2015 Annual Shareholders Meeting



2015 Annual Shareholders Meeting

May 5, 2015

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
- Questions & Answers
- Voting Results
- Hibshman Scholarship Legacy Video
- 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 B directors to serve a 3-year term

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

Current Directors

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

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

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

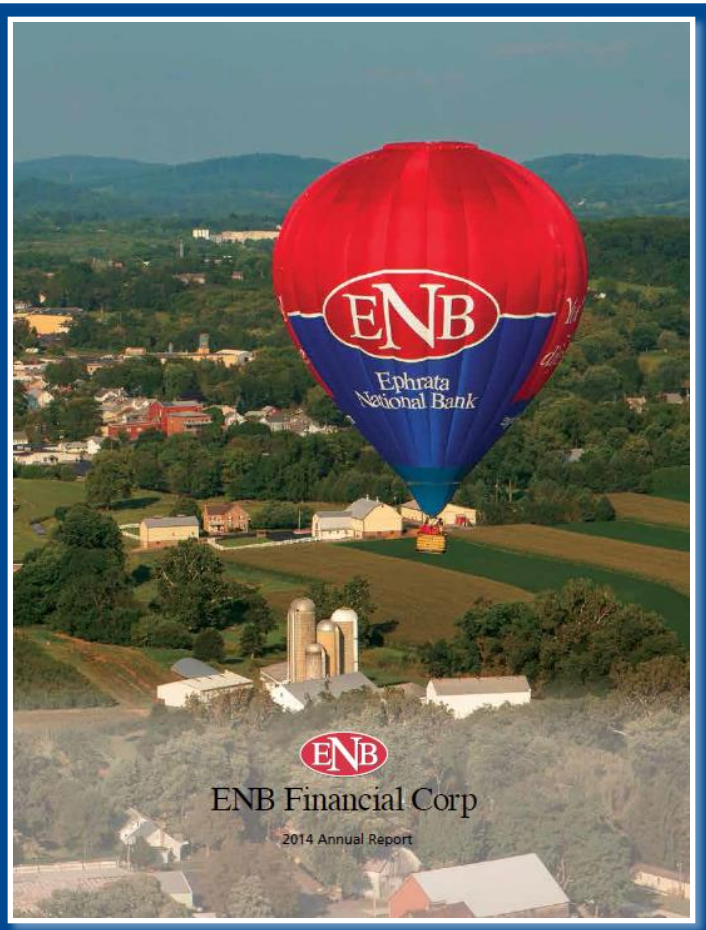
Presented by: Aaron L. Groff, Jr.

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.

Forward Mobility



ENB

Growth



Technology



Mortgage Lending



Agricultural Lending



Financial Condition

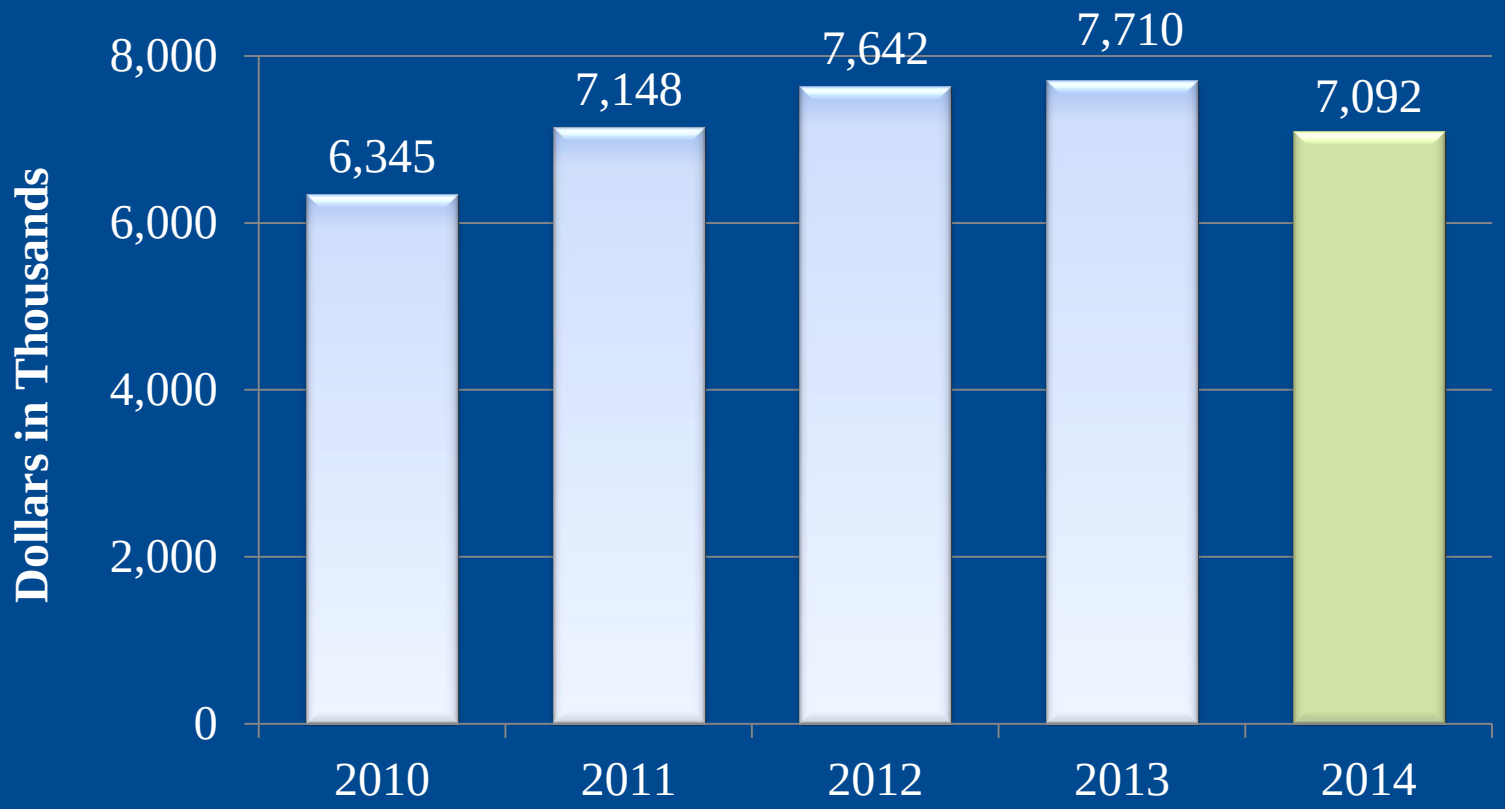
Presented by: Scott E. Lied

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.

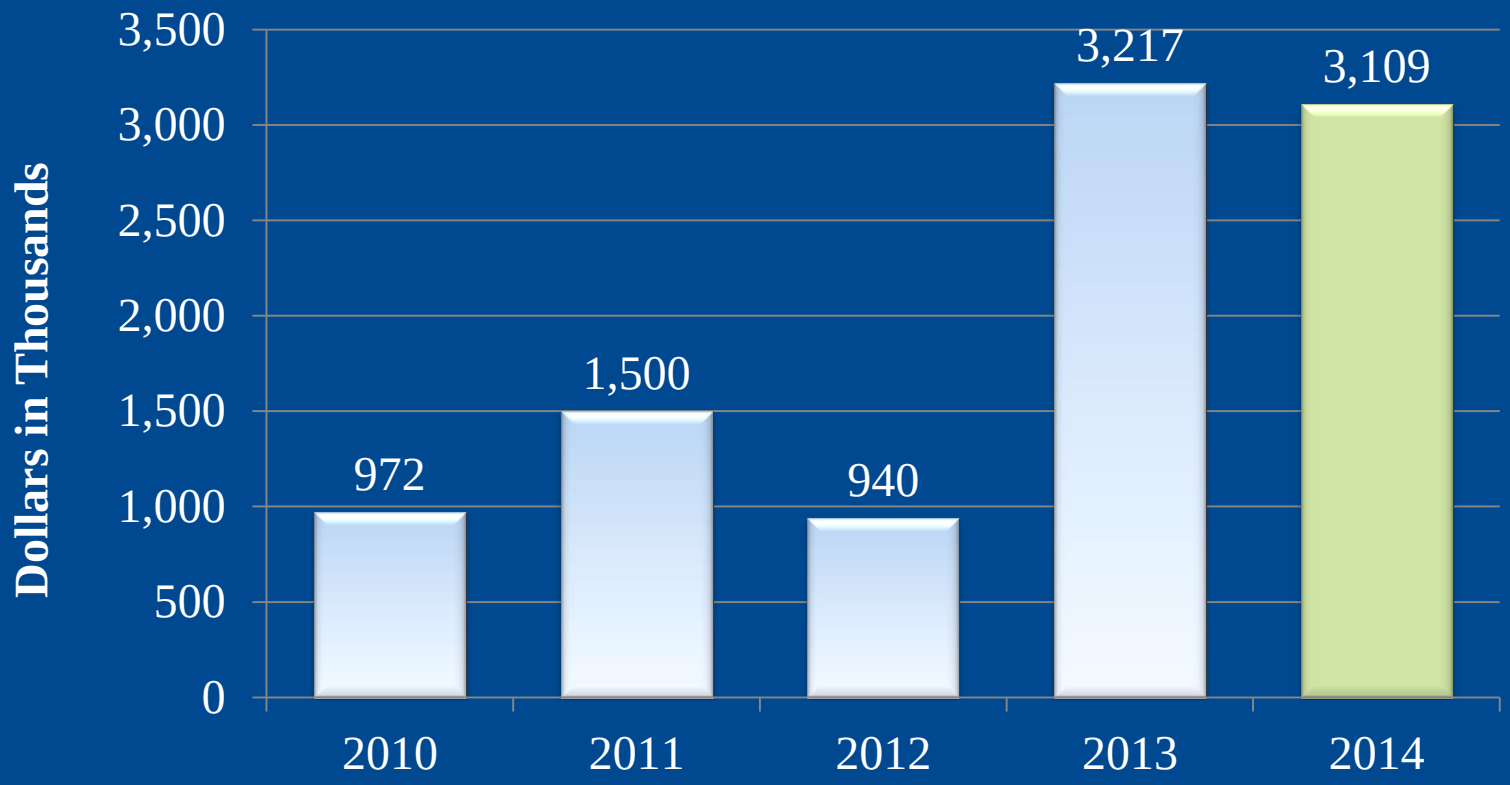
Net Income


Dollars in Thousands
8,000
6,000
4,000
2,000
0
6,345
7,148
7,642
7,710
7,092
2010
2011
2012
2013
2014

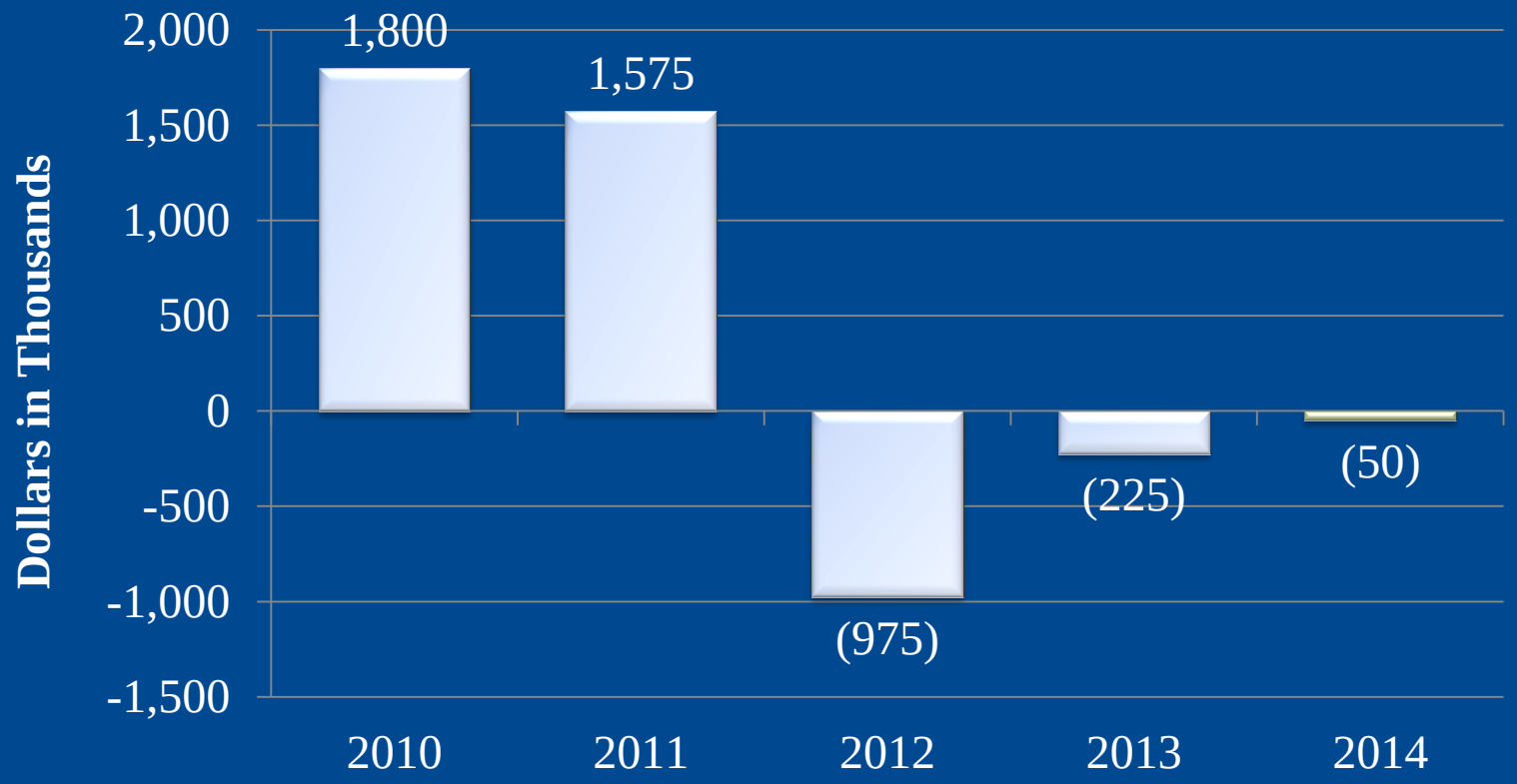
Significant Items

Dollars in Thousands	2014 $	2013 $	Increase $	Increase %
Net Interest Income	**22,461**	21,524	937	4.3
Other Income (Excluding Security Gains)	**6,439**	6,180	259	4.2
Operating Expense	**23,421**	21,935	1,486	6.8

Security Gains



Provision (Credit) for Loan Losses



Performance Ratios

	2014 %	2013 %
Return on Average Assets (ROA)	**0.84**	0.96
Return on Average Equity (ROE)	**7.98**	8.92
Net Interest Margin	**3.10**	3.17
Efficiency Ratio	**76.11**	73.36

Per Share Data

	2014	2013
Earnings Per Share	**$2.48**	$2.70
Dividends Per Share	**$1.07**	$1.04
Dividend Payout Ratio	**43.2%**	38.5%

Peer Analysis – Performance*

Measurement	ENBP %	PA Bank Peer %
Return of Average Assets (LTM)	**0.90**	0.90
Return on Average Equity (LTM)	**8.50**	8.60
Price to Earnings (LTM)	**12.30**	12.60
Price to Tangible Book	**1.00**	1.15
Dividend Yield (LTM)	**3.59**	2.89

*Data as of December 31, 2014 from Boenning & Scattergood, Inc., Q4 2014 Mid-Atlantic Regional Bank & Thrift Review

Peer Analysis – Performance*

Measurement	ENBP %	PA Bank Peer %
Capital to Assets	**10.70**	10.40
Non-Performing Assets/Total Assets	**0.16**	1.13
Allowance for Loan Losses/Net Loans	**1.52**	1.25

*Data as of December 31, 2014 from Boenning & Scattergood, Inc., Q4 2014 Mid-Atlantic Regional Bank & Thrift Review

ENBP Stock Performance*

	Price	BV	Price to BV
Closing Price 03/31/14	$29.75	$30.48	0.98
Closing Price 03/31/15	$32.40	$33.12	0.98
Change	$2.65	$2.64	
% Appreciation	8.91%	8.66%	
Cash Dividend ($1.08)	$108.00		
Total Return	$373.00		
Annual Rate of Return	12.54%		

*03/31/14 - 03/31/15 (per 100 shares)

Balance Sheet Growth

- Total Loans up $32.9 million (7.5%)
- Total Assets up $44.9 million (5.5%)
- Total Deposits up $43.1 million (6.6%)
- Total Capital up $9.0 million (10.7%)

First Quarter Results
(Unaudited)

First Quarter 2015 vs. First Quarter 2014

- Earnings: $1.47 million, 20.1% decrease
- Provision for Loan Losses: $200,000 vs. ($200,000)
- Security Gains: $561,000 vs. $663,000
- Mortgage Gains $153,000 vs. $38,000

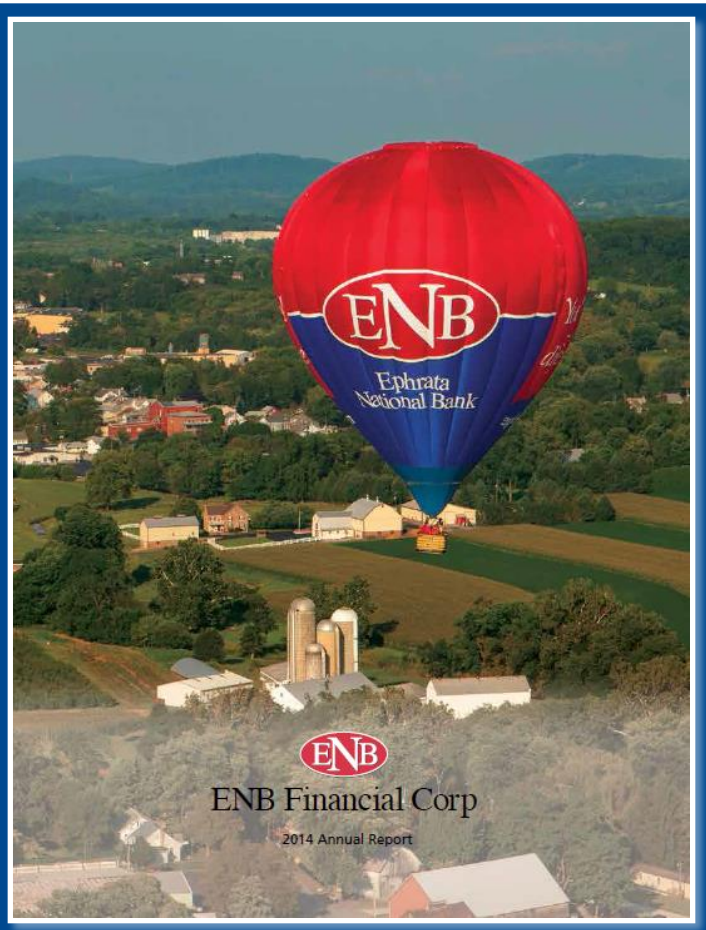
2015 Financial Challenges

- Highly Competitive Lending Environment
- Persistent Low Market Rates
- Leveraging Mortgage & Trust Platforms
- Increased Regulatory Burden

2015 Financial Opportunities

- Commercial Lending Opportunities/Initiatives
- Increasing Mortgage Penetration
- New Rate Environment
- In-Market Mergers & Acquisitions

Questions & Answers

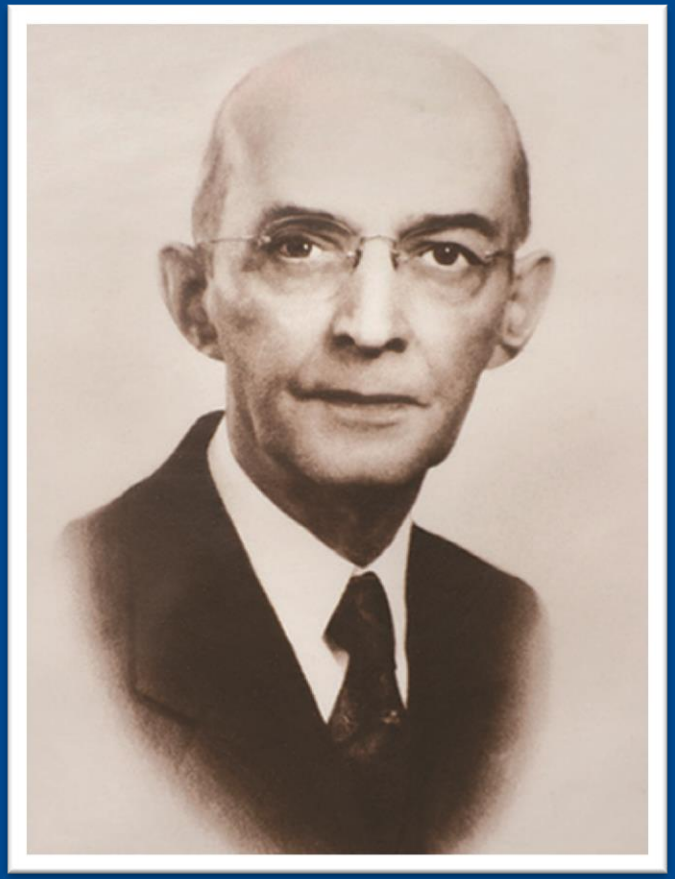


Voting Results

Presented by: Paul W. Wenger

Corporate Secretary - ENB Financial Corp

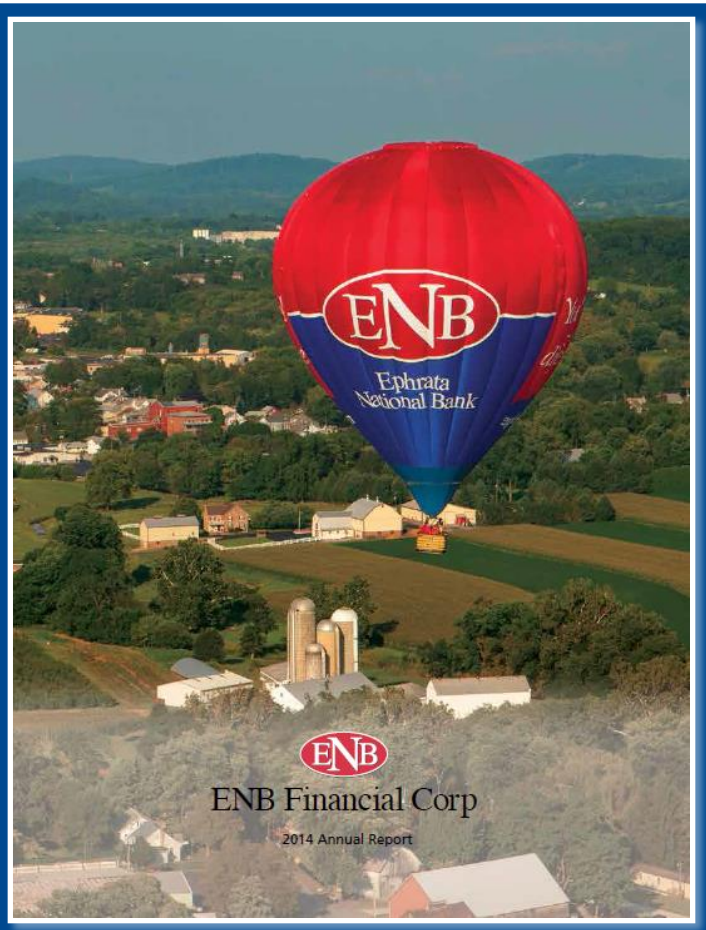
J. Harry Hibshman Scholarship Fund



Hibshman Scholarship



Questions & Answers



We Care

Presented by: Aaron L. Groff, Jr.

President & CEO - ENB Financial Corp



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

ENB

Adjournment

Thank you!