





2017 Annual Shareholders Meeting

May 9, 2017

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
- Adjournment

Presenters

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

Meeting Certification

Presented by: Barry W. Harting

Corporate Secretary - ENB Financial Corp

Matters of Proxy

Proxy Holders

1. Elect three (3) Class C directors to serve a 3-year term
2. Transact other business

Matters of Proxy

1. Elect three (3) Class C directors to serve a 3-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.
Dr. Brian K. Reed
Paul M. Zimmerman, Jr.

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

Voting Process

Presented by: Barry W. Harting

Corporate Secretary - ENB Financial Corp

Voting Process

Proxy Holders

- Janice S. Eaby
- John H. Shuey

Judges of Election

- Richard H. Binner
- Roger S. Kline
- John L. Weber

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 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.

Vision Statement

To help clients achieve financial success

as defined by them

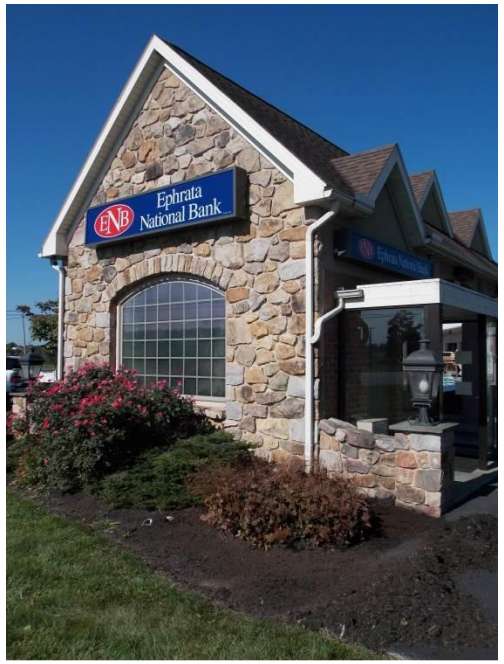
by discovering their goals and dreams

in order to provide helpful advice.

Growth

New Branch Performance



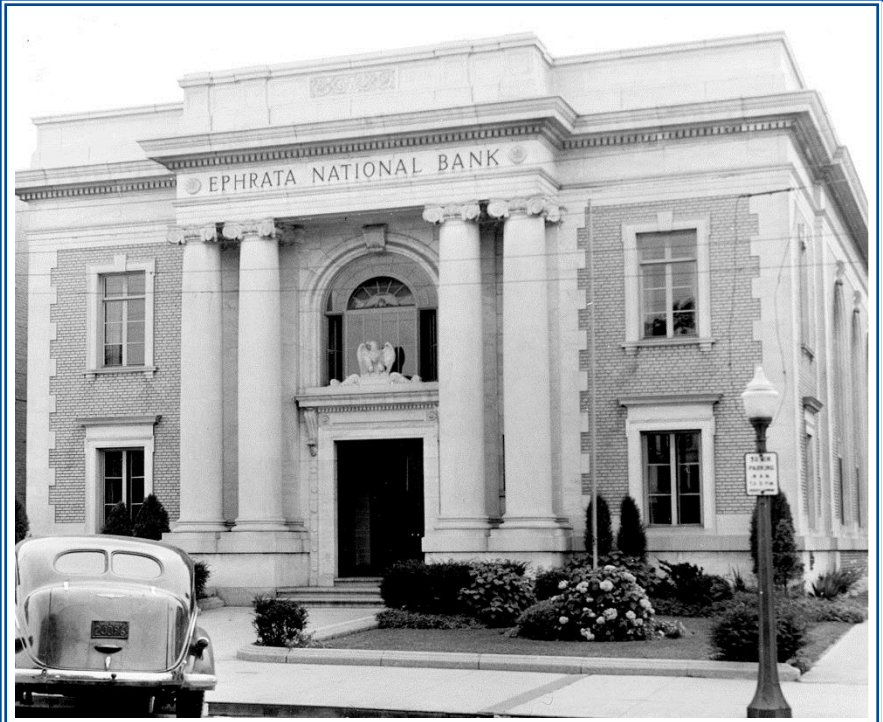


Growth

New Branch Performance



Stability





Growth

Agricultural & Commercial Banking

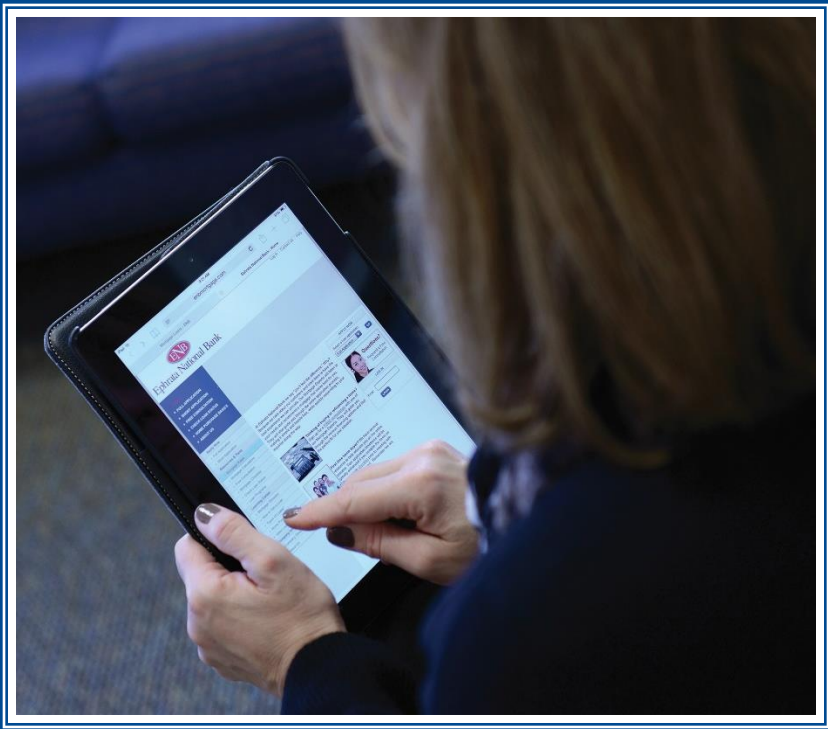


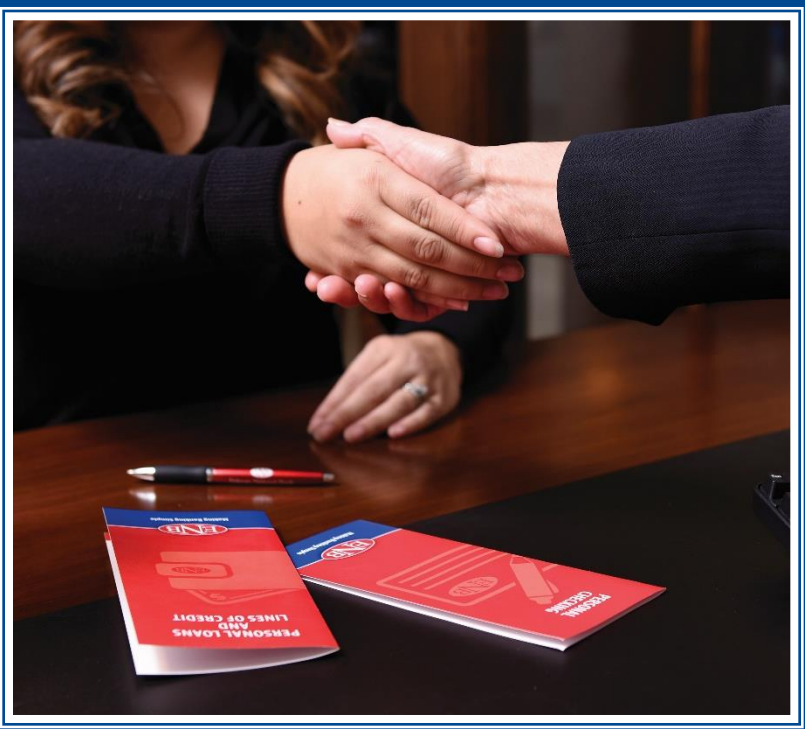




Leveraging Technology

New Account Desk



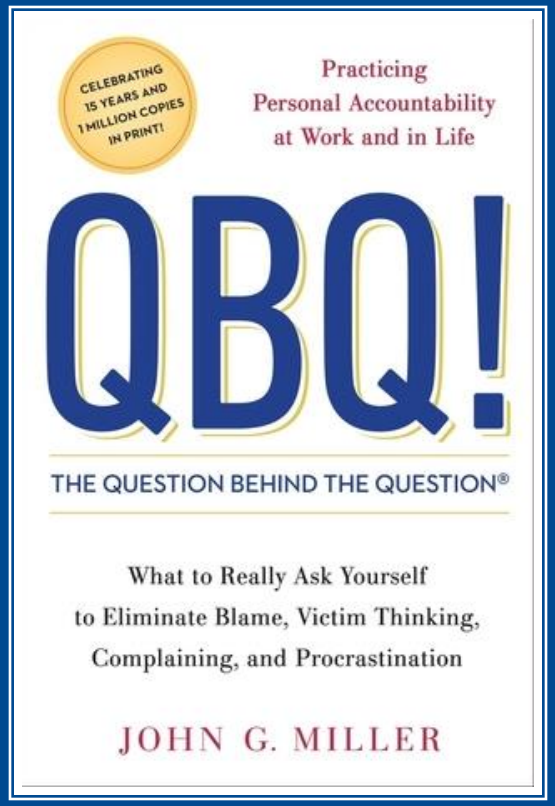


Leveraging Technology

Cash Recycler



Personal Accountability





Milestones

Billion Dollar Mark



Economic Development

Wenger Feed Mill



Financial Condition

Presented by: Scott E. Lied

Treasurer - ENB Financial Corp

Disclosures

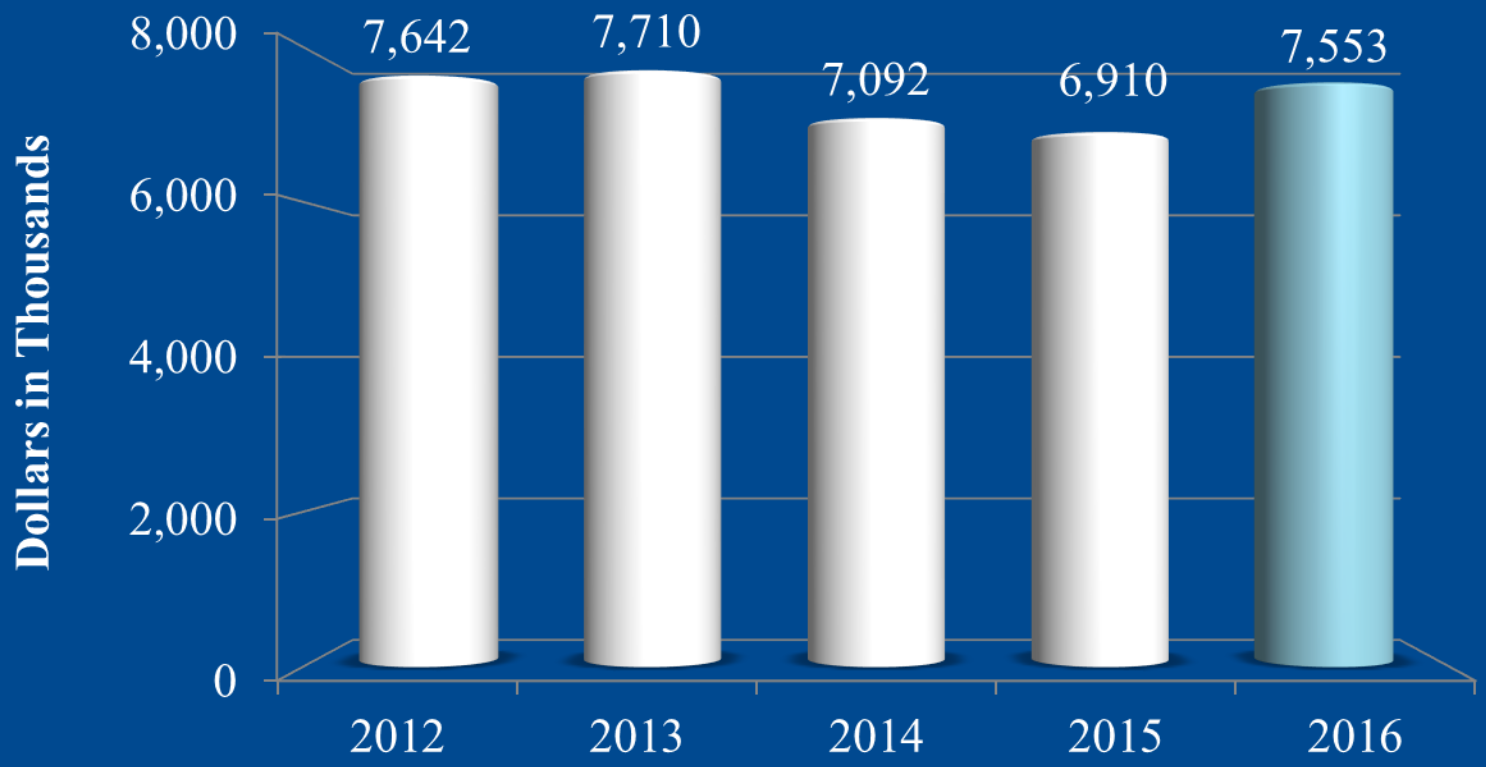
Unaudited Financial Information

- 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
7,642
7,710
7,092
6,910
7,553
2012
2013
2014
2015
2016

Significant Items

Dollars in Thousands	2016 $	2015 $	Incr./Decr. $	Incr./Decr. %
Net Interest Income	**25,287**	23,098	2,189	9.5
Provision for Loan Loss	**325**	150	175	NA
Other Income	**8,774**	7,215	1,559	21.6
Security Gains	**2,370**	2,840	(470)	(16.5)
Operating Expense	**27,200**	24,735	2,465	10.0

Residential Lending Balances

Dollars in Millions	2016 $	2015 $	Increase $	Increase %
Mortgage Production	**103.0**	65.0	38.0	58.5
Total Mortgages Held	**120.8**	98.6	22.2	22.5
Adjustable Rate Mortgages	**42.5**	18.5	24.0	129.7
Total Home Equity Loans	**57.8**	43.7	14.1	32.3

Residential Lending Income

Dollars in Thousands	2016 $	2015 $	Increase $	Increase %
Gains on Sale of Mortgages	**1,512**	806	706	87.6
Mortgage Fee Income	**673**	540	133	24.6
Mortgage Interest Income	**4,778**	4,200	578	13.8
HELOC Interest Income	**1,874**	1,461	413	28.3

Performance Ratios

	2016 %	2015 %
Return on Average Assets (ROA)	**0.80**	0.79
Return on Average Equity (ROE)	**7.74**	7.38
Net Interest Margin	**3.12**	3.07
Efficiency Ratio	**75.12**	76.86

Per Share Data

	2016	2015
Earnings Per Share	**$2.65**	$2.42
Dividends Per Share	**$1.09**	$1.08
Dividend Payout Ratio	**41.1%**	44.6%

2016 Peer Analysis

Measurement	ENBP %	PA Bank Peer* %
Return of Average Assets (LTM)	**0.80**	0.83
Return on Average Equity (LTM)	**7.70**	8.00
Price to Earnings (LTM)	**13.3**	15.2
Price to Tangible Book	**105**	124
Dividend Yield (LTM)	**3.26**	2.59

*Data as of December 31, 2016 from Boenning & Scattergood, Inc., 1st Qtr. 2017 Mid-Atlantic Regional Bank & Thrift Review

2016 Peer Analysis

Measurement	ENBP %	PA Bank Peer* %
Tangible Capital to Assets	**9.60**	9.00
Tier 1 Capital Ratio	**14.1**	13.3
Total Risk Based Capital	**15.2**	14.3
Non-Performing Assets/Total Assets	**0.11**	0.91
Allowance for Loan Losses/Total Loans	**1.32**	1.08

*Data as of December 31, 2016 from Boenning & Scattergood, Inc., 1st Qtr. 2017 Mid-Atlantic Regional Bank & Thrift Review

Balance Sheet Growth

- Total Assets up $78.7 million + 8.7%
- Total Loans up $51.3 million + 9.9%
- Total Deposits up $77.4 million + 10.5%
- Total Capital down $0.2 million - 0.2%

First Quarter Results
(Unaudited)

First Quarter 2017 vs. First Quarter 2016

- Earnings: $1.83 million, 4.4% decrease
- Net Interest Income: $7.3 million vs. $6.1 million
- Provision for Loan Losses: $90,000 vs. (50,000)
- Security Gains: $140,000 vs. $728,000
- Mortgage Gains: $355,000 vs. $155,000
- Operating Expenses: $7.52 million vs. $6.48 million

2017 Challenges & Opportunities

Challenges

- Loan Growth
- New Market Participants
- New Branch Growth

Opportunities

- Net Interest Margin Growth
- Mortgage Growth
- Market Disruption

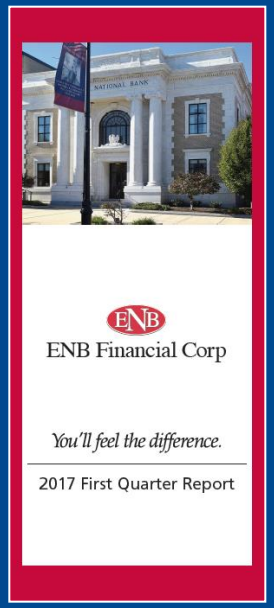
Questions & Answers

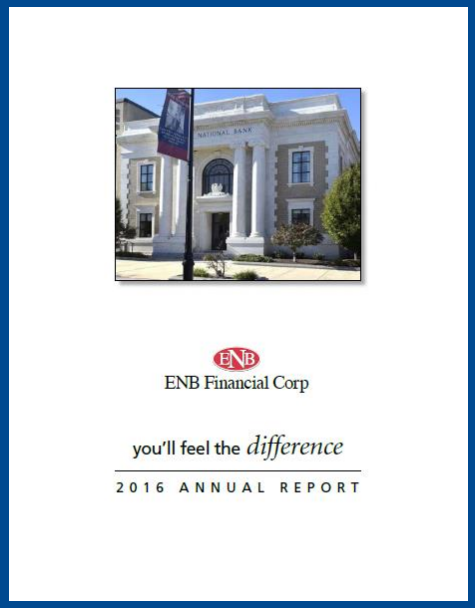
Voting Results

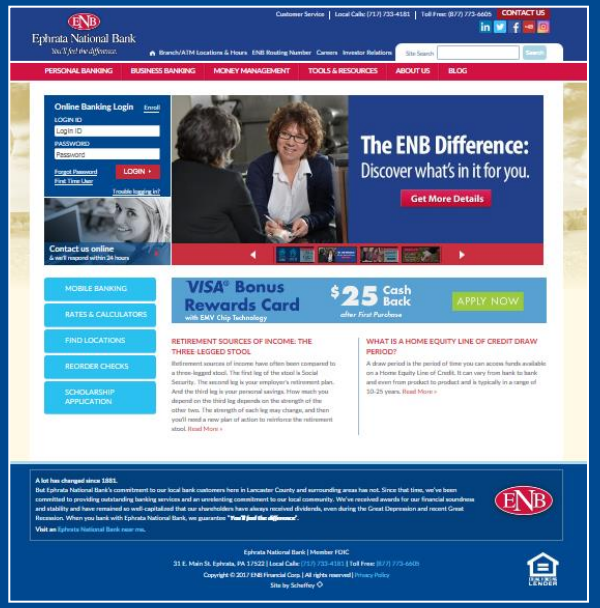
Presented by: Barry W. Harting

Corporate Secretary - ENB Financial Corp

Communication







Questions & Answers

Adjournment

Thank you!