

FINANCIAL INSTITUTIONS, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1032464	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$2,207	\$2,329	5.5%	
Loans	\$1,349	\$1,487	10.2%	
Construction & development	\$38	\$51	36.8%	
Closed-end 1-4 family residential	\$239	\$242	1.3%	
Home equity	\$108	\$111	2.8%	
Credit card	\$0	\$0		
Other consumer	\$441	\$20	-95.6%	
Commercial & Industrial	\$155	\$172	11.1%	
Commercial real estate	\$285	\$311	9.1%	
Unused commitments	\$357	\$374	4.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$419	\$404	-3.7%	
Asset-backed securities	\$0	\$0	-6.2%	
Other securities	\$275	\$247	-10.2%	
Cash & balances due	\$37	\$55	47.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$16	\$12	-19.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$16	\$12	-21.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,005	\$2,106	5.0%	
Deposits	\$1,906	\$1,942	1.9%	
Total other borrowings	\$87	\$151	72.9%	
FHLB advances	\$0	\$103	158053.8%	
Equity				
Equity capital at quarter end	\$202	\$223	10.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	8.1%	--	
Tier 1 risk based capital ratio	10.7%	11.5%	--	
Total risk based capital ratio	12.0%	12.7%	--	
Return on equity ¹	10.2%	10.4%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	4.0%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	269.9%	328.7%	--	
Loss provision to net charge-offs (qtr)	158.9%	115.1%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.1%	0.8%	0.0%	0.0%
Closed-end 1-4 family residential	1.4%	1.1%	0.1%	0.1%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.1%	0.3%	0.8%
Commercial & Industrial	0.5%	0.4%	0.0%	0.3%
Commercial real estate	0.9%	0.8%	0.0%	0.2%
Total loans	0.6%	0.5%	0.1%	0.2%