Pacific Financial Corp. issued a press release regarding its results of operations and financial condition for the quarterly period ended June 30, 2003. A copy of the press release is set forth in Exhibit 99.

**This information furnished under "Item 9. Regulation FD Disclosure" is intended to be furnished under "Item 12. Results of operations and Financial Condition" in accordance with SEC Release 33-8216.**

The information in this Form 8-K and the exhibit attached hereto shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: July 22, 2003

Central Pacific Financial Corp.  
(Registrant)

/s/ Clint Arnoldus  
Clint Arnoldus  
Chairman, President and  
Chief Executive Officer

Exhibit Index

<b>Exhibit No.</b>	<b>Description</b>
99	Press Release issued July 22, 2003