MARKETING SPOTLIGHT

Protect your money with ENB's free Debit Card Alerts.

Get real-time alerts on activity and detect fraud faster.

Set up alert functions to monitor your account for online activity, transactions over a specific amount, transaction decline and international transactions. Choose to receive alerts by email, text or both. You can also register multiple cards.

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You'll feel the difference.
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BOARD OF DIRECTORS

AARON L. GROFF, JR.
JOSHUA E. HOFFMAN
WILLIS R. LEFEVER
DONALD Z. MUSSER
SUSAN YOUNG NICHOLAS
DR. BRIAN K. REED
MARK C. WAGNER
JUDITH A. WEAVER
PAUL W. WENGER
PAUL M. ZIMMERMAN, JR.

CORPORATE MANAGEMENT

AARON L. GROFF, JR., *Chairman, President, and CEO*
BARRY W. HARTING, *Vice President and Secretary*
SCOTT E. LIED, *Treasurer*

CORPORATE HEADQUARTERS

ENB Financial Corp
31 E Main Street
Ephrata, PA 17522-0457

Phone Number: *(717) 733-4181 or (877) 773-6605*
Web Site: *www.enbfc.com*

COMMUNITY BANK LOCATIONS

MAIN OFFICE: *31 E Main Street, Ephrata*
AKRON OFFICE: *351 S Seventh Street, Akron*
BLUE BALL OFFICE: *110 Marble Avenue, East Earl*
CLOISTER OFFICE: *809 Martin Avenue, Ephrata*
DENVER OFFICE: *1 Main Street, Denver*
GEORGETOWN DRIVE-THRU OFFICE:
1298 Georgetown Road, Quarryville
HINKLETOWN OFFICE: *935 N Railroad Avenue, New Holland*
LEOLA OFFICE: *361 W Main Street, Leola*
LITITZ OFFICE: *3190 Lititz Pike, Lititz*
MANHEIM OFFICE: *1 N Penryn Road, Manheim*
MORGANTOWN OFFICE: *6296 Morgantown Road, Morgantown*
MYERSTOWN OFFICE: *615 E Lincoln Avenue, Myerstown*
STRASBURG OFFICE: *60 Historic Drive, Strasburg*
MONEY MANAGEMENT GROUP: *47 E Main Street, Ephrata*

TELEPHONE BANKING: *(717) 738-BANK or (888) 878-2265*
INTERNET BANKING: *http://www.epnb.com*

ENB
ENB Financial Corp

2019 First Quarter Report

ENB
ENB Financial Corp

PRESIDENT'S LETTER

April 25, 2019

Dear Shareholders, Customers, and Friends:

We are pleased to bring you this report of banking operations for the 1st quarter of 2019. We have implemented many strategic initiatives in the first part of this year and are excited about the opportunities that lie ahead. As of April 2, 2019, the company's common stock began trading on the OTCQX Best Market, under the ticker symbol, "ENBP". This change will enhance the visibility of our stock and better showcase the value of our organization to increase the level of return to our shareholders. On April 17, 2019, the Board of Directors approved a two-for-one stock split, in addition to a $0.01 cash dividend increase, the second dividend increase in 2019. The stock split record date is May 31, 2019, with a payment date of June 28, 2019. These moves to reward you, our shareholders, are the result of growing our company in a profitable manner.

ENB's net income for the first quarter of 2019 was $2,603,000, a $218,000, or 7.7% decrease from the first quarter of 2018. Earnings for the quarter ended March 31, 2019, were primarily lower as a result of $913,000 of insurance proceeds from bank owned life insurance recorded in the first quarter of 2018. Excluding the impact of the insurance proceeds on first quarter 2018 earnings, the Corporation's net income for the first quarter of 2019 would have increased by $695,000 or 36.4% (non-GAAP).

Earnings for the first quarter of 2019 were positively impacted by higher levels of net interest income, which increased by $1,233,000, or 15.9%, for the three months ended March 31, 2019, compared to the same period in the prior year. The Corporation's net interest margin continues to improve as a result of higher interest rates and a larger loan portfolio, reaching 3.59% for the first quarter of 2019. The Corporation's total assets grew 7.9% from March 31, 2018 to March 31, 2019, while loans grew by $100.6 million, or 16.5%, and deposits grew by $73.6 million, or 8.6%.

We hope you have had a chance to read our annual report summarizing our successes for the past fiscal year. Additionally, we look forward to seeing many of you at our annual shareholder meeting on Tuesday, May 7, 2019, at 1:00 pm. We will continue our journey in 2019 with confidence in our strategic direction and ability to generate a higher return for you, our shareholders. Thank you for the investment you have made in our company and, as always, we welcome your comments and questions.

Sincerely,

Aaron L. Groff, Jr.
Chairman of the Board
President & CEO

FINANCIAL HIGHLIGHTS*

FIRST QUARTER 2019

(Dollars in thousands, except per share amounts)

QUARTERLY EARNINGS AND DIVIDENDS

Net income	$	2,603
Earnings Per Share	$	0.91
Cash Dividends Paid Per Share	$	0.30

PERIOD ENDING BALANCES

Total Assets	$	1,112,198
Total Loans	$	710,135
Total Deposits	$	929,801
Stockholders' Equity	$	106,858

SELECTED RATIOS

Return on Average Assets *(Year to Date Annualized)*		0.97%
Return on Average Equity *(Year to Date Annualized)*		10.22%
Book Value Per Share *(End of Period)*	$	37.53
Price to Book Value Ratio *(End of Period)*		0.95
Efficiency Ratio *(Year to Date)*		71.20%
Net Interest Margin *(Year to Date)*		3.59%
Non-performing Loans to Total Loans		0.29%

* Unaudited amounts, as of or for the period ended March 31, 2019.

INVESTOR INFORMATION

The Bank's common stock is traded on the OTCQX Best Market under the symbol ENBP. The following brokerage firms trade our stock on a recurring basis:

Boenning & Scattergood, Inc.
(610) 832-1212
(800) 842-8928

Janney Montgomery Scott
(717) 560-4100
(800) 548-2104

Morgan Stanley Smith Barney
(717) 730-1800
(800) 237-1700

RBC Dain Rauscher
(717) 519-6063
(800) 456-9234

Hazlett, Burt & Watson, Inc.
(717) 397-5515
(800) 657-9944

Stifel Nicolaus & Co., Inc.
(610) 567-1900
(866) 220-4216

TRANSFER AGENT AND STOCK REGISTRAR

Computershare Shareholder Services
P.O. Box 505000
Louisville, KY 40233-5000
(800) 368-5948
www-us.computershare.com/investor

2019 DIVIDEND CALENDAR*

Quarter	Declaration Date	Record Date	Payable Date
First	1/16/19	2/15/19	3/15/19
Second	4/17/19	5/15/19	6/14/19
Third	7/17/19	8/15/19	9/13/19
Fourth	10/16/19	11/15/19	12/13/19

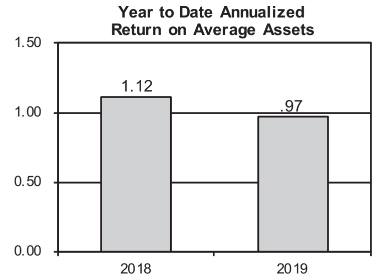
* Proposed dividend calendar, dates subject to change.

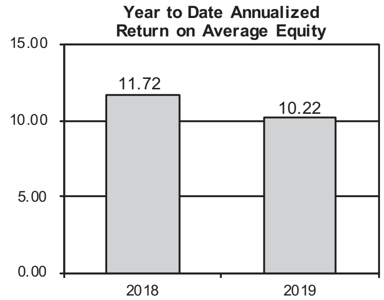
SHAREHOLDER RELATIONS

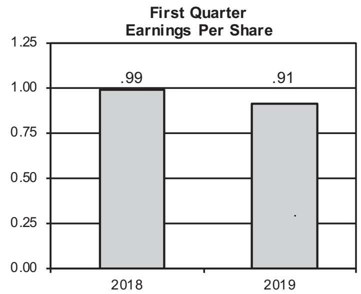
Barry W. Harting
Vice President and Corporate Secretary
(717) 733-4181 Ext. 5312 or (877) 773-6605
email: bharting@epnb.com

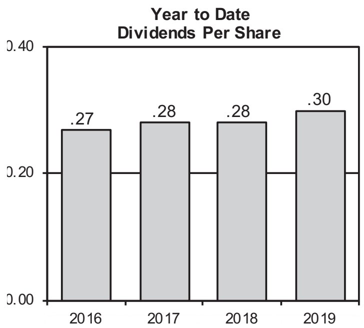
ENB FINANCIAL CORP
BALANCE SHEETS (UNAUDITED)
MARCH 31, 2019 AND 2018

(Dollars in thousands, except share data)	2019 $	2018 $
ASSETS		
Cash and due from banks	17,957	12,733
Interest-bearing deposits in other banks	22,468	24,986
Total cash and cash equivalents	40,425	37,719
Debt securities available for sale (at fair value)	291,186	311,128
Equity securities available for sale (at fair value)	6,081	5,775
Loans held for sale	2,688	2,640
Loans (net of unearned income)	710,135	609,515
Less: Allowance for loan losses	8,886	8,083
Net Loans	701,249	601,432
Premises and equipment	25,409	25,835
Regulatory stock	6,705	6,194
Bank-owned life insurance	28,273	27,525
Other assets	10,182	12,061
TOTAL ASSETS	1,112,198	1,030,309
LIABILITIES AND STOCKHOLDERS' EQUITY		
LIABILITIES:		
Deposits:		
Non-interest bearing	329,007	305,832
Interest-bearing	600,794	550,367
Total deposits	929,801	856,199
Short-term borrowings	-	5,622
Long-term debt	72,478	68,511
Other liabilities	3,061	2,443
TOTAL LIABILITIES	1,005,340	932,775
STOCKHOLDERS' EQUITY:		
Common stock, par value $0.20;		
Shares: Authorized 12,000,000		
Issued 2,869,557 and Outstanding 2,847,226 as of 3/31/19		
Issued 2,869,557 and Outstanding 2,853,479 as of 3/31/18	574	574
Capital surplus	4,438	4,419
Undivided profits	105,818	99,623
Accumulated other comprehensive loss net of tax	(3,189)	(6,541)
Less: Treasury stock cost on 22,331 shares as of 3/31/19		
16,078 shares as of 3/31/18	(783)	(541)
TOTAL STOCKHOLDERS' EQUITY	106,858	97,534
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,112,198	1,030,309









ENB FINANCIAL CORP
STATEMENTS OF INCOME (UNAUDITED)
MARCH 31, 2019 AND 2018

(Dollars in thousands, except per-share data)	Three Months 2019 $	Three Months 2018 $
INTEREST AND DIVIDEND INCOME:		
Interest and fees on loans	8,023	6,398
Interest on securities available for sale	1,922	1,860
Interest on deposits at other banks	47	112
Dividend income	170	154
TOTAL INTEREST AND DIVIDEND INCOME	10,162	8,524
INTEREST EXPENSE:		
Interest on deposits	824	479
Interest on borrowings	355	295
TOTAL INTEREST EXPENSE	1,179	774
NET INTEREST INCOME	8,983	7,750
Provision for loan losses	180	190
Net interest income after provision for loan losses	8,803	7,560
OTHER INCOME:		
Trust and investment services income	537	554
Service fees	630	661
Commissions	655	584
Gains on securities transactions, net	98	65
Gains on sale of mortgages	349	235
Bank owned life insurance	178	186
Other	97	1,095
TOTAL OTHER INCOME	2,544	3,380
OPERATING EXPENSES:		
Salaries, wages and employee benefits	5,188	4,960
Occupancy expenses	630	663
Equipment expenses	287	288
Other operating expenses	2,177	1,973
TOTAL OPERATING EXPENSES	8,282	7,884
INCOME BEFORE INCOME TAXES	3,065	3,056
Provision for federal income taxes	462	235
NET INCOME	2,603	2,821
Earnings per share of common stock	0.91	0.99
Cash dividends paid per share	0.30	0.28
Weighted average shares outstanding	2,847,170	2,850,146