





2014 Annual Shareholders Meeting

May 6, 2014

ENB Financial Corp

Agenda

- Welcome
- Reading of the Minutes
- Certify Voting Activity
- Vote on Matters of the Proxy Statement
- Discussion of Company Condition
  - President's Remarks
  - Financial Review
  - Growth Initiatives
- Questions & Answers
- Voting Results
- Adjournment

Presenters

- Aaron L. Groff, Jr.
  - President, CEO and Board Chairman – ENB Financial Corp and Ephrata National Bank
- Paul W. Wenger
  - Vice President and Corporate Secretary – ENB Financial Corp
  - Senior Vice President and Cashier – Ephrata National Bank
- Scott E. Lied
  - Treasurer – ENB Financial Corp
  - Senior Vice President and Chief Financial Officer – Ephrata National Bank

Meeting Certification

Presented by: Paul W. Wenger

Corporate Secretary - ENB Financial Corp

Matters of Proxy

- Elect three (3) Class C directors to serve a three-year term

Election of Directors – Class C
Susan Y. Nicholas
Mark C. Wagner
Paul W. Wenger

Current Directors

Continuing Directors – Class A
Aaron L. Groff, Jr.
Brian K. Reed
Paul M. Zimmerman, Jr.

Continuing Directors – Class B
Willis R. Lefever
Donald Z. Musser
Judith A. Weaver

Voting Process

Presented by: Paul W. Wenger

Corporate Secretary - ENB Financial Corp

Voting Process

Proxy Holders

- Janice S. Eaby
- John H. Shuey

Judges of Election

- Richard H. Binner
- Roger S. Kline
- William M. Rohrbach

President's Remarks

Presented by: Aaron L. Groff, Jr.

President & CEO - ENB Financial Corp

Mission Statement

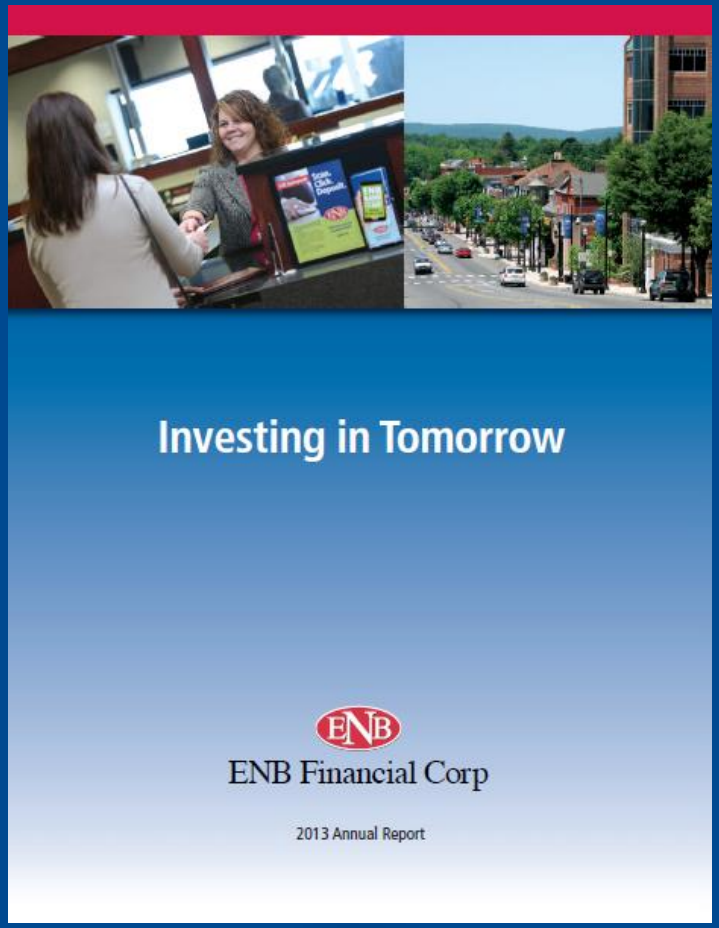
- To remain an independent community bank of undisputed integrity, serving the communities of Northern Lancaster County and beyond.
- To offer state-of-the-art financial products and services of high quality and value at an affordable price.
- To provide unsurpassed personal service, delivered by a highly dedicated professional team.

We Care



- **C**ourteous
- **A**ccurate
- **R**esponsive
- **E**mpowered

Investing in Tomorrow



Growing Branches – Leola









Growing Branches - Myerstown









Growing Technology



ENB

Growing Loans

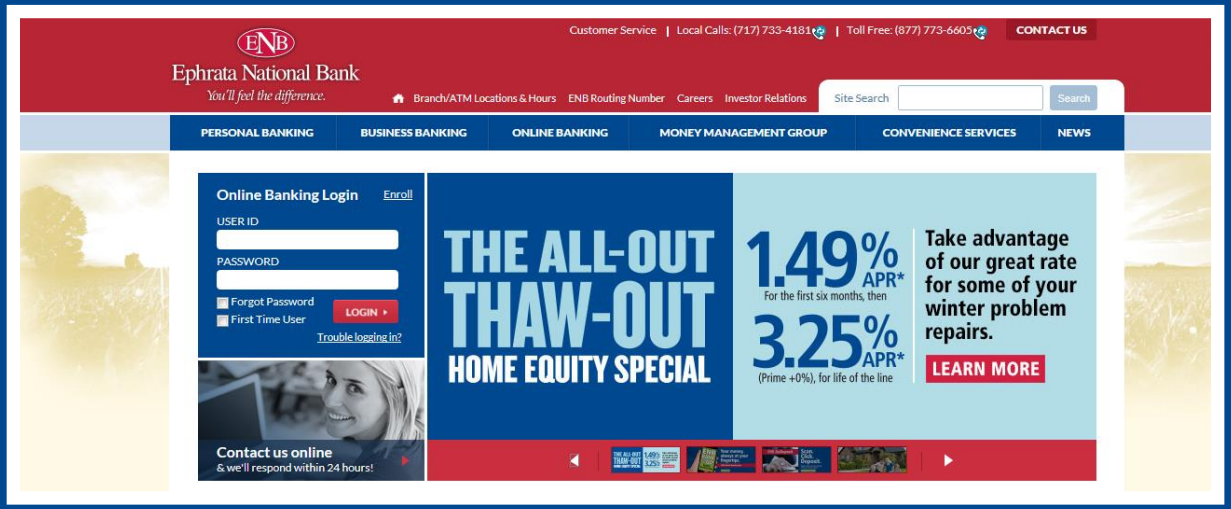




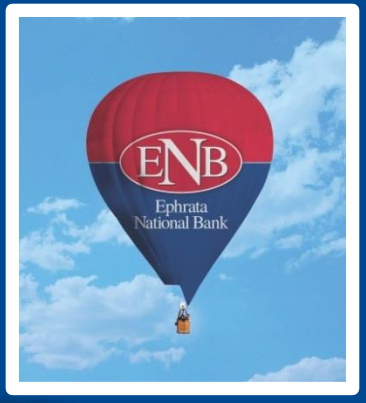


Branding











ENB

Financial Condition

Presented by: Scott E. Lied

Treasurer - ENB Financial Corp

Disclosures

- Unaudited Financial Information
  - Some of the following slides do present financial information that is unaudited. Therefore, this information is subject to adjustments that could be necessary upon completion of the annual audit.
- Forward Looking Statements
  - Some of the material and/or language used in this presentation would be considered as a forward looking statement. Management is not obligated to update these forward looking statements.

Net Income

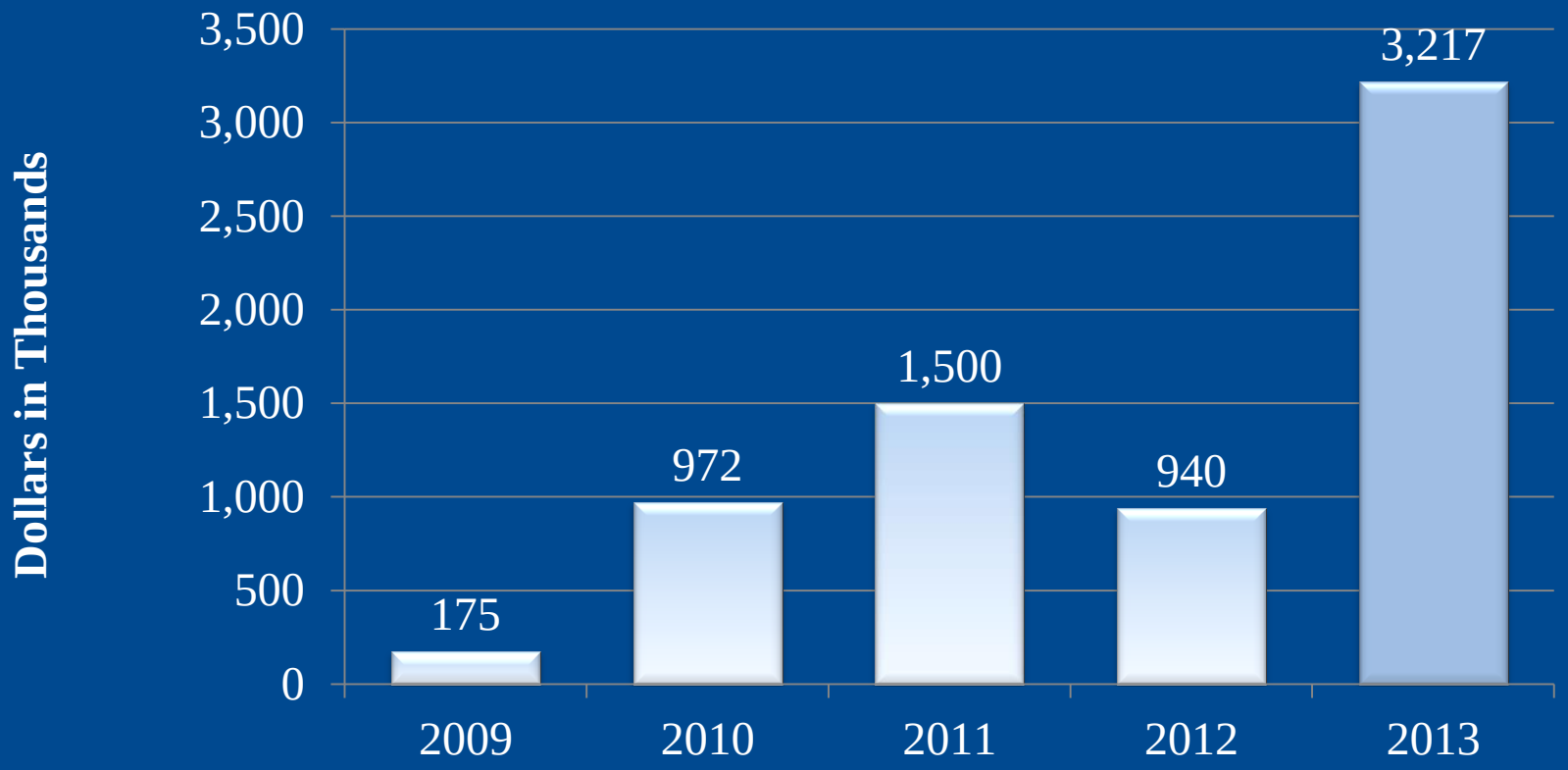

Dollars in Thousands
8,000
6,000
4,000
2,000
0
4,300
6,345
7,148
7,642
7,710
2009
2010
2011
2012
2013

Significant Items

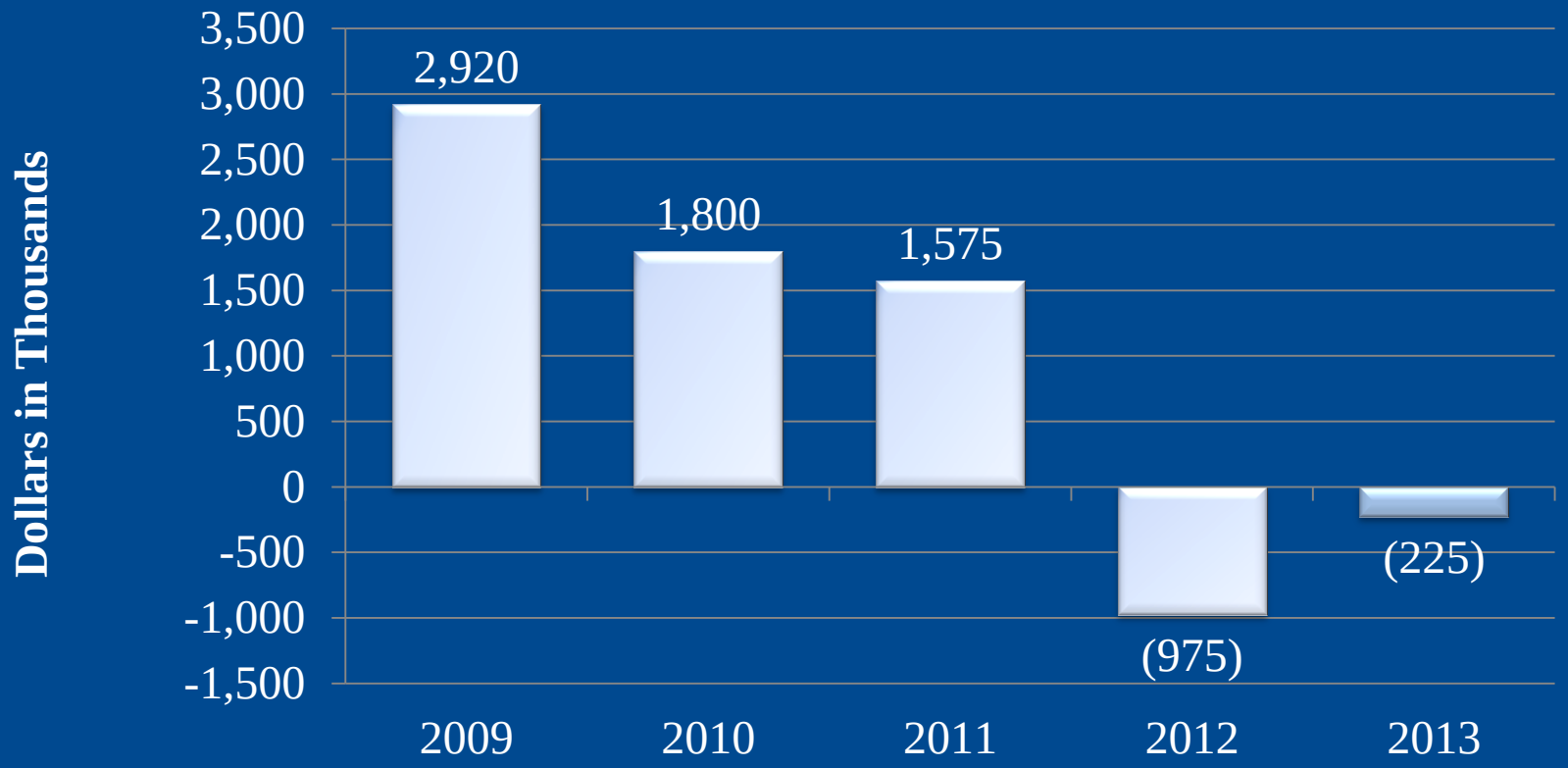
Dollars In Thousands	2013 $	2012 $	Change $
Net Interest Income	21,524	21,854	(330)
Gains on Securities	3,217	940	2,277
Loan Loss (Credit) Provision	(225)	(975)	(750)
Other Income*	6,180	6,337	(157)
Operating Expense	21,935	21,169	(766)
Tax Expense	1,501	1,295	(206)
Total Income Impact			**68**

*Net of Security Gains

Security Gains



Provision (Credit) for Loan Losses



Performance Ratios

	2013 %	2012 %
Return on Average Assets	**0.96**	0.98
Return on Average Equity	**8.92**	8.87
Average Equity Ratio	**10.78**	11.11
Net Interest Margin	**3.17**	3.35
Efficiency Ratio	**73.36**	69.53

Per Share Data

	2013	2012
Earnings Per Share	**$2.70**	$2.68
Dividends Per Share	**$1.04**	$1.00
Dividend Payout Ratio	**38.52%**	37.31%

Peer Analysis – Performance*

Measurement	ENBP** %	PA Bank Peer %
Return of Average Assets (LTM)	**0.96**	0.75
Return on Average Equity (LTM)	**9.03**	7.36
Price to Earnings (LTM)	**11.08**	16.77
Price to Tangible Book	**1.02**	1.23
Dividend Yield (LTM)	**3.49**	2.61

*As of December 31, 2013

**Data from McAdams Wright Ragen's Q4 2013 Community Bank Report

Peer Analysis – Performance*

Measurement	ENBP** %	PA Bank Peer %
Loans/Deposits	**65.62**	78.35
Non-Interest Deposits/Total Deposits	**26.39**	13.76
Equity to Assets	**10.31**	10.23
Non-Performing Assets/Total Assets	**0.17**	1.47
Allowance for Loan Losses/Net Loans	**1.67**	1.50

*As of December 31, 2013

**Data from McAdams Wright Ragen's Q4 2013 Community Bank Report

Loan Growth

Loan Type	12/31/13 $	12/31/12 $	Growth $	Growth %
Commercial Real Estate	**221,523**	194,025	27,498	14.2
Consumer	**163,302**	159,636	3,666	2.3
Commercial & Industrial	**53,395**	60,698	(7,303)	(12.0)
Total Loans	**438,220**	414,359	23,861	5.8

Dollars in Thousands

Breakdown of Ag Loans by County

County	12/31/13 $*	% of Total
Lancaster	66,804	51.0
Lebanon	31,042	23.7
Berks	25,731	19.6
Misc. (Out of Market)	7,502	5.7
Total	131,079	100.0

*Dollars in Thousands. Based on Ag sector NAICS codes

First Quarter Results

Q1 2014

- Earnings: $1,838,000 versus $2,008,000 (Q1 2013)
  - 8.5% decrease from Q1 2013
- Net Interest Margin:
  - Q1 2014 – 3.23%
  - Q4 2013 – 3.17%
- Security Gains: $663,000 versus $918,000 (Q1 2013)
- Credit Provision: $200,000 versus $50,000 (Q1 2013)

2014 Financial Challenges

- Highly Competitive Lending Environment
- Increasing Loan Yield
- Further Margin Improvement
- Increased Regulatory Burden

2014 Financial Opportunities

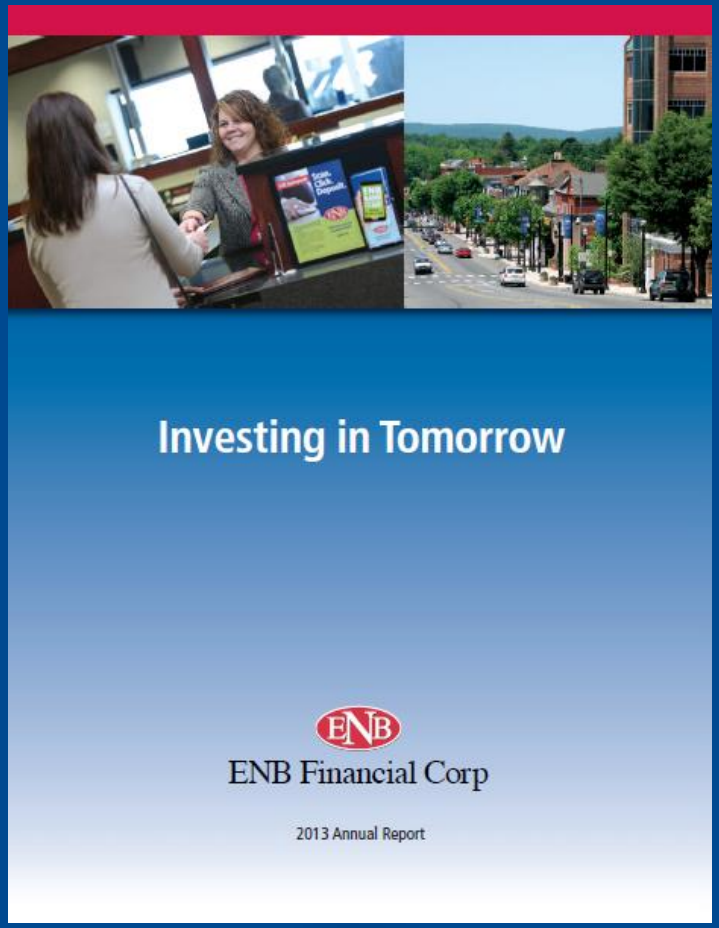
- New Branches/Market Opportunities
- Agriculture Lending Strength
- Strategic Mortgage Initiative
- High Levels of Liquidity
- Improved Balance Sheet Mix
- Strong Brand Equity

We Care



- **C**ourteous
- **A**ccurate
- **R**esponsive
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Questions & Answers



Voting Results

Presented by: Paul W. Wenger

Corporate Secretary - ENB Financial Corp

Adjournment

Thank you!