

WELCOME SHAREHOLDERS

2005 Annual Meeting



The Difference is in the Details



Order of Business

- **To establish the number of directors at ten**
- **To elect the directors**
- **To approve and adopt Year 2005 Share Repurchase Program**
- **To amend Articles of Association in regard to Preemptive Rights**
- **To approve and adopt the ENB Dividend Reinvestment Plan**



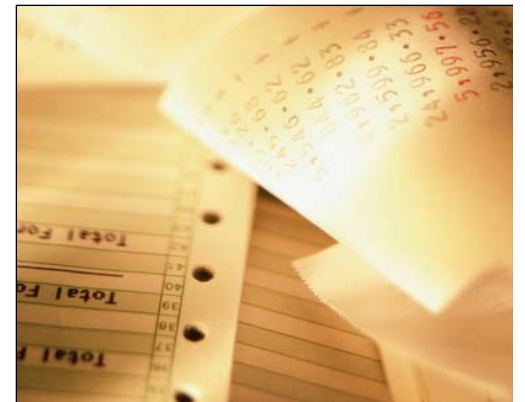


Directors for 2005-2006 Term

- **Paul W. Brubaker**
- **James C. Gibbel**
- **Aaron L. Groff, Jr.**
- **Robert J. Hamilton, IV**
- **Willis R. Lefever**
- **Bonnie R. Sharp**
- **J. Harold Summers**
- **Walter K. Trumbauer**
- **Paul M. Zimmerman, Jr.**
- **Thomas H. Zinn**

Dividend Reinvestment and Stock Purchase Plan

- **Convenient method to invest dividends**
- **Additional cash payment to purchase shares**
- **Safekeeping of stock certificates**



President's remarks

Aaron L. Groff, Jr.



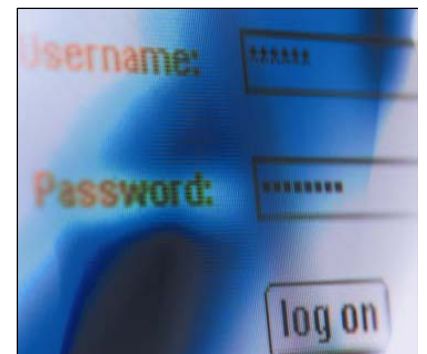


Executive Team

- **Aaron L. Groff, Jr.** **Chairman of the Board,
President and CEO**
- **Paul W. Brubaker** **Executive VP, Corporate Secretary**
- **Carl L. Brubaker** **Sr. VP, Money Management Group**
- **Dale G. Burkholder** **Sr. VP Lending, Sr. Loan Officer**
- **Barry W. Harting** **Sr. VP, Administrative Services**
- **Scott E. Lied** **Sr. VP, CFO**
- **Paul W. Wenger** **Sr. VP of Operations**

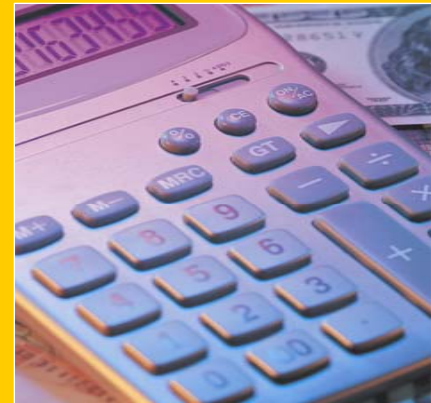
Details at ENB

- **The way we hire employees**
- **The way we manage**
- **The way we treat customers**
- **The way we build branches**
- **The way we develop products & services**
- **The way we invest in the community**



Financial Performance

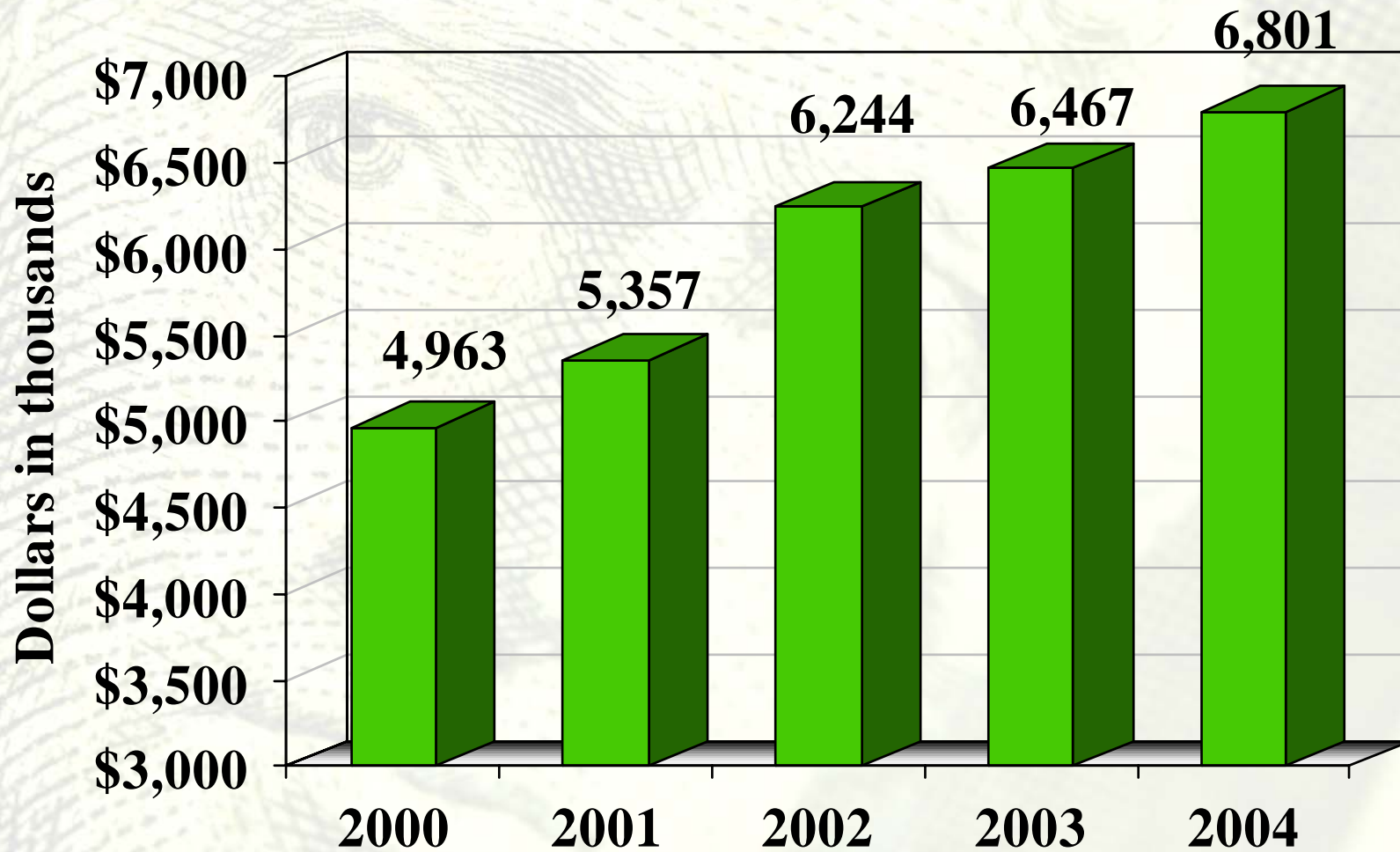
Scott E. Lied



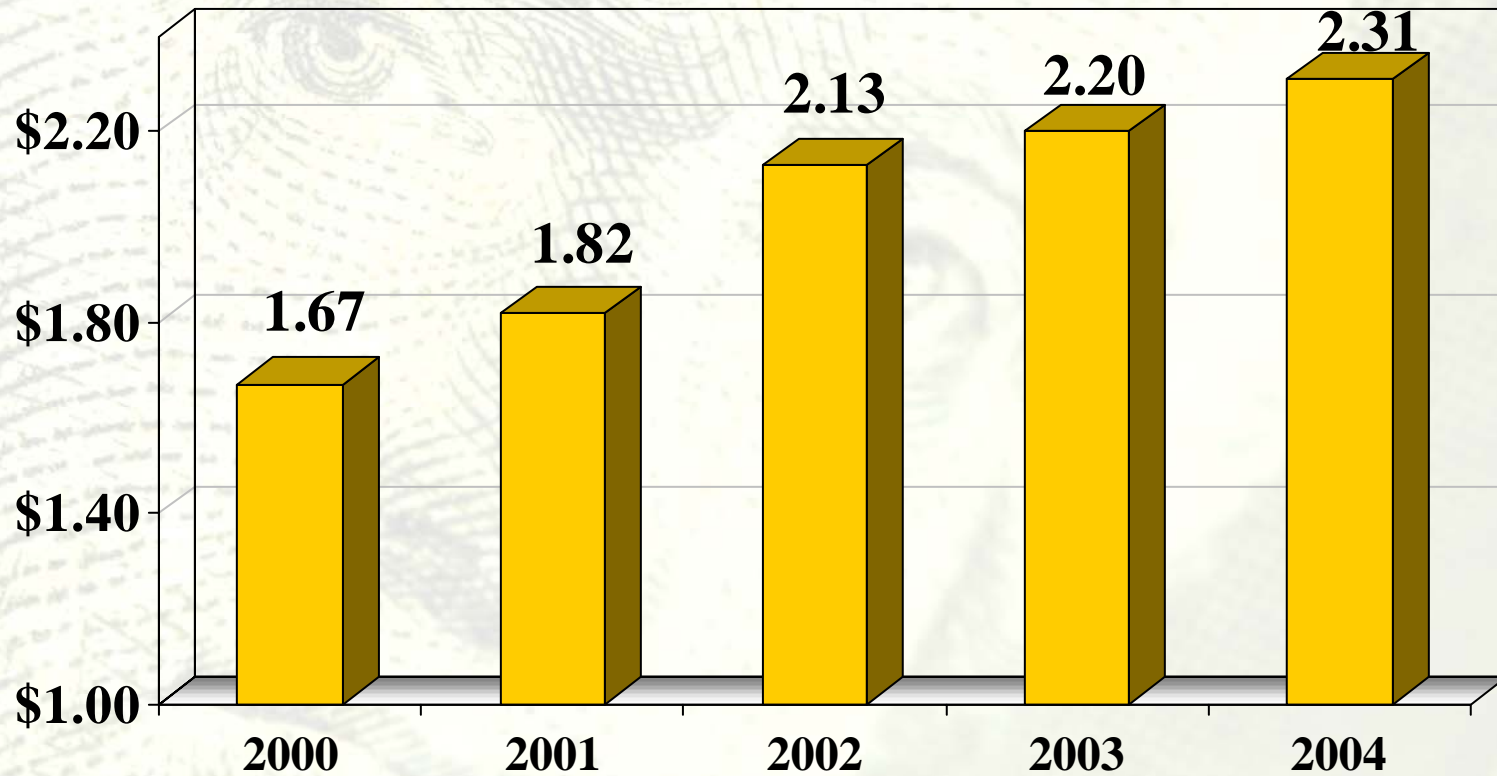
Disclosures

- **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.

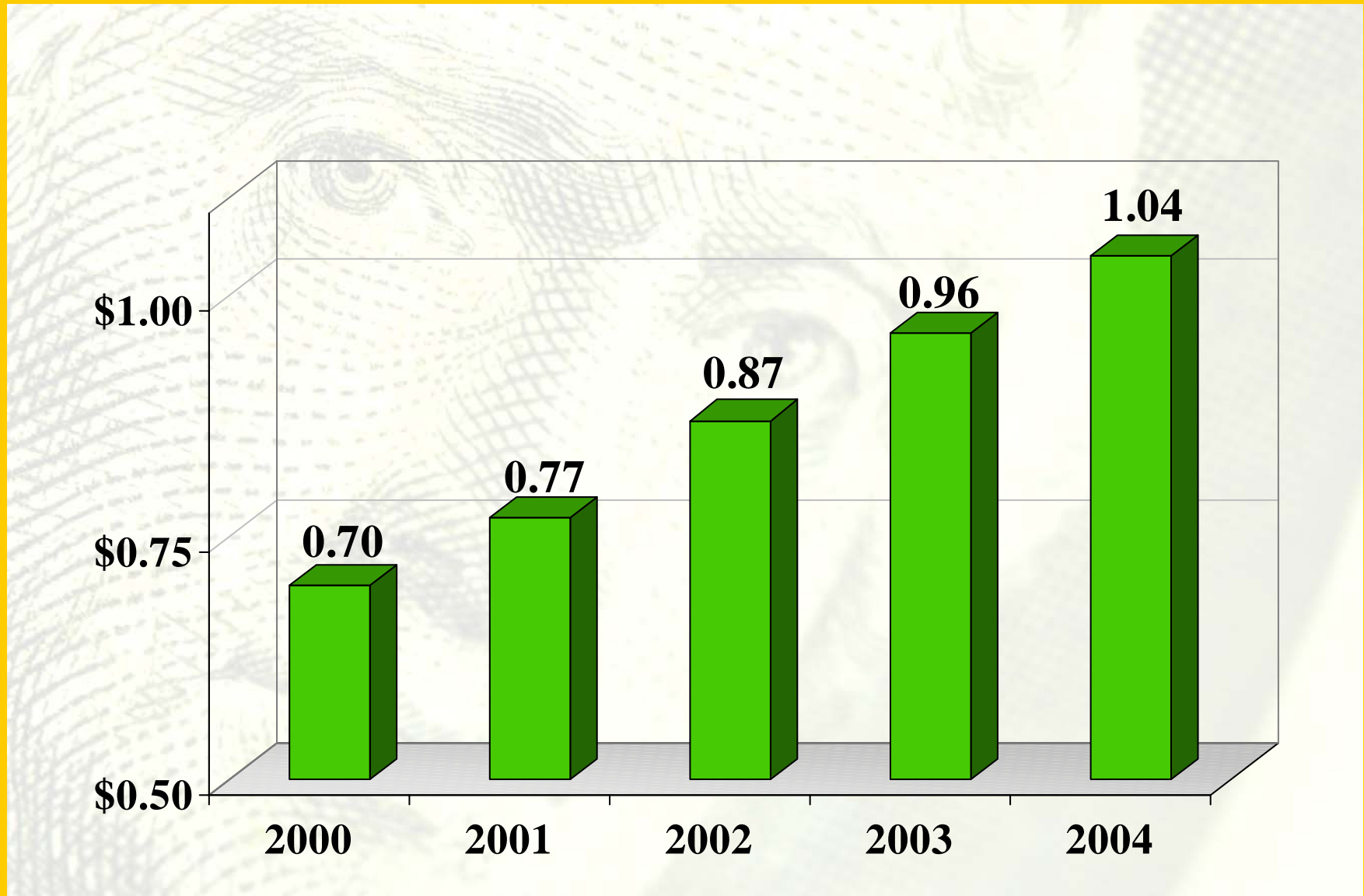
Net Income



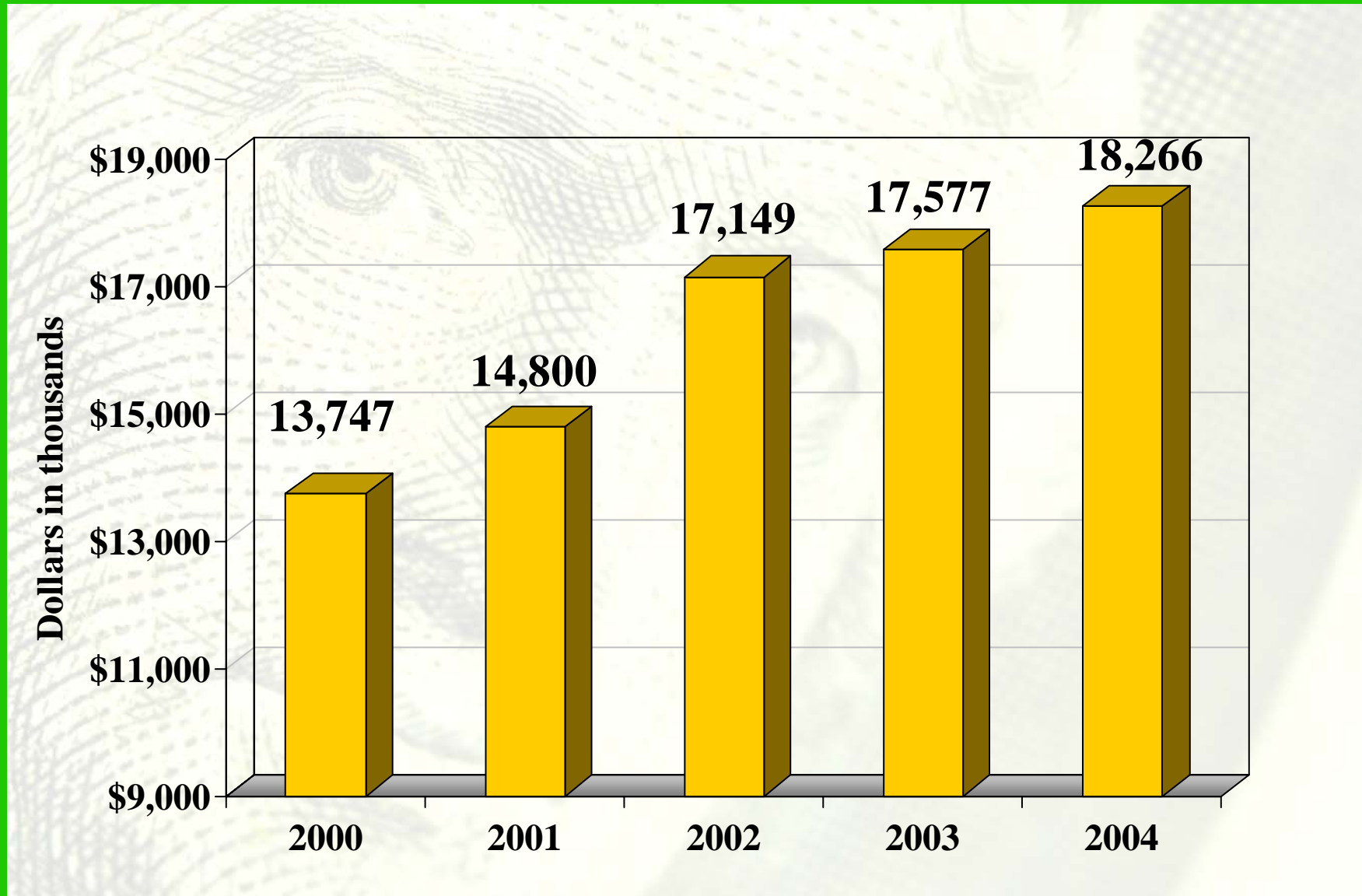
Earnings Per Share



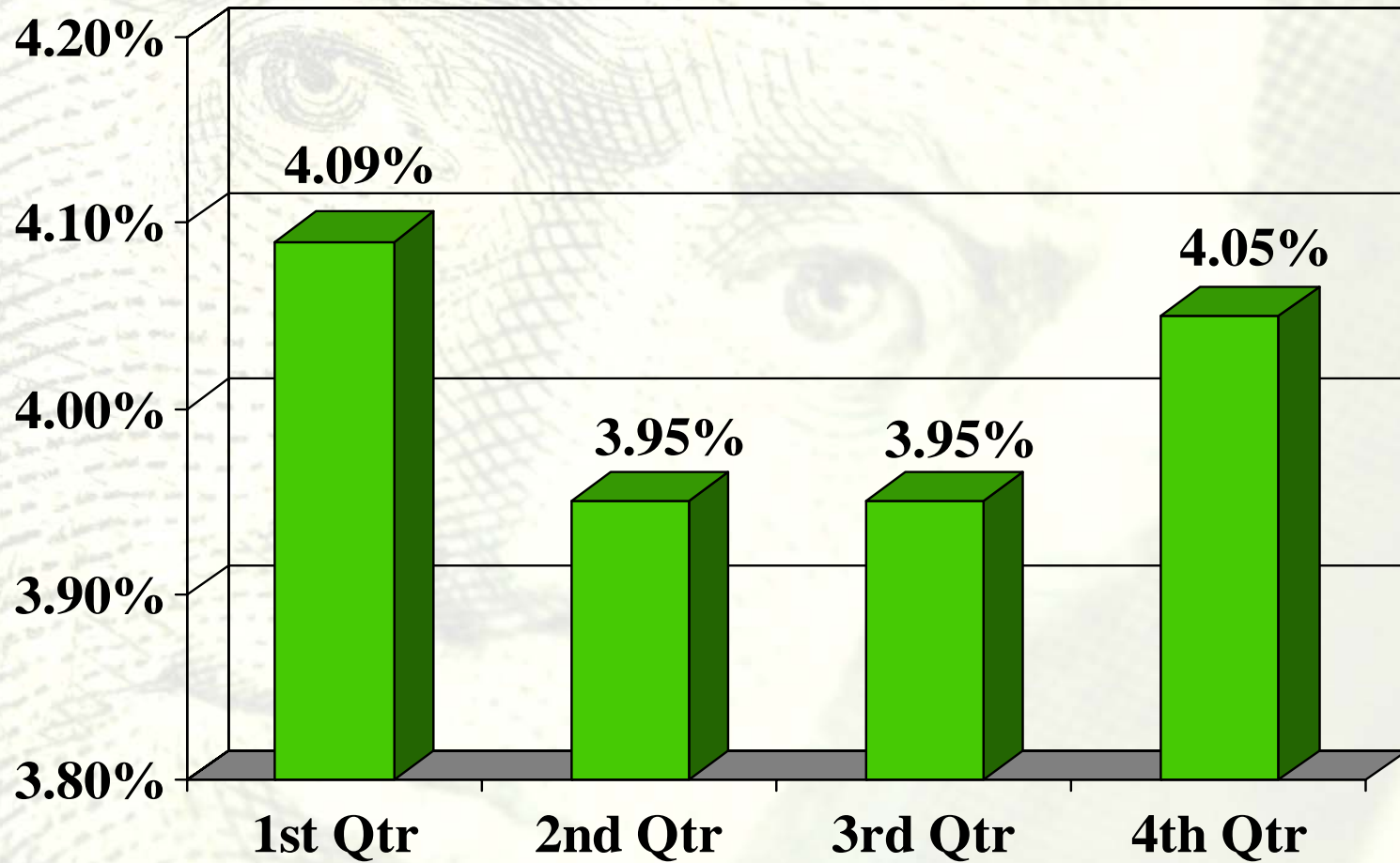
Dividends Per Share



Net Interest Income



Net Interest Margin



Annualized quarterly net interest margin

Peer Analysis

Performance Measure	Ephrata National	Peer Average
ROAA	1.29%	1.11%
ROAE	10.59%	11.56%
Efficiency ratio	60.66%	63.99%
Loans/Deposits	72.74%	79.71%
NPA's/Assets	0.14%	0.47%

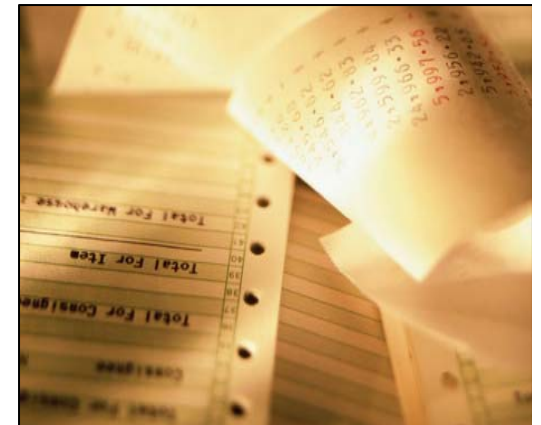
Per SNL DataSource as shown on the ENB website

Asset Growth



Stock Buyback

- **Purchase up to 140,000 shares**
- **Increases EPS and ROAE**
- **Shares held in Treasury**





Change in Auditors

- **Simon-Lever LLC.**
- **More than 40 year relationship**
- **Chose to serve only non SEC clients.**
- **S. R. Snodgrass**
- **Established in 1946**
- **16 SEC clients**
- **110 financial industry clients**

Results of Voting

- **To establish the number of directors at ten**
- **To elect the directors**
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- **To amend Articles of Association in regard to Preemptive Rights**
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Thank You Shareholders

