

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	

A This return/report is for:

☐ a multiemployer plan

☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)

☒ a single-employer plan

☐ a DFE (specify) _____

B This return/report is:

☐ the first return/report

☐ the final return/report

☐ an amended return/report

☐ a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. ☐

D Check box if filing under:

☐ Form 5558

☐ automatic extension

☐ special extension (enter description)

☐ the DFVC program

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ☐

Part II	Basic Plan Information—enter all requested information							
1a	Name of plan <u>ENB FINANCIAL CORP 401(K) SAVINGS PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; font-weight: bold;">1b</td> <td>Three-digit plan number (PN) ▶ <u>003</u></td> </tr> <tr> <td style="font-weight: bold;">1c</td> <td>Effective date of plan <u>01/01/1996</u></td> </tr> </table>	1b	Three-digit plan number (PN) ▶ <u>003</u>	1c	Effective date of plan <u>01/01/1996</u>		
1b	Three-digit plan number (PN) ▶ <u>003</u>							
1c	Effective date of plan <u>01/01/1996</u>							
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>THE EPHRATA NATIONAL BANK</u> <u>PO BOX 457</u> <u>31 EAST MAIN STREET</u> <u>EPHRATA, PA 17522-0457</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; font-weight: bold;">2b</td> <td>Employer Identification Number (EIN) <u>23-0559393</u></td> </tr> <tr> <td style="font-weight: bold;">2c</td> <td>Plan Sponsor's telephone number <u>717-721-5319</u></td> </tr> <tr> <td style="font-weight: bold;">2d</td> <td>Business code (see instructions) <u>522110</u></td> </tr> </table>	2b	Employer Identification Number (EIN) <u>23-0559393</u>	2c	Plan Sponsor's telephone number <u>717-721-5319</u>	2d	Business code (see instructions) <u>522110</u>
2b	Employer Identification Number (EIN) <u>23-0559393</u>							
2c	Plan Sponsor's telephone number <u>717-721-5319</u>							
2d	Business code (see instructions) <u>522110</u>							

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/27/2022	JEANETTE L. LAMSON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	428
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	277
a(2) Total number of active participants at the end of the plan year		6a(2)	259
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	187
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	446
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	
f Total. Add lines 6d and 6e		6f	446
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	446
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	29
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2R 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan ENB FINANCIAL CORP 401(K) SAVINGS PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 THE EPHRATA NATIONAL BANK	D Employer Identification Number (EIN) 23-0559393	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

THE EPHRATA NATIONAL BANK

23-0559393

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
14 15 21	TRUSTEE		Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan ENB FINANCIAL CORP 401(K) SAVINGS PLAN	B Three-digit plan number (PN) ►	003
C Plan sponsor's name as shown on line 2a of Form 5500 THE EPHRATA NATIONAL BANK	D Employer Identification Number (EIN) 23-0559393	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	750098	371071
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	210872	139636
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	33021	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	286989	323165
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	4657013	4276079
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	80130	
(B) Common	1c(4)(B)	6623907	6627232
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	19138722	22614195
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	31780752 34351378
Liabilities			
g	Benefit claims payable	1g	750073
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	750073
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	31030679 34351378

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1268237
	(B) Participants	2a(1)(B)	1352409
	(C) Others (including rollovers).....	2a(1)(C)	1187071
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	3807717
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	348
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	233986
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	234334
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	1057
	(B) Common stock	2b(2)(B)	396618
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	936005
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	1333680
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	3169287
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	3058685
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	110602
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	168234
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	168234

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		2297376
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		7951943
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	4602000	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		4602000
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	29244	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		29244
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		4631244
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		3320699
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: S.R. SNODGRASS, PC

(2) EIN: 25-1616561

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan ENB FINANCIAL CORP 401(K) SAVINGS PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 THE EPHRATA NATIONAL BANK	D Employer Identification Number (EIN) 23-0559393

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 23-0559393 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
---------	--

4	Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.				
5	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6	a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
	b Enter the amount contributed by the employer to the plan for this plan year	6b		
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.				
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
----------	------------

9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
---	---	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

**ENB Financial Corp
401(k) Savings Plan**

Ephrata, Pennsylvania

Financial Statements

December 31, 2021



ENB FINANCIAL CORP 401(k) SAVINGS PLAN
DECEMBER 31, 2021

	<u>Page Number</u>
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Statement of Changes in Net Assets Available for Benefits	6
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INDEPENDENT AUDITOR'S REPORT

Plan Trustees
ENB Financial Corp 401(k) Savings Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the financial statements of the ENB Financial Corp 401(k) Savings Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statements of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from Charles Schwab Trust Bank and The Ephrata National Bank as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).



Opinion on the 2021 Financial Statements (Continued)

- The information in the accompanying 2021 financial statements related to assets held by and certified to by Charles Schwab Trust Bank and The Ephrata National Bank agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due, or which may become due, to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance, and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.



Auditor's Responsibilities for the Audit of the 2021 Financial Statements (Continued)

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of the year ended December 31, 2021, presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.



Other Matters (Continued)

2021 Supplemental Schedule Required by ERISA (Continued)

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by Charles Schwab Trust Bank and The Ephrata National Bank agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by Charles Schwab Trust Bank and The Ephrata National Bank. In our report dated October 8, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion, and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements, other than that derived from the certified information, were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

S.R. Snodgrass P.C.

Cranberry Township, Pennsylvania
July 27, 2022

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	<u>2021</u>	<u>2020</u>
ASSETS		
Cash and cash equivalents	\$ 371,071	\$ 750,098
Investments, at fair value:		
Money market	323,165	286,989
Municipal bonds and notes	20,431	20,739
Certificates of deposit	96,710	298,369
Corporate bonds	4,158,938	4,337,905
Common stock	6,627,232	6,623,907
Preferred stock	-	80,130
Mutual funds	<u>22,614,195</u>	<u>19,138,722</u>
Total investments	<u>33,840,671</u>	<u>30,786,761</u>
Employer contribution receivable	139,636	210,872
Accrued interest and dividends	<u>-</u>	<u>33,021</u>
Total assets	<u>139,636</u>	<u>31,780,752</u>
LIABILITIES		
Total liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$ 34,351,378</u>	<u>\$ 31,780,752</u>

The accompanying notes are an integral part of these financial statements.

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2021

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment income:	
Net appreciation in fair value of investments	\$ 2,576,212
Interest and dividends	<u>1,568,014</u>
Total investment income	4,144,226
Employee contributions	1,352,409
Employer contributions	1,268,237
Rollover contributions	<u>1,187,071</u>
Total contributions	<u>3,807,717</u>
Total additions	<u>7,951,943</u>

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	5,352,073
Administrative expenses	<u>29,244</u>
Total deductions	<u>5,381,317</u>
Net increase	2,570,626

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of the year	<u>31,780,752</u>
End of the year	\$ <u>34,351,378</u>

The accompanying notes are an integral part of these financial statements.

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE 1 – DESCRIPTION OF PLAN

The following description of The ENB Financial Corp 401(k) Savings Plan (the “Plan”) for employees of The Ephrata National Bank (the “Bank”) is provided for general information purposes only. Participants should refer to the Plan document for a more comprehensive description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering the employees of the Bank who have three months of service and are age 18 or older. The Plan includes a 401(k) before-tax savings feature, which permits participants to defer compensation under Section 401(k) of the Internal Revenue Code. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

The Compensation Committee is responsible for the oversight of the Plan. The Compensation Committee also determines the appropriateness of the Plan’s investment offerings and monitors investment performance.

Contributions

There are several types of contributions that can be added to a participant’s account: an employee salary pre-tax deferral contribution, Roth 401(k) contribution, an employer matching contribution, an employer non-discretionary safe harbor contribution, and an employer discretionary profit-sharing contribution. Participants may also contribute amounts representing distributions from other qualified benefit or contribution plans. These contributions are considered rollover contributions.

Participants may elect to contribute, through the 401(k) feature, 1 to 100 percent of their base salaries of each period, to the maximum amount permitted by the Internal Revenue Code.

The employer makes a matching contribution equal to 50 percent of salary deferral and/or Roth 401(k) contributions that do not exceed 2.5 percent of eligible compensation each payroll period. The Bank makes an additional safe harbor contribution of 3 percent of eligible compensation. Each year, the Bank, at the sole discretion of its Board of Directors, determines the amount of the employer discretionary profit-sharing contribution. For 2021 and 2020, the discretionary profit-sharing contribution was 2 percent of eligible compensation.

The Plan Sponsor directs the investment of safe harbor contributions and discretionary profit-sharing contributions. Participants direct the investment election for salary deferral contributions (including Roth 401(k) contributions), employer matching contributions, and rollover contributions. Contributions are subject to certain limitations.

NOTE 1 – DESCRIPTION OF PLAN (Continued)

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Bank's contribution and (b) Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their contributions and the employer's matching contributions plus actual earnings thereon. Participants vesting in the Bank's non-elective employer discretionary profit-sharing contribution portion of their account is based on years of service. Employees become 100 percent vested after six years of service, at a rate of 20 percent each year after the second year of service.

Payment of Benefits

Upon the termination of service in the Plan due to death, disability, termination, or retirement, the participant, or beneficiary in the case of death, is eligible to receive the value of the participant's vested interest in the participant's account, in accordance with the Plan document. Participants or their beneficiaries may elect to receive a lump-sum distribution, annual installments, joint or survivor life annuity, a different annuity, or a rollover to another qualified plan.

Administrative Expenses

Administrative expenses of the Plan relating to recordkeeping, accounting fees, and miscellaneous administrative expenses are paid by the Plan Sponsor, The Ephrata National Bank.

Forfeited Amounts

When certain Plan participants terminate, the forfeited accounts will be used to pay any administrative expenses. During 2021, there were \$22,118 in forfeitures used to pay administrative expenses and reduce employer contributions. At December 31, 2021 and 2020, there were \$12,159 and \$33,248 in forfeited non-vested accounts, respectively.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting and reporting policies applied in the presentation of the accompanying financial statements follows:

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates

In preparing the financial statements in conformity with U.S. generally accepted accounting principles, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 10 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes both Plan's gains and losses on investments bought and sold, as well as held during the year.

Payment of Benefits

Benefit payments are recorded when paid.

NOTE 3 – INVESTMENTS

The following is a summary of the investment information as of December 31, 2021 and 2020, and for the year ended December 31, 2021, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by Charles Schwab Trust Bank and by The Ephrata National Bank, a party in interest, and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the Trustees that information provided to the Plan Administrator by the Trustees related to the following investments is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor (DOL)'s Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator elected to have an ERISA Section 103(2)(3)(c) audit and instructed the Plan's independent auditors not to perform any auditing procedures with respect to the information that appears throughout the financial statements and supplemental schedule, related to the following investments:

	December 31,	
	2021	2020
Money market	\$ 323,165	\$ 286,989
Municipal bonds and notes	20,431	20,739
Certificates of deposit	96,710	298,369
Corporate bonds	4,158,938	4,337,905
Common stock	6,627,232	6,623,907
Preferred stock	-	80,130
Mutual funds	22,614,195	19,138,722
Total Investments	\$ 33,840,671	\$ 30,786,761

The Trustees also certified to the completeness and accuracy of \$2,576,212 of net appreciation in fair value of investments and \$1,568,014 of interest and dividends related to the aforementioned investments for the year ended December 31, 2021.

NOTE 4 – NONPARTICIPANT-DIRECTED INVESTMENTS

Information about the net assets related to nonparticipant-directed investments is as follows:

	December 31,	
	<u>2021</u>	<u>2020</u>
ASSETS		
Cash and cash equivalents	\$ -	\$ 5
Investments, at fair value:		
Money market	63,710	51,616
Municipal bonds and notes	20,431	20,739
Certificates of deposit	96,710	298,369
Corporate bonds	4,158,938	4,337,905
Common stock	6,627,232	6,623,907
s	-	80,130
Mutual funds	<u>4,420,169</u>	<u>3,555,654</u>
Total investments	<u>15,387,190</u>	<u>14,968,320</u>
Employer contribution receivable	139,636	210,872
Accrued interest and dividends	<u>-</u>	<u>33,021</u>
Total assets	<u>15,526,826</u>	<u>15,212,218</u>
LIABILITIES		
Total liabilities	-	-
Net assets available for benefit	\$ <u>15,526,826</u>	\$ <u>15,212,218</u>

Information about the significant changes during 2021, relating to nonparticipant-directed investments, held in the Plan, is as follows:

Changes in net assets:

Net appreciation in fair value of investments	\$ 1,603,722
Interest and dividends	348,841
Contributions	845,292
Benefits paid to participants	(2,454,712)
Administrative expenses	<u>(28,535)</u>
Net increase	\$ <u>314,608</u>

NOTE 5 – PLAN TERMINATION

Although it has not expressed any intent to do so, the Bank has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of termination of the Plan, participants will become 100 percent vested in their employer non-discretionary safe harbor and employer discretionary profit-sharing contributions.

NOTE 6 – TAX STATUS

The Internal Revenue Service has determined and informed the Bank by letter dated January 30, 2017, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan had taken an uncertain position that more likely than not would not be sustained upon examination by the taxing jurisdictions. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2021, there were no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2018.

NOTE 7 – ROLLOVER CONTRIBUTIONS

An aggregate of \$1,187,071 was rolled into the Plan during the year ended December 31, 2021, and is included in rollovers on the Statement of Changes in Net Assets Available for Benefits.

NOTE 8 – PARTY-IN-INTEREST TRANSACTIONS

The Bank absorbs certain costs incurred in relation to the administration of the Plan. Such costs include, but are not limited to, administrative and accounting fees, recordkeeping fees, and investment management. For 2021, these costs amounted to \$45,530.

NOTE 9 – FAIR VALUE OF FINANCIAL INSTRUMENTS

Financial instruments are defined as cash, evidence of ownership interest in an entity, or a contract that creates an obligation or right to receive or deliver cash or another financial instrument from/to a second entity on potentially favorable or unfavorable terms. Fair value is defined as the amount at which a financial instrument could be exchanged in a current transaction between willing parties other than in a forced liquidation or sale. If a quoted market price is available for a financial instrument, the estimated fair value would be calculated based upon the market price per trading unit of the instrument.

Cash and cash equivalents, investments, employer contribution receivable, and accrued interest and dividends receivable are considered financial instruments. At December 31, 2021 and 2020, the carrying amounts of these financial instruments approximate fair value.

NOTE 10 – FAIR VALUE MEASUREMENTS

The following disclosures show the hierarchal disclosure framework associated with the level of pricing observations utilized in measuring assets and liabilities at fair value. The three broad levels defined by U.S. generally accepted accounting principles are as follows:

- Level I: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Savings Plan has the ability to access.
- Level II: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level II input must be observable for substantially the full term of the asset or liability.
- Level III: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used for assets measured at fair value at December 31, 2021 and 2020.

Money Market, Common Stock, and Preferred Stock

Valued at the closing price reported on the active market on which the individual securities are traded.

Municipal Bonds and Notes and Corporate Bonds

Valued based on yields currently available on comparable securities of issues with similar credit ratings.

Certificates of Deposit

Valued based on yields available on comparable instruments with similar characteristics considering the instruments' days to maturity.

Mutual Funds

Valued at the daily closing price as reported by the fund. Mutual funds held in the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds of the Plan are deemed to be actively traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

NOTE 10 – FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements as of December 31, 2021 and 2020:

December 31, 2021				
	Level I	Level II	Level III	Total
Money market	\$ 323,165	\$ -	\$ -	\$ 323,165
Municipal bonds and notes	-	20,431	-	20,431
Certificates of deposit	-	96,710	-	96,710
Corporate bonds	-	4,158,938	-	4,158,938
Common stock	6,627,232	-	-	6,627,232
Mutual funds	22,614,195	-	-	22,614,195
Total assets at fair value	\$ 29,564,592	\$ 4,276,079	\$ -	\$ 33,840,671

December 31, 2020				
	Level I	Level II	Level III	Total
Money market	\$ 286,989	\$ -	\$ -	\$ 286,989
Municipal bonds and notes	-	20,739	-	20,739
Certificates of deposit	-	298,369	-	298,369
Corporate bonds	-	4,337,905	-	4,337,905
Common stock	6,623,907	-	-	6,623,907
Preferred stock	80,130	-	-	80,130
Mutual funds	19,138,722	-	-	19,138,722
Total assets at fair value	\$ 26,129,748	\$ 4,657,013	\$ -	\$ 30,786,761

NOTE 11 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits.

NOTE 12 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2020, to Form 5500:

Net assets available for benefits per the financial statements	\$ 31,780,752
Amounts allocated to withdrawing participants	(750,073)
Net assets per Form 5500	\$ <u>31,030,679</u>

The following is a reconciliation of benefits paid to participants per the financial statements for the year ended December 31, 2021, to Form 5500:

Benefits paid to participants per the financial statements	\$ 5,352,073
Amounts allocated to withdrawing participants	(750,073)
Benefits paid to participants per Form 5500	\$ <u>4,602,000</u>

Amounts allocated to withdrawing participants are recorded on the Form 5500 for the benefit claims that have been processed and approved for payment prior to the year-end, but not yet paid as of that date.

NOTE 13 – SUBSEQUENT EVENTS

Management has reviewed events occurring through July 27, 2022, the date the financial statements were issued, and no subsequent events occurred requiring accrual or disclosure.

SUPPLEMENTAL SCHEDULE

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
PLAN NUMBER - 003
DECEMBER 31, 2021

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
<u>Money market</u>				
	FEDERATED GOVERNMENT OBLIGATIONS FUND	Money Market	63,710	\$ 63,710
	SCHWAB BANK SAVINGS RBS1CSBS	Money Market	259,455	259,455
				<u>323,165</u>
<u>Municipal bonds and notes</u>				
	OUTAGAMIE CNTY WIS 3.15 12/01/29	Municipal bonds and notes	20,000	20,431
				<u>20,431</u>
<u>Certificates of deposit</u>				
	GOLDMAN SACHS BANK USA GS	Certificates of deposit	30,000	30,227
	WELLS FARGO BANK NA WFC	Certificates of deposit	55,000	56,015
	MORGAN STANLEY PRIVATE	Certificates of deposit	10,000	10,468
				<u>96,710</u>
<u>Corporate bonds</u>				
	AT&T INC T 2.625 12/01/22	Corporate Bonds	32,214	32,403
	GENERAL ELECTRIC CO GE 3.100 01/09/23	Corporate Bonds	20,155	20,453
	MORGAN STANLEY MS 3.500 01/17/23	Corporate Bonds	20,000	20,286
	MORGAN STANLEY MS 3.625 01/31/23	Corporate Bonds	20,000	20,421
	VODAFONE GROUP PLC VOD 2.950 02/19/23	Corporate Bonds	19,702	20,428
	ALLERGAN INC ABBV 2.800 03/15/23	Corporate Bonds	37,526	39,420
	STATE STREET CORP STT 3.100 05/15/23	Corporate Bonds	19,371	20,624
	MICROSOFT CORP MSFT 2.000 08/08/23	Corporate Bonds	19,813	20,381
	GOLDMAN SACHS GROUP INC GS 3.000 12/15/23	Corporate Bonds	15,331	15,504
	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE	Corporate Bonds	20,000	20,475
	MORGAN STANLEY MS 3.500 06/05/24	Corporate Bonds	25,311	26,038
	HSBC USA INC HSBA 3.5 06/23/24	Corporate Bonds	30,512	31,648
	BANK OF NOVA SCOTIA BNS 2.200 02/03/25	Corporate Bonds	15,000	15,351
	WELLS FARGO & CO WFC 3.000 02/19/25	Corporate Bonds	10,344	10,444
	BARCLAYS BANK PLC BARC 3.250 04/08/25	Corporate Bonds	10,000	10,146
	BOEING CO BA 7.250 06/15/25	Corporate Bonds	59,408	58,686
	HSBC USA INC HSBA 4.000 11/16/25	Corporate Bonds	10,061	10,029
	GENERAL ELECTRIC CO GE 3.050 01/15/26	Corporate Bonds	20,000	20,553
	CITIGROUP INC C 2.500 01/30/26	Corporate Bonds	50,000	50,228
	CITIGROUP INC C 3.000 05/15/26	Corporate Bonds	20,251	20,615
	FORD MOTOR CREDIT COMPANY LLC F 3.400 05/20/26	Corporate Bonds	30,000	29,685

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
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Corporate bonds (Continued)

APPLE INC AAPL 2.450 08/04/26	Corporate Bonds	20,084	20,897
BOEING CO BA 2.700 02/01/27	Corporate Bonds	20,111	20,348
BOEING CO BA 2.800 03/01/27	Corporate Bonds	20,025	20,418
NATIONAL RURAL UTILITIES COOPERATIVE FINANCE	Corporate Bonds	20,097	20,406
SOUTHWEST AIRLINES CO LUV 3.450 11/16/27	Corporate Bonds	57,942	58,611
CITIGROUP INC C 3.000 12/31/27	Corporate Bonds	40,118	39,393
AT&T INC T 1.650 02/01/28	Corporate Bonds	48,740	48,981
MORGAN STANLEY MS 4.125 02/22/28	Corporate Bonds	21,544	22,189
MORGAN STANLEY MS 3.875 4/11/28	Corporate Bonds	26,675	27,079
NATIONAL RURAL UTILITIES COOPERATIVE FINANCE	Corporate Bonds	30,000	32,060
GOLDMAN SACHS GROUP INC GS 2.000 05/28/28	Corporate Bonds	10,000	9,880
BARCLAYS BANK PLC BARC 2.500 06/05/28	Corporate Bonds	50,000	50,006
JPMORGAN CHASE & CO JPM 2.500 07/31/28	Corporate Bonds	10,000	9,888
GENERAL MOTORS FINANCIAL COMPANY INC GM 2.400	Corporate Bonds	27,786	27,947
GOLDMAN SACHS GROUP INC GS 4.000 11/15/28	Corporate Bonds	20,000	21,752
CITIGROUP INC C 2.000 11/28/28	Corporate Bonds	50,000	49,366
BANK OF AMERICA CORP BAC 4.350 01/15/29	Corporate Bonds	35,986	35,005
BOEING CO BA 3.200 03/01/29	Corporate Bonds	41,256	41,202
GENERAL ELECTRIC CO GE 5.000 03/15/29	Corporate Bonds	41,204	40,079
GENERAL ELECTRIC CO GE 5.000 03/15/29	Corporate Bonds	45,905	44,399
GENERAL ELECTRIC CO GE 6.650 04/15/29	Corporate Bonds	30,022	30,352
GENERAL ELECTRIC CO GE 4.000 04/15/29	Corporate Bonds	42,126	40,546
BK OF AMERICA CORP SER N MTN 2.0% 5/4/2029	Corporate Bonds	40,000	38,244
GOLDMAN SACHS GROUP INC GS 2.000 06/29/29	Corporate Bonds	50,000	47,198
CITIGROUP INC	Corporate Bonds	50,000	48,506
GENERAL ELECTRIC CO GE 4.000 07/15/29	Corporate Bonds	32,457	31,178
GOLDMAN SACHS GRP 2.0% 7/30/2029	Corporate Bonds	50,000	49,194
3M CO MMM 2.375 08/26/29	Corporate Bonds	29,910	30,803
WALT DISNEY CO DIS 2.000 09/01/29	Corporate Bonds	19,349	19,914
COCA-COLA CO KO 2.125 09/06/29	Corporate Bonds	44,622	45,789
APPLE INC AAPL 2.200 09/11/29	Corporate Bonds	19,632	20,490
CITIGROUP INC C 3.000 11/21/29	Corporate Bonds	60,000	59,525
JPMORGAN CHASE & CO JPM 2.000 11/28/29	Corporate Bonds	50,000	49,419
CITIGROUP INC C 2.750 12/27/29	Corporate Bonds	10,000	9,970
CITIGROUP INC CITIGROUP INC 2.00% 01/30/2030	Corporate Bonds	50,000	48,576
GOLDMAN SACHS GROUP INC GS 2.600 02/07/30	Corporate Bonds	29,873	30,532
TARGET CORP TGT 2.350 02/15/30	Corporate Bonds	28,050	30,860
GOLDMAN SACHS GROUP INC GS 4.000 03/15/30	Corporate Bonds	22,496	20,905
NATIONAL RURAL UTILITIES COOPERATIVE FINANCE	Corporate Bonds	22,604	21,191
WELLS FARGO & CO WFC 3.000 04/30/30	Corporate Bonds	20,283	20,255
BIOGEN INC BIIB 2.250 05/01/30	Corporate Bonds	19,652	19,716

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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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DECEMBER 31, 2021

Corporate bonds (Continued)

INTERNATIONAL BUSINESS MACHINES CORP IBM 1.950	Corporate Bonds	19,599	19,573
MORGAN STANLEY FINANCE LLC MS 2.250 05/28/30	Corporate Bonds	19,960	19,699
DUKE ENERGY CORP DUK 2.450 06/01/30	Corporate Bonds	19,928	19,878
GOLDMAN SACHS GROUP INC GS 5.500 06/15/30	Corporate Bonds	62,071	57,900
RALPH LAUREN CORP RL 2.950 06/15/30	Corporate Bonds	53,945	52,161
JPMORGAN CHASE & CO JPM 2.000 06/23/30	Corporate Bonds	20,007	19,542
WELLS FARGO & CO WFC 2.250 06/30/30	Corporate Bonds	19,950	19,730
BP CAPITAL MARKETS AMERICA INC BP 1.749 08/10/30	Corporate Bonds	48,813	48,132
SERVICENOW INC NOW 1.400 09/01/30	Corporate Bonds	47,249	46,592
ACTIVISION BLIZZARD INC ATVI 1.350 09/15/30	Corporate Bonds	18,467	18,468
BEST BUY CO INC BBY 1.950 10/01/30	Corporate Bonds	49,740	48,022
GENUINE PARTS CO GPC 1.875 11/01/30	Corporate Bonds	29,283	28,183
TRACTOR SUPPLY CO TSCOX 1.750 11/01/30	Corporate Bonds	28,152	28,120
STARBUCKS CORP SBUX 2.550 11/15/30	Corporate Bonds	29,773	30,628
PHILLIPS 66 PSX 2.150 12/15/30	Corporate Bonds	50,110	48,172
MORGAN STANLEY FINANCE LLC MS 1.750 12/30/30	Corporate Bonds	20,000	18,660
GENERAL MOTORS FINANCIAL COMPANY INC GM 2.50	Corporate Bonds	79,905	77,953
SOUTHERN COMPANY GAS CAPITAL CORP SO 1.750	Corporate Bonds	28,749	28,124
VERIZON COMMUNICATIONS INC VZ 1.750 01/20/31	Corporate Bonds	48,370	47,377
COMCAST CORP CMCSA 1.500 02/15/31	Corporate Bonds	46,838	47,252
CVS HEALTH CORP CVS 1.875 02/28/31	Corporate Bonds	49,477	48,025
STATE STREET CORP STT 2.200 03/03/31	Corporate Bonds	19,884	19,847
CHARLES SCHWAB CORP SCHW 1.650 03/11/31	Corporate Bonds	19,213	19,229
COCA-COLA CO KO 1.375 03/15/31	Corporate Bonds	18,759	18,886
ENTERGY TEXAS INC ETR 1.750 03/15/31	Corporate Bonds	19,046	18,774
FIDELITY NATIONAL FINANCIAL INC FNF 2.450 03/15/31	Corporate Bonds	41,108	39,297
HOME DEPOT INC HD 1.375 03/15/31	Corporate Bonds	18,778	18,876
WASTE MANAGEMENT INC WM 1.500 03/15/31	Corporate Bonds	18,660	18,853
NVIDIA CORP NVDA 2.000 06/15/31	Corporate Bonds	29,794	29,878
RAYTHEON TECHNOLOGIES CORP RTX 1.900 09/01/31	Corporate Bonds	28,937	28,982
BANK OF AMERICA CORP BAC 2.000 09/02/31	Corporate Bonds	48,124	46,557
CITIGROUP INC C 3.100 10/15/31	Corporate Bonds	53,347	52,285
CITIGROUP INC C 3.000 10/30/31	Corporate Bonds	30,000	29,722
GENERAL ELECTRIC CO GE 3.500 11/15/31	Corporate Bonds	63,551	58,338
GOLDMAN SACHS GROUP INC GS 5.350 11/15/31	Corporate Bonds	61,600	58,406
CITIGROUP INC C 3.550 12/15/31	Corporate Bonds	63,015	60,795
AT&T INC T 2.250 02/01/32	Corporate Bonds	98,837	96,751
BANK OF AMERICA CORP BAC 4.400 02/15/32	Corporate Bonds	60,326	56,221
CITIGROUP INC C 2.000 3/30/32	Corporate Bonds	30,000	28,192
GOLDMAN SACHS GROUP INC GS 4.000 5/15/32	Corporate Bonds	57,316	52,700
BARCLAYS BANK PLC BARC 2.700 06/01/32	Corporate Bonds	25,000	24,346
GENERAL ELECTRIC CO GE 4.000 06/15/32	Corporate Bonds	20,396	19,959

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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DECEMBER 31, 2021

Corporate bonds (Continued)

CITIGROUP INC C 2.000 08/18/32	Corporate Bonds	48,235	46,953
INTERCONTINENTAL EXCHANGE INC 1.850% 09/15/2032	Corporate Bonds	76,054	76,850
GENERAL ELECTRIC CO GE 3.600 12/15/32	Corporate Bonds	20,000	19,698
GOLDMAN SACHS GROUP INC GS 2.000 02/17/33	Corporate Bonds	48,807	45,433
CITIGROUP INC SER G 2.000 02/2/2033	Corporate Bonds	50,000	47,127
JEFFERIES GROUP LLC 3.000 02/2/33	Corporate Bonds	60,000	54,828
JPMORGAN CHASE & CO 3.500 03/21/33	Corporate Bonds	40,004	40,078
GOLDMAN SACHS GROUP INC GS 5.000 08/15/33	Corporate Bonds	60,672	56,002
BANK OF AMERICA CORP BAC 2.250 09/15/33	Corporate Bonds	45,786	46,027
GOLDMAN SACHS GROUP INC GS 4.650 12/15/33	Corporate Bonds	34,707	32,832
GOLDMAN SACHS GROUP INC GS 6.000 12/15/33	Corporate Bonds	62,563	57,797
BANK OF AMERICA CORP BAC 4.450 02/15/34	Corporate Bonds	47,815	44,594
BANK OF AMERICA CORP BAC 4.000 08/15/34	Corporate Bonds	34,814	32,552
GOLDMAN SACHS GROUP INC GS 4.250 12/15/34	Corporate Bonds	55,860	52,904
CITIGROUP INC SER G 2.000% 03/16/2030	Corporate Bonds	50,000	49,204
ROYAL BANK OF CANADA RY 3.000 07/27/33	Corporate Bonds	20,000	20,087
			4,158,938

Common Stock

ACTIVISION BLIZZARD INC ORD SHS	Common Stock	37,807	33,265
ALPHABET INC ORD SHS CLASS C	Common Stock	22,041	130,212
CHARTER COMMUNICATIONS INC ORD SHS CLASS A	Common Stock	23,862	39,118
COMCAST CORP ORD SHS CLASS A	Common Stock	24,395	45,297
ELECTRONIC ARTS INC ORD SHS	Common Stock	13,869	13,190
META PLATFORMS INC CLASS A ORD SHS	Common Stock	10,199	92,496
NETFLIX INC ORD SHS	Common Stock	37,477	45,183
T-MOBILE US INC T MOBILE ORD SHS	Common Stock	37,346	37,694
VERIZON COMMUNICATIONS INC ORD SHS	Common Stock	33,468	36,372
WALT DISNEY CO ORD SHS	Common Stock	13,410	46,467
AIRBNB INC ORD SHS CLASS A	Common Stock	32,475	33,298
AMAZON.COM INC	Common Stock	3,345	100,030
D R HORTON INC ORD SHS	Common Stock	20,928	32,535
DOLLAR GENERAL CORP ORD SHS	Common Stock	14,478	35,375
EBAY INC ORD SHS	Common Stock	14,925	19,950
GENERAL MOTORS CO ORD SHS	Common Stock	31,909	58,630
LOWE'S COMPANIES INC ORD SHS	Common Stock	28,533	38,772
MARRIOTT INTERNATIONAL INC ORD SHS CLASS A	Common Stock	27,759	33,048
MCDONALD'S CORP ORD SHS	Common Stock	17,135	53,614
NIKE INC ORD SHS CLASS B	Common Stock	32,629	66,668
STARBUCKS CORP ORD SHS	Common Stock	33,151	46,788
TARGET CORP ORD SHS	Common Stock	26,854	57,860

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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PLAN NUMBER - 003
DECEMBER 31, 2021

Common Stock (Continued)

TESLA INC ORD SHS	Common Stock	38,703	105,678
TJX COMPANIES INC ORD SHS	Common Stock	45,232	56,940
ARCHER-DANIELS-MIDLAND CO	Common Stock	26,920	33,795
COCA-COLA CO ORD SHS	Common Stock	19,192	41,447
CONSTELLATION BRANDS IC ORD SHS CLASS A	Common Stock	32,367	37,646
COSTCO WHOLESALE CORP ORD SHS	Common Stock	14,633	56,770
ESTEE LAUDER COMPANIES INC ORD SHS CLASS A	Common Stock	21,171	55,530
KIMBERLY-CLARK CORP KIMBERLY CLARK ORD SHS	Common Stock	23,449	35,730
KRAFT HEINZ CO ORD SHS	Common Stock	24,516	28,720
PEPSOCO INC ORD SHS	Common Stock	15,330	43,427
PHILIP MORRIS INTERNATIONAL INC ORD SHS	Common Stock	7,684	9,500
PROCTER & GAMBLE CO ORD SHS	Common Stock	14,730	40,895
WALMART INC ORD SHS	Common Stock	21,774	57,876
CHEVRON CORP ORD SHS	Common Stock	34,200	46,940
CONOCOPHILLIPS ORD SHS	Common Stock	40,154	57,744
DEVON ENERGY CORP ORD SHS	Common Stock	30,678	44,050
PHILLIPS 66 ORD SHS	Common Stock	37,778	43,476
VALERO ENERGY CORP ORD SHS	Common Stock	24,681	45,066
BANK OF AMERICA CORP ORD SHS	Common Stock	33,741	53,388
BANK OF NEW YORK MELLON CORP	Common Stock	38,427	46,464
ERKSHIRE HATHAWAY INC ORD SHS CLASS B	Common Stock	18,619	52,325
BLACKROCK INC ORD SHS	Common Stock	29,417	45,778
CAPITALONE FINANCIAL CORP ORD SHS	Common Stock	30,366	58,036
CHARLES SCHWAB CORP ORD SHS	Common Stock	35,978	67,280
CITIGROUP INC ORD SHS	Common Stock	73,205	90,585
COINBASE GLOBAL INC ORD SHS CLASS A	Common Stock	45,361	37,855
GOLDMAN SACHS GROUP INC ORD SHS	Common Stock	30,614	57,383
JPMORGAN CHASE & CO ORD SHS	Common Stock	28,447	63,340
M&T BANK CORP ORD SHS	Common Stock	40,975	46,074
METLIFE INC ORD SHS	Common Stock	39,418	62,490
MORGAN STANLEY ORD SHS	Common Stock	26,481	68,712
PNC FINANCIAL SERVICES GROUP INC ORD SHS	Common Stock	35,618	50,130
SOFI TECHNOLOGIES INC ORD SHS	Common Stock	17,009	15,810
STATE STREET CORP ORD SHS	Common Stock	39,651	46,500
TRUIST FINANCIAL CORP ORD SHS	Common Stock	44,555	58,550
US BANCORP ORD SHS	Common Stock	27,211	44,936
WELLS FARGO & CO ORD SHS	Common Stock	25,848	47,980
ABBOT LABORATORIES ORD SHS	Common Stock	12,070	84,444
ABBVIE INC ORD SHS	Common Stock	24,843	67,700
AMGEN INC ORD SHS	Common Stock	9,371	33,746
ANTHEM INC ORD SHS	Common Stock	38,903	81,120
BAXTER INTERNATIONAL INC ORD SHS	Common Stock	22,755	25,752

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
PLAN NUMBER - 003
DECEMBER 31, 2021

Common Stock (Continued)

BOSTON SCIENTIFIC CORP ORD SHS	Common Stock	38,853	42,480
BRISTOL-MYERS SQUIBB CO	Common Stock	40,272	49,880
CVS HEALTH CORP ORD SHS	Common Stock	31,173	51,580
DANAHER CORP ORD SHS	Common Stock	30,975	65,802
EDWARDS LIFESCIENCES CORP ORD SHS	Common Stock	21,339	58,298
JOHNSON & JOHNSON ORD SHS	Common Stock	15,831	51,321
MERCK & CO INC ORD SHS	Common Stock	44,919	53,648
MODERNA INC ORD SHS	Common Stock	31,017	50,796
PFIZER INC ORD SHS	Common Stock	32,042	59,050
STRYKER CORP ORD SHS	Common Stock	13,492	53,484
THERMO FISHER SCIENTIFIC INC ORD SHS	Common Stock	7,920	100,086
UNITEDHEATH GROUP INC ORD SHS	Common Stock	39,354	87,874
ZOETIS INC ORD SHS CLASS A	Common Stock	43,371	61,007
CATERPILLAR INC ORD SHS	Common Stock	16,031	41,348
CSX CORP ORD SHS	Common Stock	24,095	56,400
DEERE & CO ORD SHS	Common Stock	11,321	51,434
DELTA AIR LINES INC ORD SHS	Common Stock	19,344	23,448
EMERSON ELECTRIC CO ORD SHS	Common Stock	26,591	27,891
FEDEX CORP ORD SHS	Common Stock	37,124	38,796
GENERAL ELECTRIC CO GENERAL ELEC CO	Common Stock	22,492	41,331
HONEYWELL INTERNATIONAL INC ORD SHS	Common Stock	30,712	41,702
LOCKHEED MARTIN CORP ORD SHS	Common Stock	12,114	53,311
NORFOLK SOUTHERN CORP ORD SHS	Common Stock	12,183	44,656
NORTHROP GRUMMAN CORP ORD SHS	Common Stock	40,191	48,384
RAYTHEON TECHNOLOGIES CORP ORD SHS	Common Stock	22,448	51,636
UBER TECHNOLOGIES INC ORD SHS	Common Stock	40,504	52,412
UNITED PARCEL SERVICE INC ORD SHS CLASS B	Common Stock	26,529	64,302
WASTE MANAGEMENT INC ORD SHS	Common Stock	9,222	50,070
ADOBE INC ORD SHS	Common Stock	32,198	42,530
ADVANCED MICRO DEVICES INC ORD SHS	Common Stock	31,575	57,560
APPLE INC ORD SHS	Common Stock	16,693	124,299
AUTODESK INC ORD SHS	Common Stock	21,818	42,179
BROADCOM INC ORD SHS	Common Stock	41,030	133,082
CISCO SYSTEMS INC ORD SHS	Common Stock	23,653	57,033
CORNING INC ORD SHS	Common Stock	36,494	48,399
CROWDSTRIKE HOLDINGS INC ORD SHS CLASS A	Common Stock	44,866	35,831
FIDELITY NATIONAL INFORMATION SERVICES INC ORD	Common Stock	49,581	43,660
FISERV INC ORD SHS	Common Stock	33,719	51,895
MASTERCARD INC ORD SHS CLASS A	Common Stock	7,941	53,898
MICROSOFT CORP ORD SHS	Common Stock	17,597	168,160

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
PLAN NUMBER - 003
DECEMBER 31, 2021

Common Stock (Continued)

MOTOROLA SOLUTIONS INC ORD SHS	Common Stock	20,489	40,755
NVIDIA CORP ORD SHS	Common Stock	43,304	117,644
ORACLE CORP ORD SHS	Common Stock	16,104	34,884
PAYPAL HOLDINGS INC ORD SHS	Common Stock	37,786	56,574
QUALCOMM INC ORD SHS	Common Stock	50,094	109,722
SALESFORCE.COM INC ORD SHS	Common Stock	45,885	76,239
SERVICENOW INC ORD SHS	Common Stock	39,814	48,683
VISA INC ORD SHS CLASS A	Common Stock	6,731	65,013
AIR PRODUCTS AND CHEMICALS INC ORD SHS	Common Stock	41,035	45,639
ALBEMARLE CORP ORD SHS	Common Stock	28,934	46,754
DOW INC ORD SHS	Common Stock	26,197	39,704
DUPONT DE NEMOURS INC ORD SHS	Common Stock	25,715	40,390
FREEPORT-MCMORAN INC	Common Stock	32,667	41,730
PPG INDUSTRIES INC ORD SHS	Common Stock	19,472	34,488
PROLOGIS INC REIT ORD SHS	Common Stock	27,699	67,344
SIMON PROPERTY GROUP INC REIT ORD SHS	Common Stock	51,045	63,908
EXELON CORP ORD SHS	Common Stock	31,394	43,320
NEXTERA ENERGY INC ORD SHS	Common Stock	49,756	56,016
SOUTHERN CO ORD SHS	Common Stock	12,388	24,002
			6,627,232

Mutual Funds

AMERICAN FD GROWTH FD OF AMERICA R6	Mutual funds	1,539,706	2,010,928
AMERICAN FUNDS EUROPACIFIC GROWTH R6	Mutual funds	922,353	1,025,394
TCW TOTAL RETURN BOND FD CL I	Mutual funds	555,407	554,339
TEMPLETON GLOBAL BOND FUND CL R6	Mutual funds	413,180	353,458
VANGUARD CONSUMERSTAPLES INDEX FD	Mutual funds	67,917	81,894
VANGUARD EMRG MKTS STK INDEX FD ADM	Mutual funds	346,369	373,465
VANGUARD ENERGY INDEX ADM	Mutual funds	179,732	197,771
VANGUARD F-I SECS I-T U S TREASURY I	Mutual funds	1,556,228	1,527,703
VANGUARD FINANCIALS INDEX FD ADM SHR	Mutual funds	109,345	128,507
VANGUARD HEALTH CARE IND FD ADM	Mutual funds	176,776	217,396
VANGUARD INDUSTRIALS INDEX ADM SHRS	Mutual funds	171,899	214,287
VANGUARD INFO TECH INDEX FD ADMIRAL	Mutual funds	314,340	483,625
VANGUARD MID CAP INDEX FUND ADMIRAL	Mutual funds	878,463	1,189,690
VANGUARD REAL ESTATE IN FD ADM SHRS	Mutual funds	83,971	98,322
VANGUARD SMALL CAP I	Mutual funds	631,527	820,401
VANGUARD TARGET RETIREMENT 2020 FD I	Mutual funds	531,394	499,109
VANGUARD TARGET RETIREMENT 2025 FD I	Mutual funds	413,445	406,422
VANGUARD TARGET RETIREMENT 2030 FD I	Mutual funds	1,242,515	1,223,364
VANGUARD TARGET RETIREMENT 2035 FD I	Mutual funds	1,572,665	1,555,753
VANGUARD TARGET RETIREMENT 2040 FD I	Mutual funds	367,414	369,973

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
PLAN NUMBER - 003
DECEMBER 31, 2021

Mutual Funds (Continued)

VANGUARD TARGET RETIREMENT 2045 FD I	Mutual funds	417,832	443,890
VANGUARD TARGET RETIREMENT 2050 FD I	Mutual funds	341,495	360,095
VANGUARD TARGET RETIREMENT 2055 INV	Mutual funds	188,312	199,581
VANGUARD TARGET RETIREMENT 2060 INV	Mutual funds	162,410	188,377
VANGUARD UTILITIES INDEX ADM	Mutual funds	40,842	44,394
VANGUARD WELLESLEY INCOME FUND INV	Mutual funds	785,834	816,505
VANGUARD 500 INDEX F	Mutual funds	2,007,876	2,809,381
VANGUARD HIGH-YIELD CORPORATE FUND ADMIRAL	Mutual funds	25,000	24,875
VANGUARD LONG-TERM INVESTMENT-GRADE FUND	Mutual funds	25,000	24,419
VANGUARD SHORT-TERM INVESTMENT-GRADE FUND	Mutual funds	25,000	24,567
GLOBAL X LITHIUM & BATTERY TECH	Mutual funds	17,202	16,888
VANGUARD MID-CAP INDEX FUND	Mutual funds	582,866	1,042,166
BROWN CAPITAL MANAGEMENT SMALL COMPANY	Mutual funds	188,414	181,081
VANGUARD SMALL-CAP INDEX FUN	Mutual funds	540,029	908,190
AMERICAN FUNDS EUROPACIFIC GROWTH FUND	Mutual funds	351,483	322,931
AMERICAN FUNDS NEW WORLD FUND	Mutual funds	357,310	327,575
VANGUARD TOTAL INTERNATIONAL STOCK INDEX	Mutual funds	1,037,761	1,310,898
ISHARES PREFERRED AND INCOME SECURITIES ETF	Mutual funds	219,734	236,581
			22,614,195
Total			\$ 33,840,671

**ENB Financial Corp
401(k) Savings Plan**

Ephrata, Pennsylvania

Financial Statements

December 31, 2021

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
DECEMBER 31, 2021

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INDEPENDENT AUDITOR'S REPORT

Plan Trustees
ENB Financial Corp 401(k) Savings Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the financial statements of the ENB Financial Corp 401(k) Savings Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statements of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from Charles Schwab Trust Bank and The Ephrata National Bank as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).



Opinion on the 2021 Financial Statements (Continued)

- The information in the accompanying 2021 financial statements related to assets held by and certified to by Charles Schwab Trust Bank and The Ephrata National Bank agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due, or which may become due, to such participants.

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance, and, therefore, is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.



Auditor's Responsibilities for the Audit of the 2021 Financial Statements (Continued)

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matters

2021 Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of the year ended December 31, 2021, presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.



Other Matters (Continued)

2021 Supplemental Schedule Required by ERISA (Continued)

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by Charles Schwab Trust Bank and The Ephrata National Bank agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by Charles Schwab Trust Bank and The Ephrata National Bank. In our report dated October 8, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion, and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements, other than that derived from the certified information, were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

S.R. Snodgrass P.C.

Cranberry Township, Pennsylvania
July 27, 2022

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	<u>2021</u>	<u>2020</u>
ASSETS		
Cash and cash equivalents	\$ 371,071	\$ 750,098
Investments, at fair value:		
Money market	323,165	286,989
Municipal bonds and notes	20,431	20,739
Certificates of deposit	96,710	298,369
Corporate bonds	4,158,938	4,337,905
Common stock	6,627,232	6,623,907
Preferred stock	-	80,130
Mutual funds	<u>22,614,195</u>	<u>19,138,722</u>
Total investments	<u>33,840,671</u>	<u>30,786,761</u>
Employer contribution receivable	139,636	210,872
Accrued interest and dividends	<u>-</u>	<u>33,021</u>
Total assets	<u>139,636</u>	<u>31,780,752</u>
LIABILITIES		
Total liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$ 34,351,378</u>	<u>\$ 31,780,752</u>

The accompanying notes are an integral part of these financial statements.

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2021

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment income:	
Net appreciation in fair value of investments	\$ 2,576,212
Interest and dividends	<u>1,568,014</u>
Total investment income	4,144,226
Employee contributions	1,352,409
Employer contributions	1,268,237
Rollover contributions	<u>1,187,071</u>
Total contributions	<u>3,807,717</u>
Total additions	<u>7,951,943</u>

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	5,352,073
Administrative expenses	<u>29,244</u>
Total deductions	<u>5,381,317</u>
Net increase	2,570,626

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of the year	<u>31,780,752</u>
End of the year	\$ <u>34,351,378</u>

The accompanying notes are an integral part of these financial statements.

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE 1 – DESCRIPTION OF PLAN

The following description of The ENB Financial Corp 401(k) Savings Plan (the “Plan”) for employees of The Ephrata National Bank (the “Bank”) is provided for general information purposes only. Participants should refer to the Plan document for a more comprehensive description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering the employees of the Bank who have three months of service and are age 18 or older. The Plan includes a 401(k) before-tax savings feature, which permits participants to defer compensation under Section 401(k) of the Internal Revenue Code. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

The Compensation Committee is responsible for the oversight of the Plan. The Compensation Committee also determines the appropriateness of the Plan’s investment offerings and monitors investment performance.

Contributions

There are several types of contributions that can be added to a participant’s account: an employee salary pre-tax deferral contribution, Roth 401(k) contribution, an employer matching contribution, an employer non-discretionary safe harbor contribution, and an employer discretionary profit-sharing contribution. Participants may also contribute amounts representing distributions from other qualified benefit or contribution plans. These contributions are considered rollover contributions.

Participants may elect to contribute, through the 401(k) feature, 1 to 100 percent of their base salaries of each period, to the maximum amount permitted by the Internal Revenue Code.

The employer makes a matching contribution equal to 50 percent of salary deferral and/or Roth 401(k) contributions that do not exceed 2.5 percent of eligible compensation each payroll period. The Bank makes an additional safe harbor contribution of 3 percent of eligible compensation. Each year, the Bank, at the sole discretion of its Board of Directors, determines the amount of the employer discretionary profit-sharing contribution. For 2021 and 2020, the discretionary profit-sharing contribution was 2 percent of eligible compensation.

The Plan Sponsor directs the investment of safe harbor contributions and discretionary profit-sharing contributions. Participants direct the investment election for salary deferral contributions (including Roth 401(k) contributions), employer matching contributions, and rollover contributions. Contributions are subject to certain limitations.

NOTE 1 – DESCRIPTION OF PLAN (Continued)

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Bank's contribution and (b) Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their contributions and the employer's matching contributions plus actual earnings thereon. Participants vesting in the Bank's non-elective employer discretionary profit-sharing contribution portion of their account is based on years of service. Employees become 100 percent vested after six years of service, at a rate of 20 percent each year after the second year of service.

Payment of Benefits

Upon the termination of service in the Plan due to death, disability, termination, or retirement, the participant, or beneficiary in the case of death, is eligible to receive the value of the participant's vested interest in the participant's account, in accordance with the Plan document. Participants or their beneficiaries may elect to receive a lump-sum distribution, annual installments, joint or survivor life annuity, a different annuity, or a rollover to another qualified plan.

Administrative Expenses

Administrative expenses of the Plan relating to recordkeeping, accounting fees, and miscellaneous administrative expenses are paid by the Plan Sponsor, The Ephrata National Bank.

Forfeited Amounts

When certain Plan participants terminate, the forfeited accounts will be used to pay any administrative expenses. During 2021, there were \$22,118 in forfeitures used to pay administrative expenses and reduce employer contributions. At December 31, 2021 and 2020, there were \$12,159 and \$33,248 in forfeited non-vested accounts, respectively.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting and reporting policies applied in the presentation of the accompanying financial statements follows:

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates

In preparing the financial statements in conformity with U.S. generally accepted accounting principles, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 10 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes both Plan's gains and losses on investments bought and sold, as well as held during the year.

Payment of Benefits

Benefit payments are recorded when paid.

NOTE 3 – INVESTMENTS

The following is a summary of the investment information as of December 31, 2021 and 2020, and for the year ended December 31, 2021, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by Charles Schwab Trust Bank and by The Ephrata National Bank, a party in interest, and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the Trustees that information provided to the Plan Administrator by the Trustees related to the following investments is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor (DOL)'s Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator elected to have an ERISA Section 103(2)(3)(c) audit and instructed the Plan's independent auditors not to perform any auditing procedures with respect to the information that appears throughout the financial statements and supplemental schedule, related to the following investments:

	December 31,	
	2021	2020
Money market	\$ 323,165	\$ 286,989
Municipal bonds and notes	20,431	20,739
Certificates of deposit	96,710	298,369
Corporate bonds	4,158,938	4,337,905
Common stock	6,627,232	6,623,907
Preferred stock	-	80,130
Mutual funds	22,614,195	19,138,722
Total Investments	\$ 33,840,671	\$ 30,786,761

The Trustees also certified to the completeness and accuracy of \$2,576,212 of net appreciation in fair value of investments and \$1,568,014 of interest and dividends related to the aforementioned investments for the year ended December 31, 2021.

NOTE 4 – NONPARTICIPANT-DIRECTED INVESTMENTS

Information about the net assets related to nonparticipant-directed investments is as follows:

	December 31,	
	<u>2021</u>	<u>2020</u>
ASSETS		
Cash and cash equivalents	\$ -	\$ 5
Investments, at fair value:		
Money market	63,710	51,616
Municipal bonds and notes	20,431	20,739
Certificates of deposit	96,710	298,369
Corporate bonds	4,158,938	4,337,905
Common stock	6,627,232	6,623,907
s	-	80,130
Mutual funds	<u>4,420,169</u>	<u>3,555,654</u>
Total investments	<u>15,387,190</u>	<u>14,968,320</u>
Employer contribution receivable	139,636	210,872
Accrued interest and dividends	<u>-</u>	<u>33,021</u>
Total assets	<u>15,526,826</u>	<u>15,212,218</u>
LIABILITIES		
Total liabilities	-	-
Net assets available for benefit	\$ <u>15,526,826</u>	\$ <u>15,212,218</u>

Information about the significant changes during 2021, relating to nonparticipant-directed investments, held in the Plan, is as follows:

Changes in net assets:

Net appreciation in fair value of investments	\$ 1,603,722
Interest and dividends	348,841
Contributions	845,292
Benefits paid to participants	(2,454,712)
Administrative expenses	<u>(28,535)</u>
Net increase	\$ <u>314,608</u>

NOTE 5 – PLAN TERMINATION

Although it has not expressed any intent to do so, the Bank has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of termination of the Plan, participants will become 100 percent vested in their employer non-discretionary safe harbor and employer discretionary profit-sharing contributions.

NOTE 6 – TAX STATUS

The Internal Revenue Service has determined and informed the Bank by letter dated January 30, 2017, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan had taken an uncertain position that more likely than not would not be sustained upon examination by the taxing jurisdictions. The Plan Administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2021, there were no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2018.

NOTE 7 – ROLLOVER CONTRIBUTIONS

An aggregate of \$1,187,071 was rolled into the Plan during the year ended December 31, 2021, and is included in rollovers on the Statement of Changes in Net Assets Available for Benefits.

NOTE 8 – PARTY-IN-INTEREST TRANSACTIONS

The Bank absorbs certain costs incurred in relation to the administration of the Plan. Such costs include, but are not limited to, administrative and accounting fees, recordkeeping fees, and investment management. For 2021, these costs amounted to \$45,530.

NOTE 9 – FAIR VALUE OF FINANCIAL INSTRUMENTS

Financial instruments are defined as cash, evidence of ownership interest in an entity, or a contract that creates an obligation or right to receive or deliver cash or another financial instrument from/to a second entity on potentially favorable or unfavorable terms. Fair value is defined as the amount at which a financial instrument could be exchanged in a current transaction between willing parties other than in a forced liquidation or sale. If a quoted market price is available for a financial instrument, the estimated fair value would be calculated based upon the market price per trading unit of the instrument.

Cash and cash equivalents, investments, employer contribution receivable, and accrued interest and dividends receivable are considered financial instruments. At December 31, 2021 and 2020, the carrying amounts of these financial instruments approximate fair value.

NOTE 10 – FAIR VALUE MEASUREMENTS

The following disclosures show the hierarchal disclosure framework associated with the level of pricing observations utilized in measuring assets and liabilities at fair value. The three broad levels defined by U.S. generally accepted accounting principles are as follows:

- Level I: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Savings Plan has the ability to access.
- Level II: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level II input must be observable for substantially the full term of the asset or liability.
- Level III: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used for assets measured at fair value at December 31, 2021 and 2020.

Money Market, Common Stock, and Preferred Stock

Valued at the closing price reported on the active market on which the individual securities are traded.

Municipal Bonds and Notes and Corporate Bonds

Valued based on yields currently available on comparable securities of issues with similar credit ratings.

Certificates of Deposit

Valued based on yields available on comparable instruments with similar characteristics considering the instruments' days to maturity.

Mutual Funds

Valued at the daily closing price as reported by the fund. Mutual funds held in the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds of the Plan are deemed to be actively traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

NOTE 10 – FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements as of December 31, 2021 and 2020:

December 31, 2021				
	Level I	Level II	Level III	Total
Money market	\$ 323,165	\$ -	\$ -	\$ 323,165
Municipal bonds and notes	-	20,431	-	20,431
Certificates of deposit	-	96,710	-	96,710
Corporate bonds	-	4,158,938	-	4,158,938
Common stock	6,627,232	-	-	6,627,232
Mutual funds	22,614,195	-	-	22,614,195
Total assets at fair value	\$ 29,564,592	\$ 4,276,079	\$ -	\$ 33,840,671

December 31, 2020				
	Level I	Level II	Level III	Total
Money market	\$ 286,989	\$ -	\$ -	\$ 286,989
Municipal bonds and notes	-	20,739	-	20,739
Certificates of deposit	-	298,369	-	298,369
Corporate bonds	-	4,337,905	-	4,337,905
Common stock	6,623,907	-	-	6,623,907
Preferred stock	80,130	-	-	80,130
Mutual funds	19,138,722	-	-	19,138,722
Total assets at fair value	\$ 26,129,748	\$ 4,657,013	\$ -	\$ 30,786,761

NOTE 11 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits.

NOTE 12 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2020, to Form 5500:

Net assets available for benefits per the financial statements	\$ 31,780,752
Amounts allocated to withdrawing participants	(750,073)
Net assets per Form 5500	\$ <u>31,030,679</u>

The following is a reconciliation of benefits paid to participants per the financial statements for the year ended December 31, 2021, to Form 5500:

Benefits paid to participants per the financial statements	\$ 5,352,073
Amounts allocated to withdrawing participants	(750,073)
Benefits paid to participants per Form 5500	\$ <u>4,602,000</u>

Amounts allocated to withdrawing participants are recorded on the Form 5500 for the benefit claims that have been processed and approved for payment prior to the year-end, but not yet paid as of that date.

NOTE 13 – SUBSEQUENT EVENTS

Management has reviewed events occurring through July 27, 2022, the date the financial statements were issued, and no subsequent events occurred requiring accrual or disclosure.

SUPPLEMENTAL SCHEDULE

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
PLAN NUMBER - 003
DECEMBER 31, 2021

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
<u>Money market</u>				
	FEDERATED GOVERNMENT OBLIGATIONS FUND	Money Market	63,710	\$ 63,710
	SCHWAB BANK SAVINGS RBS1CSBS	Money Market	259,455	259,455
				<u>323,165</u>
<u>Municipal bonds and notes</u>				
	OUTAGAMIE CNTY WIS 3.15 12/01/29	Municipal bonds and notes	20,000	20,431
				<u>20,431</u>
<u>Certificates of deposit</u>				
	GOLDMAN SACHS BANK USA GS	Certificates of deposit	30,000	30,227
	WELLS FARGO BANK NA WFC	Certificates of deposit	55,000	56,015
	MORGAN STANLEY PRIVATE	Certificates of deposit	10,000	10,468
				<u>96,710</u>
<u>Corporate bonds</u>				
	AT&T INC T 2.625 12/01/22	Corporate Bonds	32,214	32,403
	GENERAL ELECTRIC CO GE 3.100 01/09/23	Corporate Bonds	20,155	20,453
	MORGAN STANLEY MS 3.500 01/17/23	Corporate Bonds	20,000	20,286
	MORGAN STANLEY MS 3.625 01/31/23	Corporate Bonds	20,000	20,421
	VODAFONE GROUP PLC VOD 2.950 02/19/23	Corporate Bonds	19,702	20,428
	ALLERGAN INC ABBV 2.800 03/15/23	Corporate Bonds	37,526	39,420
	STATE STREET CORP STT 3.100 05/15/23	Corporate Bonds	19,371	20,624
	MICROSOFT CORP MSFT 2.000 08/08/23	Corporate Bonds	19,813	20,381
	GOLDMAN SACHS GROUP INC GS 3.000 12/15/23	Corporate Bonds	15,331	15,504
	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE	Corporate Bonds	20,000	20,475
	MORGAN STANLEY MS 3.500 06/05/24	Corporate Bonds	25,311	26,038
	HSBC USA INC HSBA 3.5 06/23/24	Corporate Bonds	30,512	31,648
	BANK OF NOVA SCOTIA BNS 2.200 02/03/25	Corporate Bonds	15,000	15,351
	WELLS FARGO & CO WFC 3.000 02/19/25	Corporate Bonds	10,344	10,444
	BARCLAYS BANK PLC BARC 3.250 04/08/25	Corporate Bonds	10,000	10,146
	BOEING CO BA 7.250 06/15/25	Corporate Bonds	59,408	58,686
	HSBC USA INC HSBA 4.000 11/16/25	Corporate Bonds	10,061	10,029
	GENERAL ELECTRIC CO GE 3.050 01/15/26	Corporate Bonds	20,000	20,553
	CITIGROUP INC C 2.500 01/30/26	Corporate Bonds	50,000	50,228
	CITIGROUP INC C 3.000 05/15/26	Corporate Bonds	20,251	20,615
	FORD MOTOR CREDIT COMPANY LLC F 3.400 05/20/26	Corporate Bonds	30,000	29,685

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
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DECEMBER 31, 2021

Corporate bonds (Continued)

APPLE INC AAPL 2.450 08/04/26	Corporate Bonds	20,084	20,897
BOEING CO BA 2.700 02/01/27	Corporate Bonds	20,111	20,348
BOEING CO BA 2.800 03/01/27	Corporate Bonds	20,025	20,418
NATIONAL RURAL UTILITIES COOPERATIVE FINANCE	Corporate Bonds	20,097	20,406
SOUTHWEST AIRLINES CO LUV 3.450 11/16/27	Corporate Bonds	57,942	58,611
CITIGROUP INC C 3.000 12/31/27	Corporate Bonds	40,118	39,393
AT&T INC T 1.650 02/01/28	Corporate Bonds	48,740	48,981
MORGAN STANLEY MS 4.125 02/22/28	Corporate Bonds	21,544	22,189
MORGAN STANLEY MS 3.875 4/11/28	Corporate Bonds	26,675	27,079
NATIONAL RURAL UTILITIES COOPERATIVE FINANCE	Corporate Bonds	30,000	32,060
GOLDMAN SACHS GROUP INC GS 2.000 05/28/28	Corporate Bonds	10,000	9,880
BARCLAYS BANK PLC BARC 2.500 06/05/28	Corporate Bonds	50,000	50,006
JPMORGAN CHASE & CO JPM 2.500 07/31/28	Corporate Bonds	10,000	9,888
GENERAL MOTORS FINANCIAL COMPANY INC GM 2.400	Corporate Bonds	27,786	27,947
GOLDMAN SACHS GROUP INC GS 4.000 11/15/28	Corporate Bonds	20,000	21,752
CITIGROUP INC C 2.000 11/28/28	Corporate Bonds	50,000	49,366
BANK OF AMERICA CORP BAC 4.350 01/15/29	Corporate Bonds	35,986	35,005
BOEING CO BA 3.200 03/01/29	Corporate Bonds	41,256	41,202
GENERAL ELECTRIC CO GE 5.000 03/15/29	Corporate Bonds	41,204	40,079
GENERAL ELECTRIC CO GE 5.000 03/15/29	Corporate Bonds	45,905	44,399
GENERAL ELECTRIC CO GE 6.650 04/15/29	Corporate Bonds	30,022	30,352
GENERAL ELECTRIC CO GE 4.000 04/15/29	Corporate Bonds	42,126	40,546
BK OF AMERICA CORP SER N MTN 2.0% 5/4/2029	Corporate Bonds	40,000	38,244
GOLDMAN SACHS GROUP INC GS 2.000 06/29/29	Corporate Bonds	50,000	47,198
CITIGROUP INC	Corporate Bonds	50,000	48,506
GENERAL ELECTRIC CO GE 4.000 07/15/29	Corporate Bonds	32,457	31,178
GOLDMAN SACHS GRP 2.0% 7/30/2029	Corporate Bonds	50,000	49,194
3M CO MMM 2.375 08/26/29	Corporate Bonds	29,910	30,803
WALT DISNEY CO DIS 2.000 09/01/29	Corporate Bonds	19,349	19,914
COCA-COLA CO KO 2.125 09/06/29	Corporate Bonds	44,622	45,789
APPLE INC AAPL 2.200 09/11/29	Corporate Bonds	19,632	20,490
CITIGROUP INC C 3.000 11/21/29	Corporate Bonds	60,000	59,525
JPMORGAN CHASE & CO JPM 2.000 11/28/29	Corporate Bonds	50,000	49,419
CITIGROUP INC C 2.750 12/27/29	Corporate Bonds	10,000	9,970
CITIGROUP INC CITIGROUP INC 2.00% 01/30/2030	Corporate Bonds	50,000	48,576
GOLDMAN SACHS GROUP INC GS 2.600 02/07/30	Corporate Bonds	29,873	30,532
TARGET CORP TGT 2.350 02/15/30	Corporate Bonds	28,050	30,860
GOLDMAN SACHS GROUP INC GS 4.000 03/15/30	Corporate Bonds	22,496	20,905
NATIONAL RURAL UTILITIES COOPERATIVE FINANCE	Corporate Bonds	22,604	21,191
WELLS FARGO & CO WFC 3.000 04/30/30	Corporate Bonds	20,283	20,255
BIOGEN INC BIIB 2.250 05/01/30	Corporate Bonds	19,652	19,716

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
PLAN NUMBER - 003
DECEMBER 31, 2021

Corporate bonds (Continued)

INTERNATIONAL BUSINESS MACHINES CORP IBM 1.950	Corporate Bonds	19,599	19,573
MORGAN STANLEY FINANCE LLC MS 2.250 05/28/30	Corporate Bonds	19,960	19,699
DUKE ENERGY CORP DUK 2.450 06/01/30	Corporate Bonds	19,928	19,878
GOLDMAN SACHS GROUP INC GS 5.500 06/15/30	Corporate Bonds	62,071	57,900
RALPH LAUREN CORP RL 2.950 06/15/30	Corporate Bonds	53,945	52,161
JPMORGAN CHASE & CO JPM 2.000 06/23/30	Corporate Bonds	20,007	19,542
WELLS FARGO & CO WFC 2.250 06/30/30	Corporate Bonds	19,950	19,730
BP CAPITAL MARKETS AMERICA INC BP 1.749 08/10/30	Corporate Bonds	48,813	48,132
SERVICENOW INC NOW 1.400 09/01/30	Corporate Bonds	47,249	46,592
ACTIVISION BLIZZARD INC ATVI 1.350 09/15/30	Corporate Bonds	18,467	18,468
BEST BUY CO INC BBY 1.950 10/01/30	Corporate Bonds	49,740	48,022
GENUINE PARTS CO GPC 1.875 11/01/30	Corporate Bonds	29,283	28,183
TRACTOR SUPPLY CO TSCOX 1.750 11/01/30	Corporate Bonds	28,152	28,120
STARBUCKS CORP SBUX 2.550 11/15/30	Corporate Bonds	29,773	30,628
PHILLIPS 66 PSX 2.150 12/15/30	Corporate Bonds	50,110	48,172
MORGAN STANLEY FINANCE LLC MS 1.750 12/30/30	Corporate Bonds	20,000	18,660
GENERAL MOTORS FINANCIAL COMPANY INC GM 2.50	Corporate Bonds	79,905	77,953
SOUTHERN COMPANY GAS CAPITAL CORP SO 1.750	Corporate Bonds	28,749	28,124
VERIZON COMMUNICATIONS INC VZ 1.750 01/20/31	Corporate Bonds	48,370	47,377
COMCAST CORP CMCSA 1.500 02/15/31	Corporate Bonds	46,838	47,252
CVS HEALTH CORP CVS 1.875 02/28/31	Corporate Bonds	49,477	48,025
STATE STREET CORP STT 2.200 03/03/31	Corporate Bonds	19,884	19,847
CHARLES SCHWAB CORP SCHW 1.650 03/11/31	Corporate Bonds	19,213	19,229
COCA-COLA CO KO 1.375 03/15/31	Corporate Bonds	18,759	18,886
ENTERGY TEXAS INC ETR 1.750 03/15/31	Corporate Bonds	19,046	18,774
FIDELITY NATIONAL FINANCIAL INC FNF 2.450 03/15/31	Corporate Bonds	41,108	39,297
HOME DEPOT INC HD 1.375 03/15/31	Corporate Bonds	18,778	18,876
WASTE MANAGEMENT INC WM 1.500 03/15/31	Corporate Bonds	18,660	18,853
NVIDIA CORP NVDA 2.000 06/15/31	Corporate Bonds	29,794	29,878
RAYTHEON TECHNOLOGIES CORP RTX 1.900 09/01/31	Corporate Bonds	28,937	28,982
BANK OF AMERICA CORP BAC 2.000 09/02/31	Corporate Bonds	48,124	46,557
CITIGROUP INC C 3.100 10/15/31	Corporate Bonds	53,347	52,285
CITIGROUP INC C 3.000 10/30/31	Corporate Bonds	30,000	29,722
GENERAL ELECTRIC CO GE 3.500 11/15/31	Corporate Bonds	63,551	58,338
GOLDMAN SACHS GROUP INC GS 5.350 11/15/31	Corporate Bonds	61,600	58,406
CITIGROUP INC C 3.550 12/15/31	Corporate Bonds	63,015	60,795
AT&T INC T 2.250 02/01/32	Corporate Bonds	98,837	96,751
BANK OF AMERICA CORP BAC 4.400 02/15/32	Corporate Bonds	60,326	56,221
CITIGROUP INC C 2.000 3/30/32	Corporate Bonds	30,000	28,192
GOLDMAN SACHS GROUP INC GS 4.000 5/15/32	Corporate Bonds	57,316	52,700
BARCLAYS BANK PLC BARC 2.700 06/01/32	Corporate Bonds	25,000	24,346
GENERAL ELECTRIC CO GE 4.000 06/15/32	Corporate Bonds	20,396	19,959

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
PLAN NUMBER - 003
DECEMBER 31, 2021

Corporate bonds (Continued)

CITIGROUP INC C 2.000 08/18/32	Corporate Bonds	48,235	46,953
INTERCONTINENTAL EXCHANGE INC 1.850% 09/15/2032	Corporate Bonds	76,054	76,850
GENERAL ELECTRIC CO GE 3.600 12/15/32	Corporate Bonds	20,000	19,698
GOLDMAN SACHS GROUP INC GS 2.000 02/17/33	Corporate Bonds	48,807	45,433
CITIGROUP INC SER G 2.000 02/2/2033	Corporate Bonds	50,000	47,127
JEFFERIES GROUP LLC 3.000 02/2/33	Corporate Bonds	60,000	54,828
JPMORGAN CHASE & CO 3.500 03/21/33	Corporate Bonds	40,004	40,078
GOLDMAN SACHS GROUP INC GS 5.000 08/15/33	Corporate Bonds	60,672	56,002
BANK OF AMERICA CORP BAC 2.250 09/15/33	Corporate Bonds	45,786	46,027
GOLDMAN SACHS GROUP INC GS 4.650 12/15/33	Corporate Bonds	34,707	32,832
GOLDMAN SACHS GROUP INC GS 6.000 12/15/33	Corporate Bonds	62,563	57,797
BANK OF AMERICA CORP BAC 4.450 02/15/34	Corporate Bonds	47,815	44,594
BANK OF AMERICA CORP BAC 4.000 08/15/34	Corporate Bonds	34,814	32,552
GOLDMAN SACHS GROUP INC GS 4.250 12/15/34	Corporate Bonds	55,860	52,904
CITIGROUP INC SER G 2.000% 03/16/2030	Corporate Bonds	50,000	49,204
ROYAL BANK OF CANADA RY 3.000 07/27/33	Corporate Bonds	20,000	20,087
			4,158,938

Common Stock

ACTIVISION BLIZZARD INC ORD SHS	Common Stock	37,807	33,265
ALPHABET INC ORD SHS CLASS C	Common Stock	22,041	130,212
CHARTER COMMUNICATIONS INC ORD SHS CLASS A	Common Stock	23,862	39,118
COMCAST CORP ORD SHS CLASS A	Common Stock	24,395	45,297
ELECTRONIC ARTS INC ORD SHS	Common Stock	13,869	13,190
META PLATFORMS INC CLASS A ORD SHS	Common Stock	10,199	92,496
NETFLIX INC ORD SHS	Common Stock	37,477	45,183
T-MOBILE US INC T MOBILE ORD SHS	Common Stock	37,346	37,694
VERIZON COMMUNICATIONS INC ORD SHS	Common Stock	33,468	36,372
WALT DISNEY CO ORD SHS	Common Stock	13,410	46,467
AIRBNB INC ORD SHS CLASS A	Common Stock	32,475	33,298
AMAZON.COM INC	Common Stock	3,345	100,030
D R HORTON INC ORD SHS	Common Stock	20,928	32,535
DOLLAR GENERAL CORP ORD SHS	Common Stock	14,478	35,375
EBAY INC ORD SHS	Common Stock	14,925	19,950
GENERAL MOTORS CO ORD SHS	Common Stock	31,909	58,630
LOWE'S COMPANIES INC ORD SHS	Common Stock	28,533	38,772
MARRIOTT INTERNATIONAL INC ORD SHS CLASS A	Common Stock	27,759	33,048
MCDONALD'S CORP ORD SHS	Common Stock	17,135	53,614
NIKE INC ORD SHS CLASS B	Common Stock	32,629	66,668
STARBUCKS CORP ORD SHS	Common Stock	33,151	46,788
TARGET CORP ORD SHS	Common Stock	26,854	57,860

ENB FINANCIAL CORP 401(k) SAVINGS PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER IDENTIFICATION NUMBER 23-0559393
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DECEMBER 31, 2021

Common Stock (Continued)

TESLA INC ORD SHS	Common Stock	38,703	105,678
TJX COMPANIES INC ORD SHS	Common Stock	45,232	56,940
ARCHER-DANIELS-MIDLAND CO	Common Stock	26,920	33,795
COCA-COLA CO ORD SHS	Common Stock	19,192	41,447
CONSTELLATION BRANDS IC ORD SHS CLASS A	Common Stock	32,367	37,646
COSTCO WHOLESALE CORP ORD SHS	Common Stock	14,633	56,770
ESTEE LAUDER COMPANIES INC ORD SHS CLASS A	Common Stock	21,171	55,530
KIMBERLY-CLARK CORP KIMBERLY CLARK ORD SHS	Common Stock	23,449	35,730
KRAFT HEINZ CO ORD SHS	Common Stock	24,516	28,720
PEPSOCO INC ORD SHS	Common Stock	15,330	43,427
PHILIP MORRIS INTERNATIONAL INC ORD SHS	Common Stock	7,684	9,500
PROCTER & GAMBLE CO ORD SHS	Common Stock	14,730	40,895
WALMART INC ORD SHS	Common Stock	21,774	57,876
CHEVRON CORP ORD SHS	Common Stock	34,200	46,940
CONOCOPHILLIPS ORD SHS	Common Stock	40,154	57,744
DEVON ENERGY CORP ORD SHS	Common Stock	30,678	44,050
PHILLIPS 66 ORD SHS	Common Stock	37,778	43,476
VALERO ENERGY CORP ORD SHS	Common Stock	24,681	45,066
BANK OF AMERICA CORP ORD SHS	Common Stock	33,741	53,388
BANK OF NEW YORK MELLON CORP	Common Stock	38,427	46,464
ERKSHIRE HATHAWAY INC ORD SHS CLASS B	Common Stock	18,619	52,325
BLACKROCK INC ORD SHS	Common Stock	29,417	45,778
CAPITALONE FINANCIAL CORP ORD SHS	Common Stock	30,366	58,036
CHARLES SCHWAB CORP ORD SHS	Common Stock	35,978	67,280
CITIGROUP INC ORD SHS	Common Stock	73,205	90,585
COINBASE GLOBAL INC ORD SHS CLASS A	Common Stock	45,361	37,855
GOLDMAN SACHS GROUP INC ORD SHS	Common Stock	30,614	57,383
JPMORGAN CHASE & CO ORD SHS	Common Stock	28,447	63,340
M&T BANK CORP ORD SHS	Common Stock	40,975	46,074
METLIFE INC ORD SHS	Common Stock	39,418	62,490
MORGAN STANLEY ORD SHS	Common Stock	26,481	68,712
PNC FINANCIAL SERVICES GROUP INC ORD SHS	Common Stock	35,618	50,130
SOFI TECHNOLOGIES INC ORD SHS	Common Stock	17,009	15,810
STATE STREET CORP ORD SHS	Common Stock	39,651	46,500
TRUIST FINANCIAL CORP ORD SHS	Common Stock	44,555	58,550
US BANCORP ORD SHS	Common Stock	27,211	44,936
WELLS FARGO & CO ORD SHS	Common Stock	25,848	47,980
ABBOT LABORATORIES ORD SHS	Common Stock	12,070	84,444
ABBVIE INC ORD SHS	Common Stock	24,843	67,700
AMGEN INC ORD SHS	Common Stock	9,371	33,746
ANTHEM INC ORD SHS	Common Stock	38,903	81,120
BAXTER INTERNATIONAL INC ORD SHS	Common Stock	22,755	25,752

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Common Stock (Continued)

BOSTON SCIENTIFIC CORP ORD SHS	Common Stock	38,853	42,480
BRISTOL-MYERS SQUIBB CO	Common Stock	40,272	49,880
CVS HEALTH CORP ORD SHS	Common Stock	31,173	51,580
DANAHER CORP ORD SHS	Common Stock	30,975	65,802
EDWARDS LIFESCIENCES CORP ORD SHS	Common Stock	21,339	58,298
JOHNSON & JOHNSON ORD SHS	Common Stock	15,831	51,321
MERCK & CO INC ORD SHS	Common Stock	44,919	53,648
MODERNA INC ORD SHS	Common Stock	31,017	50,796
PFIZER INC ORD SHS	Common Stock	32,042	59,050
STRYKER CORP ORD SHS	Common Stock	13,492	53,484
THERMO FISHER SCIENTIFIC INC ORD SHS	Common Stock	7,920	100,086
UNITEDHEATH GROUP INC ORD SHS	Common Stock	39,354	87,874
ZOETIS INC ORD SHS CLASS A	Common Stock	43,371	61,007
CATERPILLAR INC ORD SHS	Common Stock	16,031	41,348
CSX CORP ORD SHS	Common Stock	24,095	56,400
DEERE & CO ORD SHS	Common Stock	11,321	51,434
DELTA AIR LINES INC ORD SHS	Common Stock	19,344	23,448
EMERSON ELECTRIC CO ORD SHS	Common Stock	26,591	27,891
FEDEX CORP ORD SHS	Common Stock	37,124	38,796
GENERAL ELECTRIC CO GENERAL ELEC CO	Common Stock	22,492	41,331
HONEYWELL INTERNATIONAL INC ORD SHS	Common Stock	30,712	41,702
LOCKHEED MARTIN CORP ORD SHS	Common Stock	12,114	53,311
NORFOLK SOUTHERN CORP ORD SHS	Common Stock	12,183	44,656
NORTHROP GRUMMAN CORP ORD SHS	Common Stock	40,191	48,384
RAYTHEON TECHNOLOGIES CORP ORD SHS	Common Stock	22,448	51,636
UBER TECHNOLOGIES INC ORD SHS	Common Stock	40,504	52,412
UNITED PARCEL SERVICE INC ORD SHS CLASS B	Common Stock	26,529	64,302
WASTE MANAGEMENT INC ORD SHS	Common Stock	9,222	50,070
ADOBE INC ORD SHS	Common Stock	32,198	42,530
ADVANCED MICRO DEVICES INC ORD SHS	Common Stock	31,575	57,560
APPLE INC ORD SHS	Common Stock	16,693	124,299
AUTODESK INC ORD SHS	Common Stock	21,818	42,179
BROADCOM INC ORD SHS	Common Stock	41,030	133,082
CISCO SYSTEMS INC ORD SHS	Common Stock	23,653	57,033
CORNING INC ORD SHS	Common Stock	36,494	48,399
CROWDSTRIKE HOLDINGS INC ORD SHS CLASS A	Common Stock	44,866	35,831
FIDELITY NATIONAL INFORMATION SERVICES INC ORD	Common Stock	49,581	43,660
FISERV INC ORD SHS	Common Stock	33,719	51,895
MASTERCARD INC ORD SHS CLASS A	Common Stock	7,941	53,898
MICROSOFT CORP ORD SHS	Common Stock	17,597	168,160

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Common Stock (Continued)

MOTOROLA SOLUTIONS INC ORD SHS	Common Stock	20,489	40,755
NVIDIA CORP ORD SHS	Common Stock	43,304	117,644
ORACLE CORP ORD SHS	Common Stock	16,104	34,884
PAYPAL HOLDINGS INC ORD SHS	Common Stock	37,786	56,574
QUALCOMM INC ORD SHS	Common Stock	50,094	109,722
SALESFORCE.COM INC ORD SHS	Common Stock	45,885	76,239
SERVICENOW INC ORD SHS	Common Stock	39,814	48,683
VISA INC ORD SHS CLASS A	Common Stock	6,731	65,013
AIR PRODUCTS AND CHEMICALS INC ORD SHS	Common Stock	41,035	45,639
ALBEMARLE CORP ORD SHS	Common Stock	28,934	46,754
DOW INC ORD SHS	Common Stock	26,197	39,704
DUPONT DE NEMOURS INC ORD SHS	Common Stock	25,715	40,390
FREEPORT-MCMORAN INC	Common Stock	32,667	41,730
PPG INDUSTRIES INC ORD SHS	Common Stock	19,472	34,488
PROLOGIS INC REIT ORD SHS	Common Stock	27,699	67,344
SIMON PROPERTY GROUP INC REIT ORD SHS	Common Stock	51,045	63,908
EXELON CORP ORD SHS	Common Stock	31,394	43,320
NEXTERA ENERGY INC ORD SHS	Common Stock	49,756	56,016
SOUTHERN CO ORD SHS	Common Stock	12,388	24,002
			6,627,232

Mutual Funds

AMERICAN FD GROWTH FD OF AMERICA R6	Mutual funds	1,539,706	2,010,928
AMERICAN FUNDS EUROPACIFIC GROWTH R6	Mutual funds	922,353	1,025,394
TCW TOTAL RETURN BOND FD CL I	Mutual funds	555,407	554,339
TEMPLETON GLOBAL BOND FUND CL R6	Mutual funds	413,180	353,458
VANGUARD CONSUMERSTAPLES INDEX FD	Mutual funds	67,917	81,894
VANGUARD EMRG MKTS STK INDEX FD ADM	Mutual funds	346,369	373,465
VANGUARD ENERGY INDEX ADM	Mutual funds	179,732	197,771
VANGUARD F-I SECS I-T U S TREASURY I	Mutual funds	1,556,228	1,527,703
VANGUARD FINANCIALS INDEX FD ADM SHR	Mutual funds	109,345	128,507
VANGUARD HEALTH CARE IND FD ADM	Mutual funds	176,776	217,396
VANGUARD INDUSTRIALS INDEX ADM SHRS	Mutual funds	171,899	214,287
VANGUARD INFO TECH INDEX FD ADMIRAL	Mutual funds	314,340	483,625
VANGUARD MID CAP INDEX FUND ADMIRAL	Mutual funds	878,463	1,189,690
VANGUARD REAL ESTATE IN FD ADM SHRS	Mutual funds	83,971	98,322
VANGUARD SMALL CAP I	Mutual funds	631,527	820,401
VANGUARD TARGET RETIREMENT 2020 FD I	Mutual funds	531,394	499,109
VANGUARD TARGET RETIREMENT 2025 FD I	Mutual funds	413,445	406,422
VANGUARD TARGET RETIREMENT 2030 FD I	Mutual funds	1,242,515	1,223,364
VANGUARD TARGET RETIREMENT 2035 FD I	Mutual funds	1,572,665	1,555,753
VANGUARD TARGET RETIREMENT 2040 FD I	Mutual funds	367,414	369,973

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Mutual Funds (Continued)

VANGUARD TARGET RETIREMENT 2045 FD I	Mutual funds	417,832	443,890
VANGUARD TARGET RETIREMENT 2050 FD I	Mutual funds	341,495	360,095
VANGUARD TARGET RETIREMENT 2055 INV	Mutual funds	188,312	199,581
VANGUARD TARGET RETIREMENT 2060 INV	Mutual funds	162,410	188,377
VANGUARD UTILITIES INDEX ADM	Mutual funds	40,842	44,394
VANGUARD WELLESLEY INCOME FUND INV	Mutual funds	785,834	816,505
VANGUARD 500 INDEX F	Mutual funds	2,007,876	2,809,381
VANGUARD HIGH-YIELD CORPORATE FUND ADMIRAL	Mutual funds	25,000	24,875
VANGUARD LONG-TERM INVESTMENT-GRADE FUND	Mutual funds	25,000	24,419
VANGUARD SHORT-TERM INVESTMENT-GRADE FUND	Mutual funds	25,000	24,567
GLOBAL X LITHIUM & BATTERY TECH	Mutual funds	17,202	16,888
VANGUARD MID-CAP INDEX FUND	Mutual funds	582,866	1,042,166
BROWN CAPITAL MANAGEMENT SMALL COMPANY	Mutual funds	188,414	181,081
VANGUARD SMALL-CAP INDEX FUN	Mutual funds	540,029	908,190
AMERICAN FUNDS EUROPACIFIC GROWTH FUND	Mutual funds	351,483	322,931
AMERICAN FUNDS NEW WORLD FUND	Mutual funds	357,310	327,575
VANGUARD TOTAL INTERNATIONAL STOCK INDEX	Mutual funds	1,037,761	1,310,898
ISHARES PREFERRED AND INCOME SECURITIES ETF	Mutual funds	219,734	236,581
			22,614,195
Total			\$ 33,840,671