CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First Niagara Bank
Person to be contacted about this report: Sandra Condino
Submission date: 4/14/09

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies): 17945
FDIC Certificate Number (for depository institutions): 16004

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$2,750,909	$2,719,579		
b. Average Commercial Loans	$3,700,928	$3,724,614		
c. Total Loans (sum of lines a and b)	$6,451,837	$6,444,193		

2. General Market Commentary (optional)