

CENTRAL PACIFIC FINANCIAL CORP  
Form 8-K  
July 27, 2004

**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 27, 2004**

**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 12.

RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 27, 2004, Central Pacific Financial Corp. issued a press release regarding its results of operations and financial condition for the three months ended June 30, 2004. A copy of the press release is furnished herewith as Exhibit 99.

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.

Central Pacific Financial Corp.  
(Registrant)

Date: July 27, 2004

/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 27, 2004