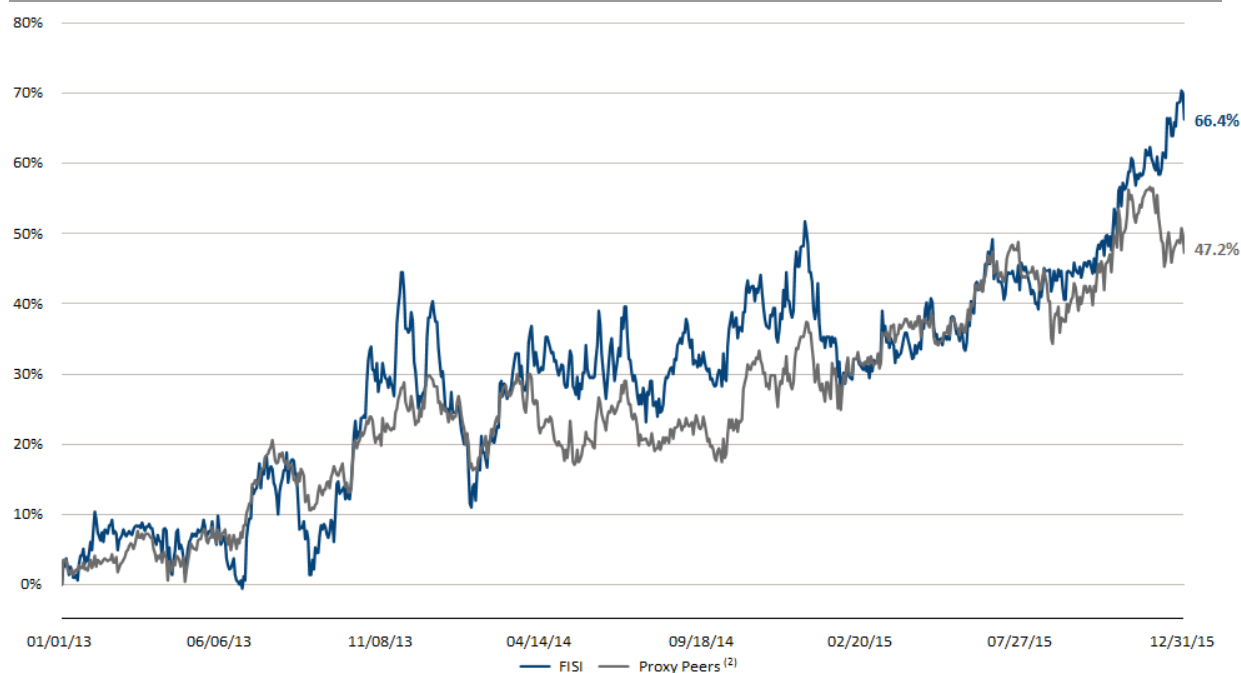


Total Shareholder Returns from January 1, 2013 to December 31, 2015



Total Shareholder Returns for the periods ending December 31, 2015

	FISI	S&P 500	Russell 2000	KBW Regional Bank Index
5-year TSR	74.0%	62.5%	55.2%	56.5%
3-year TSR	66.4%	43.3%	39.2%	50.4%
1-year TSR	15.0%	(0.7%)	(4.4%)	5.9%