2025

ANNUAL SHAREHOLDER MEETING

May 6, 2025

ENB Financial Corp

AGENDA

- Welcome
- Reading of the Minutes
- Meeting Certification
- Matters of Proxy
  - Voting
- Discussion of Company Condition
  - President's Remarks
  - Financial Review
- Voting Results
- Questions & Answers
- Adjournment

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PRESENTERS



Jeffrey S. Stauffer

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



Adrienne L. Miller, Esq.

Vice President and Corporate Secretary – ENB Financial Corp

Senior Vice President and Legal Counsel – Ephrata National Bank



Rachel G. Bitner

Treasurer – ENB Financial Corp

Executive Vice President and Chief Financial Officer – Ephrata National Bank

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MEETING CERTIFICATION



Presented by: Adrienne L. Miller, Esq.

Corporate Secretary – ENB Financial Corp

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MATTERS OF PROXY

One

Elect four (4) Class A directors to serve a 3-year term

Two

To conduct a non-binding shareholder vote on executive compensation

Three

To conduct non-binding vote on the frequency of non-binding shareholder votes on executive compensation

Four

To ratify the selection of S.R. Snodgrass, PC as the independent registered public accounting firm for the year ending December 31, 2025

Five

Transact such other business as may be properly presented here today

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MATTERS OF PROXY

Elect four (4) Class A directors to serve a 3-year term

Election of Directors – Class A

- Jose R. Lopez
- Brian K. Reed
- Jeffrey S. Stauffer
- J. Daniel Stoltzfus

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CONTINUING DIRECTORS

Continuing Directors – Class B

- Willis R. Lefever
- Jay S. Martin
- Judith A. Weaver
- Roger L. Zimmerman

Continuing Directors – Class C

- Joshua E. Hoffman
- Susan Y. Nicholas
- Mark C. Wagner

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VOTING PROCESS



Presented by: Adrienne L. Miller, Esq.

Corporate Secretary – ENB Financial Corp

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VOTING PROCESS

Proxy Holders

- Aaron L. Groff, Jr.
- Mary E. Leaman

Judges of Election

- Paul W. Brubaker
- Roger S. Kline
- Paul W. Wenger

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PRESIDENT'S REMARKS



Presented by: Jeffrey S. Stauffer

President, CEO & Chairman of the Board –
ENB Financial Corp

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EXECUTIVE TEAM



Jeff Stauffer
President, CEO & Chairman of the Board



Rachel Bitner
Treasurer/EVP, Chief Financial Officer



Adrienne Miller, Esquire
VP, Corporate Secretary
SVP, Legal Counsel



Cindy Cake
EVP, Chief Human Resources Officer



Bill Kitsch
SEVP, Chief Revenue Officer



Nick Klein
EVP, Chief Risk Officer



Joselyn Strohm
SEVP, Chief Operating Officer

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SENIOR MANAGEMENT TEAM



Tim Doty
SVP, Information Security Officer



Nancy Dove
SVP, Compliance Officer



Christian Heckman
SVP, Chief Lending Officer



JJ Jones
SVP, Chief Credit Officer



Todd Keagy
SVP, Chief Retail and Business Banking Officer



Craig Rodenberger
SVP, Chief Marketing Officer

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MISSION STATEMENT



To remain an independent community bank of undisputed integrity so the communities we serve benefit from our prosperity.



To help our employees find career fulfillment through professional growth, personal empowerment and mutual achievement.



To help our customers achieve financial health and wellbeing, as defined by them, throughout their lifetime.



To provide our shareholders with a consistent return on their investment by being a top performing financial institution.

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EXECUTING A PLAN FOR FUTURE SUCCESS

ENB 2022 – 2024 Strategic Planning Objectives

1. Evolve Purposeful Leadership Capabilities
2. Develop a Robust Sales & Service Culture
3. Achieve Operational Excellence
4. Manage Risk to Achieve Greater Profitability
5. Pursue Emerging Opportunities that Align With Our Mission

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URBAN MARKETS

Our Urban Banking Team is not just about providing a service – it's about creating lasting relationships that will drive growth, stability, and wealth for the families of Lancaster City and beyond.

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CORE UPGRADE



Faster, More Efficient Service

Transactions are processed quicker, account opening is streamlined, and customer service inquiries are handled more effectively. This efficiency means our customers can get more done in less time, enhancing their overall satisfaction.



Improved Online Banking Experience

Customers now have access to enhanced online banking features, which provide them with more convenient ways to manage their accounts, conduct transactions, and explore available services. This increased functionality and accessibility make banking more straightforward and convenient.



Stronger Fraud Prevention

Horizon's advanced security capabilities offer enhanced fraud prevention. They ensure that our customers' sensitive information is protected with the latest technologies, reducing the risk of fraud and increasing trust in our services.



Expanded Product and Service Offerings

With the Horizon upgrade, we can now offer a wider range of products and services tailored to meet our customers' diverse needs, helping them achieve their financial goals with greater ease and flexibility.

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BUILDING COMMUNITY









BUILDING COMMUNITY



J. Harry Hibshman Scholarship by the Numbers

67 Number of scholarships awarded in 2024

$1.3m Value of scholarships awarded in 2024

4.7k Number of scholarships awarded since inception

$34m Value of scholarships awarded since inception

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2024 FINANCIAL RESULTS



Presented by: Rachel G. Bitner

Treasurer – ENB Financial Corp

ENB Financial Corp

DISCLOSURES

Unaudited Financial Information

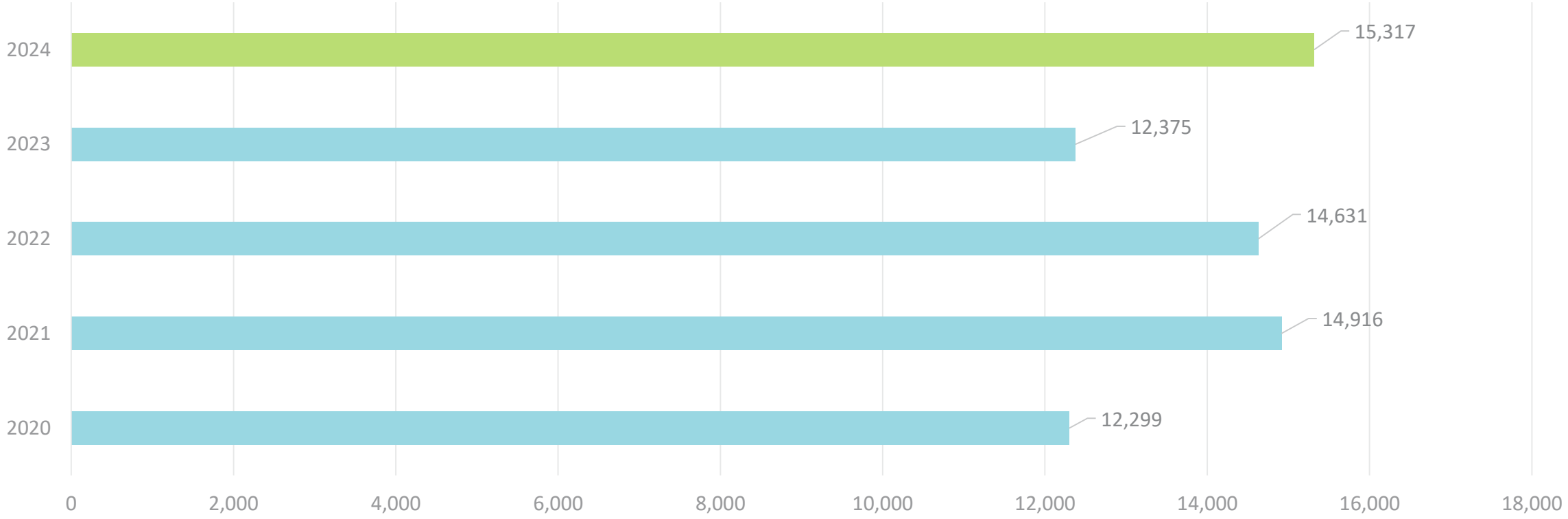
Some of the following slides present financial information that is unaudited. Therefore, this information is subject to adjustments that could be necessary upon completion of the annual audit.

Forward Looking Statements

Some of the material and/or language used in this presentation would be considered a forward looking statement. Management is not obligated to update these forward looking statements.

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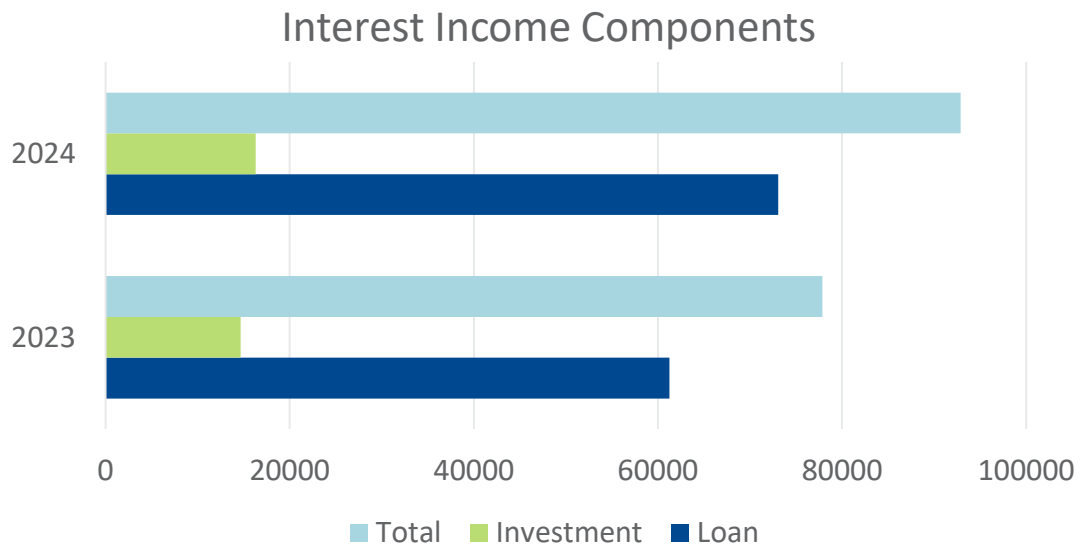
NET INCOME (in thousands)

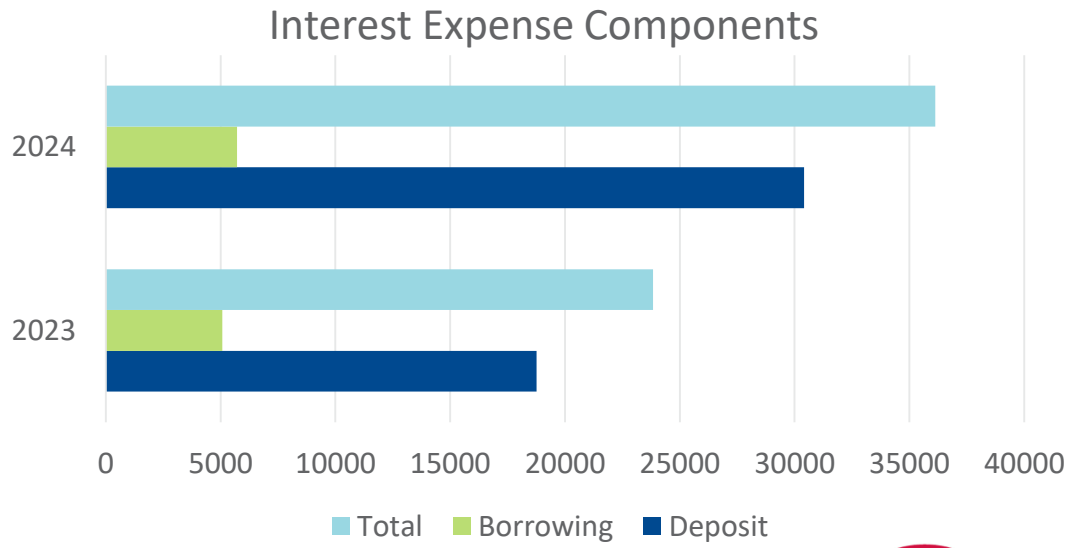


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SIGNIFICANT ITEMS

Dollars in Thousands	2024 $	2023 $	Incr./Decr. $	Incr./Decr. %
Net Interest Income	**56,741**	54,039	2,702	5.0





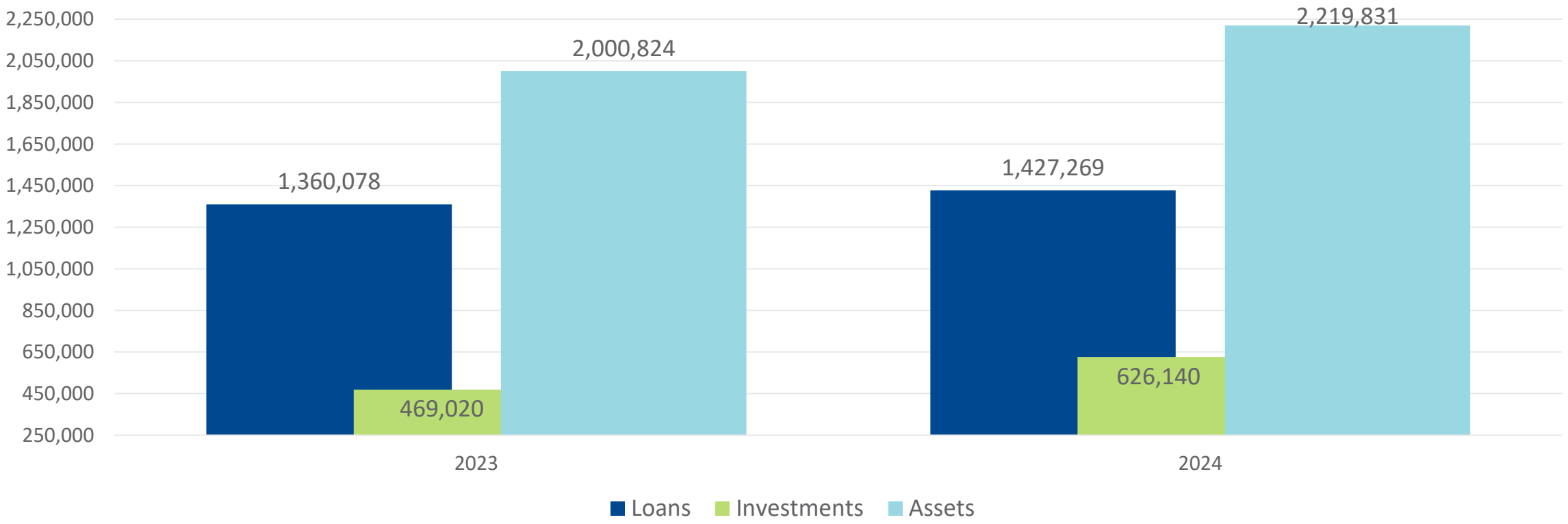
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SIGNIFICANT ITEMS

Dollars in Thousands	**2024 $**	2023 $	Incr./Decr. $	Incr./Decr. %
Provision for Credit Losses	**1,015**	520	495	95.2
Other Income	**16,145**	13,428	2,717	20.2
Gains on the Sale of Mortgages	**1,826**	767	1,059	138.1
Security Gains (Losses)	**159**	(1,496)	1,655	NA
Operating Expense	**55,231**	51,407	3,824	7.4
Pre Tax Income	**18,625**	14,811	3,814	25.8

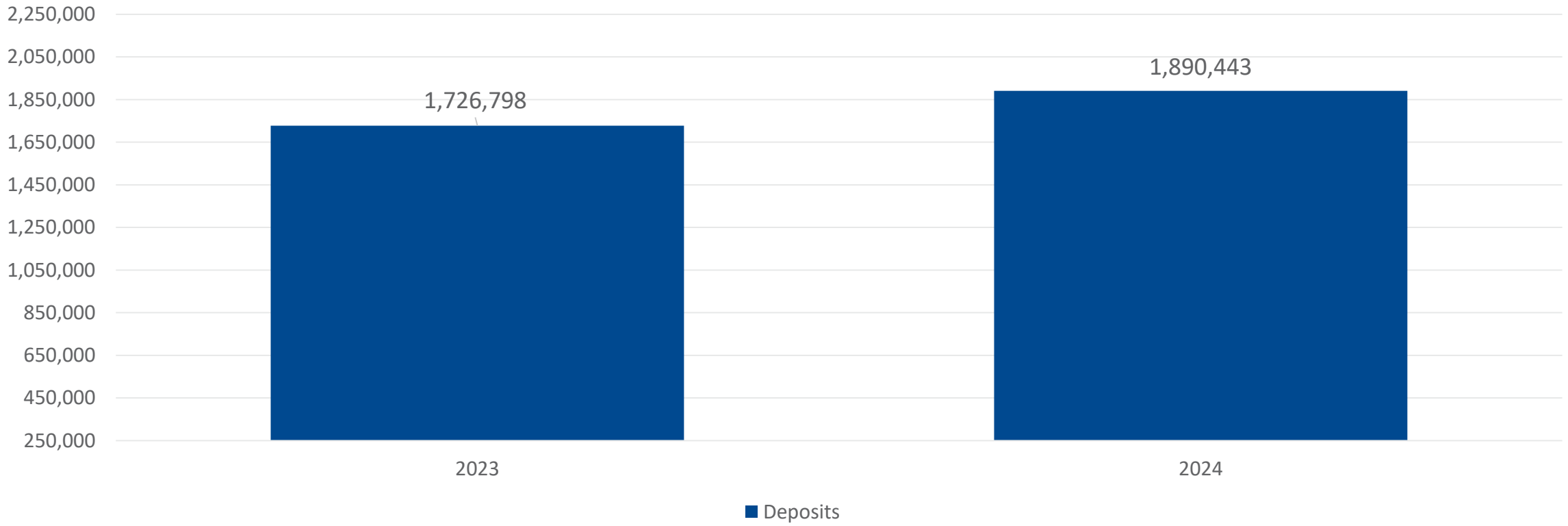
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2024 BALANCE SHEET GROWTH



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2024 DEPOSIT GROWTH



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2024 CAPITAL GROWTH



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CAPITAL POSITION (in thousands)

	12/31/24	12/31/23	12/31/22
Total Stockholders' Equity	**$130,984**	$119,654	$97,335
Retained Earnings	**$162,006**	$150,596	$142,677
Accumulated Other Comprehensive Loss	**$(34,143)**	$(34,355)	$(48,292)

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PERFORMANCE RATIOS

	2024 %	2023 %	2022 %
Return on Average Assets (ROA)	**0.75**	0.65	0.83
Return on Average Equity (ROE)	**12.13**	12.03	13.63
Net Interest Margin	**2.87**	2.94	3.03
Efficiency Ratio	**73.59**	74.64	70.28

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PER SHARE DATA

	2024	2023	2022
Earnings Per Share	**$2.71**	$2.19	$2.62
Dividends Per Share	**$0.69**	$0.68	$0.68
Dividend Payout Ratio	**25.46%**	31.05%	25.95%
Stock Price at Year-End	**$17.20**	$14.75	$16.00

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2024 PEER ANALYSIS* as of 12/31/24

Measurement	ENBP	Peer Median
Return on Average Assets	**0.75%**	0.81%
Return on Average Equity	**12.13%**	8.82%
Net Interest Margin	**2.87%**	2.95%
Efficiency Ratio	**73.59%**	65.64%
Revenue/full-time equivalent	**$247,000**	$263,000

* Peer data consists of the Corporation's strategic plan peer group which includes 13 banks in PA, NY, and MD with assets between $1.3 billion and $5.4 billion.

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2024 PEER ANALYSIS* as of 12/31/24

Measurement	ENBP %	Peer Median %
Leverage Ratio	**9.12**	9.10
Tier 1 Ratio	**13.22**	12.17
Total Capital Ratio	**14.37**	13.24
Non-Performing Assets/Total Assets	**0.54**	0.34
Allowance for Loan Losses/Total Loans	**1.13**	1.09

* Peer data consists of the Corporation's strategic plan peer group which includes 13 banks in PA, NY, and MD with assets between $1.3 billion and $5.4 billion.

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FIRST QUARTER 2025 RESULTS (Unaudited)

- **Earnings:** $4,316,000, up $375,000, or 9.5% from Q1 2024
- **ROA:** 0.80%
- **ROE:** 13.03%
- **Net Interest Income:** Up $2,816,000, or 21.1%
- **Net Interest Margin:** 3.02%
- **Earnings per Share:** $0.76, up 8.6%
- **Balance Sheet Growth:** $228.9 million, or 11.5% higher than March 31, 2024

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VOTING RESULTS



Presented by: Adrienne L. Miller, Esq.

Corporate Secretary – ENB Financial Corp

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QUESTIONS & ANSWERS

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