



Auto Lending

2025 ESL IN THE COMMUNITY REPORT

Auto Lending

At ESL, our aim is to be a financing partner that dealers are proud to work with. Over the past year, ESL strengthened our auto lending work across the Rochester, Buffalo, and Syracuse markets, giving customers access to auto financing to support daily personal and business needs. These loans helped keep essential routines moving for many individuals, families, and small businesses with their transportation needs.

This year, our team expanded our outreach, building new relationships with local dealerships and strengthening long-standing partnerships. These shared connections created a stronger network of options for customers, to help more households secure reliable transportation.

The impact is clear across our service areas. Market share remains strong in the Rochester region, and continued growth in the Buffalo and Syracuse regions reflects increasing awareness, trust, and alignment for ESL's auto financing solutions.

This work involves more than providing loans to individuals; it also strengthens local economies. When customers secure accessible auto financing, they also support local dealerships, service centers, and the broader automotive industry. We remain committed to meeting the financial needs across our service areas and expanding access to transportation for more of our neighbors.

TOTAL 2025 AUTO LENDING

\$589 Million

BUFFALO AREA AUTO LENDING

\$146 Million

ROCHESTER AREA AUTO LENDING

\$254 Million

SYRACUSE AREA AUTO LENDING

\$96 Million

2025 DEALER RELATIONSHIPS

207



JEAN,
ESL CUSTOMER
Northland-Lyceum
Neighborhood