



2008

**Annual
Meeting**



Meeting *agenda*

- **Reading of the notice from the cover letter of the Proxy Statement**
 - *To establish the number of directors to be elected at nine*
 - *Elect directors*
 - *Formation ENB Financial Corp*
 - *Option to adjourn or postpone*
- **Reading of the affidavit of mailing**
- **Statement regarding a quorum**



BOARD *of* DIRECTORS

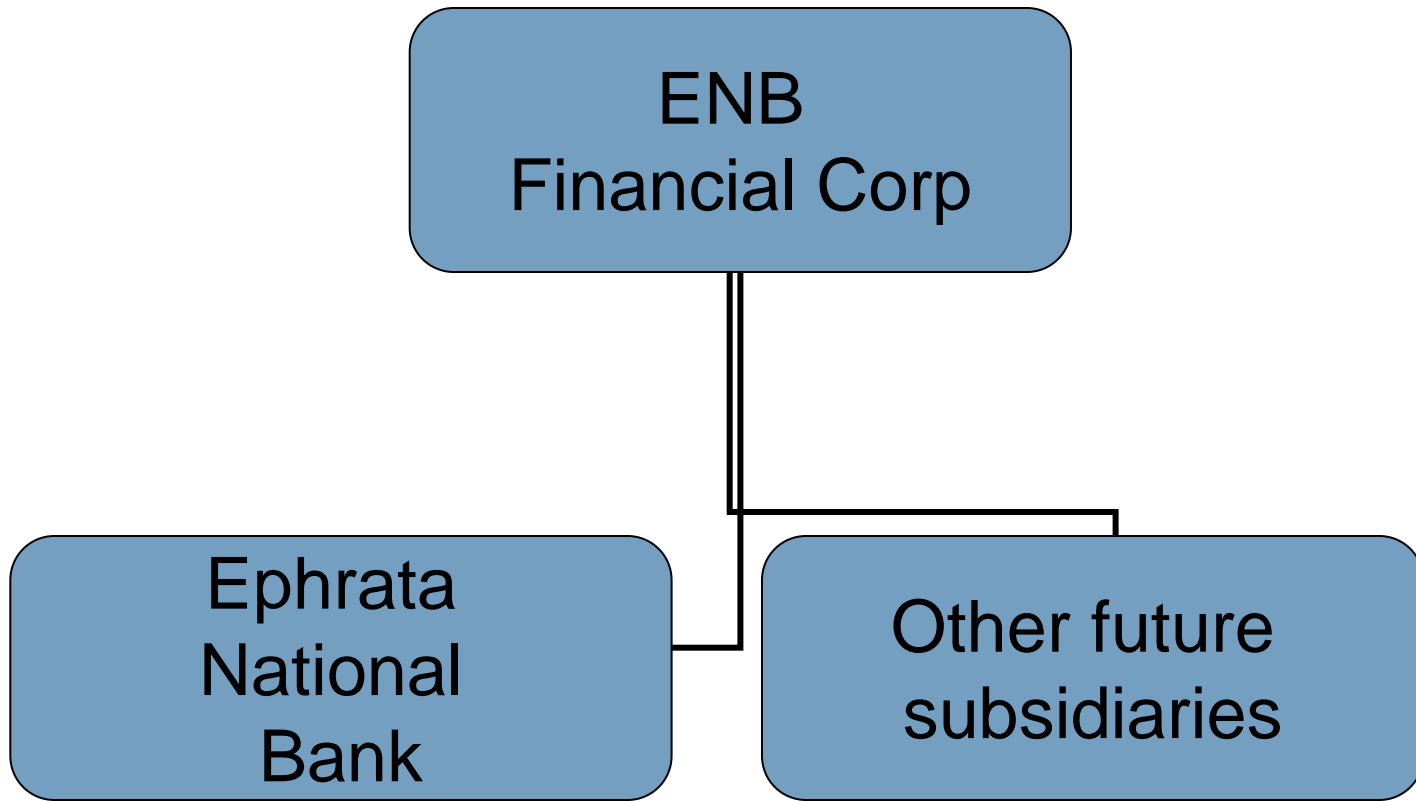
- Paul W. Brubaker
- J. Harold Summers
- Aaron L. Groff, Jr.
- Mark C. Wagner
- Willis R. Lefever
- Paul M. Zimmerman, Jr.
- Donald Z. Musser
- Thomas H. Zinn
- Bonnie R. Sharp



Bank Holding *Company*

- **ENB Financial Corp**
 - **Ephrata National Bank**
 - **Purchase / hold our own stock**
 - **Trading in stocks of other banks**
 - **Real estate subsidiary**
 - **Investment portfolio and tax planning**

Bank Holding *Company*





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*





BOARD *transitions*

- **Retirements**
 - Walter K. Trumbauer
 - James C. Gibbel
- **Appointments**
 - Mark C. Wagner
 - Susan Y. Nicholas



SENIOR *management*

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

Financial *performance*



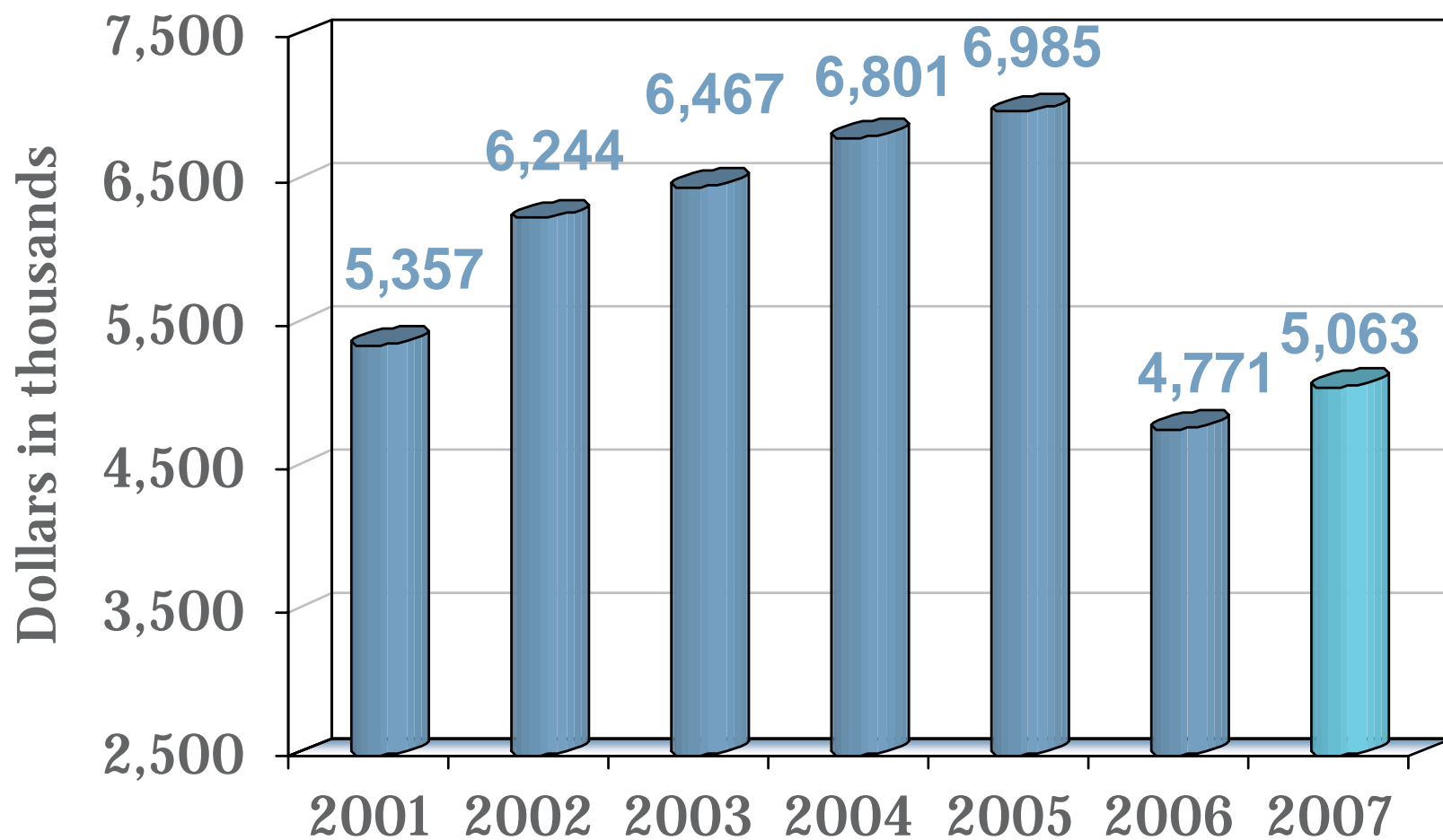


Disclosures

- **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



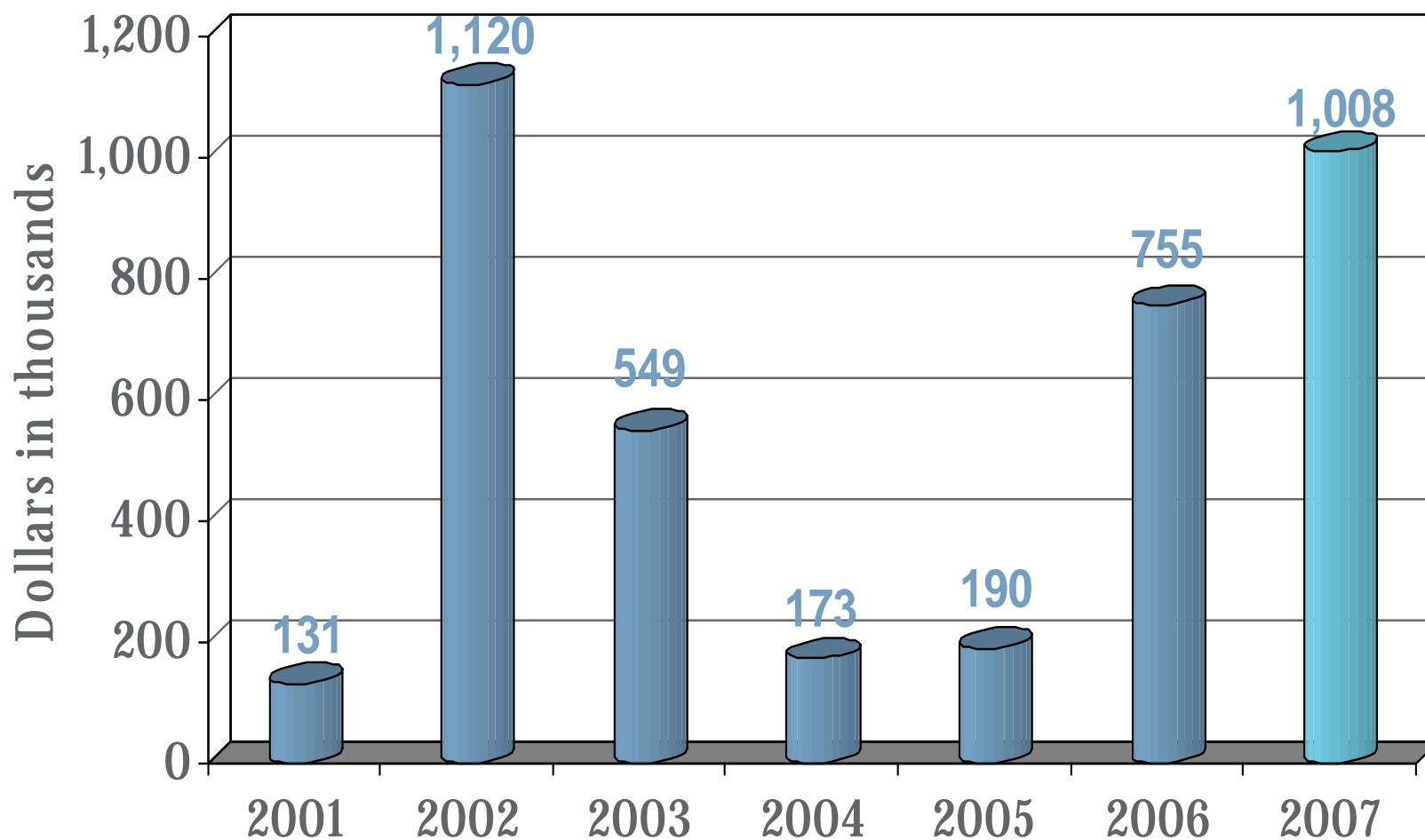


2007 Significant *items*

- **Net charge-offs & provision**
- **Net interest margin**
- **Net interest income**
- **Operating expenses**

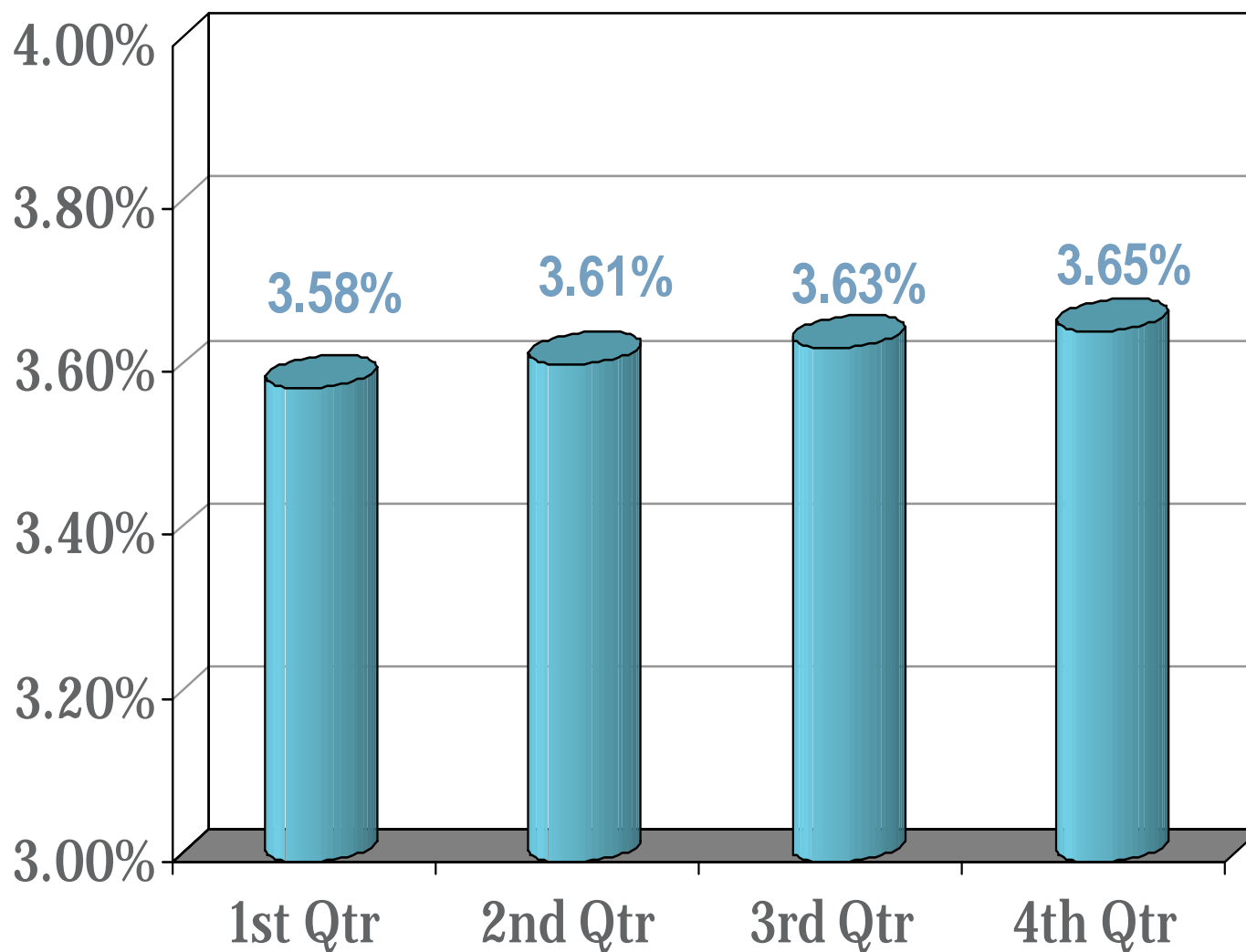


Net charge-offs



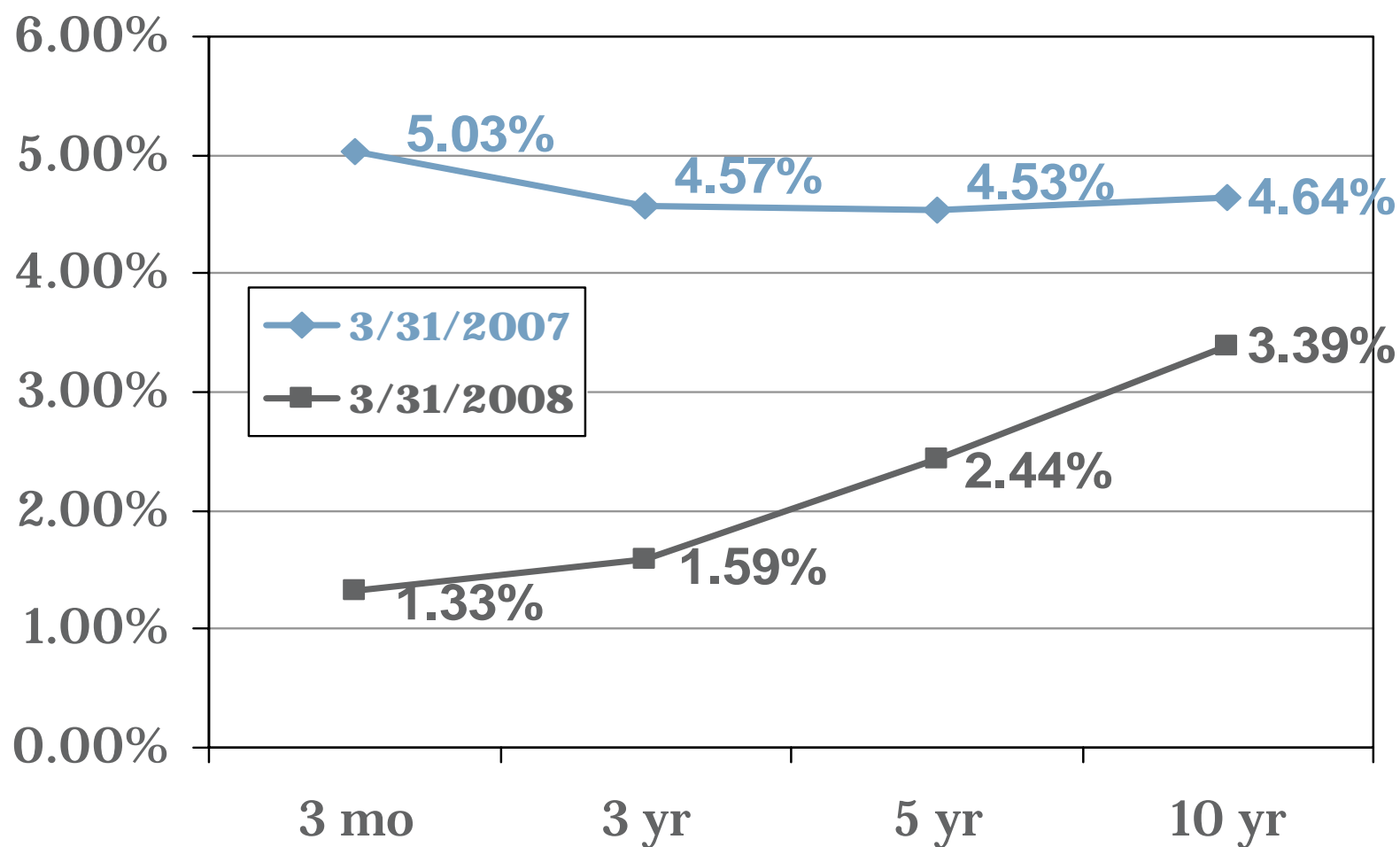


Net Interest *margin*



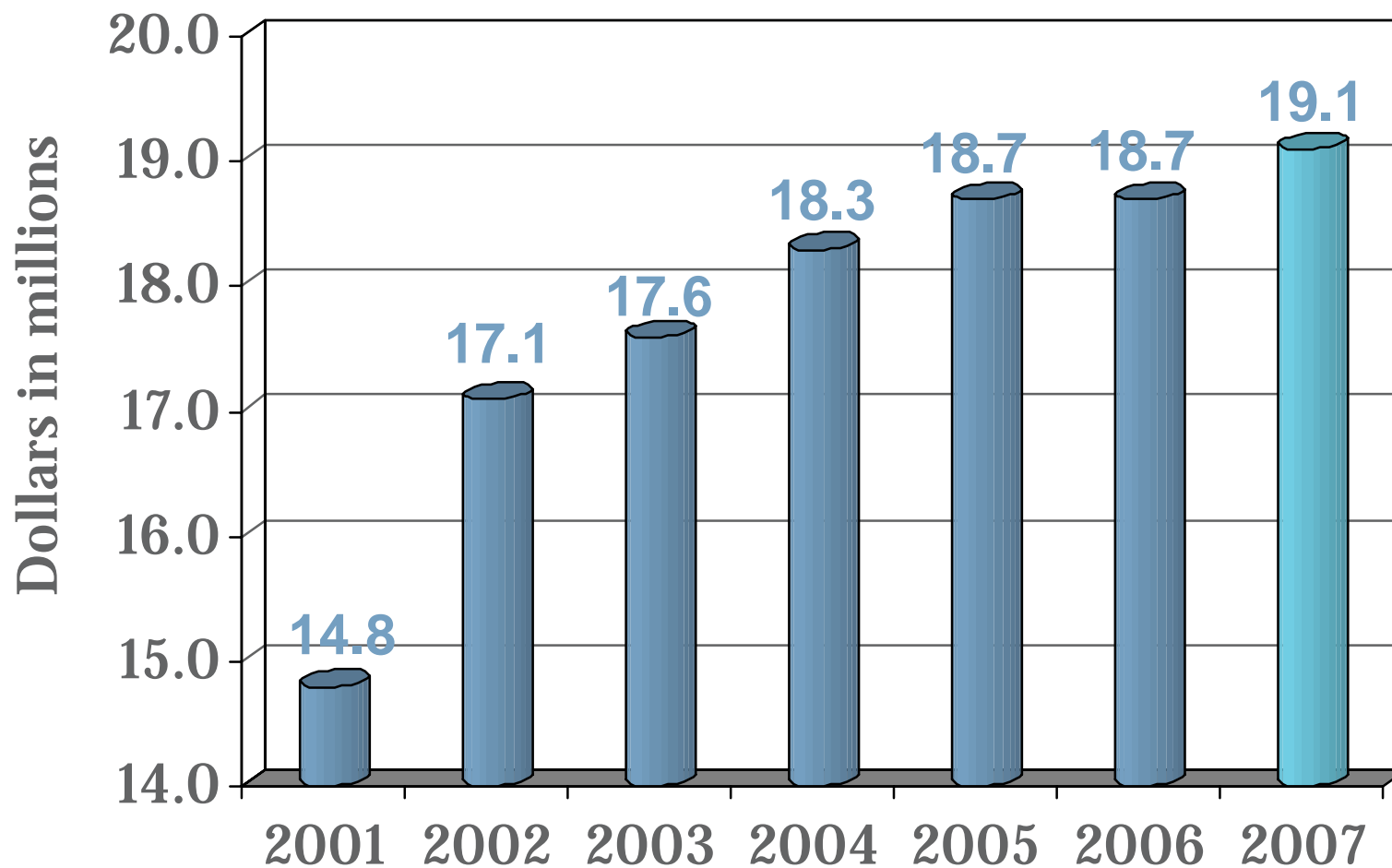


Yield curve



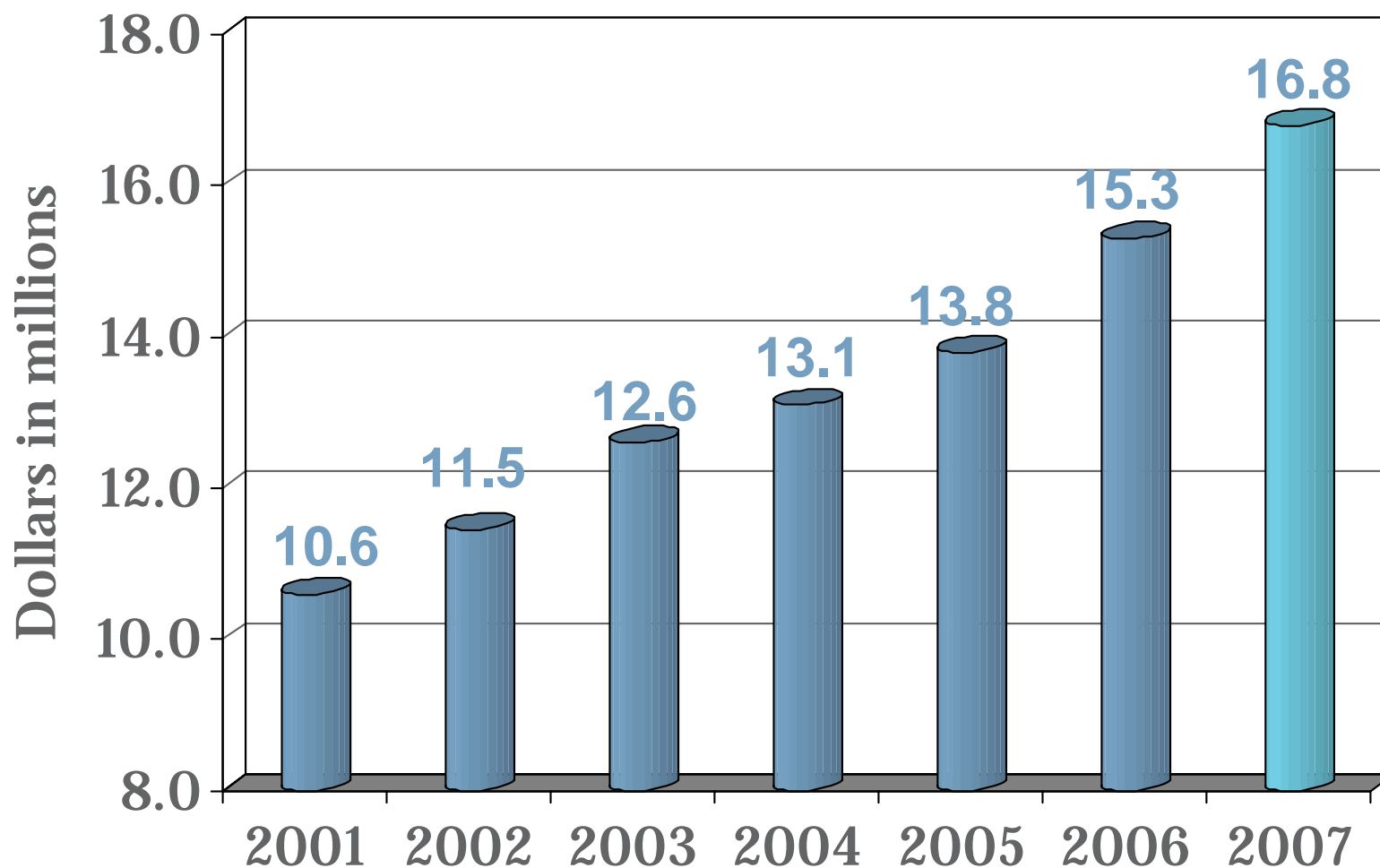


Net Interest *income*



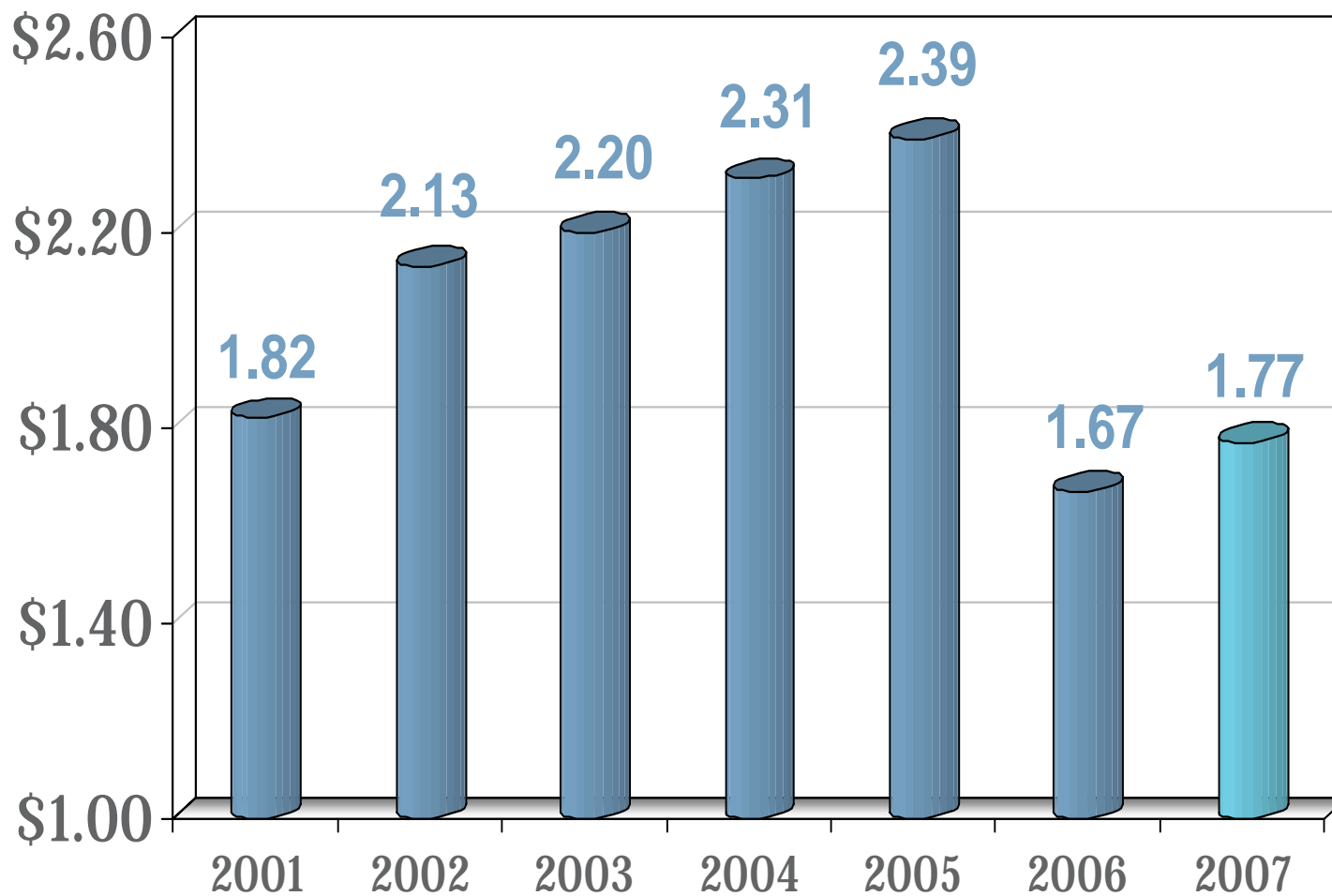


Operating *expenses*



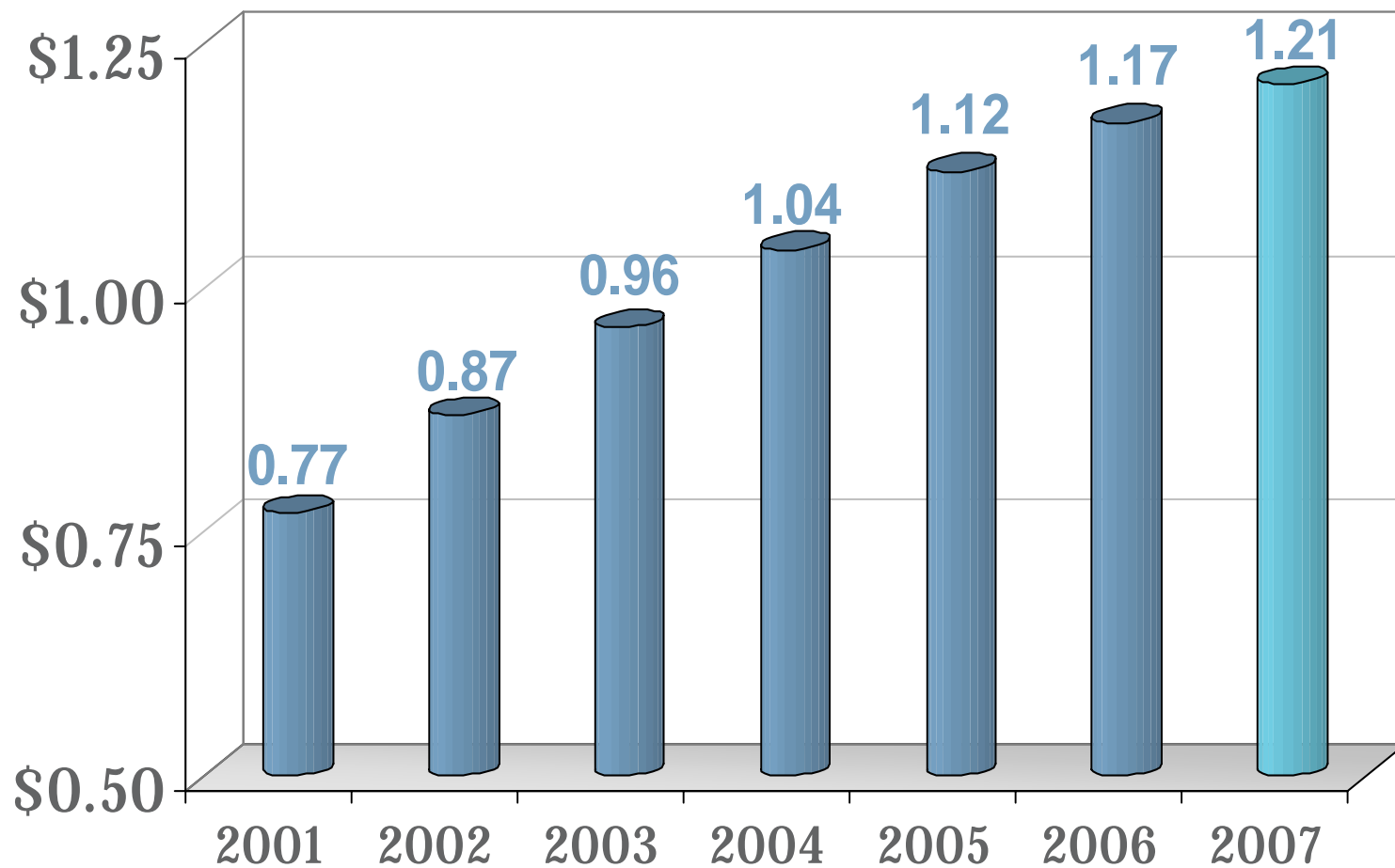


Earnings *per share*





Dividends *per share*





Peer analysis

Measurement	ENB	Peer
ROAA	0.82%	0.78%
ROAE	7.63%	7.89%
Net interest Margin	3.62%	3.72%
Efficiency Ratio	65.4%	70.24%
NPA's /Assets	0.25%	0.81%
Capital Ratio	10.9%	9.4%

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* —

- **2008 \$1,395,000 versus 2007 \$682,000**
- **104.5% increase**

Questions ?





Results of *voting*

- *To establish the number of directors to be elected at nine*
- *Elect Directors*
- *Formation of ENB Financial Corp*
- *Option to adjourn to postpone*

— Thank you, *shareholders* —

Our Mission

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.

