



# Business Banking

2025 ESL IN THE COMMUNITY REPORT

# Business Banking

At ESL, we've built our teams and core offerings to meet the wide range of needs across local businesses. From small businesses to large commercial clients, our goal is to provide adaptable solutions to pair with complex financial situations. Business members value the direct support they receive, including access to a designated account manager who responds quickly with focused guidance. This approach reinforces steady growth for local companies and reflects ESL's ongoing investment in the long-term success of the business community.

## Small Business Administration (SBA) Partnership

An example of the benefit that comes from working together as business partners is the work we do with the Small Business Administration to support local businesses. For the second consecutive year, ESL earned the #1 spot for small business banking lending by loan volume in the Greater Rochester region by the U.S. Small Business Administration (SBA), providing more than \$10 million in small business lending across the region. The average SBA loan amount through ESL in this latest fiscal year was approximately \$110,000, significantly less than the regional average of approximately \$210,000. This lesser average loan value further demonstrates the ESL commitment to assist businesses of all sizes.

TOTAL BUSINESS  
BANKING ASSETS  
**\$1.7 Billion**

BUSINESS BANKING LOANS  
**\$993 Million**

BUSINESS BANKING  
SHARE ACCOUNTS  
**\$541 Million**

SBA 7(A) LOANS  
**\$10.3 Million**

BUSINESS CUSTOMERS  
THROUGHOUT GREATER  
ROCHESTER  
**17,700**

NEW BUSINESS LOANS  
**\$178.6 Million**

NEW COMMERCIAL  
REAL ESTATE LENDING  
**\$122 Million**

NEW BUSINESS  
TERM LOANS  
**\$16.7 Million**

NEW BUSINESS SHARES  
**\$38 Million**

## Oxygen Yoga & Fitness

As a financial institution that works with businesses of all sizes, it's amazing to see small businesses transform from a concept to a fully running and successful company. The owners of Oxygen Yoga & Fitness in Brighton came to us with a solid business plan and an unwavering commitment to see their dream become a reality. Through one-on-one guidance and support, they were able to launch their new business in 2025.



“I don't feel like a number. I feel like everyone actually cares about what's going on.”

DEBBIE,  
ESL CUSTOMER  
Penfield

