

ESL IN THE COMMUNITY: 2022 REPORT

CORPORATE INFORMATION

2022 highlights

TOTAL ASSETS
\$9.1 BILLION

LOAN ACCOUNTS
\$3.3 BILLION

CONSUMER LOANS & MORTGAGES
\$2.5 BILLION

BUSINESS LOANS
\$804.2 MILLION

MEMBER SHARE ACCOUNTS
\$5.5 BILLION

WEALTH MANAGEMENT
\$3 BILLION

VALUE OF MORTGAGES SERVICED
\$1.3 BILLION

PERSONAL MEMBERS
397,000

BUSINESSES SERVED
15,000

EMPLOYEES
898

BRANCHES
23

ATMS
103

ACROSS MORE THAN 40 LOCATIONS

CORPORATE INFORMATION

OUR PURPOSE

We help our community thrive and prosper.

OUR MISSION

At ESL, we ...

Provide financial guidance and solutions.

Deliver superior experiences to people and businesses connected to the Greater Rochester area.

Commit to an equitable and resilient community.

Share our financial success with members and reinvest in our community.

OUR CORE VALUES

INTEGRITY: Being truthful, trustworthy and transparent at all times

INITIATIVE: Stepping up, helping out and continuously improving

ACCOUNTABILITY: Owning all opportunities and challenges

TEAMWORK: Working well with all, energizing each other and embracing the power of collaboration

CARING ABOUT PEOPLE: Showing that others' lives, financial health and success matter



ESL Personal Banking Member
Jared Smith