CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Financial Institutions Inc.
Person to be contacted about this report: George D. Hagi, CRO
Submission date: 04/16/09

RSSD (for Bank Holding Companies): 1032464
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$662,550	$667,059		
b. Average Commercial Loans	$478,487	$483,695		
c. Total Loans (sum of lines a and b)	$1,141,037	$1,150,754		

2. General Market Commentary (optional)