

TOMPKINS FINANCIAL CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2367921	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets		\$1,310		
Loans		\$853		
Construction & development		\$50		
Closed-end 1-4 family residential		\$120		
Home equity		\$77		
Credit card		\$0		
Other consumer		\$0		
Commercial & Industrial		\$88		
Commercial real estate		\$406		
Unused commitments		\$152		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$266		
Asset-backed securities		\$0		
Other securities		\$28		
Cash & balances due		\$37		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$6		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$11		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$1,163		
Deposits		\$1,119		
Total other borrowings		\$34		
FHLB advances		\$0		
Equity				
Equity capital at quarter end		\$148		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$30	NA	
Performance Ratios				
Tier 1 leverage ratio		7.5%	--	
Tier 1 risk based capital ratio		11.7%	--	
Total risk based capital ratio		11.8%	--	
Return on equity ¹		13.9%	--	
Return on assets ¹		1.5%	--	
Net interest margin ¹		4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)		1.6%	--	
Loss provision to net charge-offs (qtr)		30500.0%	--	
Net charge-offs to average loans and leases ¹		0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development		14.8%		0.0%
Closed-end 1-4 family residential		4.0%		0.0%
Home equity		2.3%		0.0%
Credit card		0.0%		0.0%
Other consumer		2.3%		0.2%
Commercial & Industrial		2.1%		0.0%
Commercial real estate		1.7%		0.0%
Total loans		2.7%		0.0%