CENTRAL PACIFIC FINANCIAL CORP Form 8-K January 24, 2006

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):

January 24, 2006

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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

0	Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
o	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
o 240.14d-2(b))	Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR
o 240.13e-4(c))	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR

ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 24, 2006, Central Pacific Financial Corp. issued a press release regarding its results of operations and financial condition for the three months ended December 31, 2005. A copy of the press release is furnished herewith as Exhibit 99.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

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Press release dated January 24, 2006

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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: January 24, 2006 /s/ Clint Arnoldus Clint Arnoldus

Chief Executive Officer

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EXHIBIT INDEX

Exhibit No. Description

Press release issued January 24, 2006

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