2026

ANNUAL SHAREHOLDER MEETING

May 5, 2026

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

ENB Financial Corp

PRESENTERS



Jeffrey S. Stauffer

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



Rachel G. Bitner

President and CEO Elect – ENB Financial Corp and Ephrata National Bank



Nicholas D. Klein

Vice President and Corporate Secretary – ENB Financial Corp



Douglas P. Barton

Principal Financial Officer and Treasurer – ENB Financial Corp

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MEETING CERTIFICATION



Presented by: Nicholas D. Klein

Corporate Secretary – ENB Financial Corp

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MATTERS OF PROXY

One

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

Two

To ratify the selection of
S.R. Snodgrass, PC as the independent
registered public accounting firm for
the year ending December 31, 2026

ENB Financial Corp

MATTERS OF PROXY

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

Election of Directors – Class C

- Rachel G. Bitner
- Joshua E. Hoffman
- Susan Y. Nicholas

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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 A

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

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VOTING PROCESS



Presented by: Nicholas D. Klein

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
President and CEO Elect



Nick Klein
EVP, Chief Risk Officer



Douglas Barton
EVP, Chief Financial Officer



Joselyn Strohm
SEVP, Chief Operating Officer

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SENIOR LEADERSHIP TEAM



Ashley Bowman
VP, Interim Human Resources Officer



Randy Covington
SVP, Chief Technology Officer



Tim Doty
SVP, Chief Information Security Officer



Nancy Dove
SVP, Compliance Officer



Jennifer Halligan
SVP, Controller



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

ENB Financial Corp

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 and personal empowerment for 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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PRESIDENT ELECT'S REMARKS

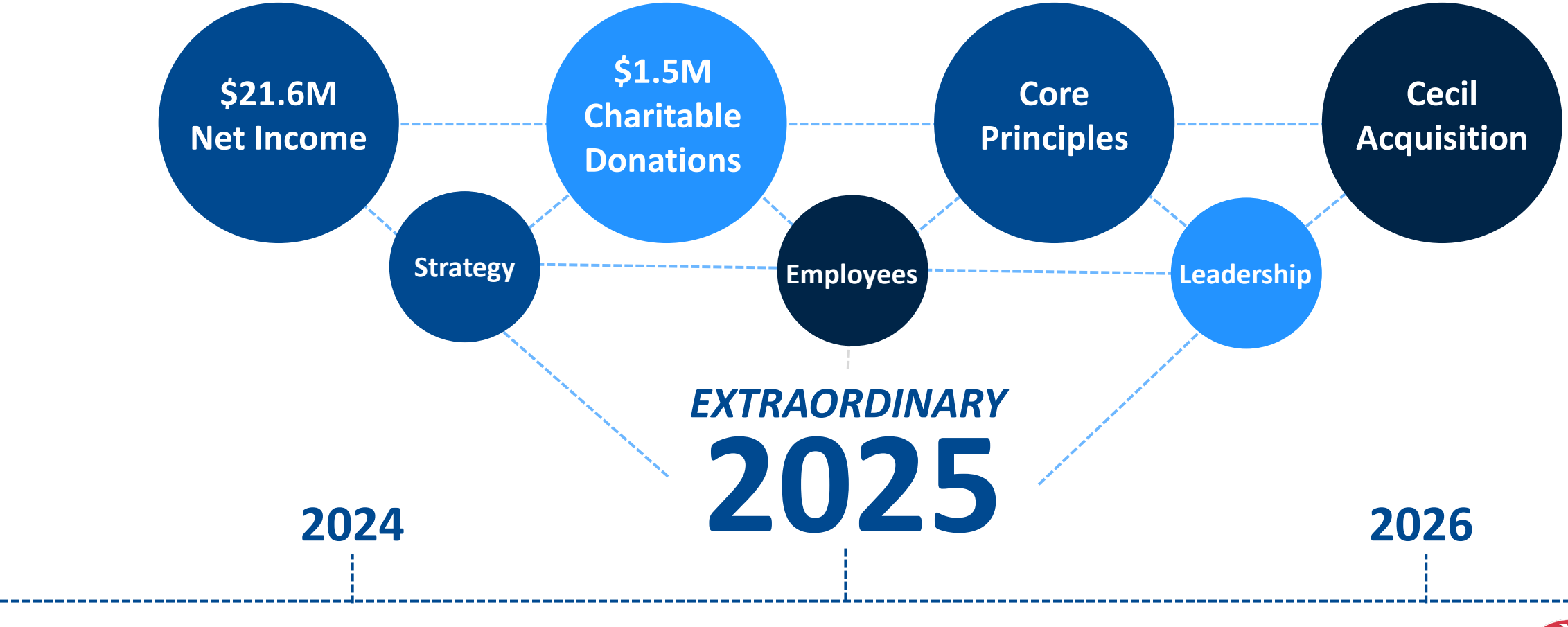


Presented by: Rachel G. Bitner

President and CEO Elect –
ENB Financial Corp and Ephrata National Bank

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A HISTORIC YEAR FOR ENB



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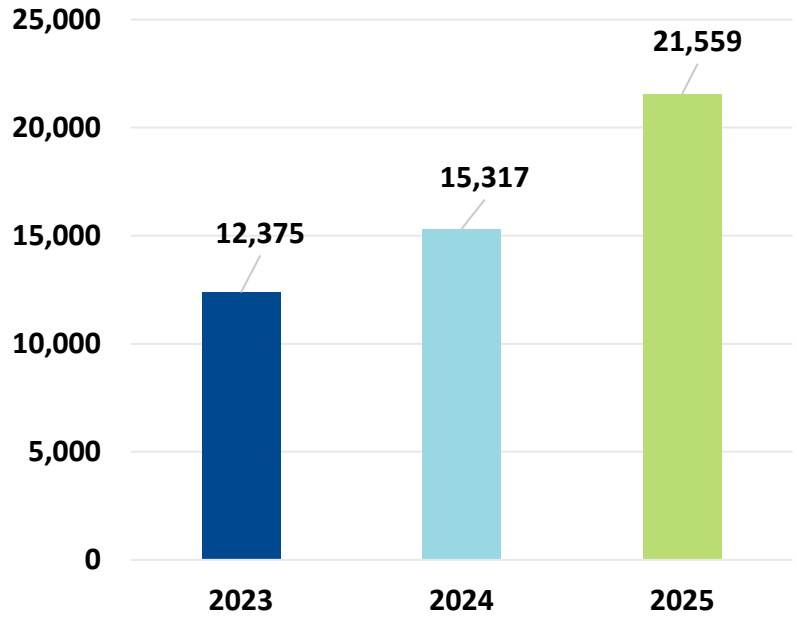
RECORD FINANCIAL PERFORMANCE

Record Earnings

$21.6m Net income

40.8% Increase over record set in 2024

Net Income (in thousands)



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A MILESTONE: OUR FIRST ACQUISITION

Acquisition of Cecil Bancorp, Inc. and its subsidiary, Cecil Bank closed on February 1, 2026.

- Expansion into Cecil County, Maryland
- Added four full-service banking offices
- Enhance relationships; not replace them



CecilBANK
A Division of The Ephrata National Bank

Priorities During Integration:

- Seamless experience for customers
- Support employees
- Maintain ENB's high standards

ENB Financial Corp

INVESTING IN OUR COMMUNITIES















Tec Centro

Lititz

SUPPORTING BUSINESS GROWTH



Photo Credit: Lancaster County Magazine



Photo Credit: Lancaster Online



Photo Credit: Lititz BikeWorks

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GIVING BACK WHERE IT MATTERS

Nearly $1.5m Charitable donations to support education, healthcare, housing, and economic development



J. Harry Hibshman Scholarship by the Numbers

81 Number of scholarships awarded in 2025

$1.6m Value of scholarships awarded in 2025

4.7k Number of scholarships awarded since inception

$35m Value of scholarships awarded since inception

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CONGRATULATIONS



Jeff Stauffer

- 45 years of service
- 7 years as Chairman, President, and CEO
- Retiring end of 2026

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2027 AND BEYOND

Vision for ENB is rooted in something very simple—but very powerful: IMPACT

Impact In The Community

- Trusted Financial Partner
- Listening Carefully
- Responding Thoughtfully

Establishing ENB as *THE* Community Bank

- Catalyst For Progress
- Invest
  - Community Goals
  - Wellbeing
  - Future

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2027 VISION COMES TO LIFE

1.
Meeting People Where They Are

2.
Invest In Our People, Technology And Delivery Channels

3.
Grow Thoughtfully And Strategically

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BUILDING THE NEXT CHAPTER

Independent, Community-Focused Bank

- Local Decisions
- Investing Locally
- Preserving Our Relationship-Based Model

Measuring Success

- Financial Performance
- Relationships
- Trust of Our Customers
- Impact on Our Communities

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2025 FINANCIAL RESULTS



Presented by: Douglas P. Barton

Principal Financial Officer and Treasurer –
ENB Financial Corp

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DISCLOSURES

Unaudited Financial Information

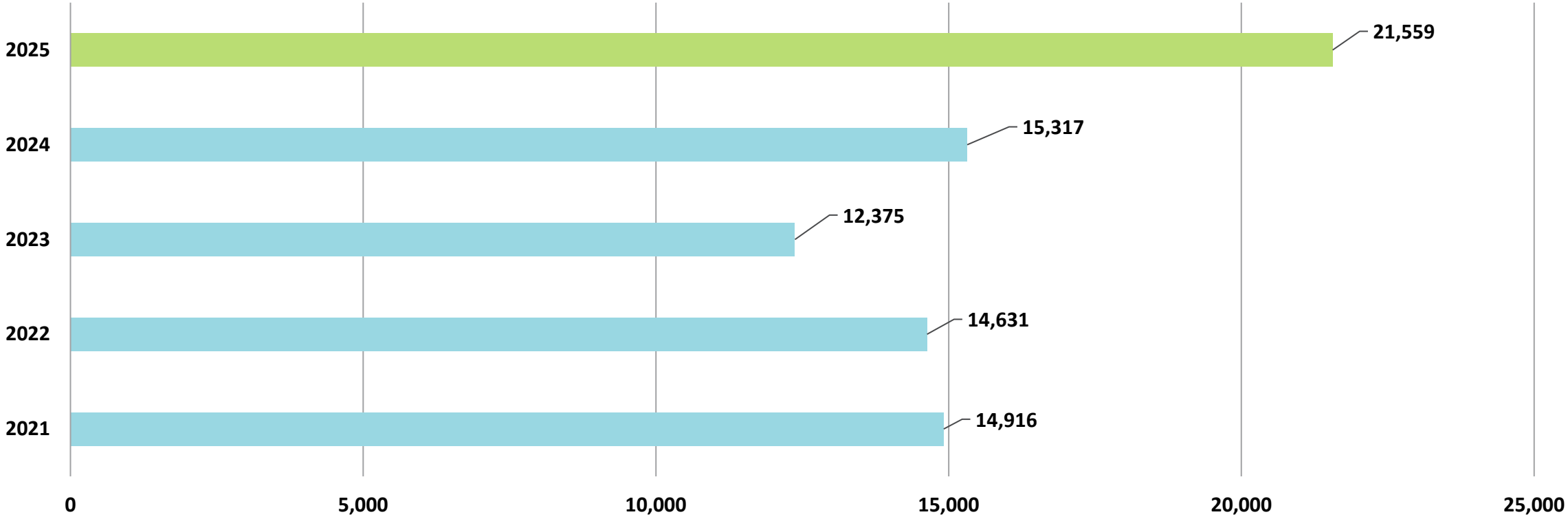
Some of the following slides present financial information that is unaudited. Therefore, this information is subject to adjustments that could be necessary upon completion of the annual audit.

Forward Looking Statements

During the course of this presentation, there may be projects and forward-looking statements regarding events or the future financial performance of ENB Financial Corp. We wish to caution you that these forward-looking statements involve certain risk and uncertainties, including a variety of factors that may cause actual results to differ materially from the anticipated results expressed in these forward-looking statements. The Corporation assumes no duty to update the forward-looking statements made in this presentation. You are encouraged to review the risk factors and other cautionary statements regarding forward-looking information described in other documents the Corporation files from time to time with the Securities and Exchange Commission including the Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q, and any Current Reports on Form 8-K.

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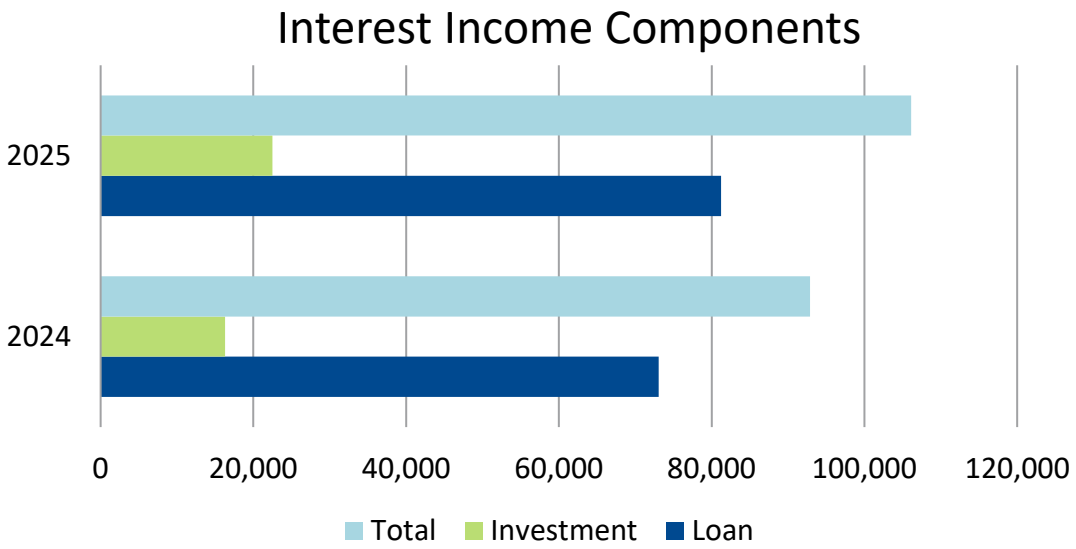
NET INCOME (in thousands)

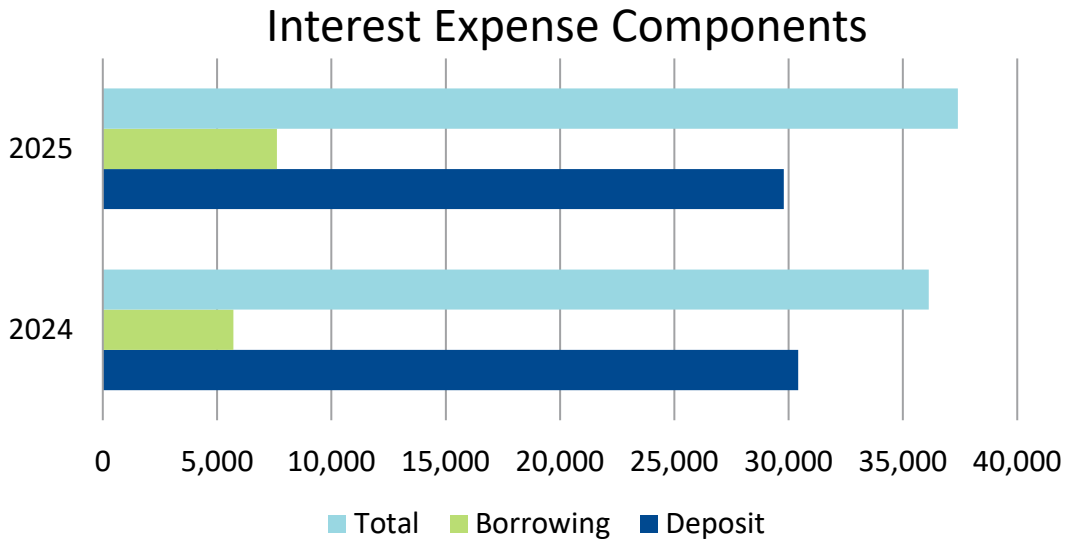


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SIGNIFICANT ITEMS

Dollars in Thousands	2025 $	2024 $	Incr./Decr. $	Incr./Decr. %
Net Interest Income	**68,704**	56,741	11,963	21.01





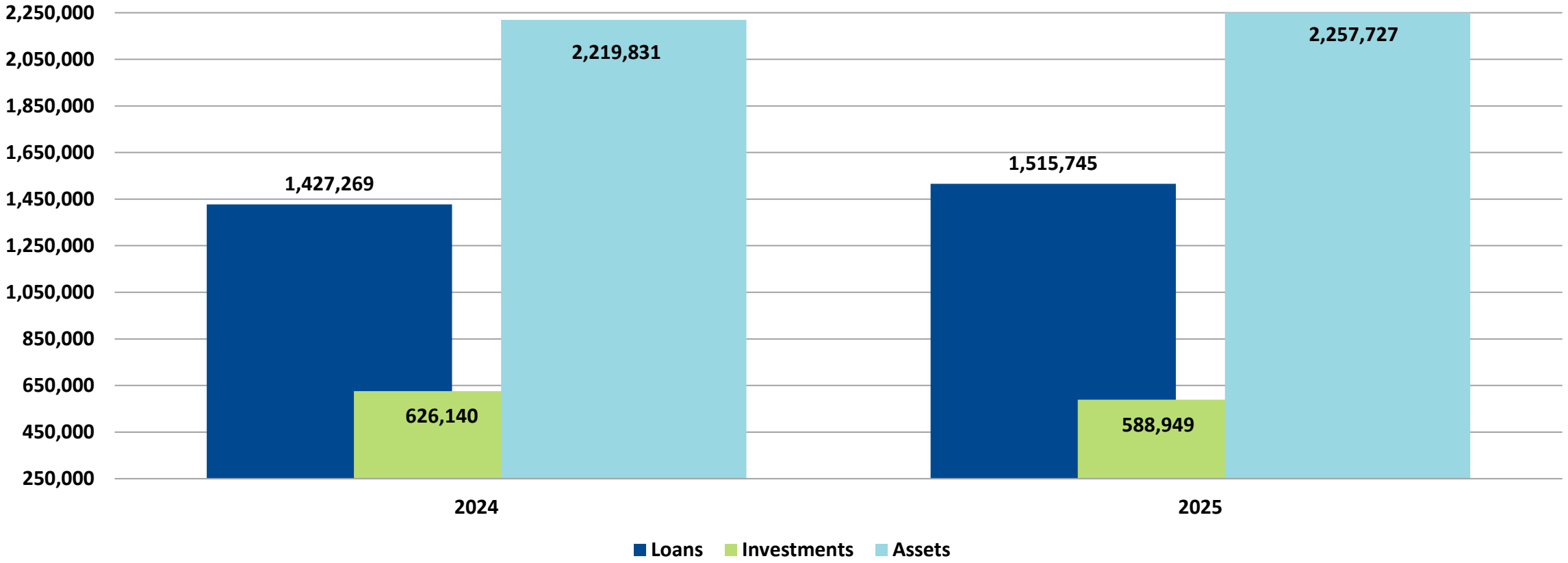
ENB Financial Corp

SIGNIFICANT ITEMS

Dollars in Thousands	**2025 $**	2024 $	Incr./Decr. $	Incr./Decr. %
Provision for Credit Losses	**887**	1,015	(128)	-12.6
Other Income	**16,365**	16,145	220	1.4
Gains on the Sale of Mortgages	**1,878**	1,826	52	2.8
Security Gains (Losses)	**(206)**	159	(365)	NA
Operating Expenses	**59,119**	55,231	3,888	7.0
Pre Tax Income	**26,735**	18,625	8,110	43.5

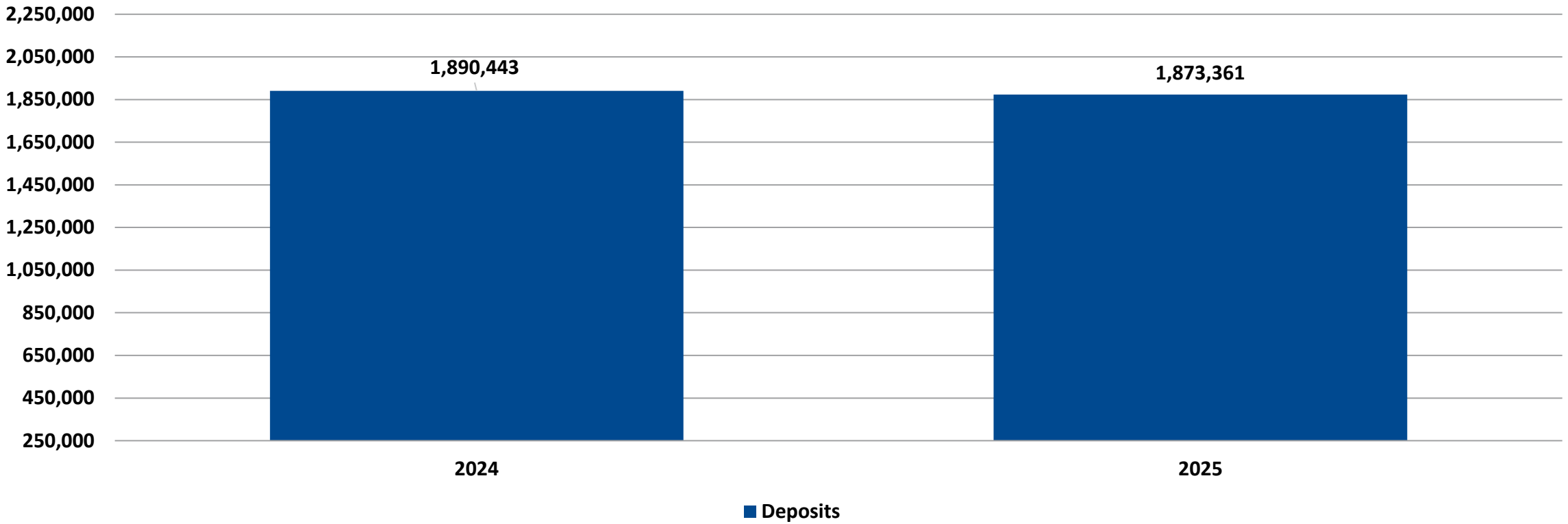
ENB Financial Corp

2025 BALANCE SHEET GROWTH



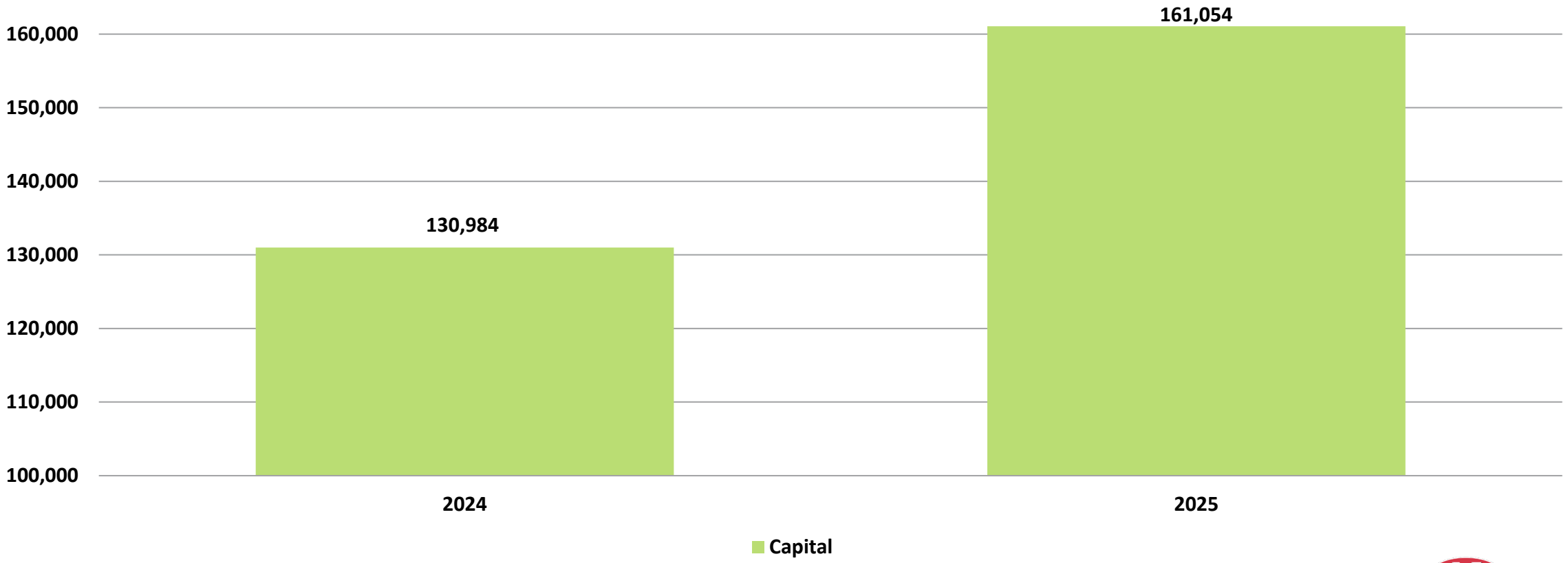
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2025 DEPOSIT GROWTH



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2025 CAPITAL GROWTH



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CAPITAL POSITION (in thousands)

	12/31/25	12/31/24
Total Stockholders' Equity	**$161,054**	$130,984
Retained Earnings	**$179,481**	$162,006
Accumulated Other Comprehensive Loss	**$(22,137)**	$(34,143)

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PERFORMANCE RATIOS

	2025 %	2024 %
Return on Average Assets (ROA)	**0.98**	0.75
Return on Average Equity (ROE)	**15.17**	12.13
Net Interest Margin	**3.19**	2.87
Efficiency Ratio	**67.70**	73.59

ENB Financial Corp

PER SHARE DATA

	2025	2024
Diluted Earnings Per Share	**$3.80**	$2.71
Dividends Per Share	**$0.72**	$0.69
Dividend Payout Ratio	**18.95%**	25.46%
Stock Price at Year-End	**$23.50**	$17.20

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2025 PEER ANALYSIS* as of 12/31/25

Measurement	ENBP %	Peer Median %
Return on Average Assets	**0.98**	1.05
Return on Average Equity	**15.17**	11.89
Net Interest Margin	**3.19**	3.50
Efficiency Ratio	**67.70**	60.17

* Peer data consists of the Corporation's strategic plan peer group which includes 13 banks in PA, NY, and MD with assets between $1.2 billion and $5.5 billion. Source: S&P Capital

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2025 PEER ANALYSIS* as of 12/31/25

Measurement	ENBP %	Peer Median %
Leverage Ratio	**8.10**	9.41
Tier 1 Ratio	**11.50**	12.18
Total Capital Ratio	**17.80**	14.45
Non-Performing Assets/Total Assets	**0.41**	0.40
Allowance for Credit Losses/Total Loans	**1.11**	1.07

* Peer data consists of the Corporation's strategic plan peer group which includes 13 banks in PA, NY, and MD with assets between $1.2 billion and $5.5 billion. Source: S&P Capital

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FIRST QUARTER 2026 RESULTS (Unaudited)

(Dollars in thousands, except per share data)

GAAP Based Measures	2026	2025
Net Interest Income	**$18,929**	$16,777
Net Income	**4,024**	4,316
Diluted Earnings Per Share	**0.71**	0.76
Return on Average Assets	**0.70%**	0.80%
Return on Average Equity	**9.92%**	13.03%
Net Interest Margin	**3.35%**	3.13%
Efficiency Ratio	**78.0%**	70.9%

Non-GAAP Measures	2026	2025
Net Income, As Adjusted	**$5,890**	$4,316
Diluted Earnings Per Shares, As Adjusted	**1.03**	0.76
Efficiency Ratio	**68.8%**	69.9%

Totals	3/31/26	12/31/25
Total Assets	**$2,424,338**	$2,257,727
Total Loans	**1,647,855**	1,515,745
Total Deposits	**2,066,348**	1,873,361
Total Stockholders' Equity	**163,387**	161,054

* Management believes providing certain "non-GAAP" financial information will assist readers in their understanding of the effect on recent financial results from non-recurring charges that resulted from the recent acquisition of Cecil Bancorp, Inc. See Appendix A for additional details.

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APPENDIX A

Management believes providing certain "non-GAAP" financial information will assist readers in their understanding of the effect on recent financial results from non-recurring charges that resulted from the recent acquisition of Cecil Bancorp, Inc. The impact of these merger and conversion-related expenses on net income and associated ratios, as used by the Corporation in this supplemental reporting presentation, are determined by methods other than those used in accordance with generally accepted accounting principles ("GAAP"). While the Corporation's management believes this information is a useful supplement to the GAAP-based measures reported, readers are cautioned that this non-GAAP disclosure has limitations as an analytical tool, should not be viewed as a substitute for financial measures determined in accordance with GAAP, and should not be considered in isolation or as a substitute for analysis of our results and financial condition as reported under GAAP, nor are such measures necessarily comparable to non-GAAP performance measures that may be presented by other companies.

Adjusted Net Income and Adjusted Diluted Earnings Per Share	**3/31/26 $**	3/31/25 $
Net income (most directly comparable GAAP-based measure)	**4,024**	4,316
Plus: Merger and conversion related expenses	**2,157**	-
Less: Related tax effect	**(291)**	-
Adjusted net income (non-GAAP)	**5,890**	4,316
Weighted average shares outstanding	**5,694**	5,656
Weighted average shares – diluted (most directly comparable GAAP-based measure)	**0.71**	0.76
Diluted earnings per share, adjusted (non-GAAP)	**1.03**	0.76
Efficiency Ratio		
Operating expenses (most directly comparable GAAP-based measure)	**18,284**	14,319
Less: Merger and conversion related expenses	**(2,157)**	-
Adjusted operating expenses	**16,127**	14,319
Net interest income on a tax-equivalent basis	**19,074**	16,884
Other operating income (most directly comparable GAAP-based measure)	**4,379**	3,326
Total revenues	**23,453**	20,210
Less: Realized gains (losses) on sales of securities	**1**	(283)
Total revenues, as adjusted	**23,452**	20,493
Efficiency ration on GAAP basis (most directly comparable GAAP based measure)	**78.0%**	70.9%
Efficiency ratio, as adjusted	**68.8%**	69.9%

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VOTING RESULTS



Presented by: Nicholas D. Klein

Corporate Secretary – ENB Financial Corp

PRESIDENT'S FINAL REMARKS

Presented by: Jeffrey S. Stauffer

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

RETIREMENT OF NOTE



Mark Wagner

- Board Member 2007-2026

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QUESTIONS & ANSWERS

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