



2004

NEW DIRECTIONS – NEW OPPORTUNITIES

 **Evans Bancorp, Inc.**
2004 Annual Report

Evans Bancorp, Inc.

A Growing Presence in Western New York

Evans National Bank celebrates its 85th year of serving the suburban Buffalo marketplace during 2005. It took 72 years of tireless customer service to grow our Bank to \$100 million in assets. During the last 13 years the Company's pace of expansion has accelerated with assets more than quadrupling to \$429 million at the end of 2004.

Over the last five years, Evans Bancorp's focused strategy for growth has resulted in compound annual growth rates of: 16.3 percent for earning assets, 13.6 percent for total revenue, 17.3 percent for net income and 14.7 percent for cash dividends.

A strong commitment to revenue diversification has resulted in approximately 19 percent of 2004 total revenue being generated from financial services that were not part of the Company's product offering prior to 2000. Through the end of 2004, Evans Bancorp had 5-year growth for non-interest income of more than 500 percent, driven primarily by the Company's expanding insurance business.

Banking Franchise

The Company's wholly-owned subsidiary, Evans National Bank, is a full-service commercial bank with principal bank product offerings that include personal and business deposit services, online banking, consumer installment loans, residential and commercial real estate lending, lines of credit and merchant credit card services.

Over the last five years, the Bank has opened four de novo locations, resulting in a ten branch network that expanded its market presence to the east and north suburban markets of West Seneca, Amherst and Lancaster, New York. In

January 2005, the Bank's newest location opened in North Buffalo providing service to one of the city's more affluent neighborhoods, as well as the north suburban communities of Kenmore and Tonawanda.

On December 31, 2004, Evans Bancorp entered the equipment leasing business by acquiring M&C Leasing Co., Inc., of West Seneca, New York. M&C, with 2003 reported total revenue of \$1.5 million and earnings before income taxes of approximately \$0.4 million, became part of the Company's wholly-owned subsidiary, Evans National Leasing, Inc.

Financial Services

The Company initiated a revenue diversification strategy in 2000 by acquiring non-bank and non-interest margin based financial services businesses. Nine insurance-related acquisitions were completed between September 2000 and October 2004, which combine to form ENB Insurance Agency, Inc., a subsidiary of the holding company established in September 2004, Evans National Financial Services, Inc.

Ulrich & Company, the largest independently-owned insurance agency in Niagara County, New York, with 2003 total revenue of \$1.9 million and earnings before income taxes of \$1.0 million, was acquired in October 2004. This transaction contributed to increasing non-interest income 32.6 percent of total revenue for 2004.

In 2000, the Company also established ENB Associates Inc. to offer financial planning services and access to investments and securities. The Company also introduced wealth and trust advisory services through an alliance with Mellon Financial in 2003.

Strong Deposit Growth

Deposits grew by more than 12 percent annually from year-end 1999 through 2004, while deposits for our Buffalo/Niagara Falls Metropolitan Statistical Area were growing at less than 5% annually

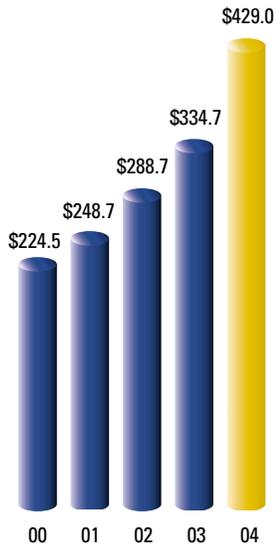
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This annual report includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. This includes, but is not limited to, statements concerning future business, revenues and earnings. These statements are not historical facts or guarantees of future performance, events or results. There are risks, uncertainties and other factors that could cause the actual results of the Company to differ materially from the results expressed or implied by such statements. Information on factors that could affect the Company's business and results is discussed in the Company's periodic reports filed with the Securities and Exchange Commission. Forward-looking statements speak only as of the date they are made. The Company undertakes no obligation to publicly update or revise forward-looking information, whether as a result of new, updated information, future events or otherwise.

Total Assets

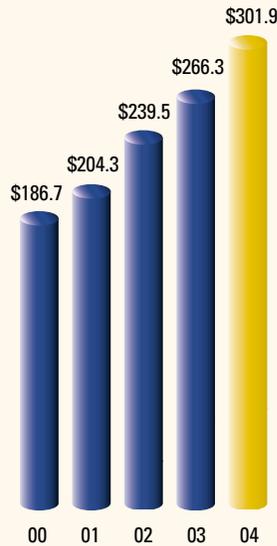
(\$ in millions)



5-Year
CAGR*
16.6%

Deposits

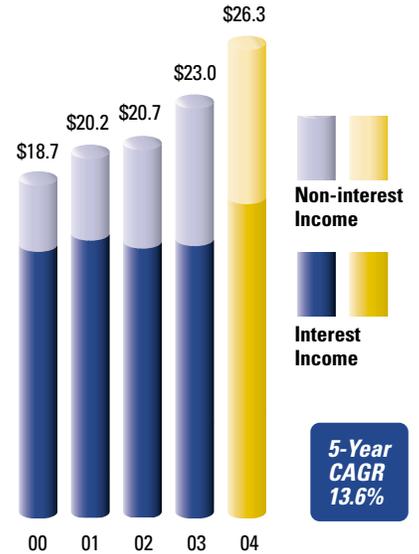
(\$ in millions)



5-Year
CAGR
12.2%

Total Revenue

(\$ in millions)



5-Year
CAGR
13.6%

Financial Services Revenue**

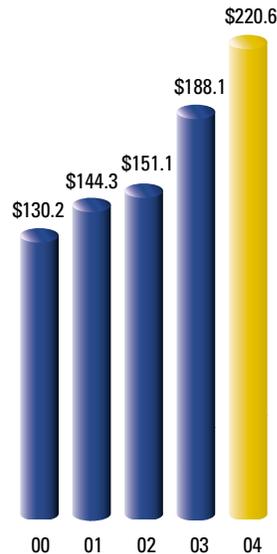
(\$ in millions)



4-Year
CAGR
63.9%

Gross Loans

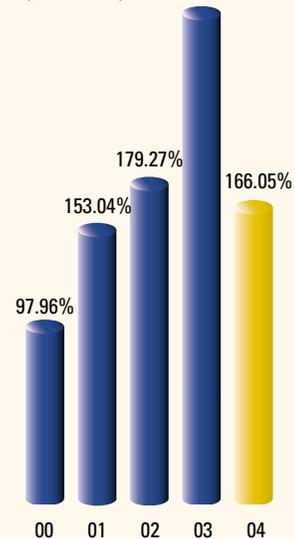
(\$ in millions)



5-Year
CAGR
13.5%

Allowance for Loan Losses / Non-Performing Loans

(\$ in millions)



A Growing Presence in Insurance and Financial Services

Since September 2000, the Company has acquired nine financial services firms that have contributed to financial services revenue totaling \$5.1 million or 19.2 percent of total revenue in 2004. The Company's October 2004 acquisition of Ulrich & Company, Inc. added a business with reported 2003 unaudited revenue of \$1.9 million and earnings before income taxes of \$1.0 million.

*CAGR – Compound annual growth rate for the five-year period starting at 12-31-99 and ending 12-31-04 or the four-year period starting at 12-31-00 and ending 12-31-04.

**Financial services revenue is comprised of insurance agency services and fees and commission fees on mutual fund and annuity sales.

Business Profile

Evans Bancorp, Inc.

Evans Bancorp, Inc. (Nasdaq: EVBN) (the “Company”), is the holding company for Evans National Bank (the “Bank”), a federally chartered community bank operating ten branches in Western New York. During 2004, the Company received regulatory approval from the Federal Reserve Bank of New York to become a financial holding company, providing a more effective and efficient structure to grow as a diversified financial services company. This facilitated the creation of Evans National Financial Services, Inc., also a direct wholly-owned subsidiary of the Company.

Market Summary

Evans Bancorp, Inc., through its banking and financial services subsidiaries, primarily conducts business in Erie, Cattaraugus, Chautauqua and Niagara counties of Western New York. During 2004, the

company acquired a large insurance agency in Lockport, NY, establishing a presence in Niagara County, and acquired a business equipment leasing company, with leasing activities throughout the continental US.

Six, of the Bank’s ten, retail bank facilities are located in the smaller communities that make up southwestern Erie and northeastern Chautauqua counties. These communities represent the Bank’s original market service area.

In 1999, the Bank initiated a de novo branch expansion program that has added four new locations to the branch network, including the January 2005 opening of a branch in North Buffalo. The Bank’s expansion strategy has focused on identifying opportunities in the first ring growth suburbs of the city of Buffalo. These areas are characterized by a significantly larger population and higher median household incomes than the Bank’s original service area.

In 2000, Evans Bancorp acquired an insurance agency business through the Bank with a market footprint similar to its original banking service area. Seven additional agency acquisitions have been combined to form ENB Insurance Agency, Inc., and resulting in a 12 office service network, primarily concentrated in southern Erie, Cattaraugus and Chautauqua counties. The October 2004 acquisition of Ulrich & Company in Lockport, NY added an office in Niagara County, second only to Erie in population among Western New York counties.

Evans National Bank Branch



- Amherst*
- Angola*
- Derby*
- Evans*
- Forestville*
- Hamburg*
- Lancaster*
- North Boston*
- North Buffalo*
- West Seneca*

Evans National Bank Administrative Offices



Selected Financial Data

(Dollars in thousands except per share data)

	As of and for the year ended December 31,					5-Year CAGR
	2004	2003	2002	2001	2000	
Balance Sheet Data						
Assets	\$ 429,042	\$ 334,677	\$288,711	\$248,722	\$ 224,549	16.6%
Interest-earning assets	391,462	308,722	267,142	231,120	204,579	16.3
Investment securities	169,879	120,556	106,672	84,065	73,121	21.9
Loans, net	217,599	185,528	148,998	142,469	128,779	13.3
Deposits	301,928	266,325	239,507	204,260	186,701	12.2
Borrowings	79,364	25,388	8,111	9,661	4,409	73.8
Stockholders' equity	35,474	33,323	30,862	29,961	25,179	14.2
Income Statement Data						
Net interest income	\$ 12,597	\$ 10,847	\$ 10,396	\$ 9,110	\$ 8,580	10.9%
Non-interest income	8,572	7,666	5,474	4,528	3,648	44.9
Non-interest expense	14,779	12,740	10,650	9,531	7,535	19.6
Net income	4,509	4,069	3,606	2,579	3,223	17.3
Per Share Data						
Earnings per share – basic	\$ 1.74	\$ 1.58	\$ 1.41	\$ 1.01	\$ 1.27	16.2%
Earnings per share – diluted	1.74	1.58	1.41	1.01	1.27	16.2
Cash dividends	0.64	0.60	0.51	0.42	0.36	14.7
Book value	13.68	12.98	11.99	10.56	9.89	13.0
Performance Ratios						
Return on average assets	1.15%	1.25%	1.36%	1.09%	1.53%	—
Return on average equity	13.13	12.77	12.51	9.82	15.96	—
Net interest margin	3.53	3.64	4.27	4.18	4.39	—
Efficiency ratio	66.84	64.70	63.04	65.98	57.79	—
Dividend payout ratio	36.77	37.71	36.18	41.44	27.89	—
Capital Ratios						
Tier I capital to average assets	8.05%	8.30%	9.30%	9.60%	9.90%	—
Equity to assets	8.27	9.96	10.69	10.84	11.21	—
Asset Quality Ratios						
Total non-performing assets to total assets	0.42%	0.27%	0.51%	0.66%	0.67%	—
Total non-performing loans to total loans	0.82	0.49	0.79	0.81	1.13	—
Net charge-offs to average loans	0.08	0.05	0.04	0.04	0.08	—
Allowance for loan losses to total loans	1.36	1.35	1.42	1.24	1.10	—
Allowance for loan losses to non-performing loans	166.05	276.47	179.27	153.04	97.96	—

Note: All per share data has been retroactively adjusted for stock dividends and stock splits.



To Our Shareholders, Customers and Employees

During 2004, we continued on a journey that we mapped out in 2000. This quest to become a larger, stronger and more valuable Evans Bancorp continues to take us through the familiar communities that we've serviced for decades, as well as the new suburban Buffalo locations that we've entered over the last few years. With our third quarter acquisition of a sizable insurance agency in Niagara County, our service area has once again expanded offering additional opportunity for 2005 and beyond.

We were equally focused, during 2004, in remaining on track for another year of solid performance from our existing franchise. Solid performance that is illustrated by:

- Asset growth of 28.2 percent, at December 31st,
- Strong revenue growth of 14.3 percent for the year, driven primarily by our growing financial services business, and
- Deposit growth of more than \$35.6 million, an increase of 13.4 percent.

Reflecting a strategy of continuing to diversify our revenue stream by acquiring non-bank and non-interest margin based financial services businesses, we completed four acquisitions in 2004. Along with two smaller insurance agency acquisitions that were finalized early in the year, we acquired Ulrich & Company, Inc., an insurance agency, in the third quarter, and M&C Leasing at year end. Both of these acquisitions are expected to make positive contributions to 2005 revenue and earnings.

The effectiveness of our strategy is illustrated by our expanding net income, which has more than doubled over the past five years, growing at a compound annual rate of 17.3 percent. 2004 net income was \$4.5 million, an increase of 10.8 percent over 2003. With consistent net income growth we have been able to reward our shareholders with a dividend that has also more than doubled in the past five years, to \$.64 per share in 2004, growing by 14.7 percent annually during this span.

Not losing sight of the importance of maintaining superior asset quality is another important element of our strategy. We carefully evaluate the specifics of each

credit application to be certain that we balance the risk of the loan with the potential return. At 82 basis points, our 2004 year end non-performing loans to total loans ratio continues to compare well to peer institutions.

An Effective and Expanding Banking Franchise

Until 1999, we concentrated our branch bank locations in the small communities that make up southern Erie and northern Chautauqua counties. Concluding that the best opportunities for future growth were located in the more populous suburbs east and north of Buffalo, we opened a new location in West Seneca in 1999, the urban suburb of Amherst in 2002 and high-growth Lancaster in January 2004. In January, we opened our newest location in North Buffalo to service one of the city's revitalized neighborhoods, as well as the northern suburban communities of Kenmore and Tonawanda.

This de novo strategy of branch expansion has been our preferred method of reaching into new contiguous markets that offer significant potential growth opportunities for our customer service-oriented community bank. Looking forward, we plan to continue using de novo expansion as a strategy for entering new markets, but we also will actively evaluate acquisition opportunities with other smaller community banks that would enable us to quickly establish a significant presence in new markets.

Understanding that our customers value convenient access to their funds, we have continued to invest in off-premise ATMs in recent years. It was no different in 2004 as we expanded our off-premise ATM network by adding three new locations to our market area. Looking forward, we will continue to locate additional off-premise ATMs around the metropolitan Buffalo market to ensure that we meet the convenience expectations of our expanding customer base. Also in 2004, we joined MoneyPass®, a growing ATM network with several thousand locations throughout the US, which provides our customers surcharge free access to their funds. Currently, there are nearly 200 financial

Building Market Value

Over the last three years the total market value of Evans Bancorp shares, at year end, has grown by 34.7 percent to \$64.3 million in 2004, while the number of shares outstanding has increased by only 1.5 percent.

institutions, in 26 states, which belong to MoneyPass®, and we expect that the network will continue to add participating institutions in every region of the country.

By the end of 2004, we had grown our total deposits to \$301.9 million, almost 78 percent over the amount we had at the end of 1999. We have grown our deposit base by an average of more than 12 percent annually since 1999. At the same time, total deposits for our Buffalo/Niagara Falls Metropolitan Statistical Area were growing at less than 5 percent annually, another indication of the effectiveness of our customer service. Our above-market deposit gathering performance was accomplished organically, without the benefit of acquisitions, indicating the effectiveness of our de novo growth strategy.

With our growing retail branch network and commitment to continued market area expansion, we added an experienced executive to our senior management team with responsibility for branch administration. In April 2004, Mark Kasperczyk joined the Bank as vice president and branch administrator, bringing more than twenty years of senior sales and management experience, including time spent in the banking industry. With deep appreciation, I would like to recognize George L. Catalano, who served as branch administrator until his retirement in 2004. George continues to serve as a member of our Community Advisory Board.

A Growing Financial Services Business

With our 2000 acquisition of M&W Agency, we signaled our intention to transform Evans Bancorp into a diversified financial services provider, capable of supporting a much wider range of the financial needs of our customers. This strategy for growth, as well as revenue diversification, has significantly changed our organization with 19.2 percent of our 2004 total revenue being generated from financial services that were not part of our product offering prior to 2000. Our strategy of aggressively growing non-interest income has been, and will remain, a key to generating consistent future earnings growth.

In September, we renamed our insurance subsidiary ENB Insurance Agency, Inc. to increase customer recognition and to emphasize the strength of the relationship between the Bank and the insurance agency.

To facilitate more effective and efficient future execution of this important element of our growth strategy, we requested, and received, approval from the Federal Reserve Bank of New York to reorganize our corporate structure and become a financial holding company in 2004. ENB Insurance Agency is now a subsidiary of our Evans National Financial Services, Inc. holding company, which is a direct and wholly-owned subsidiary of Evans Bancorp, Inc.

During 2004, we also made our most significant add-on insurance agency acquisition since entering this business in 2000. With our October acquisition of Ulrich & Company we added a strong performer, with 2003 unaudited revenue of approximately \$1.9 million, and immediately elevated our position as a financial services provider in the region, along with increasing our service footprint by adding a significant presence in Niagara County.

We started 2004 with a pair of acquisitions that expanded our insurance agency business, and we ended the year with an acquisition that complemented our core banking business. On December 31st, we acquired M&C Leasing Co., Inc., a general business equipment leasing company, through our newly formed and wholly-owned subsidiary Evans National Leasing, Inc. The acquisition of M&C Leasing adds a strategic business unit that had 2003 total revenue of \$1.5 million and earnings before income taxes of approximately \$0.4 million. This transaction adds a business with experience conducting leasing activities across the US, expanding our leasing market area as well as our product offering.

A Focus on Strong Customer Relationships

In recent years it's been fascinating for me to listen to the larger regional banks talk about how much alike they are with the smaller community banks that start every day focused on how to better serve their customers and their communities.

Quarterly Close Prices*



*Note: All stock prices have been retroactively restated to give effect to the two special 5 percent stock dividends paid in December 2003 and 2004.

Performance Highlights – 2004

- 28.2 percent growth in total assets
- 17.3 percent growth in loans
- 13.4 percent growth in deposits
- 40.7 percent growth to insurance service and fee revenue
- New branch opening in Lancaster, New York
- Acquired two Hamburg, NY insurance agencies in January
- Acquired Ulrich & Company (2003 revenue – \$1.9 million)
- Acquired M&C Leasing Co., Inc. (2003 revenue – \$1.5 million)



Our Evans National Bank brand has been well known in the communities south and west of Buffalo for 85 years. We have effectively serviced our customers as only a bank with solid roots in the community can do. We know that, and our customers understand it as well.

A good example of this philosophy in practice is our employees giving generously of their time, energy and knowledge to numerous community service organizations, which further expands and solidifies customer relationships within these communities. Last year, for example, our associates donated over 11,000 hours of time to community projects and organizations.

Another example of our commitment to building and maintaining strong customer relationships is illustrated by the practice of the Better Business Bureau of Upstate New York recognizing and honoring companies that demonstrate a commitment to ethical business practices. In October of 2004, we were singled out for recognition for the way we treat our customers. Our employees were honored by being selected as a 2004 Torch Award winner for marketplace ethics. Most banks talk about the quality of their customer service, we're very pleased and honored to have someone else talk about ours.

Investing in an Infrastructure for Growth

With an aggressive growth strategy focused on significantly increasing the size of our retail branch system, as well as our financial services capabilities, it's imperative that we continue to invest in building an infrastructure that will support a larger organization.

Recognizing that our Angola location would no longer provide the space needed to support our growing company, in July, we moved and consolidated our administrative offices into a 28,000 square foot facility in Hamburg, NY. We also recognized that with much of our future growth targeted for the suburban areas north and east of Buffalo, the Hamburg facility would provide more central access for our lenders.

As a result of the relocation of our administrative offices, we were able to move ENB Insurance Agency from its

Silver Creek location into the larger Angola office space. This made it possible for the Agency to centralize its commercial lines representatives and administrative functions, as well as providing space to handle potential expansion.

Supporting an aggressive expansion plan also requires that we continue to invest in, and expand, our technological capabilities to provide improved customer service and level the playing field with larger financial institutions. The relocation of our administrative offices presented an opportunity to upgrade overall network technology with increased connectivity to each of our locations, and facilitated the installation of an IP (network) based telephone system. In October 2004, we completed preparations for the Federal Reserve Bank's initiative "Check 21" which permits the electronic clearing of checks between banks. In 2005, we will continue to evaluate relationship management technology that would enable us to better serve the expanded financial services needs of customers.

The future success of our organization will be dependent, in large part, on our ability to attract and develop leadership talent to fill key positions within our expanding company. During 2004, we initiated a Leadership Development Program to identify and develop individuals with the core competencies for future leadership roles. Although we are in the early stages of initiating this program, we are pleased by the initial results, as well as the potential longer-range benefits.

To support our 2004 growth initiatives, as well as targeted growth initiatives for the future, we issued \$11.3 million in trust preferred securities through an offering which closed on October 1, 2004. A portion of the proceeds was used to finance the acquisition of Ulrich & Company, Inc., in October as well as M&C Leasing Company, Inc., in December.

Projecting a Larger and Stronger Image

During 2005, Evans National Bank will celebrate its 85th year in business. Clearly we believe that an 85 year history is impressive for any business, but for a service-focused community bank, this is an anniversary that holds special importance.



In a period when so many smaller service-focused community banks are being absorbed into large regional and national financial services organizations, with no ties or particular interest in the small communities being served, we believe that it's important to maintain this character. We also believe that the organic growth that we have demonstrated, during the past five plus years, indicates that strong demand remains for our business model.

As a growth-focused financial holding company that is experiencing double-digit growth in assets, revenue and net income over the past five years, we are convinced that there is also a larger investor audience with an interest in our potential. With this in mind, we initiated a program to elevate our investor relations effort during the second half of 2004. This effort involved participation in professional investor conferences, as well as a more active program to identify and communicate with institutional investors with a greater likelihood of investing in small growth-oriented financial holding companies like Evans Bancorp.

During 2004, we continued to take steps to ensure that we maintained a strong and effective management structure. As we did in 2003, we further strengthened our Board through the election of a new director, Mary Catherine (Katie) Militello for a three year term.

Ms. Militello is a graduate of Harvard University and the Wharton School of Business and is the owner of Militello Marketing. Formerly with Fisher-Price, she brings over twenty years of domestic and international strategic marketing experience to the Board.

With Katie's election to our Board, we now have 12 members of which nine, or a supermajority of 75 percent, are independent outside directors. As the second female business executive to join our Board in the past two years, Katie's election has helped us to further an important internal objective of board diversification.

Other steps taken in recent years to elevate our corporate governance include monthly director executive sessions as well as regularly scheduled executive sessions for independent directors during the year, and independent directors occupying all of the positions on the audit, compensation

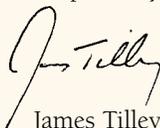
and nominating committees. In addition, two of the four independent directors serving on the audit committee meet the Sarbanes-Oxley Act section 401(h) definition for a financial expert. We have developed a formalized code of conduct for our officers and directors, published it on our corporate website, and we have separated the positions of Chairman and Chief Executive Officer. By any definition, our Company's corporate governance meets the test of independence that was central to the Sarbanes-Oxley legislation.

Along with the 6.7 percent increase in the cash dividend during 2004, the board also declared a special five percent stock dividend. This special stock dividend, which was distributed in December, reflected the intention of the Board to return value to our shareholders based on the Company's strong performance during the year.

The fact that Evans National Bank will celebrate its 85th year in business during 2005 indicates that our employees have continuously been focused on meeting the needs of our customers. Our ability to grow and prosper over the first 84 years has been closely related to how we treat our customers, as well as our commitment to helping the communities we serve grow. We believe that our financial institution really defines what community banking is all about.

During our 85th year, and the years beyond, we'll remain focused on profitably growing our business, and becoming a larger financial institution with a larger Western New York profile. A larger institution, but not one that loses touch with its community banking roots. We hope that you will stay with us on this journey to build a more valuable Evans Bancorp.

Respectfully,



James Tilley
President and
Chief Executive
Officer

Net Income Per Share*



*Note: All per share amounts have been retroactively restated to give effect to the two special 5 percent stock dividends paid in December 2003 and 2004.

Investment Considerations

- Strong and competitive Western New York banking franchise
- Significant and growing insurance business
- Recently added equipment leasing business with national presence
- Non-interest income in excess of 32 percent of revenue
- Complete line of bank products and financial services
- Exceptional asset quality
- Infrastructure positioned for additional growth
- Talented and committed associates
- Experienced senior management group

Growing Our Banking Presence in Western New York



The 10th Evans National Bank branch was opened in North Buffalo during January 2005. This location is targeted to serve a revitalized area of the City, as well as the north suburban communities of Kenmore and Tonawanda. This is the Bank's fourth de novo branch location in the last five years, and reflects the Bank's goal of opening one new branch per year in a new market.

In January 2004, the Bank opened a new 3,500 square foot facility located at 4979 Transit Road in Lancaster, which was targeted to close the market service gap between the West Seneca location, opened in 1999, and Amherst, opened late in 2002.

The Bank's de novo strategy involves bring its customer focused style of community banking into markets with superior growth opportunities. With a population of 46,000 and over 18,000 households, as well as close geographic proximity to the Bank's traditional market area, West Seneca provided a good starting point for the Bank's branch expansion. Amherst's 45,000 households provided an even greater opportunity for market expansion.

Lancaster is one of metropolitan Buffalo's high growth areas and enabled the Bank to select a location that provides access to the additional east suburban communities of Cheektowaga, Depew and Elma. Combined, these four areas offer a total population of more than 160,000, and over 68,000 households to support branch growth.

Evans National Bank will continue to methodically evaluate and target opportunities to expand into communities believed to provide solid growth potential. The Bank also plans to evaluate opportunities to accelerate its expansion by acquiring other small community banks in locations outside its current service area.

Along with a number of strategic initiatives that increased market presence in Western New York, the Bank completed an acquisition at year end that added leasing to its product offering, as well as significantly expanding its geographic business area. M&C Leasing Co., Inc., which was acquired on December 31, 2004, is a general business equipment leasing company located in West Seneca, New York, with experience conducting leasing activities throughout the continental US. M&C's business forms the basis for our new Evans National Leasing, Inc., a wholly-owned subsidiary of the Bank.

Expanding Our Delivery Options

Convenient access to funds is an important competitive consideration that continually drives the decision to invest in expanding our ATM network. To ensure that Evans National Bank customers are able to conveniently access their funds anywhere within our market area, we added seven new ATM locations in 2003, another three in 2004, and plan to add six to eight other locations in 2005.

In addition to investing in an expanded Evans National Bank ATM network, the Bank entered into a shared access agreement with other local financial institutions in

2003. This agreement enables Evans National Bank customers to access their funds, free of transaction and surcharge fees, from a network of more than 300 ATMs throughout New York State, as well as in Florida.

During 2004, the Bank took the additional step of joining MoneyPass®, a surcharge free ATM network with several thousand locations throughout the US. MoneyPass®



currently has nearly 200 participating financial institutions, with ATM locations in 26 states, and it is expected that the network will continue to add participating institutions in every region of the country.

This affiliation means that our customers have surcharge free access to their funds virtually nationwide. It also means that the Bank has a competitive advantage against even the largest banks, which will likely mean greater cardholder loyalty and retention.

Developing A Technology Framework For Continued Growth

To prepare for additional de novo branch expansion and the possibility of a bank acquisition, in addition to ensuring that our customer service remains second to none, the Bank continues to invest in upgrading and expanding its technology and administrative infrastructure. These investments include: Cash Manager – an Internet driven business banking product (2002), a new loan origination system that

provides expedited turnaround on loan applications (2003), an upgraded items processing and check imaging system (2003), e-statement availability for customers (2003) and Check 21 electronic clearing capability (2004).

In addition to investing in a variety of technology systems, the Bank also acquired a 28,000 square foot office

building in Hamburg, NY, and consolidated all of its administrative functions there during 2004. The Angola facility could no longer accommodate the Bank's administrative functions, and with a stated intention of continuing to grow Evans Bancorp, it was imperative to have a single, efficient location that would provide the necessary space to handle expansion.

Strong Product Development Drives Deposit Growth

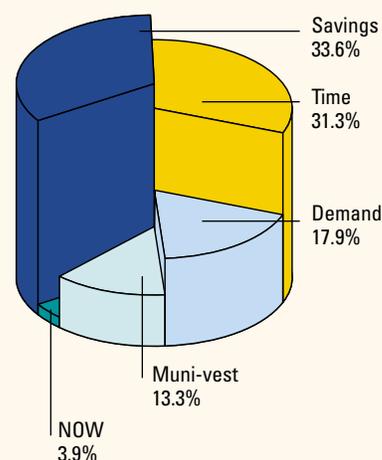
During the last five years, Evans National Bank has used a de novo branching strategy to expand its markets and to aggressively grow deposits. During this period, the Bank has expanded its deposit base by an average of over 12 percent annually. This was accomplished in a market that was growing at a considerably slower pace of around 5 percent annually. The Bank's deposit growth during this time has all been completely organic and unrelated to any branch or bank acquisitions.

During 2004, the Bank continued its strong performance by attracting an additional \$35.6 million in deposits, an increase of 13.4 percent over year end 2003. This performance has been reflective of core growth and the introduction of innovative deposit products during this time.

Evans National Bank is a strong competitor for municipal deposits which flow in during the first quarter and third quarter and decline throughout the year as municipalities use their tax receipts to cover operating expenses. Much of the Bank's municipal success can be attributed to its "Muni-vest" account, a municipal money-market type product, which is responsible for 13.3 percent of total deposits. At year end 2004, Muni-vest balances totaled \$40.2 million, a 28.6 percent increase over 2003.

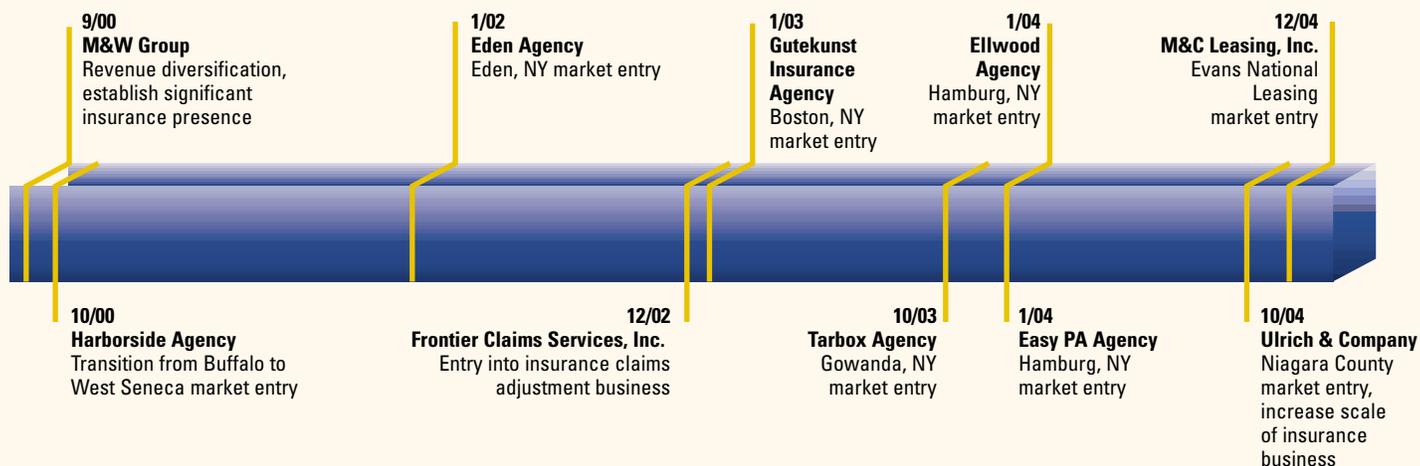
Another new deposit product that the Bank introduced in the third quarter of 2004 was a competitive retail savings account with money market-like rates, which attracted \$29.8 million in deposits through year end.

**Deposit Composition
(December 31, 2004)**



Total Deposits = \$301.9 Million

Evans Bancorp, Inc. – Acquisition History



Building a Leading Financial Services Presence

Although Evans National Bank has been successfully offering a full range of commercial banking products and services for the past 85 years, its entry into related financial services has been substantially more recent. The Company entered the insurance agency business by acquiring the M&W Group in September of 2000, adding personal and commercial insurances.

Also in 2000, ENB Associates Inc. was established to offer access to investments and securities, and the Bank introduced wealth and trust advisory services through an alliance with Mellon Financial in 2003. This commitment to offering an expanded menu of financial services has enabled the Company to significantly diversify its revenue during the last 5 years.

ENB Insurance Agency, which was known as M&W Agency until August 2004, has become an active consolidator of smaller insurance agencies in existing or contiguous markets since 2000. Starting with the Harborside Agency in October 2000, ENB Insurance has made eight acquisitions that combined to form one of the largest insurance agencies in Western New York.

ENB Insurance made three acquisitions during 2004, starting with the acquisition of two Hamburg, NY agencies in January. In October, ENB Insurance completed the largest of its acquisitions, acquiring Ulrich & Company, Inc., a retail property and casualty insurance agency located in Lockport, NY. In 2003, Ulrich was the largest independently-owned insurance agency in Niagara County with total revenue of \$1.9 million and earnings before income taxes of \$1.0 million.

Along with signaling a continuing commitment to our strategic objective of expanding non-interest income, this acquisition added a strong performer, elevated our position as a financial services provider in the region, and expanded our service footprint by adding a significant presence in Niagara County. The addition of Ulrich & Company also increased the number of ENB Insurance Agency locations to twelve.

In June 2004, the Company announced plans to change the Agency's name to ENB Insurance Agency, Inc., enabling ENB

Insurance to leverage the quality of the Evans Bank brand. The change became effective in September, serving as a bridge to increase customer recognition, as well as underscore the strength of the relationship between ENB Insurance and Evans National Bank.

The Company's decision to diversify revenue by making eight insurance related acquisitions since 2000 has resulted in a business unit that now generates almost 19 percent of the Company's revenue. In 2004, insurance service and fee revenue was \$4.9 million, an increase of nearly 41 percent over 2003 revenue of \$3.5 million.

ENB Insurance Agency, Inc. **ENBI** Branch

Angola
Cattaraugus
Derby
Eden
Gowanda
Hamburg
Lockport
North Boston
Randolph
Silver Creek
South Dayton
West Seneca



A More Efficient Corporate Structure

In October 2004, concurrent with the acquisition of Ulrich & Company, Evans Bancorp reorganized its corporate structure after receiving regulatory approval from the Federal Reserve Bank of New York to become a financial holding company.

The Company's prior corporate structure was vertically aligned with ENB Insurance Agency, a wholly-owned subsidiary of Evans National Bank, which, in turn, was a wholly-owned subsidiary of Evans Bancorp, Inc.

As a result of the reorganization, ENB Insurance Agency became a subsidiary of a newly created holding company, Evans National Financial Services, Inc., which is a subsidiary of Evans Bancorp, Inc., as is Evans National Bank. This organizational structure, where each of the Company's primary business units has a degree of autonomy while remaining focused on the core corporate mission and strategic growth initiatives, enables Evans Bancorp to grow as a diversified financial services company in a more effective and efficient manner.

Evans Bancorp also raised \$11.3 million in new capital in 2004 through a trust preferred securities offering which closed on October 1, concurrent with the acquisition of Ulrich & Company.

A portion of the proceeds from the offering was used to finance the acquisitions of Ulrich & Company in October and M&C Leasing in December. The balance of the

proceeds will be used to provide working capital, investment in subsidiaries and for various business activities, including internal and external growth.

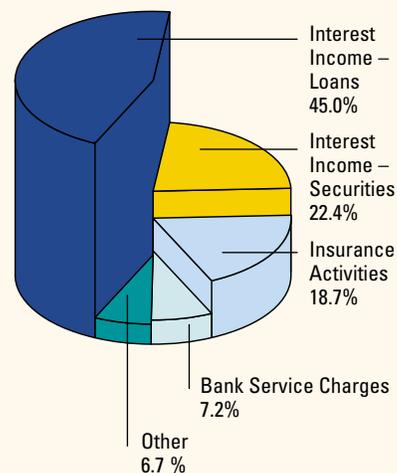
ENB Associates provides Bank customers with access to non-deposit investment products such as: mutual funds, annuity products, SEP plans, tax-exempt investing, 401(k), 403(b) plan rollovers, college planning investments, Roth and traditional IRA's, and estate planning. ENB Associates is able to purchase and sell securities, for customer accounts, through an agreement with a licensed broker.

We continue the process of increasing our financial services presence with licensed representatives in eight of our ten branch locations, creating more exposure for this service with existing customers.

We continue to explore opportunities to provide the widest range of services possible to meet the financial needs of our growing customer base, in a cost-effective manner. In 2003, we were able to introduce wealth and trust advisory services to our Bank customers through an alliance with Mellon Financial. Assembling the needed expertise to provide this service internally would have likely made it cost prohibitive.

As a result of the significant growth of ENB Insurance, as well as the continued expansion of our securities business and wealth management activities, non-interest income increased by 11.8 percent in 2004. 19.2 percent of Evans Bancorp's 2004 total

Revenue Diversification (2004)



Total Revenue = \$26.3 Million

revenue was generated from financial services that were not part of the Company's product offering prior to 2000.

Corporate Governance Synopsis

Evans Bancorp, Inc. has a long history of attention to corporate governance standards and the protection of shareholder interests. The Company's current corporate governance practices are consistent with ensuring that our Board meets the test of independence that is central to the Sarbanes-Oxley legislation.

These practices include:

- Nine of our 12 directors, a supermajority of 75 percent, meet the test for independence
- Separation of board chairman from the chief executive officer position
- Two members of the audit committee meet the definition for a financial expert
- Monthly independent board sessions without management being present

- Formalized codes of conduct for directors, officers and employees, with these policies posted to the investor relations section of our website
- Updated employee complaint/whistle-blower and non-retaliation policy
- All members of audit, compensation and nominating committees are independent directors
- Initiation of corporate governance section on website

A Growing Loan Portfolio – Expanded Commercial Product Options

Evans National Bank operates primarily as a commercial bank offering: commercial and consumer mortgages, secured and unsecured commercial loans, consumer loans, educational loans and home equity loans, primarily to customers located within our market. Our commitment to commercial and consumer relationship-based community banking has resulted in beneficial, consistent, long-term growth and a high level of credit worthiness among our customers.

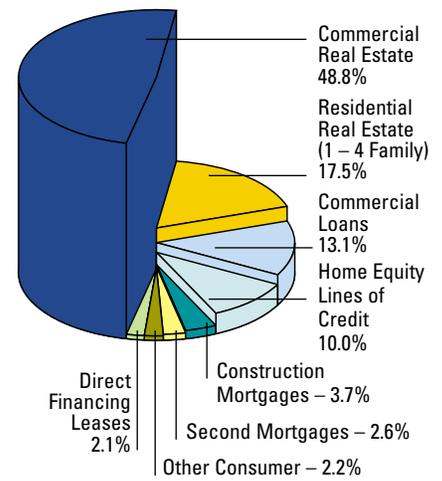
During 2004, the Bank remained a competitive and effective lender growing the loan portfolio to \$220.6 million, an increase of 17.3 percent over year end 2003. Approximately \$4.5 million of the \$32.5 million increase in loans is related to the acquisition of M&C Leasing Co., Inc. on December 31, 2004. Excluding the lease receivables acquired in the M&C transaction, loan portfolio growth in 2004 was nearly 15 percent. Commercial real estate loans, the Bank's largest loan category, grew by \$8.6 million or 8.3 percent. Residential real estate loans increased by a strong 32.6 percent, reflecting the Bank's strategy, in 2004, of adding a larger percentage of fixed rate residential real estate loans, with desired maturities, to its portfolio. This action was a result of generally improving interest rates and the Bank's ability to absorb the corresponding interest rate risk within established tolerance ranges. Prior to the first quarter of 2004, the Bank sold the majority of its residential mortgage originations to FNMA to minimize interest rate risk in the historically low interest rate environment.

Commercial and residential real estate mortgage loans comprise the largest segment of the Bank's portfolio, at a combined 82.6 percent. Secured and unsecured commercial loans represent another 13.1 percent of the portfolio, 2.2 percent are consumer loans and the remaining 2.1 percent are direct financing leases. Approximately 77 percent of our commercial loans have variable interest rates, which are tied to the prime rate, and 78.5 percent of our commercial real estate portfolio is in variable rate loans that include rate calls.

In spite of strong double-digit growth in our loan portfolio in 2004, net loans as a percentage of total assets declined from 55.4 percent of total assets at the end of 2003 to 50.7 percent at 2004 year end. This reflects our near-term strategy to quickly and effectively leverage our available capital. This is further illustrated by the 2004 growth in our securities portfolio, which increased by over \$49 million to \$169.9 million, an increase of almost 41 percent over year end 2003.

Over the longer-term, we remain committed to conservatively building our loan portfolio by adding experienced commercial and retail lenders that can effectively originate loans with the same quality that has been historically experienced.

**Gross Loan Composition
(December 31, 2004)**



Gross Loans = \$220.6 Million

Evans Employees – Our Strength For 85 Years

A significant part of the business philosophy that has enabled Evans National Bank to prosper and grow in Western New York during the past 85 years is its stated commitment to community involvement.

Over the years, our employees have been actively involved in many of the service organizations that have such a large impact on the quality of life in these smaller communities. While it's clear that these service organizations, and the communities, have benefited from the involvement of Evans Bancorp employees, the Company has also realized an important benefit related to this service. The benefit of expanded and solidified customer relationships has been pivotal to the Bank's ability to continue growing in existing markets. Evans Bancorp employees, who are committed to providing excellent customer service and who understand the value of customer relationships, are the primary reason for the success of the Bank over its first 85 years.

Building Strength From Within

The success of Evans Bancorp over the next 85 years, as an independent and growth-focused community bank, will depend on its ability to attract and develop an increasing number of talented employees to assume key positions within the organization. Recognizing this, the Company established a Leadership Development Program (LDP) designed to identify and prepare employees for future leadership roles.

The Company also proudly supports activities that benefit the communities we serve. A good example is the Bank's support of the efforts of Cradle Beach Camp to raise money for the construction of a wheelchair accessible tree house on its 63-acre campus in Angola, NY. This important project will build a wheelchair accessible, 650 square foot tree house with an elaborate 181-foot ramping system that will span seven trees overlooking Lake Erie. The tree house will enable children with physical disabilities the opportunity to experience the freedom that comes from viewing the world from above the trees.

During 2004, the employees of Evans National Bank were honored when they were selected by the Better Business Bureau of Western New York to receive the Torch Award for marketplace ethics. This award is used to recognize and honor companies that demonstrate a commitment to ethical business practices. Just as they were during the Bank's first 85 years, Evans Bancorp employees will remain the primary reason for our continued success.



By virtue of our values,
Evans Bancorp, Inc.
is committed to:

- **Excellence** in all that we do;
- **Professionally manage** our business through **teamwork**, using safe and sound business practices;
- **With integrity**, deliver high quality personal service;
- **Be accountable** for our actions and responsibilities; and
- **Being a responsive** participant in the communities we serve

Board of Directors



*Front: Nancy W. Ware, James Tilley, Phillip Brothman, Thomas H. Waring, Jr., John R. O'Brien, Mary Catherine Militello.
Back: David M. Taylor, James E. Biddle, Jr., LaVerne G. Hall, Robert G. Miller; Not Pictured; Robert W. Allen, William F Barrett*

Robert W. Allen has been a director of the Company since 1960. He served as the Executive Vice President of Evans National Bank from 1968 until his retirement in 1988.

William F. Barrett has been a director of the Company since 1971. Prior to his retirement in 1997, Mr. Barrett served as the President of Carl E. Barrett, Ltd., an insurance agency. Also, he has been a property developer and real estate manager since 1986.

James E. Biddle, Jr., a director of the Company since 2001, has been Chairman and Treasurer of Mader Construction Co., Inc. since 2001 and Treasurer of Mader Services, Inc. since 1998. In addition, Mr. Biddle is the Vice President and Treasurer of Arric Corp., an environmental remediation company.

Phillip Brothman has been a director of the Company since 1976, currently serving as Chairman of the Board since 2001. Mr. Brothman is a partner at the law firm, Harris Beach LLP.

LaVerne G. Hall has been a director of the Company since 1981. Prior to his retirement in 1997, Mr. Hall served as the Chairman of L.G. Hall Building Contractors, Inc., a construction company.

Mary Catherine Militello has been a director of the Company since 2004. She has owned and managed Militello Marketing, a marketing and consulting company, since 1999.

Robert G. Miller, Jr. has been a director of the Company since 2001. He serves as the President of ENB Insurance Agency, Inc. and ENB Associates Inc., each an indirect wholly-owned subsidiary of the Company, since 2001. From January, 1994 to September, 2000, Mr. Miller was the President of M&W Group, Inc., an insurance agency acquired by the Company in 2000.

John R. O'Brien, has been a director of the Company since 2003. Prior to his retirement in June of 2004, Mr. O'Brien served as the Executive Director of Financial Administration for the Roman Catholic Diocese of Buffalo.

David M. Taylor has been a director of the Company since 1986. He has served as the President of Concord Nurseries, Inc., a shrub, fruit and tree wholesale nursery, since 1985.

James Tilley has been a director of the Company since 2001, when he was appointed President and Chief Executive Officer of the Company and President and Chief Executive Officer of Evans National Bank. From January 1988 until January 2001, Mr. Tilley served as the Senior Vice President of the Bank.

Nancy W. Ware has been a director of the Company since 2003. She has served as the President of EduKids, Inc., Early Childhood Centers, since 1989.

Thomas H. Waring, Jr. has been a director of the Company since 1998 and currently holds the position of Vice Chairman of the Board. Mr. Waring has owned and managed Waring Financial Group, an insurance and financial services firm, since 1996.

Management Team

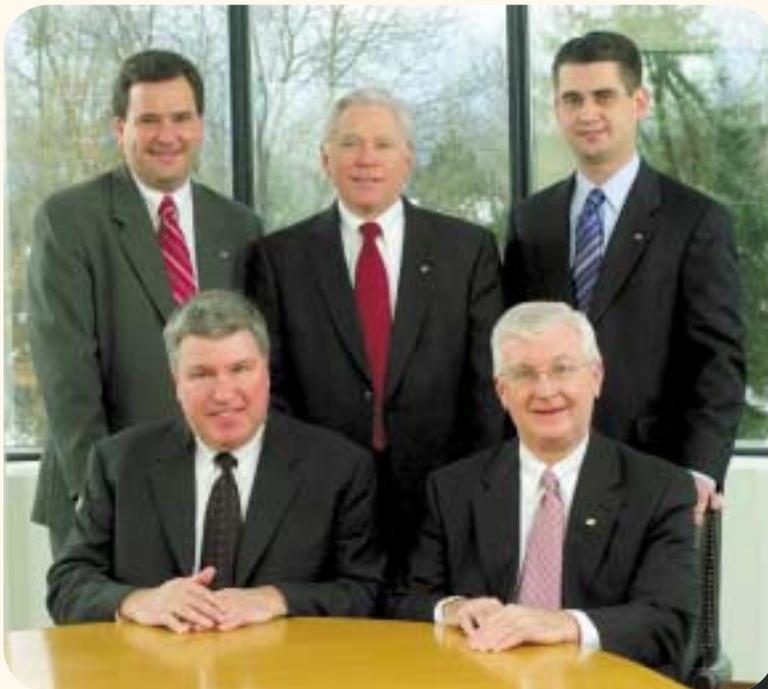
James Tilley was appointed President and Chief Executive Officer of the Company and President and Chief Executive Officer of Evans National Bank in 2001. He has served as director of the Company since 2001. Mr. Tilley also served as the Senior Vice President of the Bank from 1988 until 2001.

William R. Glass, the Assistant Secretary of the Company, also serves as Senior Vice President of the Bank, a position he has held since 1994. Mr. Glass also served as Treasurer of the Company from 1994 to April 2003. He also serves as Chief Executive Officer of Evans National Leasing, Inc. since its inception in December 2004.

Mark DeBacker was appointed Treasurer of the Company in April 2003. Since 2002, Mr. DeBacker also serves as the Senior Vice President and Chief Financial Officer of the Bank. He joined the Company in May 2001 as Vice President and Chief Financial Officer of the Bank.

Mark A. Kasperczyk joined the Bank as Vice President of Branch Administration and Marketing in April of 2004. Prior to joining the Bank, Mr. Kasperczyk held a number of senior sales and management positions in various industries, including banking.

Robert G. Miller, Jr. joined the Company in 2000 as a result of its acquisition of the M&W Group, Inc. Mr. Miller serves as President of ENB Insurance Agency, Inc. and ENB Associates Inc. He joined the predecessor to our ENB Insurance Agency in 1978, holding a variety of management positions during his 25-year career with the company, and served as President from January 1994 to September 2000.



Operating Committee

Seated:

Robert G. Miller, Jr., James Tilley

Standing:

Mark A. Kasperczyk, William R. Glass, Mark DeBacker

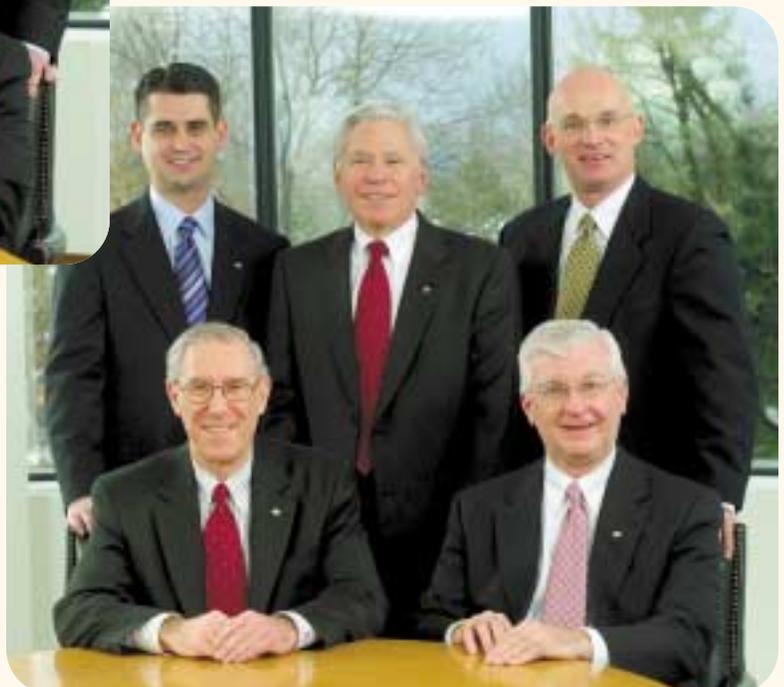
Executive Committee

Seated:

Phillip Brothman, James Tilley

Standing:

Mark DeBacker, William R. Glass, Thomas H. Waring, Jr.



Corporate Information

Directors Emeritus

Richard C. Stevenson
Carl F. Ulmer

Officers – Evans Bancorp, Inc.

President and Chief Executive Officer

James Tilley

Secretary

James E. Biddle Jr.

Assistant Secretary

William R. Glass

Treasurer

Mark DeBacker

Officers – Evans National Bank

President and Chief Executive Officer

James Tilley

Senior Vice President

William R. Glass

Senior Vice President and Chief Financial Officer

Mark DeBacker

Vice President and Chief Technology Officer

Howard M. Martin, Jr.

Vice President and Branch Administrator

Mark A. Kasperczyk

Vice Presidents

Katherine M. Allen
John B. Connerton
Susan J. Herold
Timothy F. Jachlewski
Bonnie B. Muench
Paul S. Sabo
Michael C. Schafer
Robert R. Shattuck
Mary Jo Shults
Jeffrey M. Werdein
Jeffrey L. White

Assistant Vice Presidents

Michelle A. Bress
Douglas V. Carlson
Julie A. Gornikiewicz
Rose Marie Hinckley
Mary K. Hosler
Lori L. Kuczka
Linda C. Noecker
E. James Nunan
S. Virginia Parsons
Mary D. Philbin
Cathy E. Rohrich
Kevin M. West

Bank Officers

Michelle A. Baumgarden
Carol Ann Czora
Mark Dzimian
Cynthia A. Gebelein
Cindy A. Gracon
Patricia R. Grise
Kim M. Heimburg
Maria I. Klopf
Paula M. Kramer
Pamela J. Marchant
Joan Olchawski
Robin L. Roseman
Barbara A. Waterman

Officers – ENB Insurance Agency, Inc.

President

Robert G. Miller, Jr.

Vice Presidents

Louis Atti
Frederick E. Gould
Ronald E. Miller

Officers – ENB Associates Inc.

President

Robert G. Miller, Jr.

Vice President

Emily S. Hazlett

Officers – Evans National Leasing, Inc.

Chief Executive Officer

William R. Glass

President

John J. Gallo

Vice President

Brian M. Gallo

Evans National Bank Community Advisory Board Membership

Northern Region:

Mark A. Kasperczyk
Chairperson
(Evans National Bank)

Anthony Bonaventura, Jr.
*Partner, Feely, Bonaventura,
Hyzy, CPAs, PC*

Michael D. Capriotto
*Owner, Bauer Mobil/
Capriotto & Sons*

Clotilde Perez-Bode Dedecker
*Executive Director, Erie County
Commission on the Status of
Women*

William J. Gray
*Retired, Evans National Bank
Commercial Loan Officer*

Sharon L. Hanson
*Manager, Community &
Government Affairs,
Adelphia Cable*

Ellen G. Kaminski
*Marketing Manager,
Eastern Hills Mall*

Charles Lannon
President, Strategic Capital, Inc.

Dr. Barbara Z. Radolinski
Private practice – Pediatrician

Jerald Stoddard
*Retired, M&T Executive
Development Officer –
Daemen College*

Thomas A. Sy
*Executive Director,
Aspire of Western New York*

Southern Region:

Mark A. Kasperczyk
Chairperson
(Evans National Bank)

Mary M. Addison
*Owner, Addison
Funeral Home, Inc.*

Dr. Maria Rita P. Andaya
*Private Practice –
internal medicine*

George L. Catalano
*Retired, Evans National Bank
Executive*

Roy L. Emerling
Owner, Emerling Chevrolet, Inc.

Michael T. Gacioch
*President, National Property
Management, Inc.*

Richard A. Gradl
Owner, Gradl Landscaping

John P. Gullo, II
*Partner, Gullo, Kirkpatrick
& Price*

Kenneth C. Kirst
Owner, Kirst Construction, Inc.

David Mackowiak
*Partner, Johnson Mackowiak
Moore & Mott LLP*

David R. Paulus
Owner, Paulus & Co.

Charles S. Spinner
Attorney

Thomas E. Syroczyński
Owner, Jubilee Market

Shareholder Information

General Shareholder Information

As of December 31, 2004, there were 1,377 shareholders of record of the Company's common stock. The Company's officers and directors beneficially own approximately 18 percent of total shares outstanding. Institutional investors are believed to own approximately 3 percent of total shares outstanding. At year end there were 2,592,423 total common shares outstanding.

Annual Meeting

Tuesday, April 19, 2005 at 9:00 a.m.
Cradle Beach Camp
8038 Old Lake Shore Road
Angola, NY 14006

Investor Information

The Evans Bancorp report on Form 10-K for 2004 is available on the Company's website at: www.evansbancorp.com

A copy of the form 10-K is available without charge and can be requested from:

Michelle A. Baumgarden
Executive Assistant
Evans Bancorp, Inc.
One Grimsby Drive
Hamburg, NY 14075
Mbaumgarden@evansnational.com
(716) 926-2000, ext. 1312

Stock Transfer Agency and Registrar

Shareholders needing to report a change of name or address, as well as information about shareholder's records, lost or stolen certificates, dividend checks, dividend direct deposit and dividend reinvestment plan should contact:

Computershare Investor Services, LLC
P.O. Box A3504
Chicago, IL 60690-3504
1-888-294-8217

Requests for transfers of shares should be directed to:

Computershare Investor Services, LLC
P.O. Box 2388
Chicago, IL 60690-2388
1-888-294-8217

or
Administrative Offices
One Grimsby Drive
Hamburg, NY 14075
716-926-2000

Administrative Headquarters

One Grimsby Drive
Hamburg, NY 14075
(716) 926-2000

Corporate Headquarters

14-16 North Main Street
Angola, NY 14006

Auditors

KPMG LLP
12 Fountain Plaza, Suite 601
Buffalo, NY 14202
(716) 854-1830



Evans Bancorp paid cash dividends totaling \$0.64 per share in 2004, an increase of 6.7% over 2003.

Quarterly Stock Prices* and Cash Dividends Paid**

	3/31/03	6/30/03	9/30/03	12/31/03
High	\$ 21.78	\$ 21.72	\$ 21.53	\$ 23.14
Low	\$ 18.55	\$ 18.74	\$ 19.05	\$ 20.71
Close	\$ 20.68	\$ 19.86	\$ 20.86	\$ 22.31
Cash Dividends per Share**	\$ 0.00	\$ 0.29	\$ 0.00	\$ 0.31

	3/31/04	6/30/04	9/30/04	12/31/04
High	\$ 24.30	\$ 23.62	\$ 23.28	\$ 27.17
Low	\$ 20.64	\$ 21.10	\$ 19.45	\$ 22.43
Close	\$ 22.86	\$ 22.62	\$ 22.38	\$ 24.75
Cash Dividends per Share**	\$.00	\$ 0.31	\$ 0.00	\$ 0.33

*Evans Bancorp, Inc. distributed special five percent stock dividends in January and December 2003 and again in December 2004. All per share data listed has been adjusted to reflect the three special stock dividends.

** Cash dividends are paid by Evans Bancorp, Inc. on a semi-annual basis. The amounts listed are stated in the quarter paid and are adjusted to reflect the stock dividends described above.

Evans National Bank

Amherst

3388 Sheridan Drive
Amherst, NY 14226
(716) 835-6300
Fax (716) 835-6325
24 Hour ATM

Angola

14 North Main Street
Angola, NY 14006
(716) 549-1120
ext. 310
Fax (716) 549-7746

Derby

6840 Erie Road
Derby, NY 14047
(716) 947-4331
Fax (716) 947-0208
24 Hour ATM

Evans

8599 Erie Road
Angola, NY 14006
(716) 549-1114
Fax (716) 549-6534
24 Hour ATM

Forestville

25 Main Street
Forestville, NY 14062
(716) 965-2701
Fax (716) 965-2284

Hamburg

5999 South Park Avenue
Hamburg, NY 14075
(716) 649-4900
Fax (716) 646-6753
24 Hour ATM

Lancaster

4979 Transit Road
Depew, NY 14043
(716) 681-0400
Fax (716) 681-1566
24 Hour ATM

North Boston

7205 Boston State Road
North Boston, NY 14110
(716) 649-7910
Fax (716) 649-4273
24 Hour ATM

North Buffalo

2670 Delaware Avenue
Buffalo, NY 14216
(716) 819-9000
Fax (716) 819-9002
24 Hour ATM

West Seneca

938 Union Road
West Seneca, NY 14224
(716) 674-4280
Fax (716) 674-9791
24 Hour ATM

Commercial Loan and Mortgage Division

One Grimsby Drive
Hamburg, NY 14075
(716) 926-2000
Fax (716) 926-2004

ENB Insurance Agency, Inc.

Angola

16 North Main Street
Angola, NY 14006
(716) 549-2000
Fax: (716) 549-7242

Cattaraugus

11 Main Street
Cattaraugus, NY 14719
(716) 257-3491
Fax: (716) 257-3406

Derby

6840 Erie Road
Derby, NY 14047
(716) 947-0300
Fax: (716) 947-0033

Eden

8226 North Main Street
Eden, NY 14057
(716) 992-3401
Fax: (716) 992-4145

Gowanda

25 Buffalo Street
Gowanda, NY 14070
(716) 532-2264
Fax: (716) 532-1338

Hamburg

5999 South Park Avenue
Hamburg, NY 14075
(716) 649-8900
Fax: (716) 649-1548

Lockport

135 Main Street
Lockport, NY 14094
434-5505
Fax: 433-4508

North Boston

7205 Boston State Road
North Boston, NY 14110
(716) 649-0757
Fax (716) 649-0863

Randolph

7 Bank Street, Suite #1
Randolph, NY 14772
(716) 358-5906
Fax: (716) 58-4790

Silver Creek

265 Central Avenue
Silver Creek, NY 14136
(716) 934-4545
Fax: (716) 934-4912

South Dayton

213 Pine Street
South Dayton, NY 14138
(716) 988-3246
Fax: (716) 988-3579

West Seneca

938 Union Road
Southgate Plaza
West Seneca, NY 14224
(716) 674-7274
Fax: (716) 674-0600

Evans National Leasing, Inc.

Hamburg

One Grimsby Drive
Hamburg, NY 14075
(716) 926-2010
Toll-free: (800) 416-9080
Fax: (716) 926-2018
Toll-free Fax: (866) 619-4738



Administrative Offices
One Grimsby Drive
Hamburg, NY 14075
(716) 926-2000

www.evansbancorp.com

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NASDAQ
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