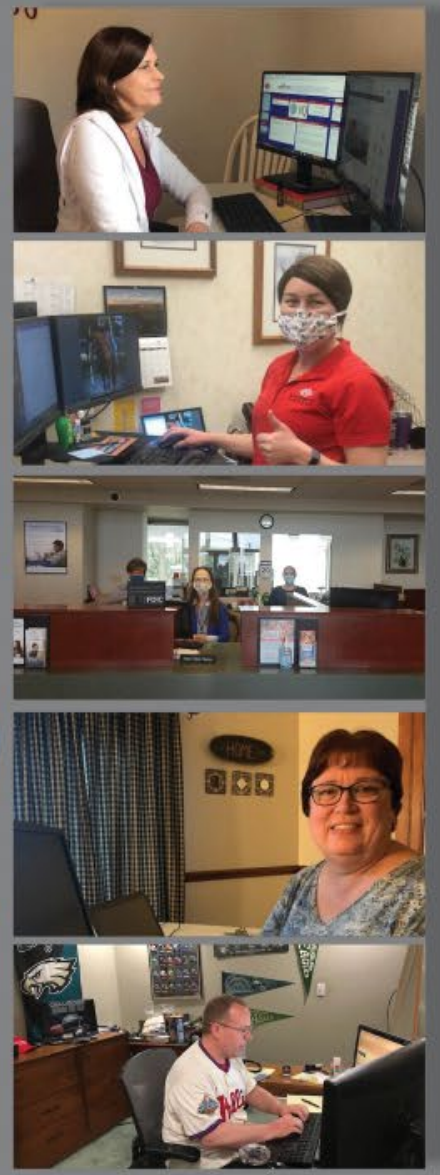
# ENB Financial Corp

## Annual Shareholder Meeting
## May 11, 2021

2020



# 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

Adrienne L. Miller, Esq.

Vice President and Corporate Secretary – ENB Financial Corp

Senior Vice President and Legal Counsel – Ephrata National Bank

Scott E. Lied, CPA

Treasurer – ENB Financial Corp

Executive Vice President and Chief Financial Officer – Ephrata National Bank

Jeffrey S. Stauffer

President, CEO & Chairman of the Board– ENB Financial Corp and Ephrata National Bank

# Meeting Certification

**Presented by: Adrienne L. Miller, Esq.**

Corporate Secretary - ENB Financial Corp

# Matters of Proxy

1. Elect four (4) Class B directors to serve a 3-year term
2. Ratify the selection of S.R. Snodgrass, P.C.
3. To transact such other business as may properly be presented

# Matters of Proxy

1. Elect four (4) Class B directors to serve a 3-year term

| Election of Directors – Class B |
| --- |
| Willis R. Lefever |
| Jay S. Martin |
| Judith A. Weaver |
| Roger L. Zimmerman |

# Continuing Directors

| Continuing Directors – Class C |
| --- |
| Joshua E. Hoffman<br>Susan Y. Nicholas<br>Mark C. Wagner |
| **Continuing Directors – Class A** |
| Aaron L. Groff, Jr.<br>Dr. Brian K. Reed<br>Jeffrey S. Stauffer |

# Voting Process

**Presented by:** Adrienne L. Miller, Esq.

Corporate Secretary - ENB Financial Corp

# Voting Process

## Proxy Holders

Janice S. Eaby

John H. Shuey

## Judges of Election

Paul W. Wenger

Roger S. Kline

John L. Weber

# President's Remarks

**Presented by:** Jeffrey S. Stauffer

President, CEO & Chairman of the Board - 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.

# COVID-19 Response

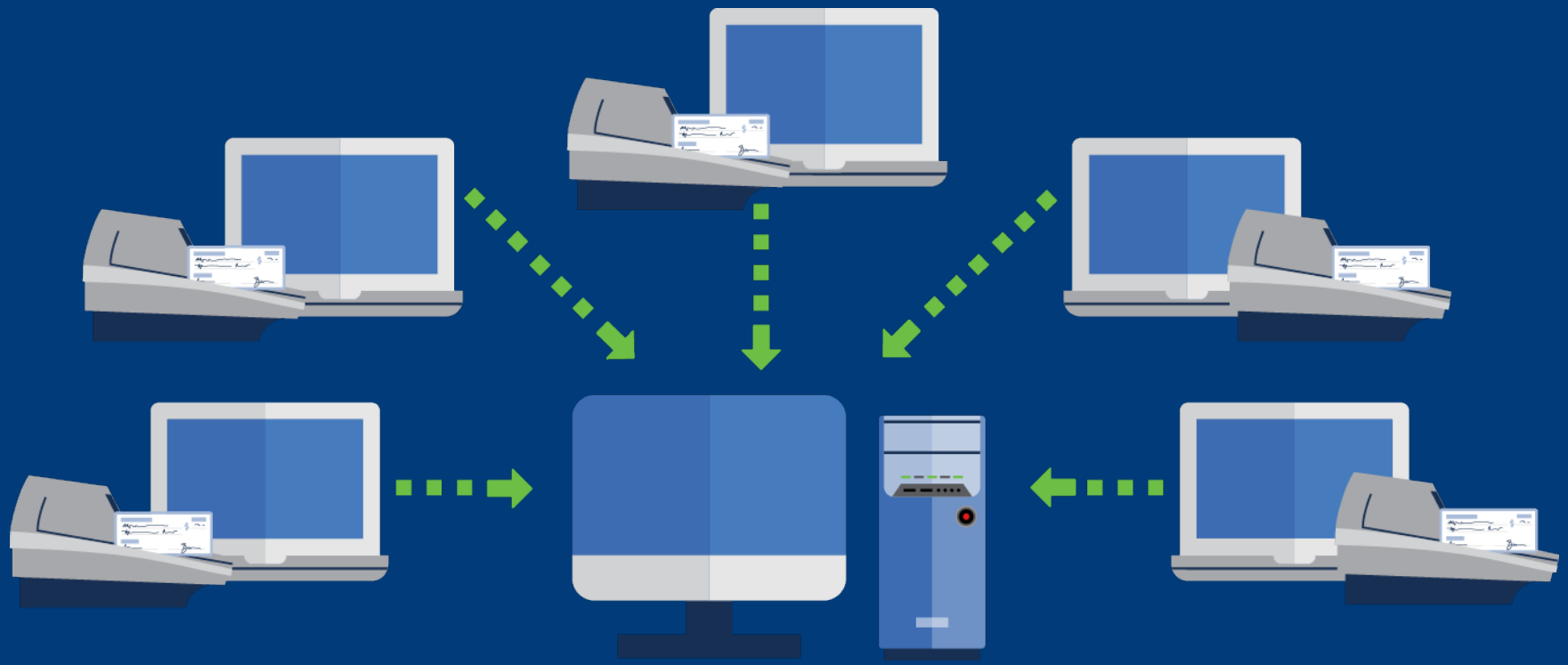


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# A Continued Drive for Efficiency



# Realigned Organizational Structure



# Helping Customers & Communities through the Crisis

PROUD SUPPORTER

LANCASTER ♥ CARES

COVID-19 RESPONSE FUND

LANCASTER COUNTY COMMUNITY FOUNDATION

United Way of Lancaster County




SBA U.S. Small Business Administration

PPP

ENB

# Financial Results

**Presented by:** Scott E. Lied, CPA

Treasurer - ENB Financial Corp

# Disclosures

## Unaudited Financial Information

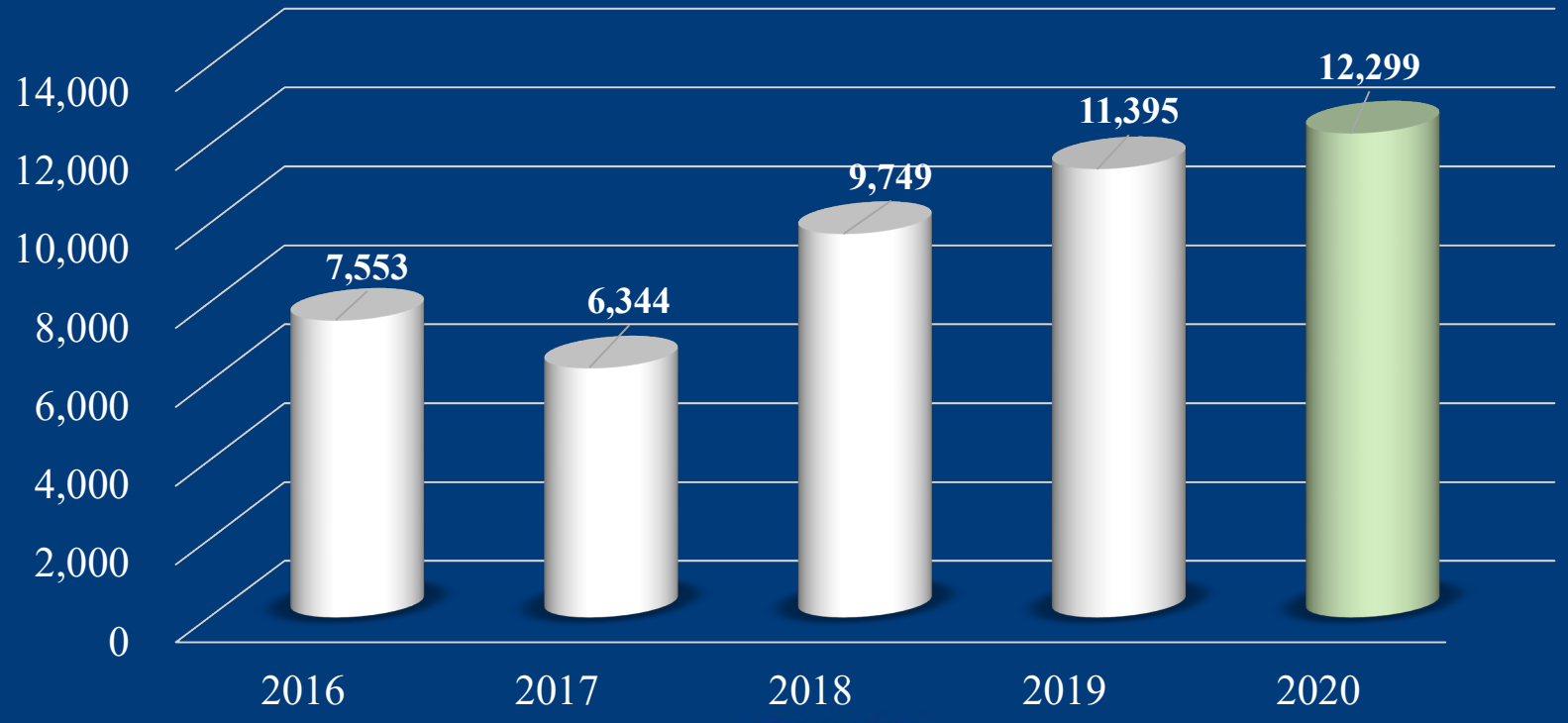
Some of the following slides do present financial information that is unaudited. Therefore, this information is subject to adjustments that could be necessary upon completion of the annual audit.

## 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

(in Thousands)



# Significant Items

| Dollars in Thousands | 2020 $ | 2019 $ | Incr./Decr. $ | Incr./Decr. % |
|---|---|---|---|---|
| Net Interest Income | **38,248** | 36,618 | 1,630 | 4.5 |
| Provision for Loan Loss | **2,950** | 770 | 2,180 | 283.1 |
| Other Income | **8,777** | 8,871 | (94) | -1.1 |
| Gains on the Sale of Mortgages | **5,850** | 1,936 | 3,914 | 202.2 |
| Security Gains | **733** | 499 | 234 | 46.9 |
| Operating Expense | **36,074** | 33,633 | 2,441 | 7.3 |
| Pre Tax Income | **14,584** | 13,521 | 1,063 | 7.9 |

# 2020 Balance Sheet Growth

Total Assets up $290.6 million + 24.8%

Total Loans up $69.8 million + 9.3%

- Originated $78 million in PPP Loans

Total Deposits up $278.7 million + 28.6%

Total Capital up $13.5 million + 11.6%

# Performance Ratios

| | 2020 % | 2019 % | 2018 % |
|---|---|---|---|
| Return on Average Assets (ROA) | **0.96** | 1.01 | 0.93 |
| Return on Average Equity (ROE) | **10.16** | 10.36 | 9.94 |
| Net Interest Margin | **3.24** | 3.53 | 3.46 |
| Efficiency Ratio | **67.19** | 69.82 | 71.58 |

# Per Share Data

| | 2020 | 2019 | 2018 |
|---|---|---|---|
| Earnings Per Share | **$2.20** | $2.01 | $1.71 |
| Dividends Per Share | **$0.64** | $0.62 | $0.58 |
| Dividend Payout Ratio | **29.09%** | 30.85% | 33.63% |

# 2020 Peer Analysis

| Measurement | ENBP % | PA Bank Peer* % |
|---|---|---|
| Return on Average Assets LTM | **0.96** | 0.93 |
| Return on Average Equity | **10.16** | 9.70 |
| Price to Earnings LTM | **8.45** | 10.48 |
| Price to Book | **0.80** | 0.88 |
| Dividend Yield | **3.44** | 3.63 |

*Data as of December 31, 2020 from the Corporation's select peer group consisting of 10 publicly traded PA headquartered Banks with assets between $1 to $3 billion.

# 2020 Peer Analysis

| Measurement | ENBP % | PA Bank Peer* % |
|---|---|---|
| Tangible Capital to Assets | **8.90** | 9.59 |
| Tier 1 Ratio | **12.80** | 13.01 |
| Total Capital Ratio | **16.10** | 15.39 |
| Efficiency Ratio (Adjusted) | **67.19** | 61.93 |
| Non-Performing Assets/Total Assets | **0.14** | 0.77 |
| Allowance for Loan Losses | **1.50** | 1.12 |

*Data as of December 31, 2020 from the Corporation's select peer group consisting of 10 publicly traded PA headquartered Banks with assets between $1 to $3 billion.

# First Quarter 2021 Results

**(Unaudited)**

Earnings: $4.5 million, Up $2,339,000, or 108.0%.

Mortgage Gains: $1,930,000 vs. $541,000

Net Interest Margin: 2.86%

Net Interest Income: Up $463,000, or 5.0%

ROA: 1.24%

ROE: 14.03%

# Voting Results

**Presented by:** Adrienne L. Miller, Esq.

Corporate Secretary - ENB Financial Corp

# Questions & Answers

# ENB Financial Corp

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