FINANCIAL INSTITUTIONS INC Form 8-K October 24, 2012

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported):

October 24, 2012

Financial Institutions, Inc.

(Exact name of registrant as specified in its charter)

0-26481

(Commission

File Number)

New York

(State or other jurisdiction of incorporation)

220 Liberty Street, Warsaw, New York

(Address of principal executive offices)

Registrant s telephone number, including area code:

Not Applicable

Former name or former address, if changed since last report

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

[] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

[] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

[] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

[] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

16-0816610

(I.R.S. Employer Identification No.)

14569

(Zip Code)

585-786-1100

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Item 2.02 Results of Operations and Financial Condition.

On October 24, 2012, Financial Institutions, Inc. issued a press release to report financial results for the three and nine months ended September 30, 2012. The press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit 99.1 Press Release issued October 24, 2012

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Financial Institutions, Inc.

October 24, 2012

By: /s/ Karl F. Krebs

Name: Karl F. Krebs Title: Executive Vice President and Chief Financial Officer

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Exhibit Index

Exhibit No.	Description

99.1

Press Release issued October 24, 2012