

CENTRAL PACIFIC FINANCIAL CORP  
Form SC 13G  
December 27, 2012

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934

Central Pacific Financial Corp.

(Name of Issuer)

Common Stock, no par value  
(Title of Class of Securities)

154760409  
(CUSIP Number)

December 12, 2012  
(Date of Event which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☐ Rule 13d-1(b)  
☒ Rule 13d-1(c)  
☐ Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 154760409

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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Capital LLC

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) x  
GROUP (SEE INSTRUCTIONS) (b) o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

NUMBER OF 5 SOLE VOTING POWER  
SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
OWNED BY

2,190,499

EACH 7 SOLE DISPOSITIVE POWER  
REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
WITH

2,190,499

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

2,190,499

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
INSTRUCTIONS) o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

5.2%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

IA

CUSIP No. 154760409

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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Emanuel J. Friedman

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) ☒ x  
 GROUP (SEE INSTRUCTIONS) (b) ☐ o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

United States

NUMBER OF 5 SOLE VOTING POWER  
 SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
 OWNED BY

2,190,499

EACH 7 SOLE DISPOSITIVE POWER  
 REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
 WITH

2,190,499

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

2,190,499

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
 INSTRUCTIONS) ☐ o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

5.2%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

IN

CUSIP No. 154760409

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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Debt Opportunites Master Fund II, LP

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) ☒ x  
 GROUP (SEE INSTRUCTIONS) (b) ☐ o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Cayman Islands

NUMBER OF 5 SOLE VOTING POWER  
 SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
 OWNED BY

946,815

EACH 7 SOLE DISPOSITIVE POWER  
 REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
 WITH

946,815

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

946,815

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
 INSTRUCTIONS) ☐ o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

2.3%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

PN

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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Debt Opportunites II GP, LLC

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) x  
GROUP (SEE INSTRUCTIONS) (b) o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

NUMBER OF 5 SOLE VOTING POWER  
SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
OWNED BY

946,815

EACH 7 SOLE DISPOSITIVE POWER  
REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
WITH

946,815

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

946,815

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
INSTRUCTIONS) o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

2.3%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO



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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Debt Opportunites Master Fund, L.P.

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) ☒ x  
 GROUP (SEE INSTRUCTIONS) (b) ☐ o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Cayman Islands

NUMBER OF 5 SOLE VOTING POWER  
 SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
 OWNED BY

774,714

EACH 7 SOLE DISPOSITIVE POWER  
 REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
 WITH

774,714

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

774,714

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
 INSTRUCTIONS) ☐ o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

1.9%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

PN

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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Debt Opportunitites GP, LLC

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) ☒ x  
 GROUP (SEE INSTRUCTIONS) (b) ☐ o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

NUMBER OF 5 SOLE VOTING POWER  
 SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
 OWNED BY

774,714

EACH 7 SOLE DISPOSITIVE POWER  
 REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
 WITH

774,714

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

774,714

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
 INSTRUCTIONS) ☐ o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

1.9%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO



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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Financial Services Fund, LP

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) ☒ x  
 GROUP (SEE INSTRUCTIONS) (b) ☐ o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

NUMBER OF 5 SOLE VOTING POWER  
 SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
 OWNED BY

176,100

EACH 7 SOLE DISPOSITIVE POWER  
 REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
 WITH

176,100

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

176,100

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
 INSTRUCTIONS) ☐ o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

0.4%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

PN

CUSIP No. 154760409

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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Financial Services GP, LLC

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) ☒ x  
 GROUP (SEE INSTRUCTIONS) (b) ☐ o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

NUMBER OF 5 SOLE VOTING POWER  
 SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
 OWNED BY

176,100

EACH 7 SOLE DISPOSITIVE POWER  
 REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
 WITH

176,100

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

176,100

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
 INSTRUCTIONS) ☐ o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

0.4%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO

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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Financial Opportunities Master Fund, LP

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) x  
GROUP (SEE INSTRUCTIONS) (b) o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Cayman Islands

NUMBER OF 5 SOLE VOTING POWER  
SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
OWNED BY

73,427

EACH 7 SOLE DISPOSITIVE POWER  
REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
WITH

73,427

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

73,427

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
INSTRUCTIONS) o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

0.2%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

PN

CUSIP No. 154760409

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## 1 NAMES OF REPORTING PERSONS

I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Financial Opportunités GP, LLC

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) ☒ x  
 GROUP (SEE INSTRUCTIONS) (b) ☐ o

3 SEC USE ONLY

## 4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

NUMBER OF 5 SOLE VOTING POWER  
 SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER  
 OWNED BY

73,427

EACH 7 SOLE DISPOSITIVE POWER  
 REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER  
 WITH

73,427

## 9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

73,427

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE  
 INSTRUCTIONS) ☐ o

## 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

0.2%

## 12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO

Item 1. (a) Name of Issuer

Central Pacific Financial Corp.

Item 1. (b) Address of Issuer's Principal Executive Offices

220 South King Street  
Honolulu, Hawaii 96813

Item 2. (a) Name of Person Filing

This Schedule 13G is being filed on behalf of the following persons (the "Reporting Persons")\*:

- (i) EJF Capital LLC;
- (ii) Emanuel J. Friedman;
- (iii) EJF Debt Opportunities Master Fund II, LP;
- (iv) EJF Debt Opportunities II GP, LLC;
- (v) EJF Debt Opportunities Master Fund, L.P.;
- (vi) EJF Debt Opportunities GP, LLC;
- (vii) EJF Financial Services Fund, LP;
- (viii) EJF Financial Services GP, LLC;
- (ix) EJF Financial Opportunities Master Fund, LP; and
- (x) EJF Financial Opportunities GP, LLC

\* Attached as Exhibit A is a copy of an agreement among the Reporting Persons that this Schedule 13G is being filed on behalf of each of them.

Item 2. (b) Address of Principal Business Office or, if None, Residence

EJF Capital LLC  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

Emanuel J. Friedman  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

EJF Debt Opportunities Master Fund II, LP  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

EJF Debt Opportunities II GP, LLC  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

EJF Debt Opportunities Master Fund, L.P.  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

EJF Debt Opportunities GP, LLC  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

EJF Financial Services Fund, LP  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

EJF Financial Services GP, LLC  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

EJF Financial Opportunities Master Fund, LP  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

EJF Financial Opportunities GP, LLC  
2107 Wilson Boulevard  
Suite 410  
Arlington, VA 22201

Item 2. (c) Citizenship

See Item 4 of the attached cover pages.

Item 2. (d) Title of Class of Securities

Common Stock, no par value ("Common Stock")

Item 2. (e) CUSIP Number

154760409

Item 3. If This Statement is Filed Pursuant to Rule 13d-1(b), or 13d-2(b) or (c), Check Whether the Person Filing is a:

Not applicable.

Item 4. Ownership

(a) Amount beneficially owned:

See Item 9 of the attached cover pages.

(b) Percent of class:

See Item 11 of the attached cover pages.

(c) Number of shares as to which such person has:

- (i) Sole power to vote or to direct the vote:  
See Item 5 of the attached cover pages.
- (ii) Shared power to vote or to direct the vote:  
See Item 6 of the attached cover pages.
- (iii) Sole power to dispose or to direct the disposition:  
See Item 7 of the attached cover pages.
- (iv) Shared power to dispose or to direct the disposition:  
See Item 8 of the attached cover pages.

Each of EJP Debt Opportunities Master Fund II, LP, EJP Debt Opportunities Master Fund, L.P., EJP Financial Services Fund, LP and EJP Financial Opportunities Master Fund, LP is the record owner of the shares of Common Stock shown on item 9 of its respective cover page.

EJP Debt Opportunities II GP, LLC serves as the general partner and investment manager of EJP Debt Opportunities Master Fund II, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJP Debt Opportunities Master Fund II, LP is the record owner. EJP Debt Opportunities GP, LLC serves as the general partner and investment manager of EJP Debt Opportunities Master Fund, L.P. and may be deemed to share beneficial ownership of the shares of Common Stock of which EJP Debt Opportunities Master Fund, L.P. is the record owner. EJP Financial Services GP, LLC serves as the general partner and investment manager of EJP Financial Services Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJP Financial Services Fund, LP is the record owner. EJP Financial Opportunities GP, LLC serves as the general partner of EJP Financial Opportunities Master Fund, LP and may be deemed to share beneficial ownership of the shares of Common Stock of which EJP Financial Opportunities Master Fund, LP is the record owner.

EJP Capital LLC is the sole member and manager of each of EJP Debt Opportunities II GP, LLC, EJP Debt Opportunities GP, LLC, EJP Financial Services GP, LLC and EJP Financial Opportunities GP, LLC, and may be deemed to share beneficial ownership of the shares of Common Stock of which such entities may share beneficial ownership. EJP Capital LLC also serves as the investment manager of EJP Financial Opportunities Master Fund, LP and various other managed accounts and may be deemed to share beneficial ownership of the shares of Common Stock of which EJP Financial Opportunities Master Fund, LP is the record owner and the 219,443 shares of Common Stock of which the various other managed accounts are the record owners. Emanuel J. Friedman is the controlling member of EJP Capital LLC and may be deemed to share beneficial ownership of the shares of Common Stock over which EJP Capital LLC may share beneficial ownership.

Item 5. Ownership of Five Percent or Less of a Class

Not Applicable.

Item 6. Ownership of More than Five Percent on Behalf of Another Person

See item 4.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company

Not Applicable.

Item 8. Identification and Classification of Members of the Group

The filing persons may be deemed to be members of a group.

Item 9. Notice of Dissolution of Group

Not Applicable.

Item 10. Certification

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: December 27, 2012

EJF CAPITAL LLC

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EMANUEL J. FRIEDMAN

By: /s/ Emanuel J. Friedman  
Name: Emanuel J. Friedman

EJF DEBT OPPORTUNITIES MASTER FUND II, LP

By: EJF DEBT OPPORTUNITIES II GP, LLC  
Its: General Partner

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF DEBT OPPORTUNITIES II GP, LLC

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF DEBT OPPORTUNITIES MASTER FUND, L.P.

By: EJF DEBT OPPORTUNITIES GP, LLC  
Its: General Partner

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF DEBT OPPORTUNITIES GP, LLC

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF FINANCIAL SERVICES FUND, LP

By: EJF FINANCIAL SERVICES GP, LLC  
Its: General Partner

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF FINANCIAL SERVICES GP, LLC

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF FINANCIAL OPPORTUNITIES MASTER FUND, LP

By: EJF FINANCIAL OPPORTUNITIES GP, LLC  
Its: General Partner

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson

Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF FINANCIAL OPPORTUNITIES GP, LLC

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

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EXHIBIT A

The undersigned, EJF Capital LLC, a Delaware limited liability company, Emanuel J. Friedman, EJF Debt Opportunities Master Fund II, LP, a limited partnership organized under the laws of the Cayman Islands, EJF Debt Opportunities II GP, LLC, a Delaware limited liability company, EJF Debt Opportunities Master Fund, L.P., a limited partnership organized under the laws of the Cayman Islands, EJF Debt Opportunities GP, LLC, a Delaware limited liability company, EJF Financial Services Fund, LP, a Delaware limited partnership, EJF Financial Services GP, LLC, a Delaware limited liability company, EJF Financial Opportunities Master Fund, LP, a limited partnership organized under the laws of the Cayman Islands and EJF Financial Opportunities GP, LLC, a Delaware limited liability company, hereby agree and acknowledge that the information required by this Schedule 13G, to which this Agreement is attached as an exhibit, is filed on behalf of each of them. The undersigned further agree that any further amendments or supplements thereto shall also be filed on behalf of each of them.

Dated: December 27, 2012

EJF CAPITAL LLC

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EMANUEL J. FRIEDMAN

By: /s/ Emanuel J. Friedman  
Name: Emanuel J. Friedman

EJF DEBT OPPORTUNITIES MASTER FUND II, LP

By: EJF DEBT OPPORTUNITIES II GP, LLC  
Its: General Partner

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF DEBT OPPORTUNITIES II GP, LLC

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson

Title: Chief Operating Officer

EJF DEBT OPPORTUNITIES MASTER FUND, L.P.

By: EJF DEBT OPPORTUNITIES GP, LLC  
Its: General Partner

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF DEBT OPPORTUNITIES GP, LLC

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF FINANCIAL SERVICES FUND, LP

By: EJF FINANCIAL SERVICES GP, LLC  
Its: General Partner

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF FINANCIAL SERVICES GP, LLC

By: EJF CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJF FINANCIAL OPPORTUNITIES MASTER FUND, LP

By: EJP FINANCIAL OPPORTUNITIES GP, LLC  
Its: General Partner

By: EJP CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer

EJP FINANCIAL OPPORTUNITIES GP, LLC

By: EJP CAPITAL LLC  
Its: Sole Managing Member

By: /s/ Neal J. Wilson  
Name: Neal J. Wilson  
Title: Chief Operating Officer