



First Niagara Earns Honors in Greenwich Associates Annual Awards

--Bank receives top honors for overall satisfaction, relationship manager performance, treasury management —

BUFFALO, N.Y. , February 11, 2014 – First Niagara Financial Group, Inc. (NASDAQ:FNFG) racked up four national awards and several regional honors in the 2013 Greenwich Excellence Awards for Small Business and Middle Market Banking. Greenwich Associates, a Connecticut-based global consulting firm, surveyed representatives from nearly 13,500 national businesses with sales of \$1.0 to \$10.0 million. Company representatives cast their votes for high performers in 14 categories, ranging from website performance to accuracy of treasury operations and overall customer satisfaction.

Of the more than 750 banks that were evaluated, First Niagara was a national winner in the following categories:

- Relationship Manager Capability
- Relationship Manager Financial Stability
- Treasury Management – Customer Service
- Treasury Management - Accuracy of Operations

The bank also captured northeast regional awards for Treasury Management, Overall Satisfaction in both Middle Market and Small Business banking categories.

“First Niagara is committed to building a truly customer-centric company and to helping our customers do great things,” said David Ring, Managing Director of Enterprise Banking for First Niagara. “We are proud of this recognition and pleased to share it with our 5,800 team members who are relentless in delivering superior customer service every day.”

To qualify for consideration for the national awards designation, at least 50 of a bank’s clients must respond to the survey. For regional awards, at least 30. A bank is deemed “excellent” if it has a significantly higher percentage of “excellent” ratings than the mean for all banks, which is a 95 percent confidence level.

About First Niagara

First Niagara, through its wholly owned subsidiary, First Niagara Bank, N.A., is a multi-state community-oriented bank with approximately 420 branches, \$38 billion in assets, \$27 billion in deposits, and approximately 5,800 employees providing financial services to individuals,

families and businesses across New York, Pennsylvania, Connecticut and Massachusetts. For more information, visit www.firstniagara.com.

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