



ENB Financial Corp

Annual Meeting | May 3, 2011

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
 - Lending Environment
- Questions & Answers
- Vote Results
- Adjournment



PRESENTERS

- Aaron L. Groff, Jr.
 - President, CEO and Board Chairman – ENB Financial Corp
and Ephrata National Bank
- Paul W. Wenger
 - Vice President and Corporate Secretary – ENB Financial Corp
 - Senior Vice President and Cashier – Ephrata National Bank
- Scott E. Lied
 - Treasurer – ENB Financial Corp
 - Senior Vice President and Chief Financial Officer –
Ephrata National Bank
- Dale G. Burkholder
 - Senior Vice President and Senior Loan Officer – Ephrata National Bank



ELECTION CERTIFICATION

Presented by: Paul W. Wenger

Corporate Secretary - ENB Financial Corp



MATTERS OF PROXY

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



CURRENT DIRECTORS

Class C Election (3 Year Term)

Susan Y. Nicholas

Paul W. Wenger

Mark C. Wagner

Continuing Directors – Class A

Aaron L. Groff, Jr.

Paul M. Zimmerman, Jr.

J. Harold Summers

Thomas H. Zinn

Continuing Directors – Class B

Willis R. Lefever

Bonnie R. Sharp

Donald Z. Musser



VOTING PROCESS

Presented by: Paul W. Wenger

Corporate Secretary - ENB Financial Corp



VOTING PROCESS

Proxy Holders

- Janice S. Eaby
- John H. Shuey

Judges of Election

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



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 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.



WE CARE



- **C**ourteous
- **A**ccurate
- **R**esponsive
- **E**mpowered



STRATEGIC INITIATIVES

- Growth
- Efficiency
- Leadership development
- Successfully navigate the new regulatory environment
- Stay true to our community banking core values



FINANCIAL CONDITION

Presented by: Scott E. Lied

Treasurer - ENB Financial Corp

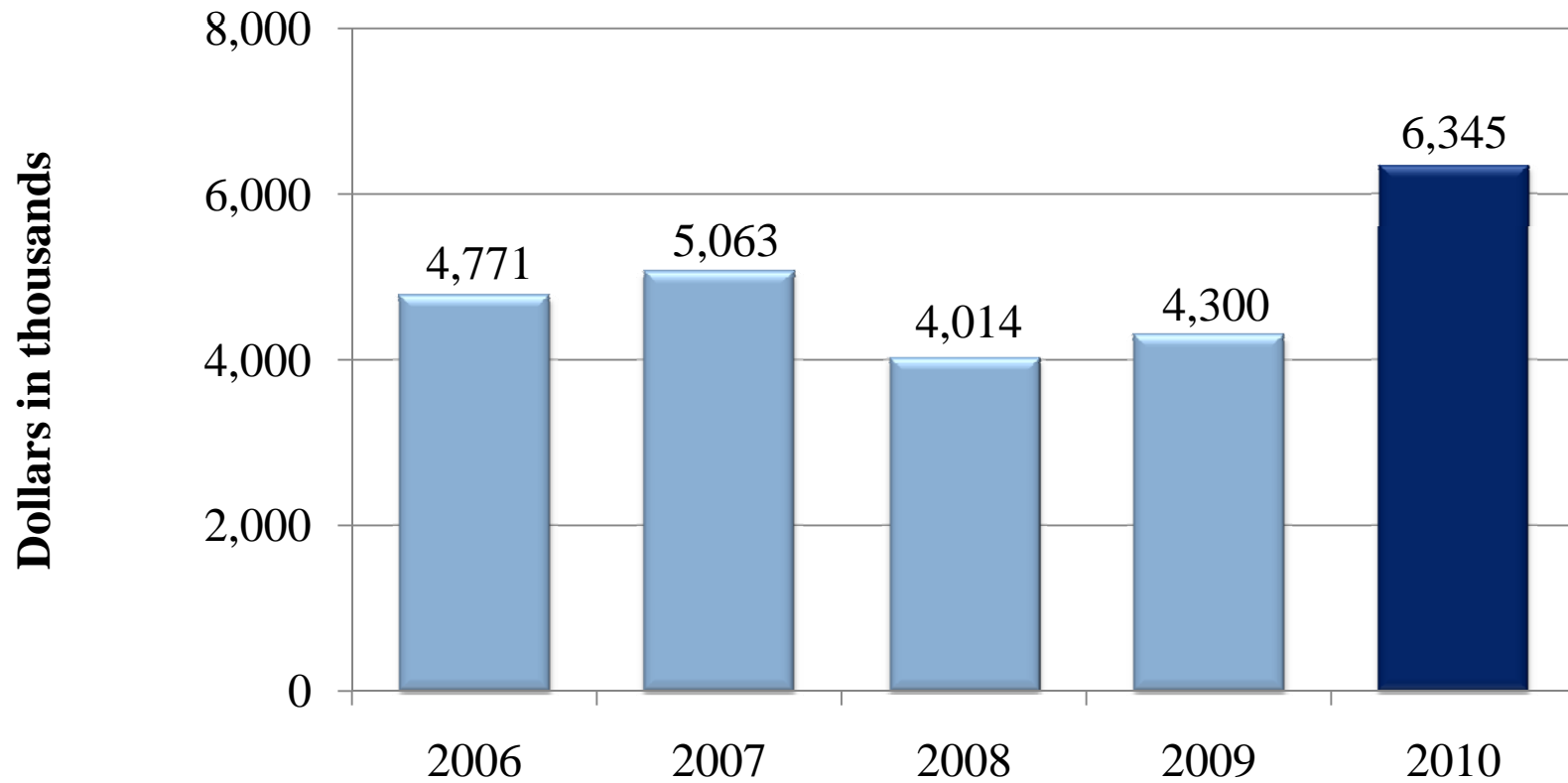


DISCLOSURES

- **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

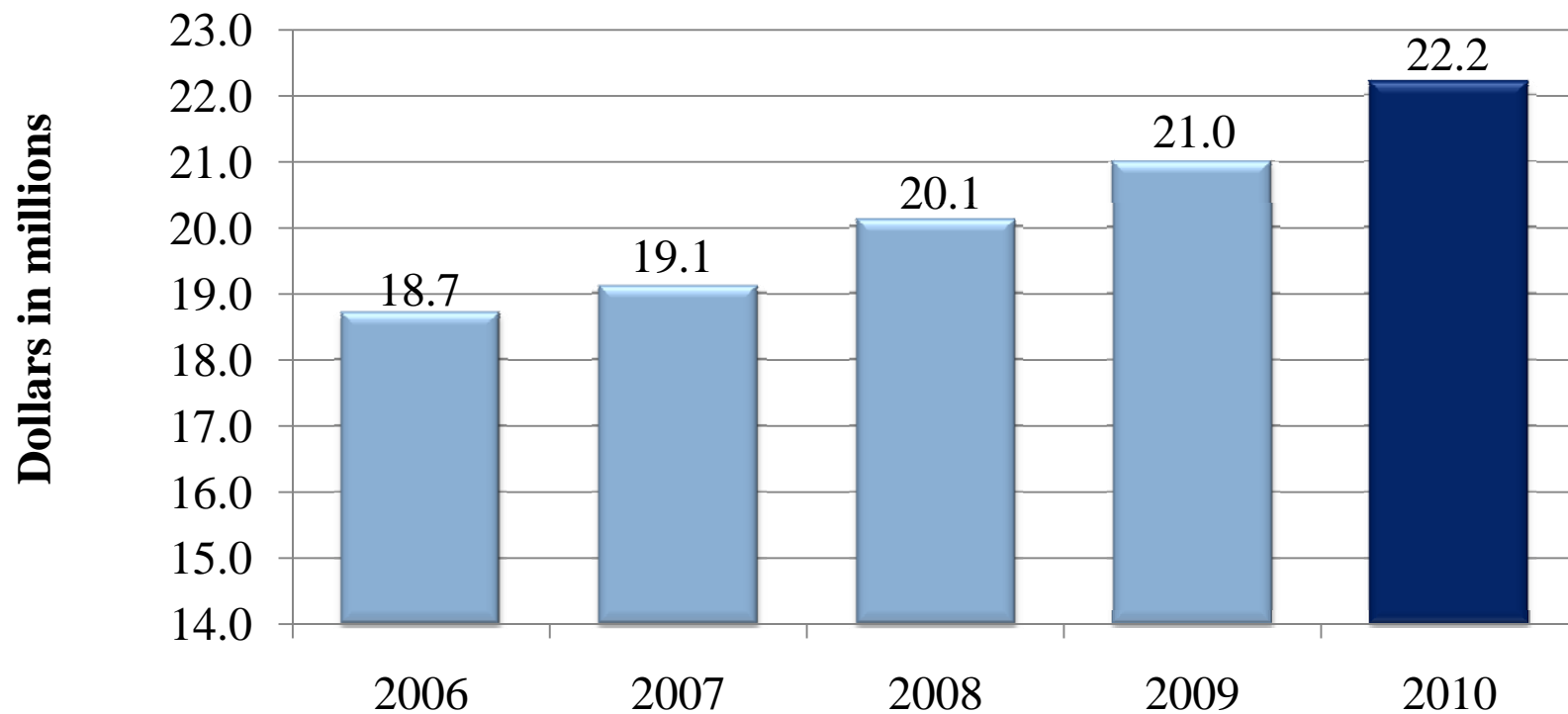


SIGNIFICANT ITEMS

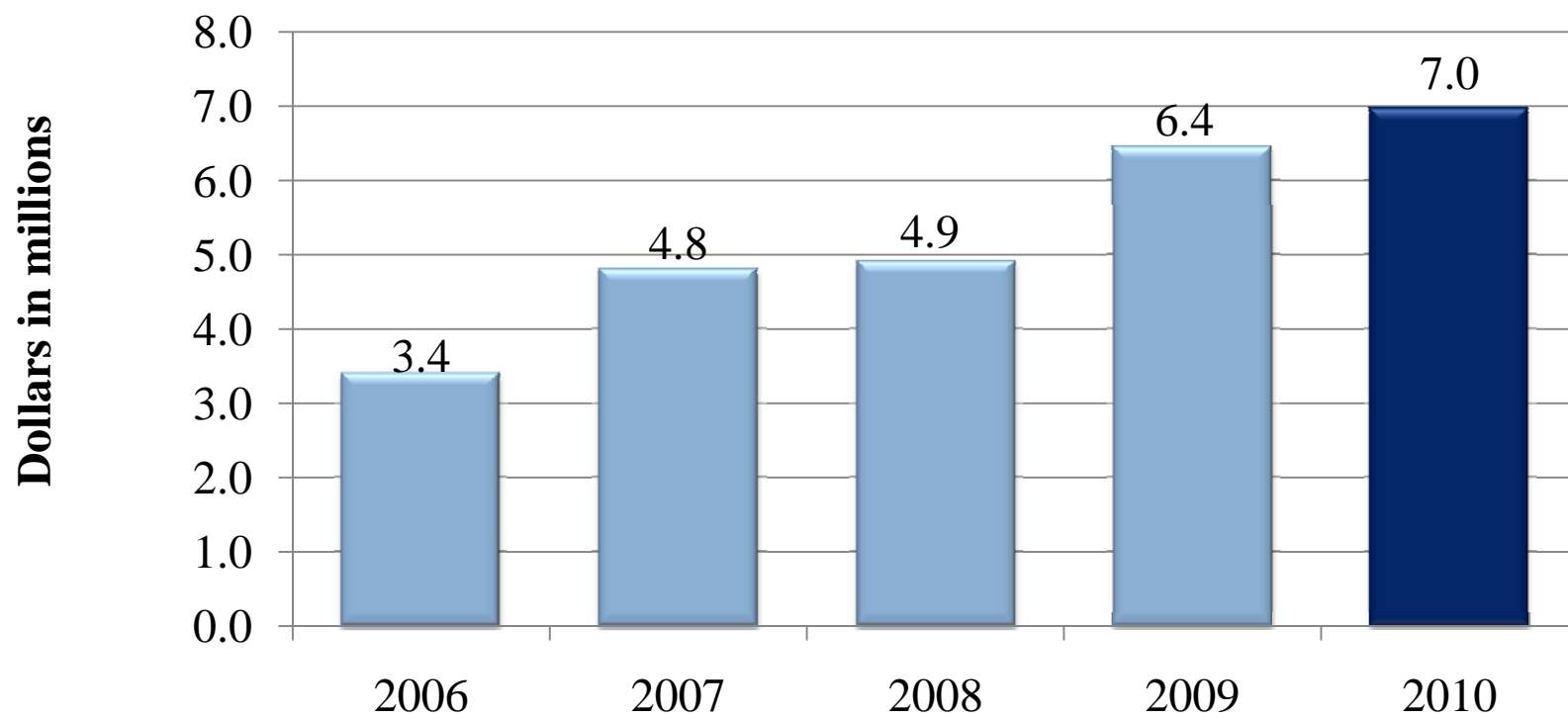
Net Interest Income	\$ 1,222,000	increase
Other Income	\$ 520,000	increase
Operating Expenses	\$ 12,000	decrease
Provision Expense	\$ 1,120,000	decrease



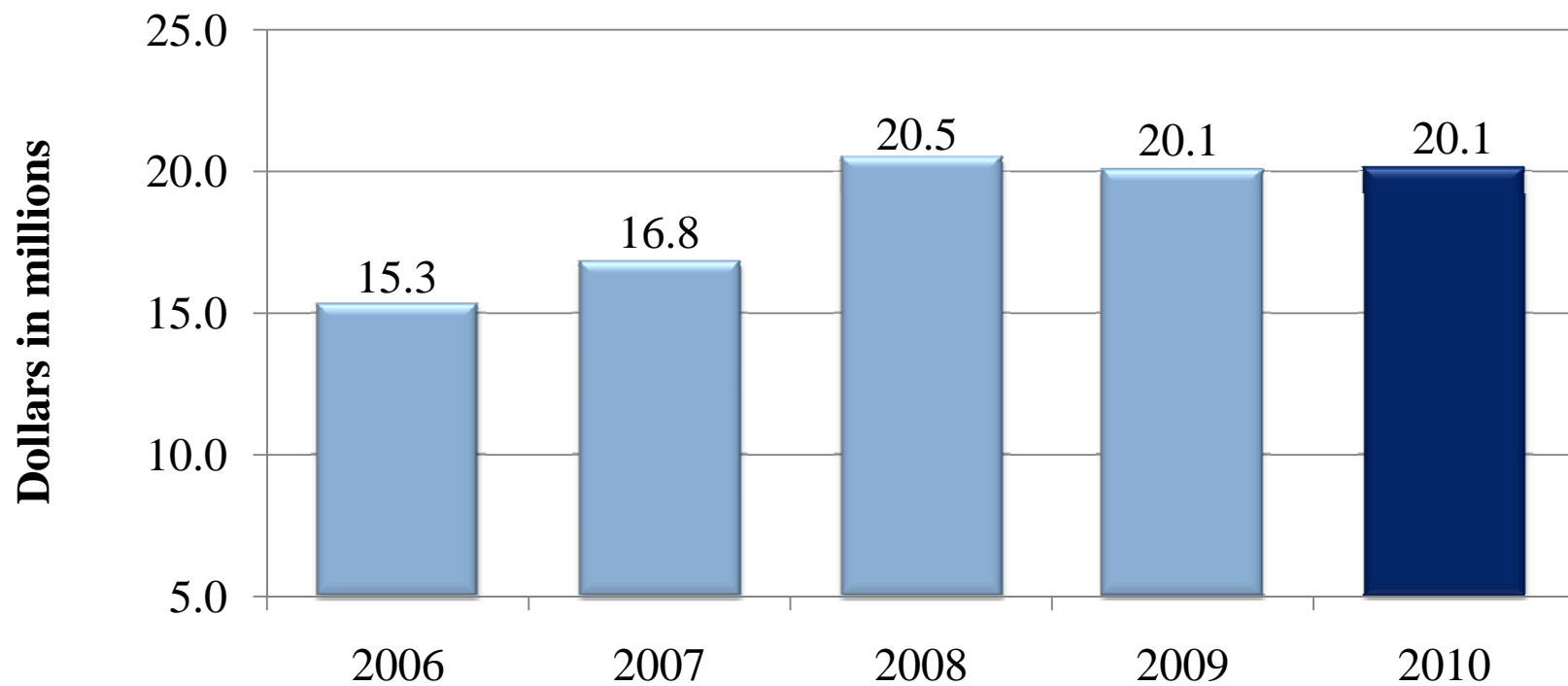
NET INTEREST INCOME



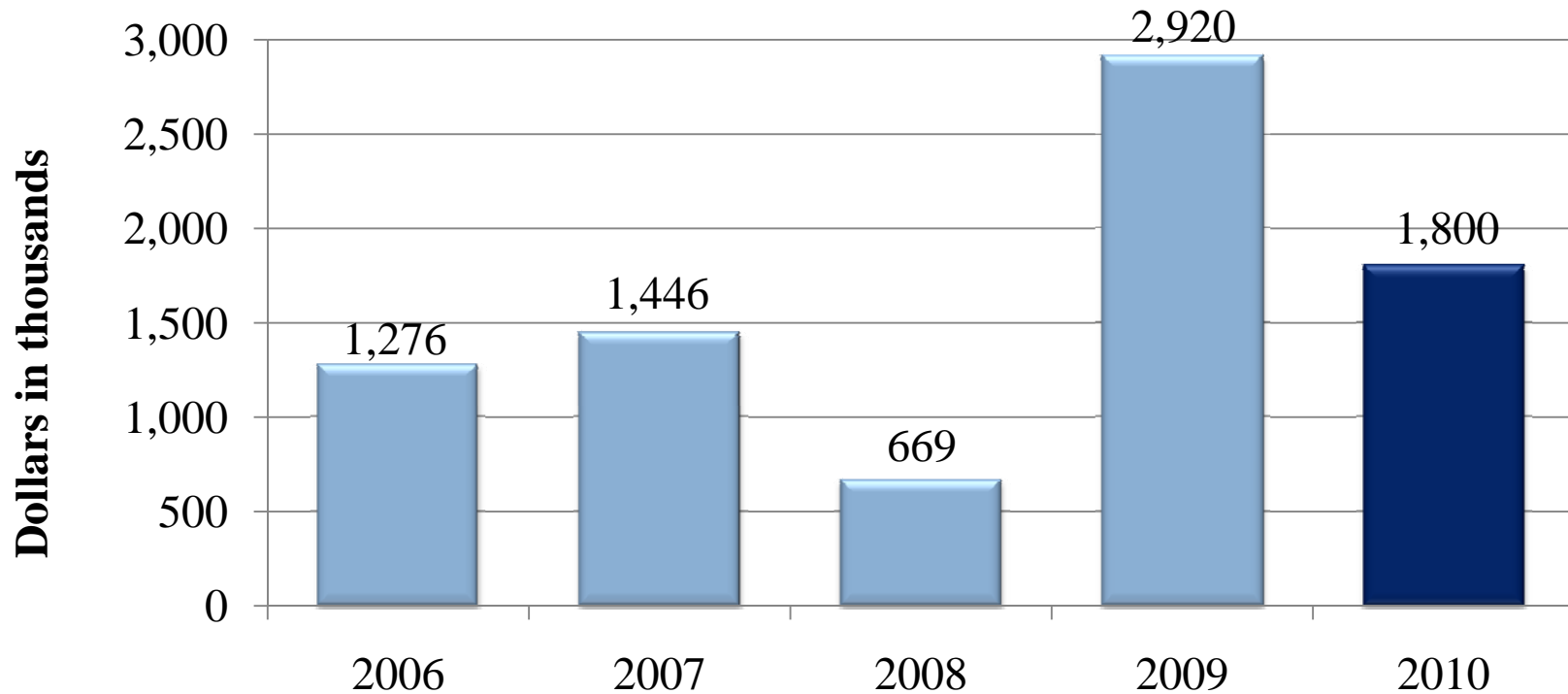
OTHER INCOME



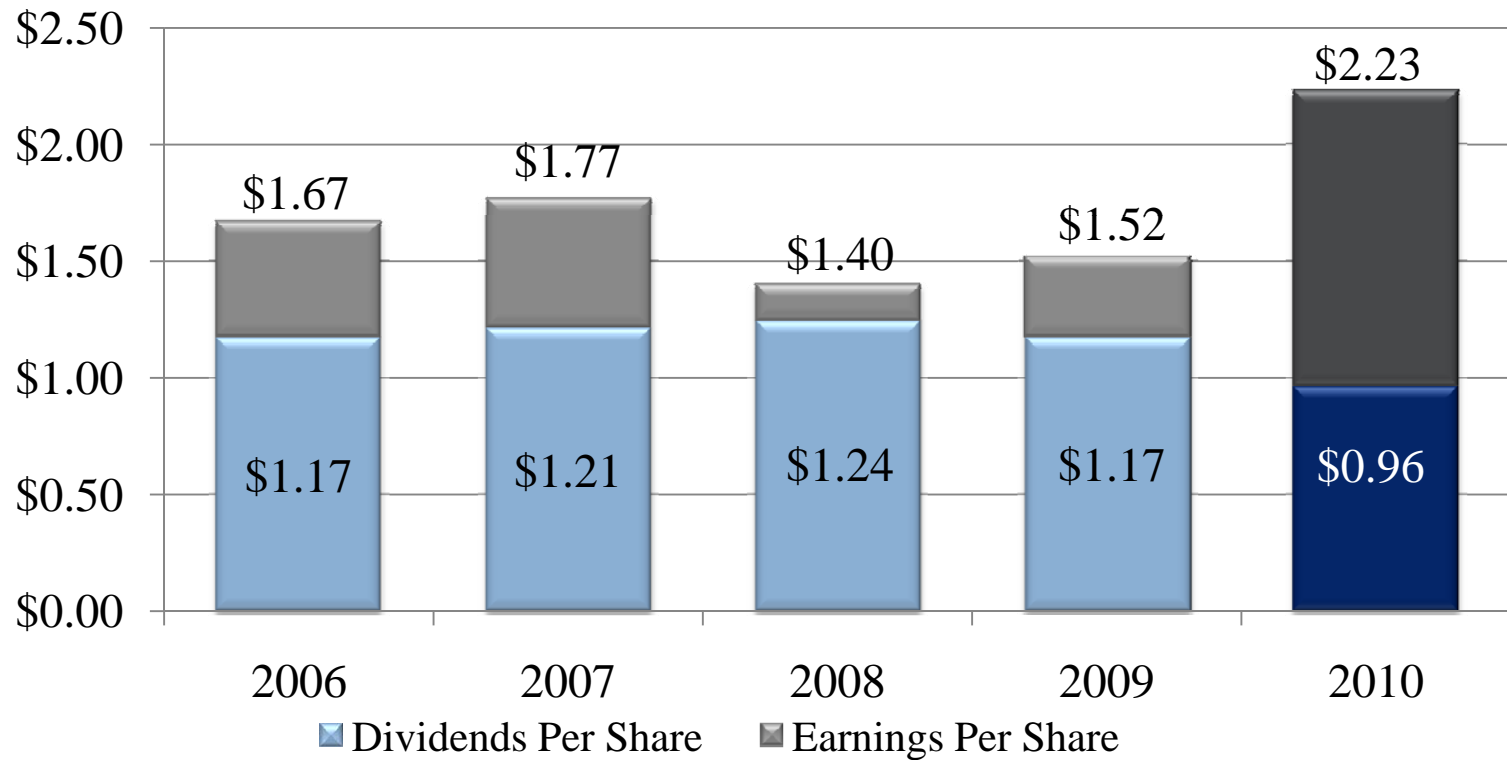
OPERATING EXPENSES



PROVISION EXPENSE



EARNINGS AND DIVIDENDS PER SHARE



DIVIDEND COMPARISON

Corporate Name	Current Dividend	Change from Dividend High (2006 – 2008)
ENB Financial Corp	\$0.24	-22.58%
VIST Financial Corp	\$0.05	-75.00%
Fulton Financial Corp	\$0.04	-77.78%
National Penn Bancshares	\$0.01	-94.12%
Susquehanna Bancshares	\$0.02	-91.30%
Union National Financial Corp	\$0.00	-100.00%



SHAREHOLDER VALUE

	ENBP	SUSQ	FULT
Average Stock Price – Oct 2008	\$25.69	\$17.12	\$11.62
Average Stock Price – Jul 2009	\$24.83	\$4.80	\$6.05
<i>Jul 2009 Price as % of Oct 2008 Price</i>	<i>97%</i>	<i>28%</i>	<i>52%</i>
Average Stock Price* – Q1 2011	\$22.54	\$9.52	\$10.69
<i>Q1 2011 Price as % of Oct 2008 Price</i>	<i>88%</i>	<i>56%</i>	<i>92%</i>
Current Dividend Yield on Investment**	4.26%	0.42%	1.50%

*Average derived from first quarter 2011 daily close prices.

** Dividend yield calculated as of 03/31/2011.



PEER ANALYSIS*

Measurement	ENB	Peer**
Return on Assets (ROA)	0.86%	0.50%
Return on Equity (ROE)	8.88%	4.60%
Efficiency Ratio	65.55%	68.18%
Tier 1 Leverage Capital	9.63%	9.08%

* As of December 31, 2010

** Peer Group is defined as all banks nationwide with assets between \$300 million and \$1 billion.



FIRST QUARTER RESULTS

- Q1 2011
 - Earnings: \$1,697,000 versus \$1,468,000 (Q1 2010)
 - 15.6% increase over Q1 2010
 - Assets: \$756 million versus \$748 million (Q4 2010)
 - 1.0% increase over year-end 2010



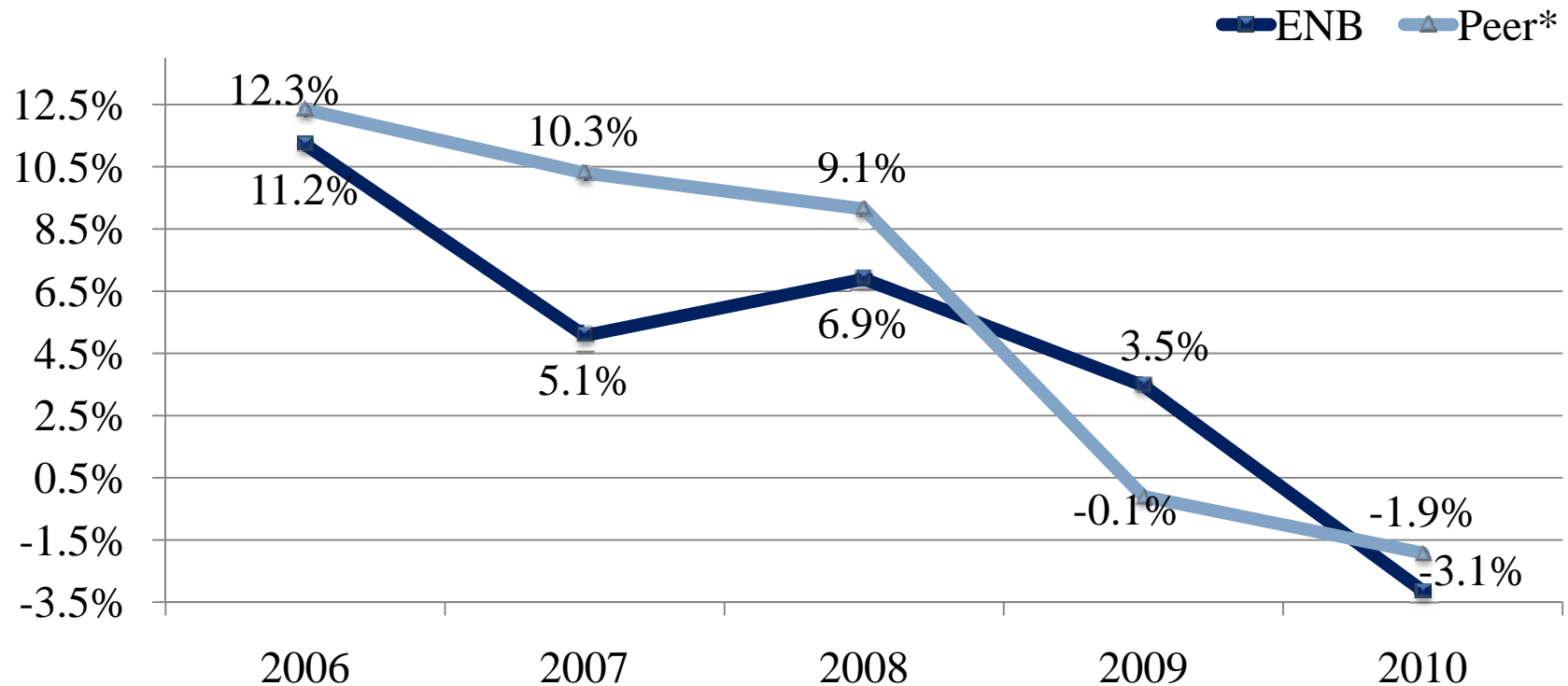
LENDING ENVIRONMENT

Presented by: Dale G. Burkholder

*Sr. Vice President and Sr. Lending Officer –
Ephrata National Bank*



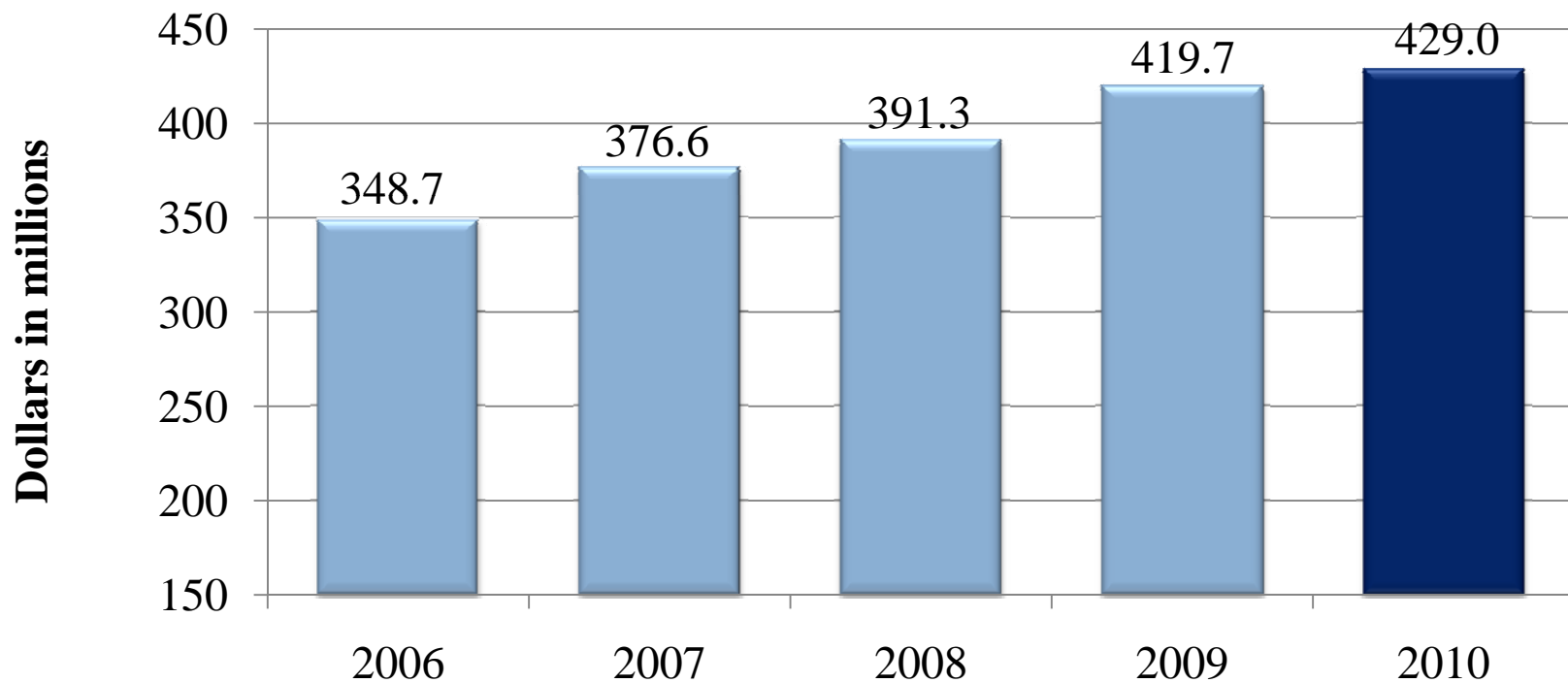
LOAN GROWTH RATES



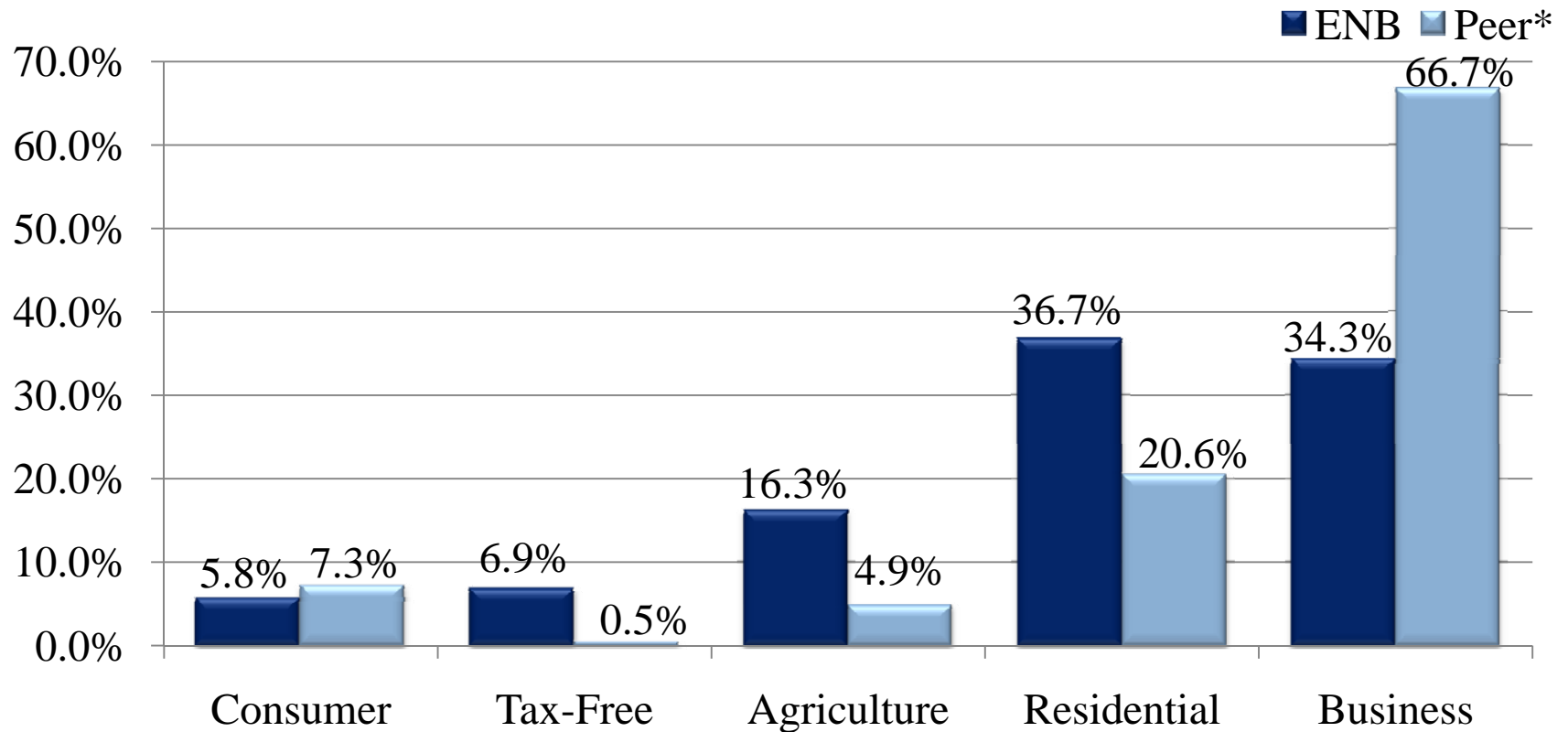
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AVERAGE LOAN GROWTH



MIX OF LOAN PORTFOLIO



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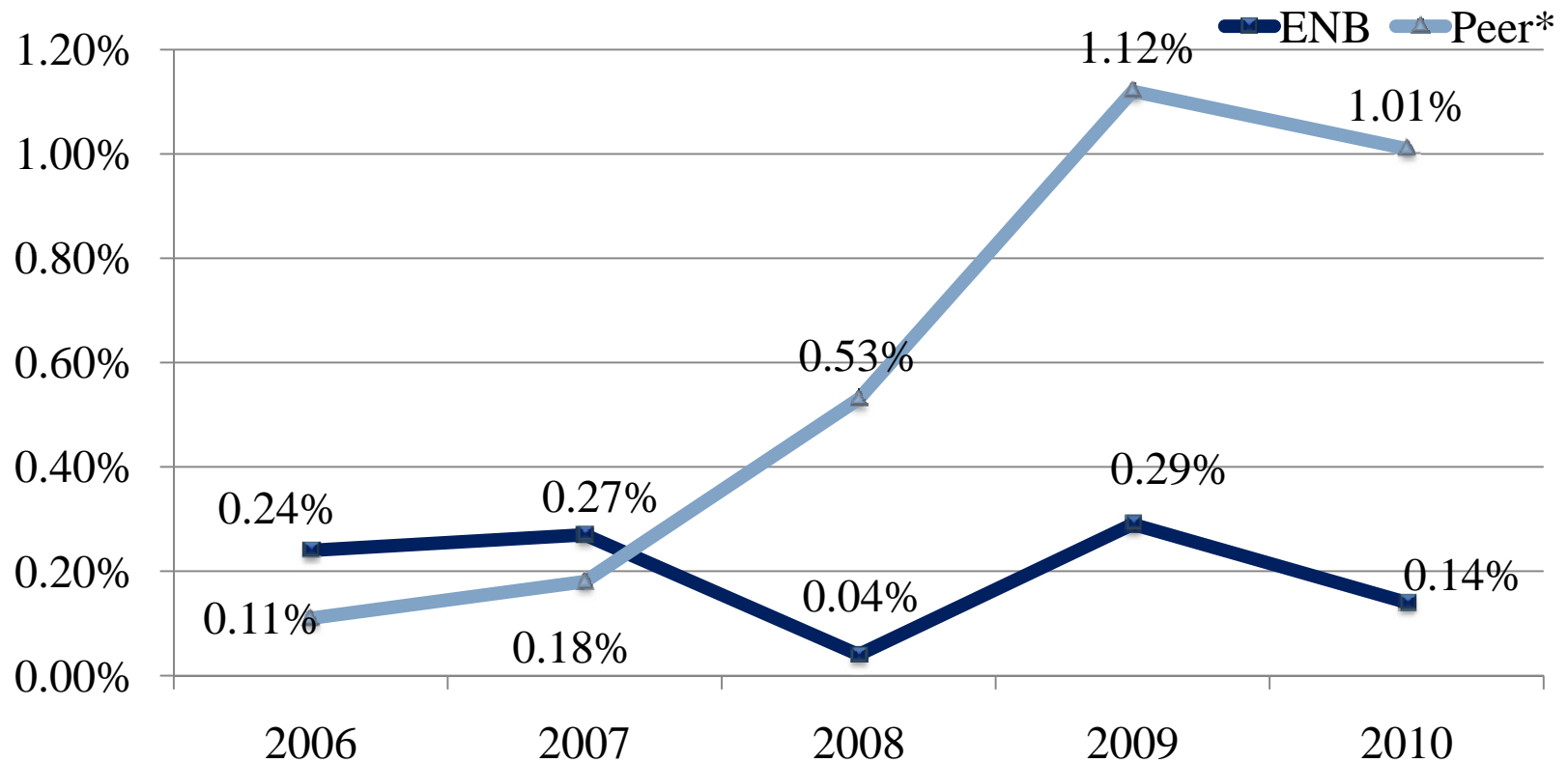
ASSET QUALITY

Measurement	ENB	Peer*
Delinquent Loans as a % of Total Loans	1.38%	4.51%
Non-performing Loans as a % of Total Loans	0.97%	3.22%
ALLL as a % of Total Loans	1.72%	1.96%
Charge-offs as a % of Average Loans	0.14%	1.01%

* Peer Group is defined as all banks nationwide with assets between \$300 million and \$1 billion.



HISTORICAL LOAN LOSSES



* Peer Group is defined as all banks nationwide with assets between \$300 million and \$1 billion.



QUESTIONS & ANSWERS



VOTING RESULTS

Presented by: Paul W. Wenger

Corporate Secretary - ENB Financial Corp



ADJOURNMENT

- **Mission Statement:**
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