



Responsibility. Stability. Trust.

2009 Annual Meeting

Meeting Agenda

- Welcome
- Reading of the Minutes
- Certify Voting Activity
- Vote on Matters of the Proxy Statement
- Discussion of Condition of Company
 - President's Remarks
 - Financial Review
 - ENB's Money Management Group
- Vote Results
- Adjournment



Matters of Proxy

- Establish the number of directors to be elected at ten.
- Elect ten directors to serve for one-year terms



Current Directors

- Aaron L. Groff Jr.
- Willis R. Lefever
- Donald Z. Musser
- Susan Y. Nicholas
- Bonnie R. Sharp
- J. Harold Summers
- Mark C. Wagner
- Paul W. Wenger
- Paul M. Zimmerman Jr.
- Thomas H. Zinn



Voting Process

Proxy Holders

- Janice S. Eaby
- John H. Shuey

Judges of Election

- Richard H. Binner
- Roger S. Kline
- William M. Rohrbach



Condition of the Company

- President's Remarks
 - Presented by: Aaron L. Groff Jr.
President/CEO - ENB Financial Corp



Board Transitions

Retirements

- James C. Gibbel
- Paul W. Brubaker

Appointments

- Susan Young Nicholas
- Paul W. Wenger



Management Team: ENB Financial Corp

- Aaron L. Groff Jr.
 - Chairman, President, CEO
- Paul W. Wenger
 - Vice President, Secretary
- Scott E. Lied
 - Treasurer



Management Team: Ephrata National Bank

- William L. Barnett
 - Vice President, Sr. Trust Officer
Money Management Group
- Dale G. Burkholder
 - Sr. Vice President, Sr. Lender
- Craig K. Drumheller
 - Vice President, Credit Officer
- James B. Dull
 - Sr. Vice President, Technology
Officer
- Barry W. Harting
 - Sr. Vice President, Risk Officer
- Bridget A. Hudacs
 - Vice President, Marketing Officer
- Dennis A. Klugh
 - Vice President, Human Resources
Officer
- Mary E. Leaman
 - Vice President, Sr. Retail Officer
- Scott E. Lied, CPA
 - Sr. Vice President, Chief Financial
Officer



ART Process

- Consultative initiative –
Achieving Results Together
- Identify and implement industry best practices
- 122 action items identified
- Full implementation by year end 2009



Condition of the Company

- Financial Condition
 - Presented by Scott E. Lied
Treasurer - ENB Financial Corp

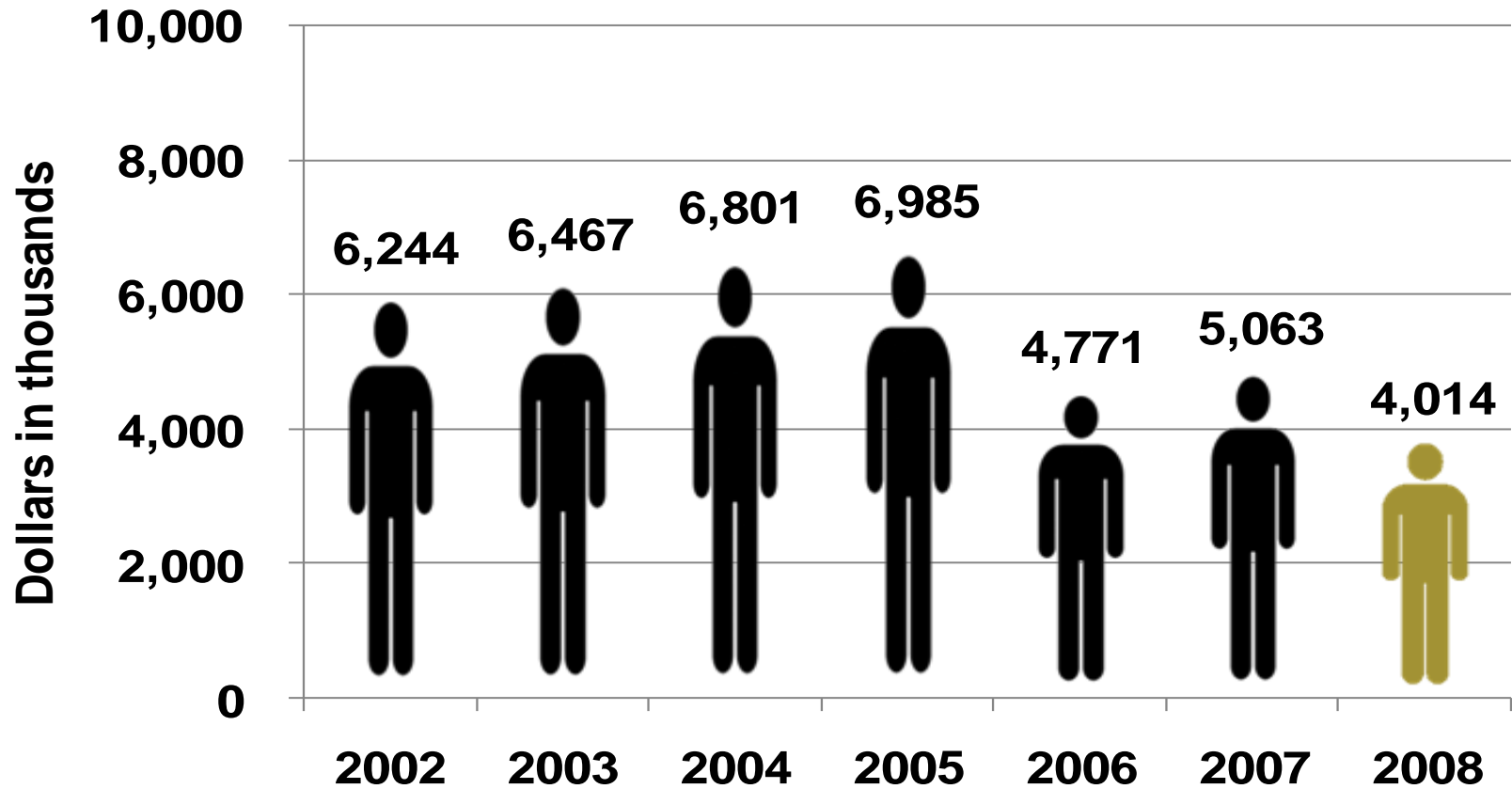


Disclosures

- **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



2008 Significant Items

- ART Project
 - \$481,000 engagement costs
 - \$1.22 million separation package expense
- Net Losses on Securities
 - \$506,000
- FDIC Insurance
 - Increased \$175,000

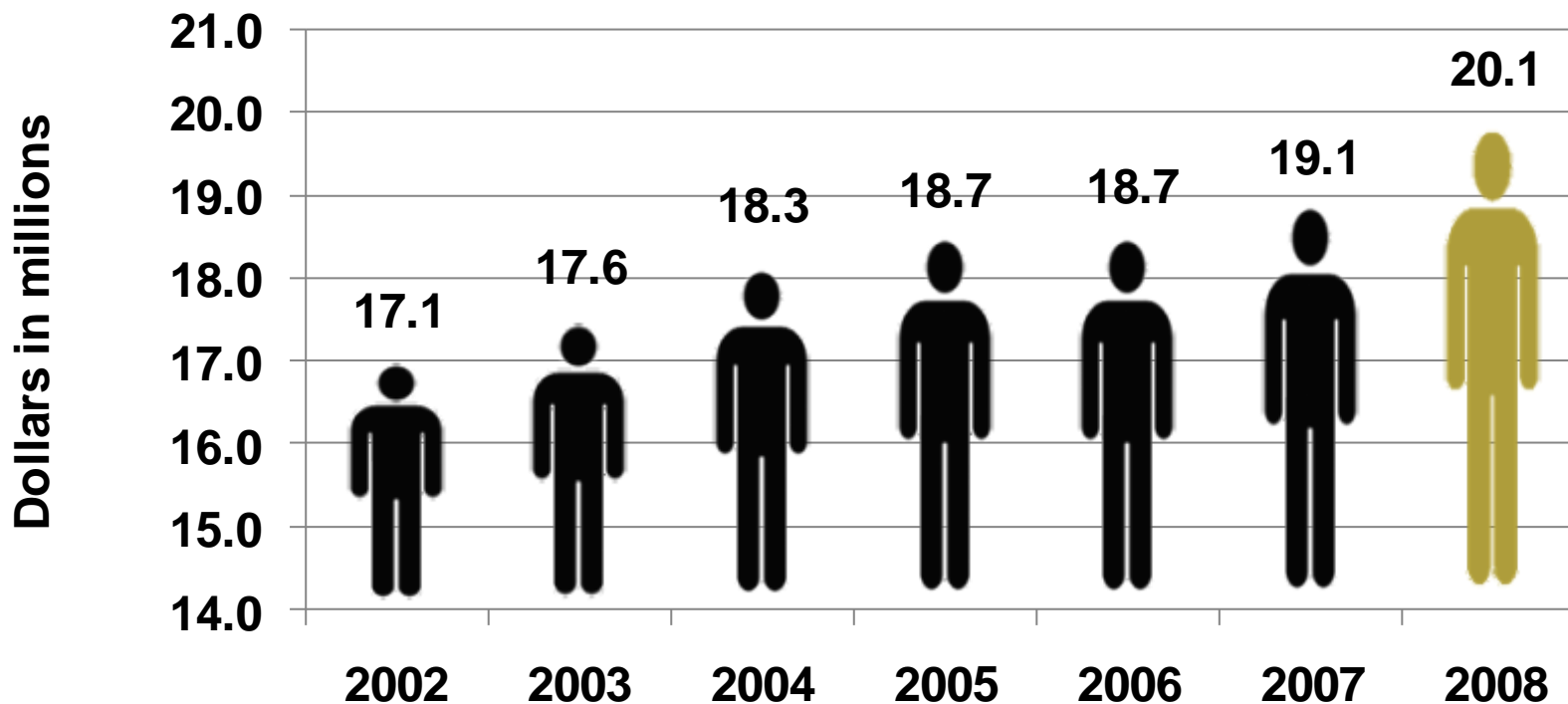


2008 Significant Items

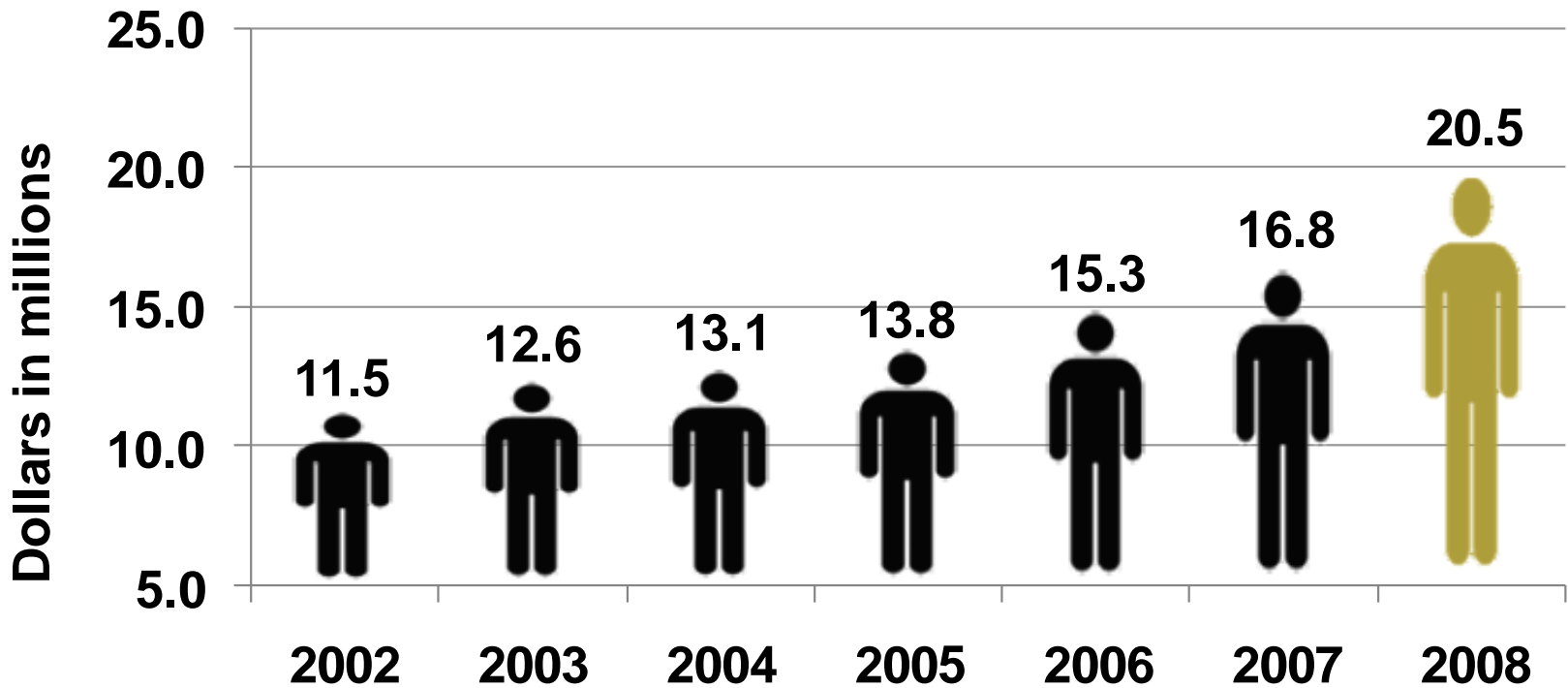
- Net Interest Income (NII)
 - \$1,000,000 or 5.4% increase
- Provision for Loan Loss
 - \$777,000 reduction
- Other Income
 - \$764,000 or 16.9% increase



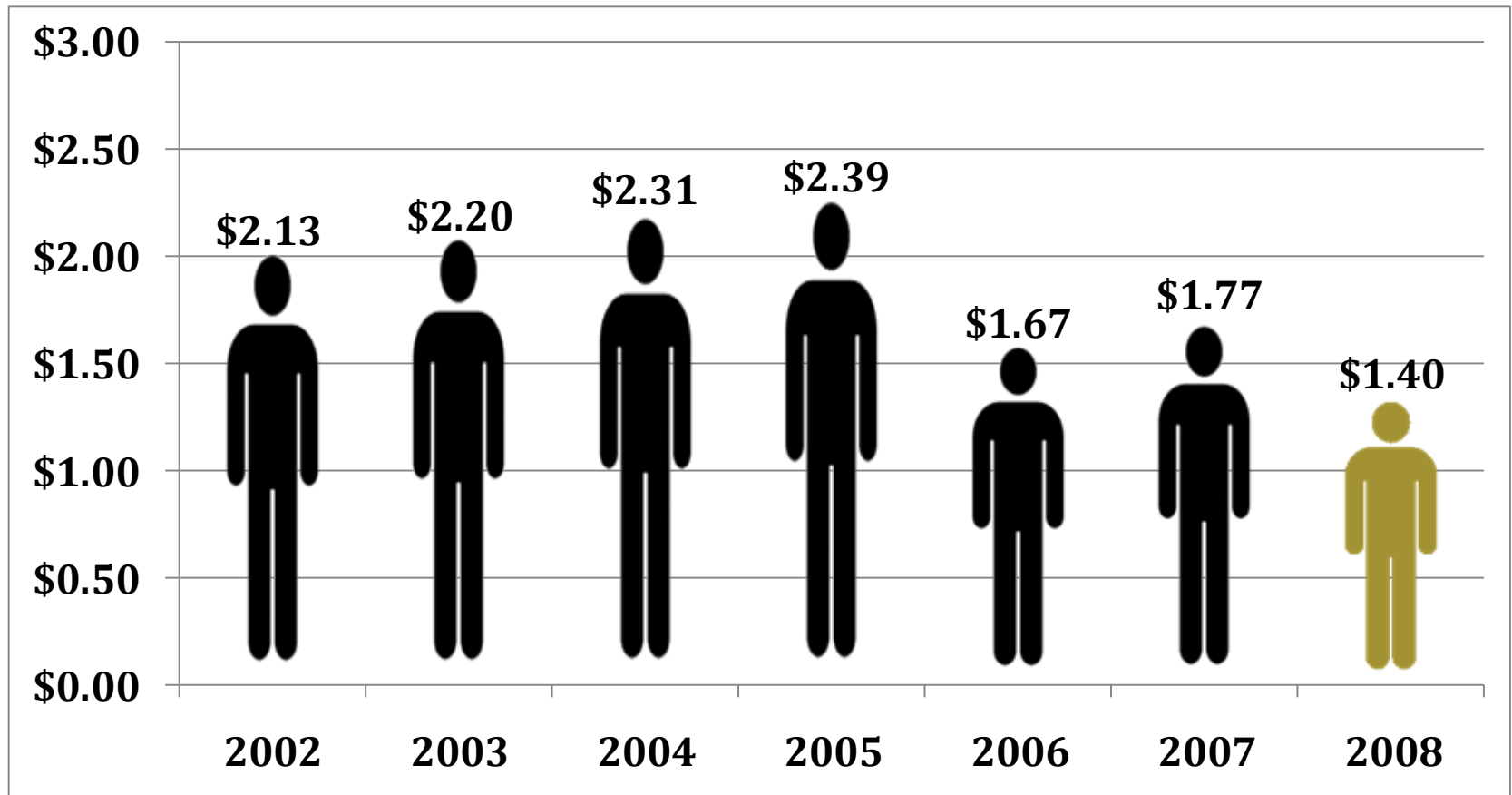
Net Interest Income



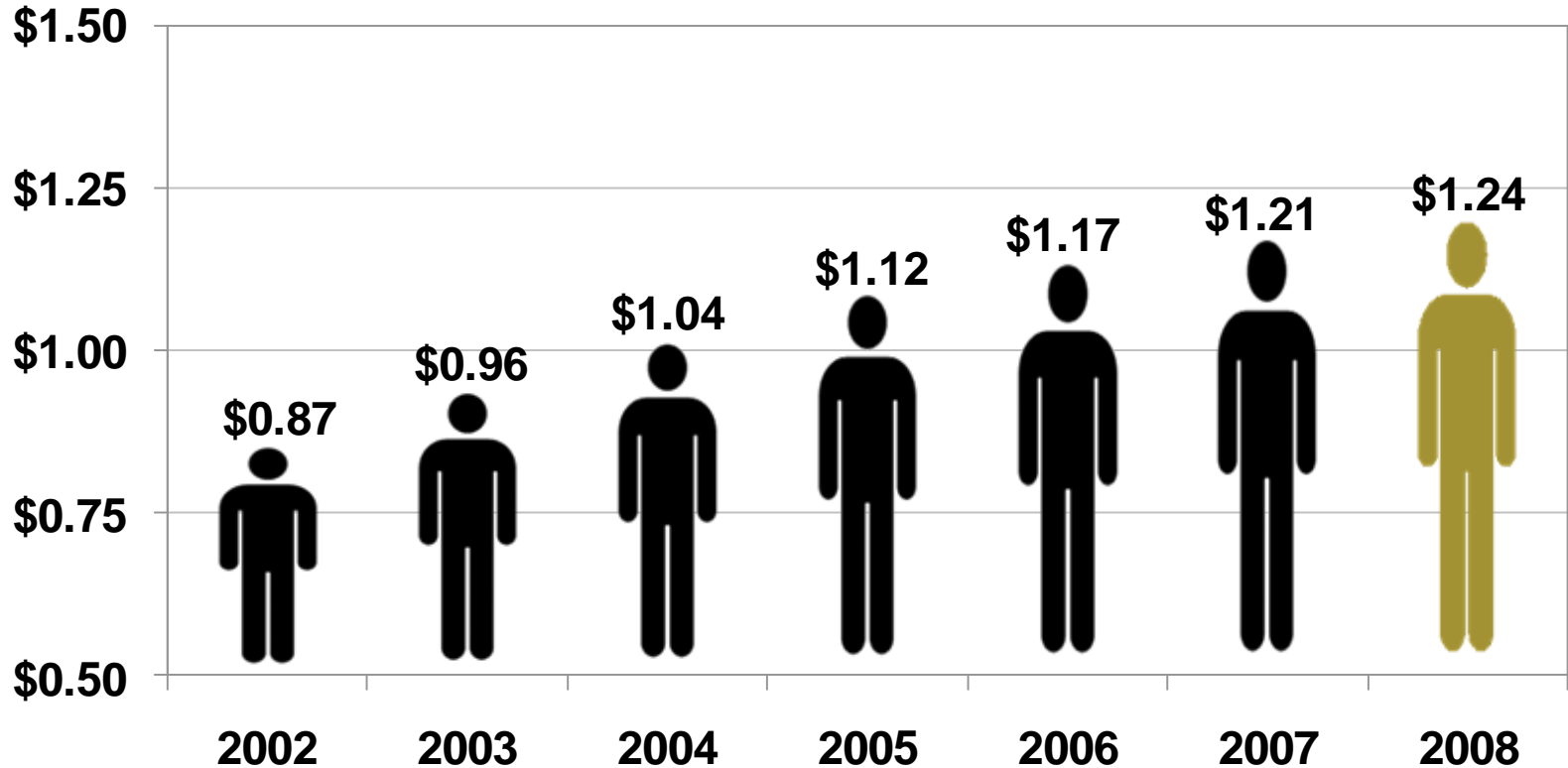
Operating Expenses



Earnings Per share



Dividends Per Share



Peer Analysis

Measurement	ENB	Peer*
ROAA	0.60%	0.67%
Net Interest Margin	3.69%	3.63%
Efficiency Ratio	74.78%	70.07%
NPAs /Assets	0.83%	1.46%
Capital Ratio	10.1%	9.4%
Risk-Based Capital	16.09%	14.21%

* Peer Group is defined as all banks in the Philadelphia Federal Reserve District as provided by the Office of the Comptroller of Currency.



First Quarter Results

- Q1 2009
 - \$1,081,000 versus \$1,395,000 (Q1 2008)
 - 22.5% decrease



FDIC Insurance

	2008	2009 (est)
Rate	\$230,000	\$750,000
One-Time Assessment	N/A	\$550,000
Total Ins Cost	\$230,000	\$1,300,000



Condition of the Company

- ENB's Money Management Group
 - Presented by William L. Barnett
Vice President - ENB's Money Management Group



ENB's Money Management Group

- Introduction

- ENB's Money Management Group
- Goal to provide the best and most suitable investment management service to customers
- Goal is to support the institution and the complement the commercial banking and deposit services we offer.



ENB's Money Management Group

- Our Focus
 - A source of community involvement
 - A primary source of Non-Interest Income for ENB Financial Corp
 - An entity that truly makes Ephrata National Bank a full-service institution
- Target Prospects
 - Businesses
 - Clients needing or wanting investment advice
 - Spheres of Influence acting as advisors to customers and prospects



ENB's Money Management Group

- **Primary Goal: Maximize Growth of Assets and Revenues**
 - Reduce volatility of earnings year to year unless you have a year like 2008
 - Grow assets and revenues
 - Control expenses
 - Provide comprehensive services and guidance to support the long- and short-term objectives of our customers



ENB's Money Management Group

- Services Offered Under Administration
 - Consumer or Personal Trust
 - Retirement Plan Administration
 - Investment Management
 - Custody



ENB's Money Management Group

	Year End 2008	YTD 2009	Change
Market Value	\$158,844,688	\$164,041,973	+3.27%
Book Value (Cost Basis)	\$141,359,751	\$152,655,246	+7.99%
Full Year Revenue	\$802,786		
Revenue Per \$1,000 Assets Under Custody	\$5.05		



ENB's Money Management Group

- Service Overview

- Professional investment management
- Conscientious and customized estate and financial planning
- Retirement plan / 401(k) consulting and administration services
- Full-service investment management through BAR Financial and Financial Network Investment Corporation (FNIC)
- Managed and self-directed IRA investments



Voting Results

- Report of Election
 - Presented by Paul W. Wenger
Corporate Secretary - ENB Financial Corp



Adjournment

- **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.

