

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,909	\$2,054	7.6%	
Loans	\$1,122	\$1,264	12.7%	
Construction & development	\$26	\$39	52.0%	
Closed-end 1-4 family residential	\$289	\$249	-14.0%	
Home equity	\$86	\$106	22.8%	
Credit card	\$0	\$0		
Other consumer	\$284	\$378	33.1%	
Commercial & Industrial	\$129	\$149	15.8%	
Commercial real estate	\$238	\$273	14.3%	
Unused commitments	\$339	\$317	-6.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$343	\$362	5.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$263	\$258	-1.7%	
Cash & balances due	\$33	\$41	25.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$4	\$13	213.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$4	\$13	228.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,733	\$1,851	6.8%	
Deposits	\$1,659	\$1,750	5.4%	
Total other borrowings	\$54	\$90	65.7%	
FHLB advances	\$31	\$0	-99.5%	
Equity				
Equity capital at quarter end	\$176	\$203	15.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	7.5%	--	
Tier 1 risk based capital ratio	9.5%	11.3%	--	
Total risk based capital ratio	10.8%	12.6%	--	
Return on equity ¹	-6.2%	11.3%	--	
Return on assets ¹	-0.5%	1.1%	--	
Net interest margin ¹	4.1%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	228.8%	238.9%	--	
Loss provision to net charge-offs (qtr)	205.7%	96.4%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.6%	1.5%	0.1%	0.0%
Home equity	0.1%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	0.2%	0.3%	0.3%
Commercial & Industrial	0.3%	0.3%	0.2%	0.0%
Commercial real estate	0.8%	0.4%	0.0%	0.1%
Total loans	0.7%	0.7%	0.2%	0.1%