



DNB Financial Corporation

Investor Overview Presentation

Winter 2014

FORWARD-LOOKING STATEMENTS & ADDITIONAL INFORMATION

Forward-looking statements:

Certain statements contained in this presentation are forward-looking in nature. These include all statements about DNB's plans, objectives, expectations and other statements that are not historical facts, and usually use words such as "expect," "anticipate," "believe" and similar expressions. Such statements represent management's current beliefs, based upon information available at the time the statements are made, with regard to the matters addressed. All forward-looking statements are subject to risks and uncertainties that could cause DNB's actual results or financial condition to differ materially from those expressed in or implied by such statements. Factors of particular importance to DNB include, but are not limited to: (1) changes in general, national or regional economic conditions; (2) changes in interest rates; (3) changes in loan default and charge-off rates; (4) changes in deposit levels; (5) changes in levels of income and expense in non-interest income and expense related activities; (6) residential mortgage and secondary market activity; (7) changes in accounting and regulatory guidance applicable to banks; (8) price levels and conditions in the public securities markets generally; (9) competition and its effect on pricing, spending, third-party relationships and revenues; and (10) changes in regulation resulting from or relating to financial reform legislation. DNB does not undertake any obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Non-GAAP Financial Measures:

This presentation includes non-GAAP financial measures. Information about any such non-GAAP financial measures, including a reconciliation of those measures to GAAP, can be found in the presentation and/or in our SEC reports available on our website at <http://investors.dnbfirst.com/>.

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CORPORATE OVERVIEW

Snapshot December 31, 2013

Founded:	1860, The oldest National Bank in the greater Philadelphia Region
Headquarters:	Downingtown, Chester County, Pennsylvania
NASDAQ Ticker:	DNBF
Total Assets:	\$661 million
Deposits:	\$559 million
Total Equity:	\$59 million
Branch Offices:	13
Share Price:	\$20.75
Market Cap:	\$57 million
Shares Outstanding:	2.8 million

COMPELLING INVESTMENT OPPORTUNITY

Snapshot December 31, 2013

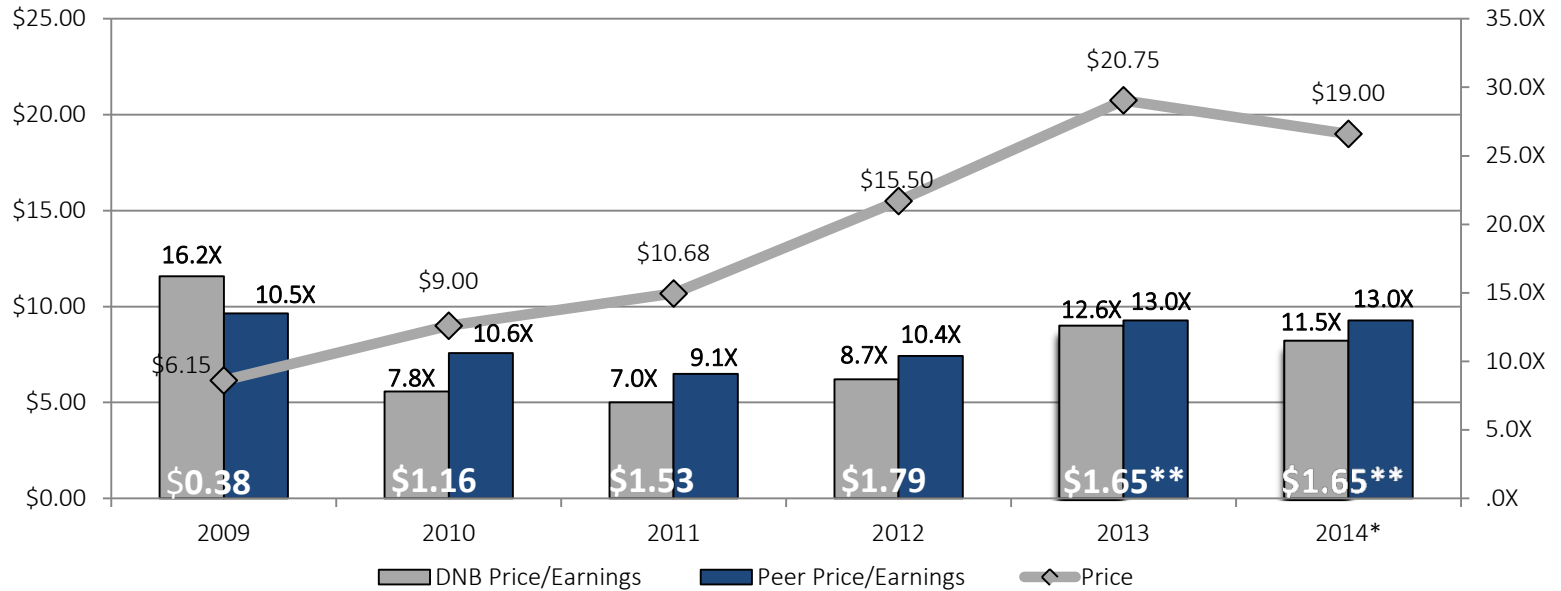
- High quality footprint in affluent Chester and Delaware Counties, Pennsylvania
- Book value per share has grown from \$16.08 in 4Q 2012 to \$16.55 in 4Q 2013
- High level of low cost core deposits – Cost of Deposits - .29%
- Increasing momentum in non-Interest income which has grown and now generates \$1 million per quarter with about 28% coming from wealth management
- Strong culture of expense control and quality underwriting
- High levels of liquidity will contribute to higher margins over time, given recent market volatility
- Nimble, opportunistic balance sheet management philosophy

COMPELLING INVESTMENT OPPORTUNITY

- Serving growing, diversified and affluent markets in Chester and Delaware Counties, Pennsylvania
- Well capitalized, highly liquid, with clean, conservative balance sheet
- Well positioned to grow to \$1 billion-plus in assets
- Low-cost core deposits funds lending and protect margins
- Non-Interest income has grown, with significant contributions from a carefully constructed investment portfolio and enhanced wealth management services
- Proven established management team generating results since 2007
- Historic quarterly cash dividend
- Value opportunity with stock trading below peers
- Focus on Relationship Banking

HISTORICAL STOCK PRICE AND PRICE TO EARNINGS RATIOS COMPARED TO PEERS

Peer group implied price: \$21.45



*As of February 24, 2014 using earnings for the twelve months ended Dec 31, 2013.

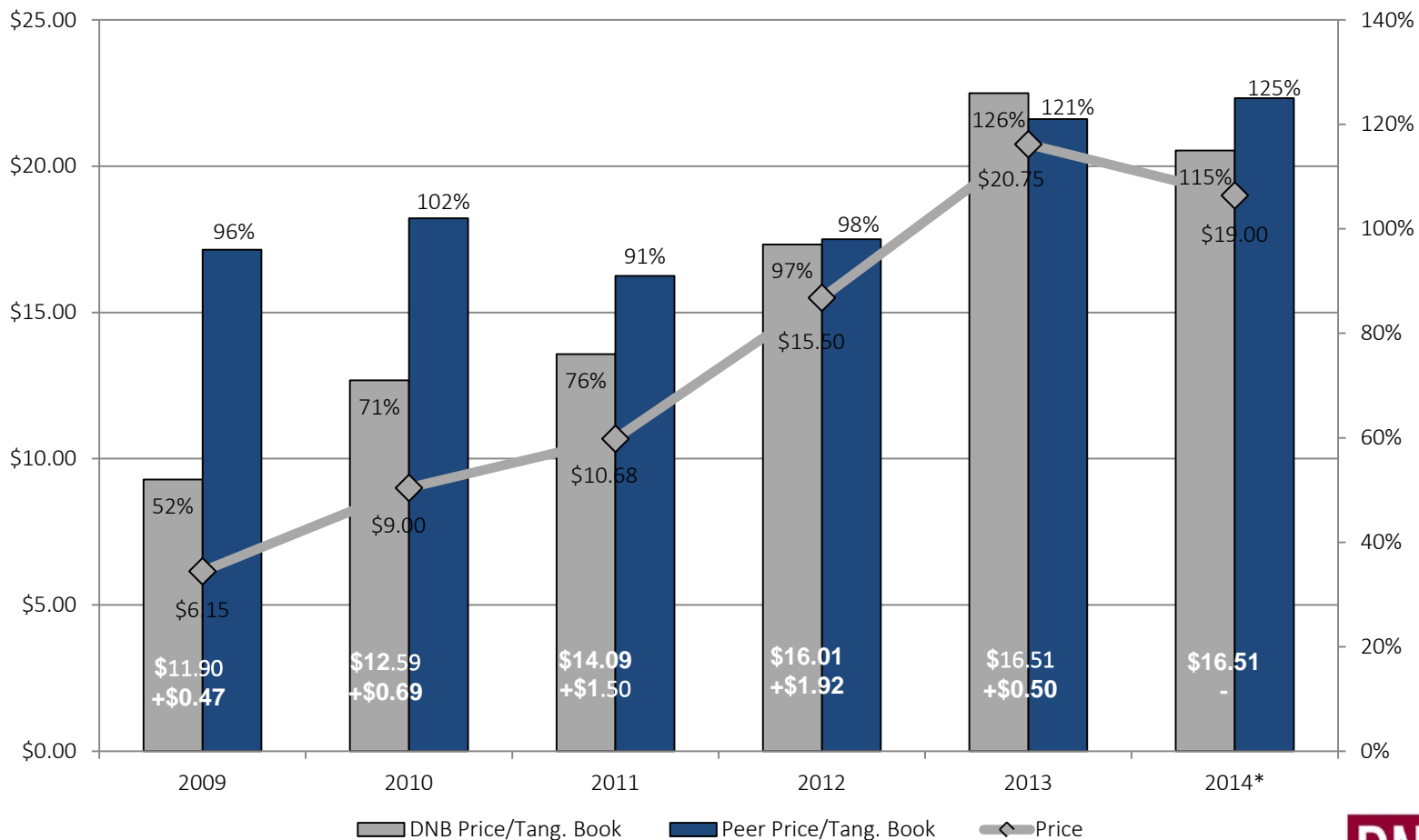
**Adjusted net income available to common shareholders is a non-gaap measure. Due to significant disparity of the provision expense for the 3rd quarter 2013 (\$1,600,000) compared to the other quarters presented (\$375,000 in the 2nd and 4th quarters of 2013, and \$180,000 in the 4th quarter of 2012 and 1st quarter 2013), management believes that this non-gaap measure is useful to readers as a comparative tool as it assumes for the 3rd quarter 2013 a provision expense that is more in line with the other quarters (\$375,000), as well as a normalized tax rate of 25%.

Source: SNL Financial, Charlottesville, Virginia.



HISTORICAL STOCK PRICE AND PRICE TO TANG. BOOK RATIOS COMPARED TO PEERS

Peer group implied price: \$20.64



*As of February 24, 2014 using December 31, 2013 financial data.

Source: SNL Financial, Charlottesville, Virginia.

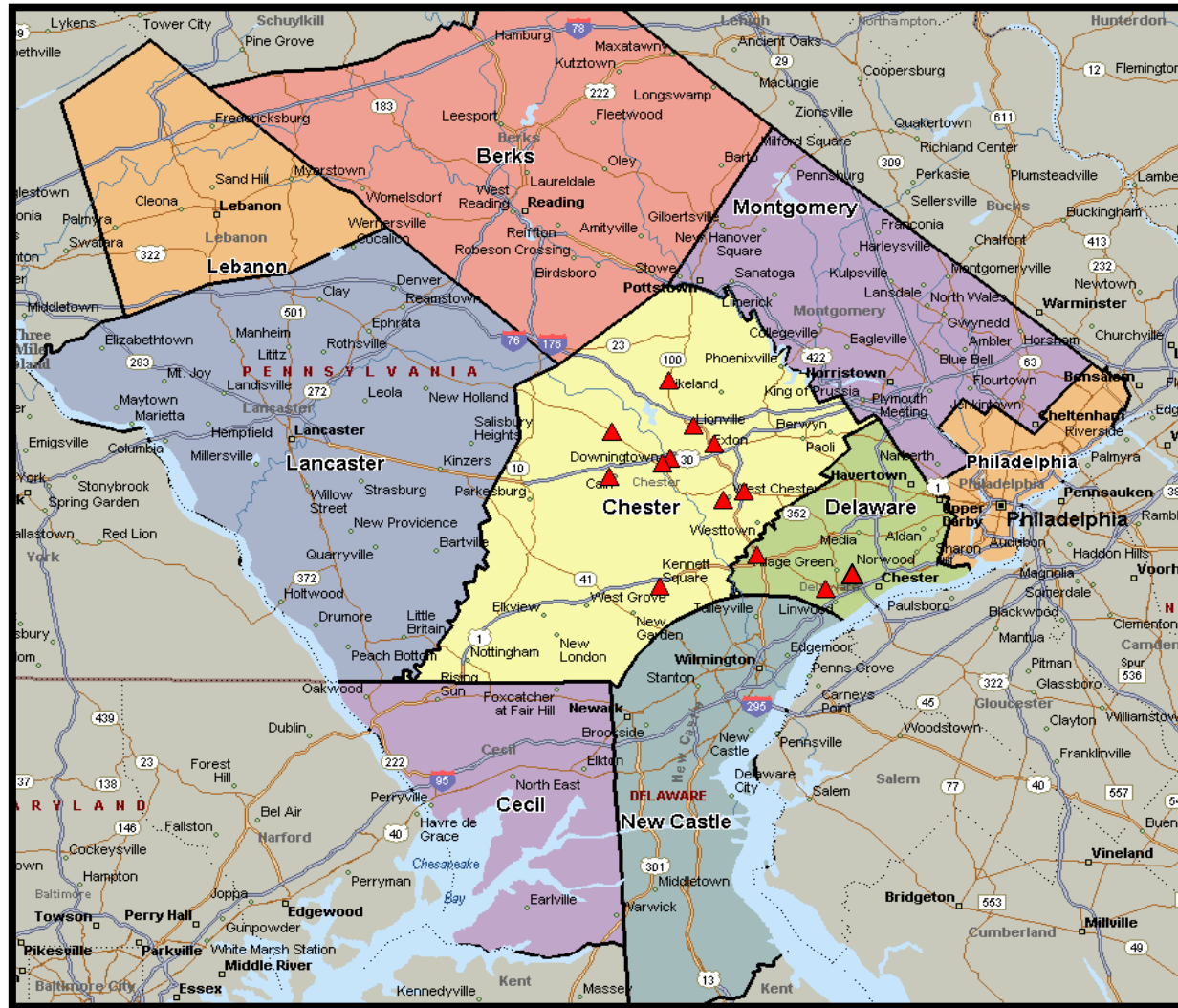


KEY INITIATIVES & MILESTONES

- Successful balance sheet restructure in early 2010 – ahead of the curve
 - Significantly reduced funding costs
 - Repositioned assets for growth
 - Margin expansion
- Purchased Boothwyn, PA branch in June 2012
- Opened Mortgage Banking Unit January 2014
- One of the 19 banks nationwide to be named to KBW Honor Roll for 3 successive years
- Increased dividend in first quarter 2013

Strong Market Drives Opportunity

ESTABLISHED PRESENCE IN ATTRACTIVE SOUTHEASTERN PENNSYLVANIA MARKET



BANKING MARKET OVERVIEW

County	# of Branches	Total Deposits in Market (\$000)	*Total Population 2012 (Actual)	*Population Change 2011-2012 (%)	*Projected Population Change 2012-2017 (%)	*Median HH Income 2012 (\$)	*Projected HH Income Change 2012-2017 (%)
Chester	187	10,919,200	506,575	0.74%	5.33%	86,184	13.27%
Delaware	173	11,548,800	561,098	0.12%	0.82%	64,242	24.60%

*Source – most recent U.S. Census Bureau Data

County	# of Branches	2013 Total Deposits in Market (\$000)	Notes
Chester	10	512,400	
Delaware	3	49,700	Media-limited service LPO Boothwyn-purchased June 2012

➤ Tremendous growth opportunities in our market.

MARKET OVERVIEW AND DEMOGRAPHICS

Largest Market: Chester County, PA

- Fast Growing: Population 506,575 in 2012, representing an increase of 73,074 from the 2000 Census (2013 data not available)
- Best Educated in PA: Of the population 25 years or older, 93% are high school graduates, 48% have a bachelor's degree or higher and 19% have a graduate or professional degree (U.S. Census Bureau)
- Most Affluent County in PA: Median Household Income is \$86,184, significantly above U.S. average of \$51,413 (highest income county in the state)
- Unemployment rate at 5.3% (as of November 2013), below the PA state average of 6.8% and the national average of 6.6% (U.S. Bureau of Labor Statistics)
- Diverse Economy: Top three industries by size; 34% services, 15% manufacturing and 11% retail (Chester County Economic Development Council)
- In excess of 7,100 businesses (over \$500,000 in sales)
- Median age of 38 is ideal for expansion of banking services to the X and Y generations

MARKET OVERVIEW AND DEMOGRAPHICS

Growing Banking Presence: Delaware County, PA

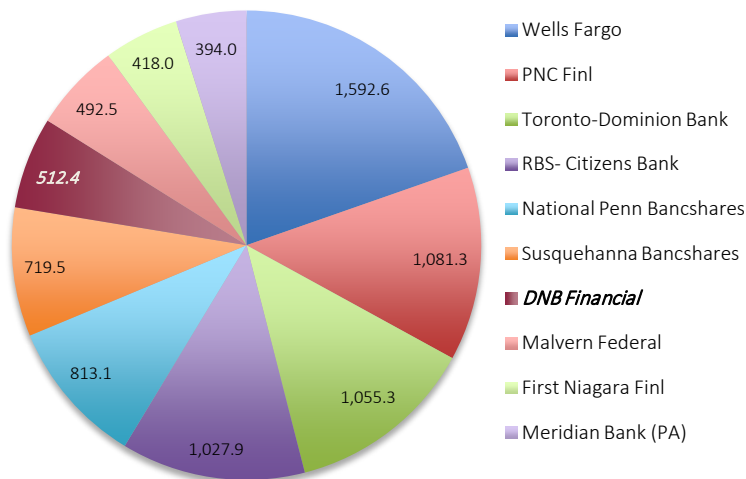
- Population 561,098 in 2012, representing an increase of 7,689 from the 2000 Census (2013 data not available)
- Of the population 25 years or older, 92% are high school graduates, 35% have a bachelor's degree or higher, and 15% have a graduate or professional degree (U.S. Census Bureau)
- Median Household Income is \$64,242, above U.S. average of \$51,413
- Unemployment rate at 6.8% (as of November 2013), equal to the PA state average of 6.8% and above the national average of 6.6% (U.S. Bureau of Labor Statistics)
- Fifth most populous county in the state of PA, conducive for expanded banking services growth
- In excess of 7,200 businesses (over \$500,000 in sales)
- Median age of 39 is ideal for expansion of banking services to the X and Y generations

STRATEGY TO SERVE OUR MARKETS AND GROW

- Continue to attract low cost core deposits
- Grow fee revenue as a percentage of total revenues by investing in new business lines, building full client relationships and maximizing significant untapped cross-sell potential
- Build relationship banking in retail and commercial while providing a consistent DNB First customer experience
- Maximize the potential of technology, social media and mobile delivery
- Capture additional business with wealth management, insurance and Mortgage Banking
- Capture lending opportunities with underserved small and mid-sized business market
- Explore accretive Bank & non-Bank acquisition opportunities in Delaware and Chester counties, as well as in contiguous markets

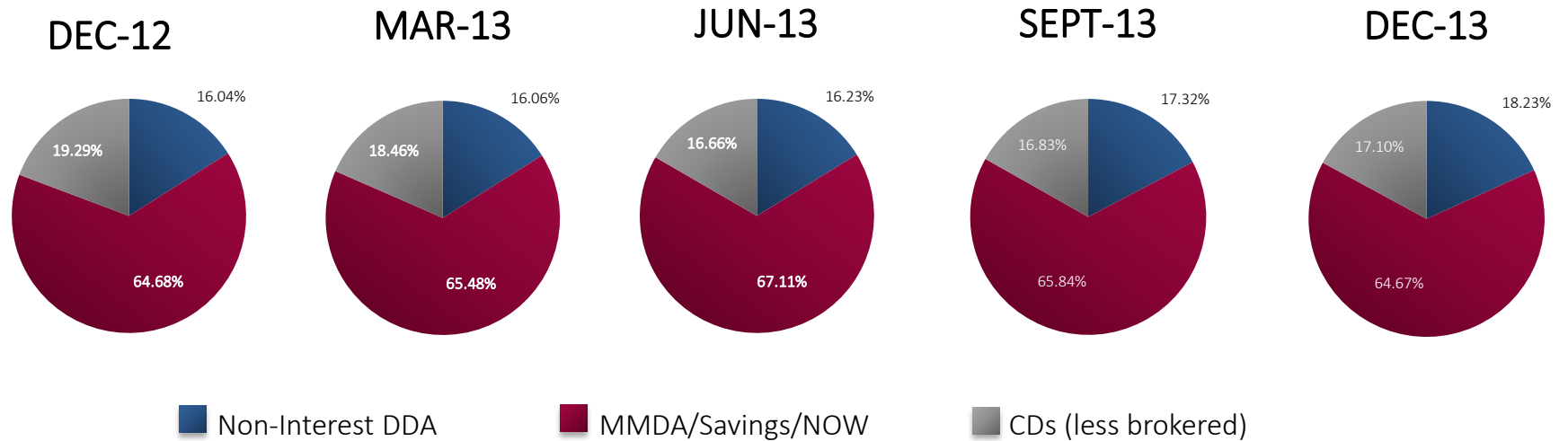
DNB VS COMPETITORS DEPOSIT MARKET SHARE

Chester County, PA								
2013 Rank	2012 Rank	Institution (ST)	Type	2013 Number of Branches	2013 Total Deposits in Market (\$M)	2013 Total Market Share (%)	2012 Total Deposits in Market (\$M)	2012 Total Market Share (%)
1	1	Wells Fargo & Co. (CA)	Bank	18	1,592.6	14.58	1,495.5	13.92
2	3	PNC Financial Services Group (PA)	Bank	11	1,081.3	9.90	987.3	9.19
3	2	Toronto-Dominion Bank	Bank	10	1055.3	9.66	1042.4	9.70
4	4	RBS- Citizens Bank	Bank	18	1027.9	9.41	953.0	8.87
5	5	National Penn Bancshares (PA)	Bank	17	813.1	7.45	774.9	7.21
6	6	Susquehanna Bancshares (PA)	Bank	14	719.5	6.59	759.5	7.07
7	8	DNB Financial Corp. (PA)	Bank	10	512.4	4.69	478.9	4.46
8	7	Malvern Federal Bncp (MHC) (PA)	Bank	8	492.5	4.51	503.8	4.69
9	9	First Niagara Finl Group (NY)	Bank	11	418.0	3.83	427.9	3.98
10	11	Meridian Bank (PA)	Bank	3	394.0	3.61	330.4	3.07
Total For Institutions in Market				187	10,919.2		10,744.70	



By deposits, DNBF is the #1 community bank in Chester County, PA

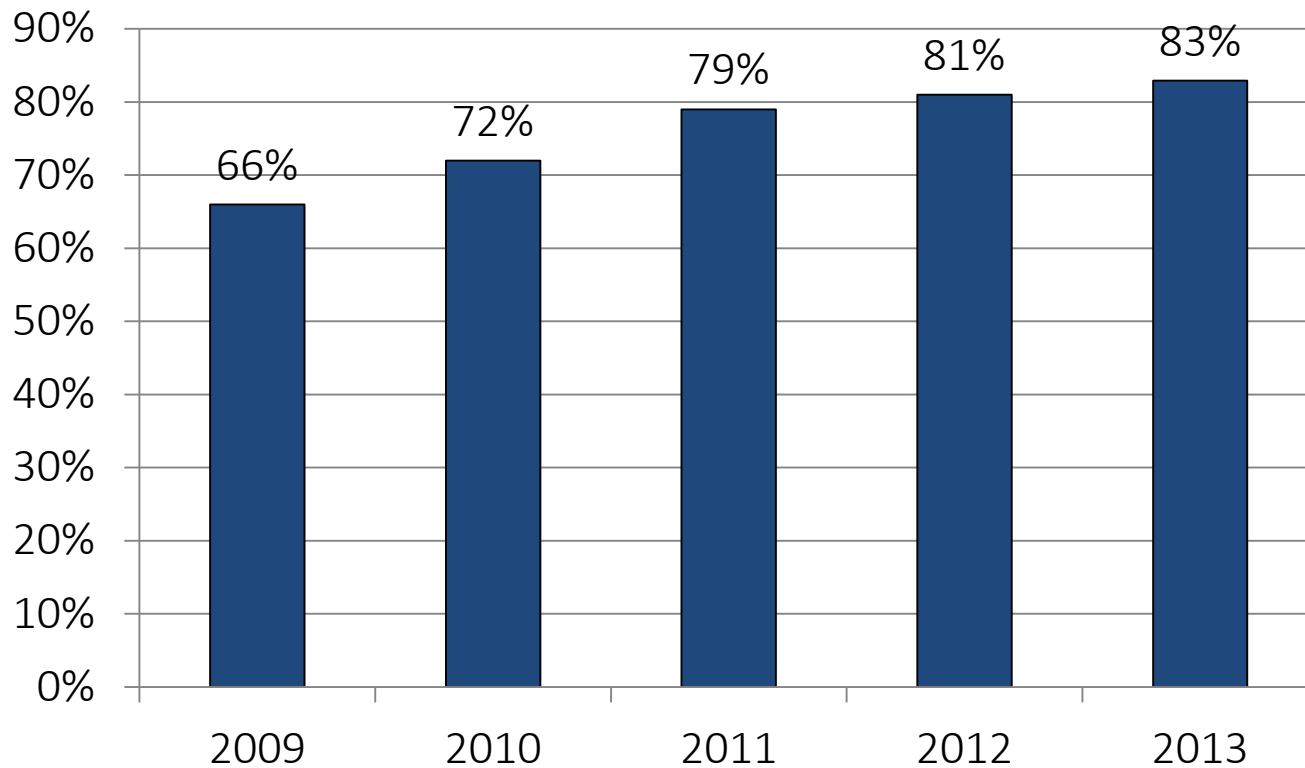
BALANCED DEPOSIT MIX: STRONG CORE DEPOSIT GROWTH



	Dec-12	Mar-13	Jun-13	13-Sep	13-Dec
Non Interest DDA	16.04%	16.06%	16.23%	17.32%	18.23%
MMDA/Savings/NOW	64.68%	65.48%	67.11%	65.84%	64.67%
CDs (less brokered)	19.29%	18.46%	16.66%	16.83%	17.10%

**HIGH LEVEL OF LOW
COST CORE DEPOSITS**

Core Deposits/Total Deposits

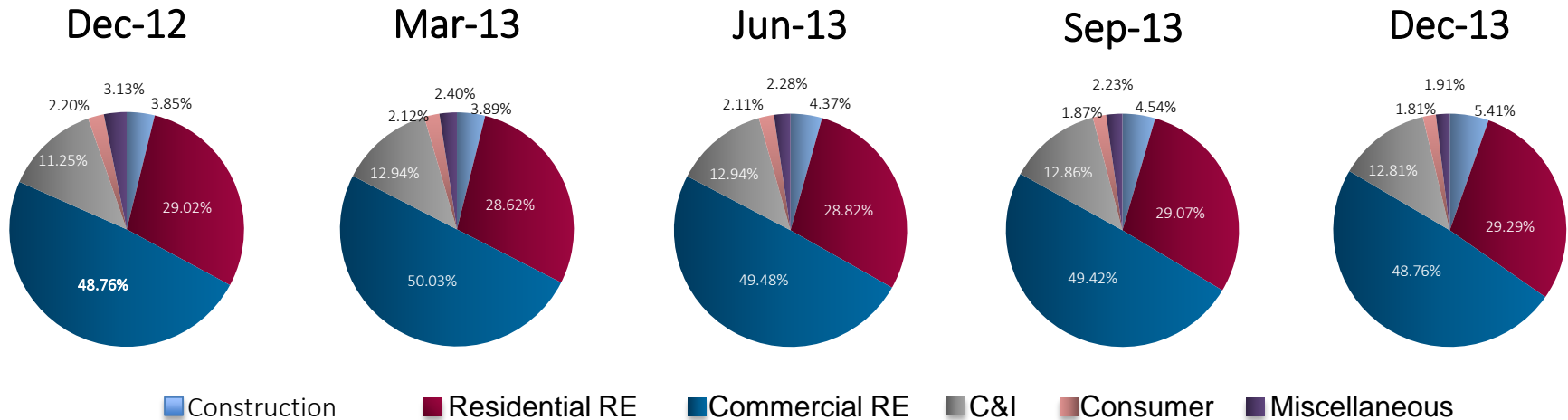


DETAILED LOAN PORTFOLIO COMPOSITION

Snapshot December 31, 2013

Loan Type	\$ Balance	Percent
Commercial RE OO	82,657	19.90%
Commercial RE NOO	84,537	20.35%
Residential 1-4	62,893	15.14%
Commercial & Industrial	53,207	12.81%
Residential 5+	28,759	6.92%
SBA/USDA Guaranteed	35,340	8.51%
Construction	22,483	5.41%
Home Equity LOC	21,685	5.22%
Municipal/Govt/Non-Profit	6,813	1.64%
Home Equity	8,348	2.01%
Consumer	7,515	1.81%
Farmland	1,116	0.27%
Leases	2	0.00%
Total	415,354	100.00%

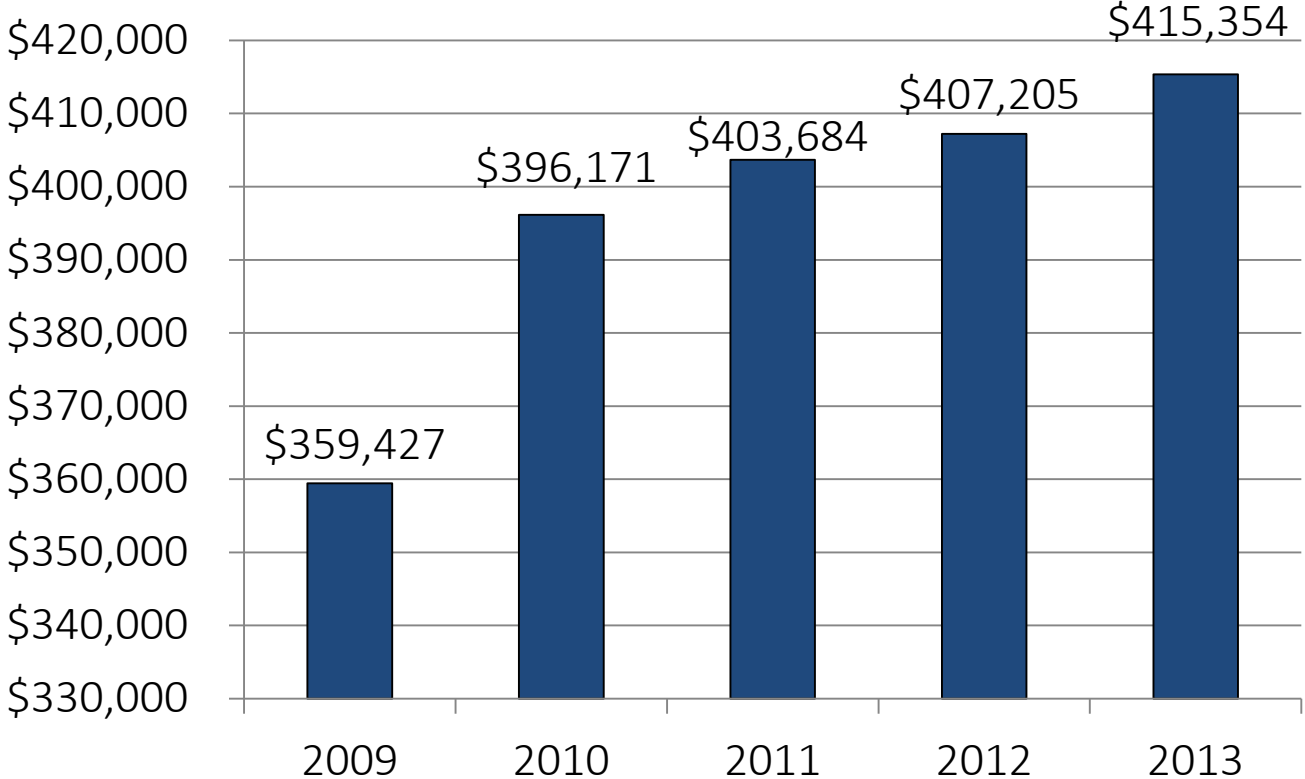
BALANCED LOAN PORTFOLIO



	Dec-12	Mar-13	Jun-13	Sept-13	Dec-13
Construction	3.85%	3.89%	4.37%	4.54%	5.41%
Residential RE	29.02%	28.62%	28.82%	29.07%	29.29%
Commercial RE	48.76%	50.03%	49.48%	49.42%	48.76%
C&I	13.04%	12.94%	12.94%	12.86%	12.81%
Consumer	2.20%	2.12%	2.11%	1.87%	1.81%
Miscellaneous	3.13%	2.40%	2.28%	2.24%	1.92%

Residential RE loans include 1-4, 5+, Home Equity and Home Equity LOC
 Commercial RE loans include OO, NOO and SBA/USDA Guaranteed

Total Loans



DNB's Financial Strength, Consistent Performance, Stable Growth and Financial Trends

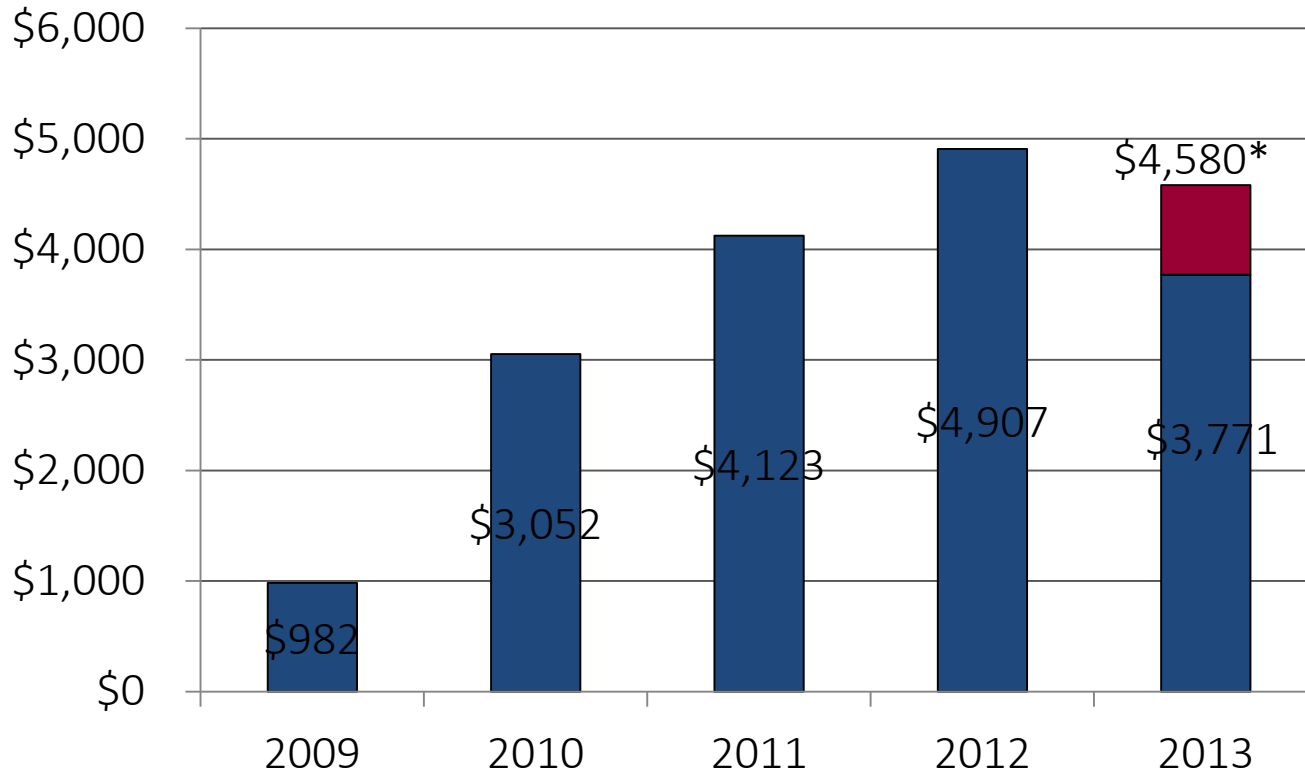
EXECUTIVE SUMMARY

Earnings and Per Share Data	2012 Q4	2013 Q1	2013 Q2	2013 Q3	ADJ 2013 Q3*	2013 Q4
Net Income	\$1,321	\$1,175	\$1,250	\$333	\$1,142	\$1,161
Net income available to common shareholders	\$1,284	\$1,138	\$1,214	\$295	\$1,104	\$1,124
Basic earnings per common share	\$0.47	\$0.42	\$0.44	\$0.11	\$0.40	\$0.41
Diluted earnings per common share	\$0.47	\$0.41	\$0.44	\$0.10	\$0.40	\$0.41
Dividends per common share	\$0.05	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07
Book Value per common share	\$16.08	\$16.39	\$16.18	\$16.28	\$16.28	\$16.55
Tangible book value per common share	\$16.01	\$16.28	\$16.13	\$16.19	\$16.19	\$16.47
Average common shares outstanding	2,719	2,725	2,741	2,750	2,750	2,754
Average diluted common shares outstanding	2,753	2,726	2,774	2,788	2,788	2,799

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EARNINGS & PER SHARE DATA

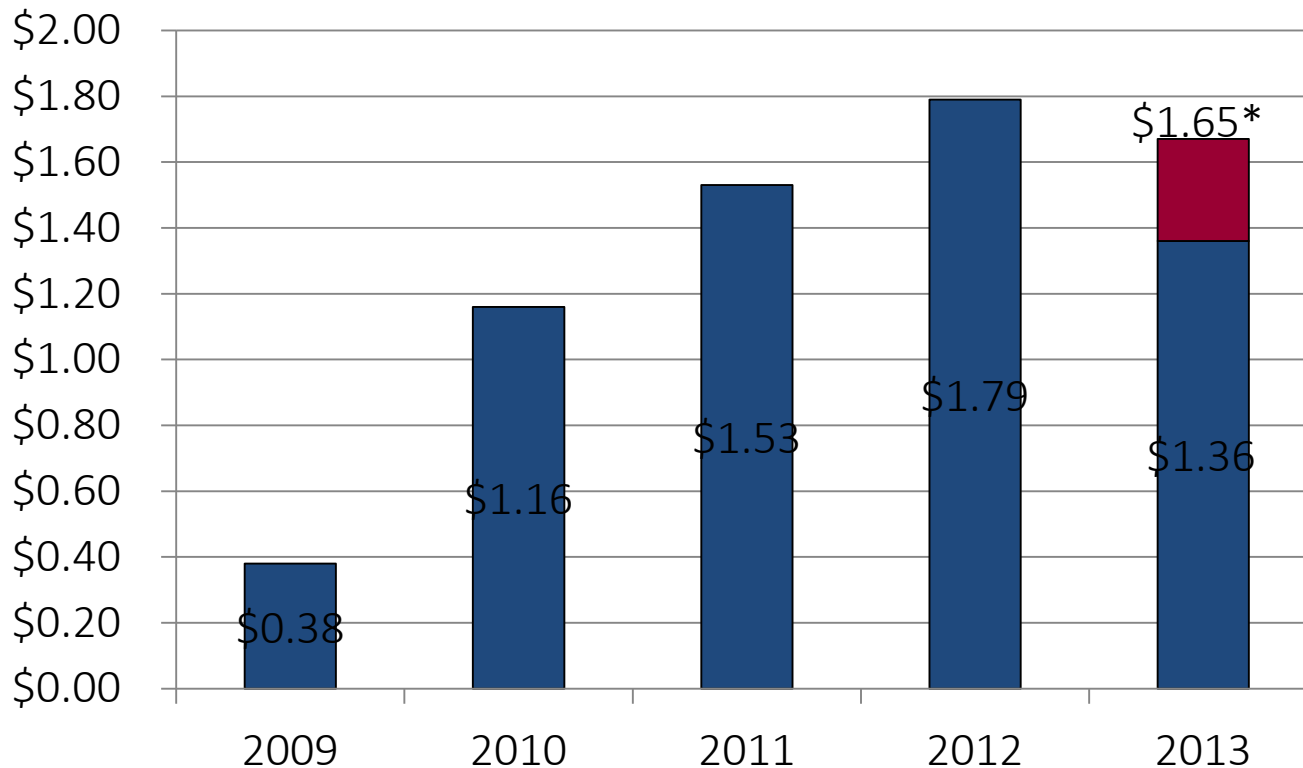
Net Income Available to Common Shareholders



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EARNINGS & PER SHARE DATA

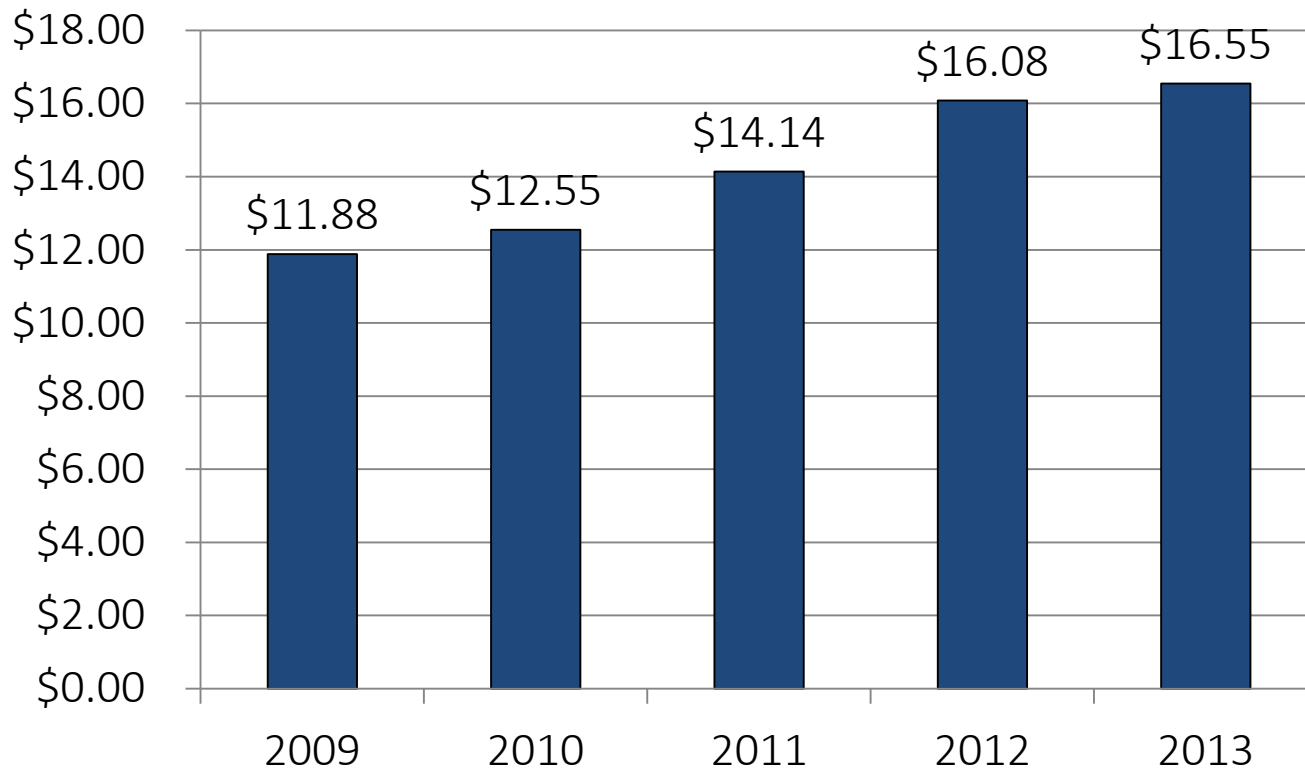
Diluted earnings per common share



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EARNINGS & PER SHARE DATA

Book value per common share

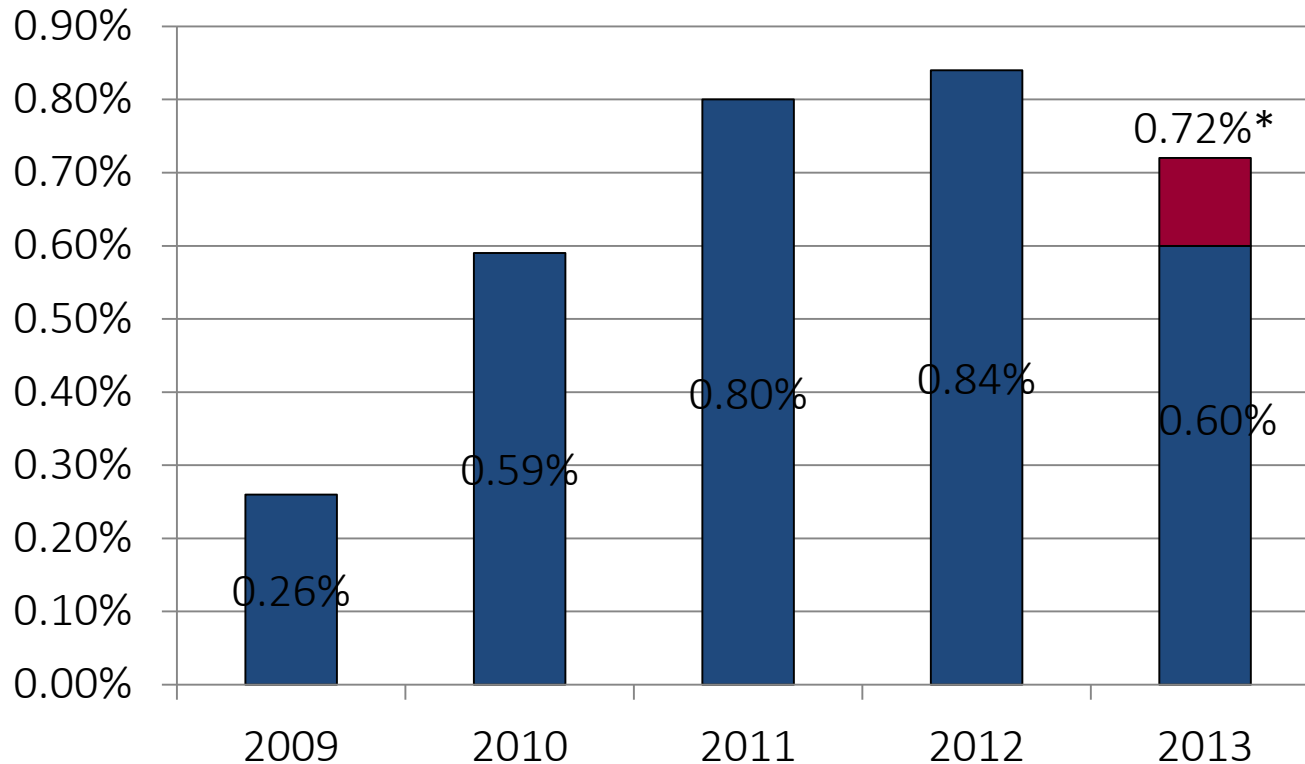


EXECUTIVE SUMMARY

Performance Ratios	2012 Q4	2013 Q1	2013 Q2	2013 Q3	ADJ 2013 Q3*	2013 Q4
Return on average assets	0.83%	0.74%	0.76%	.20%	.69%	.70%
Return on average equity	9.26%	8.32%	8.60%	2.28%	7.82%	7.86%
Return on average tangible equity	9.31%	8.36%	8.65%	2.29%	7.85%	7.89%
Net interest margin	3.55%	3.32%	3.35%	3.21%	3.21%	3.31%
Efficiency ratio	66.64%	69.43%	66.98%	70.84%	70.84%	70.15%

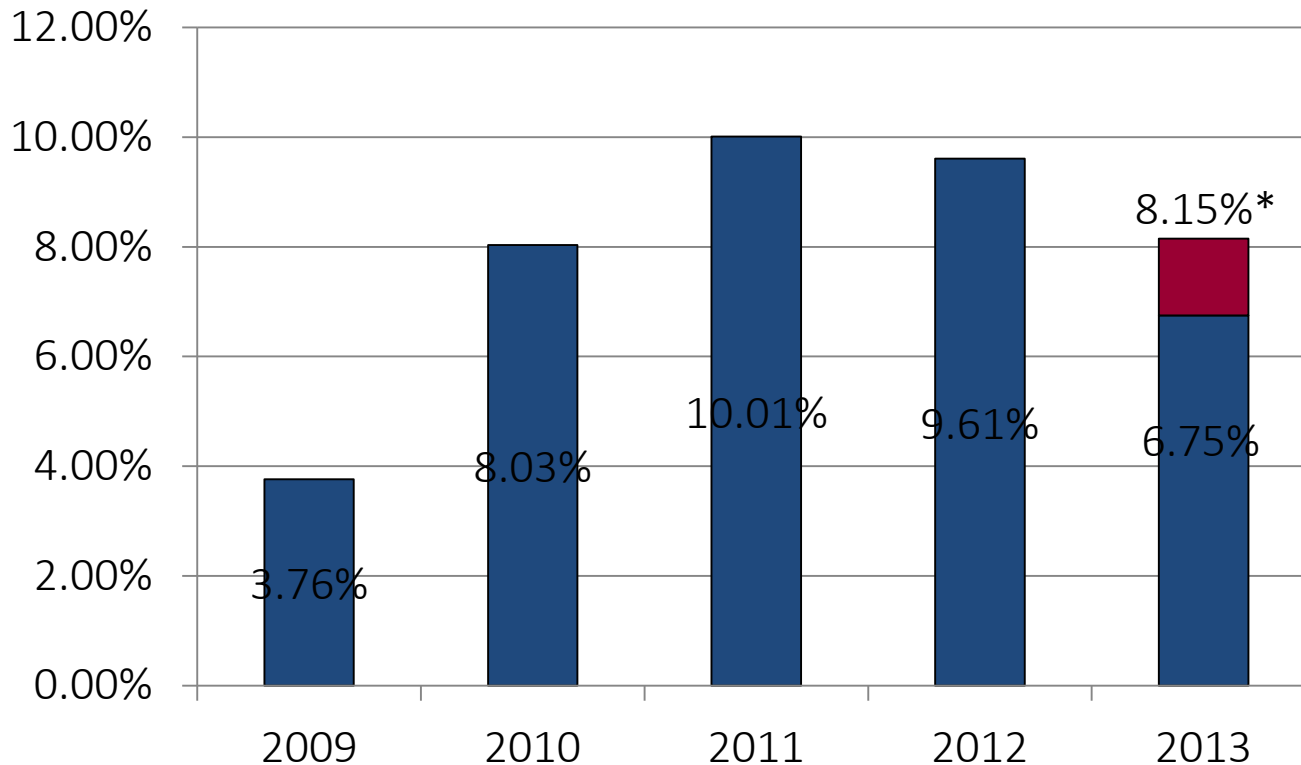
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Return on average assets



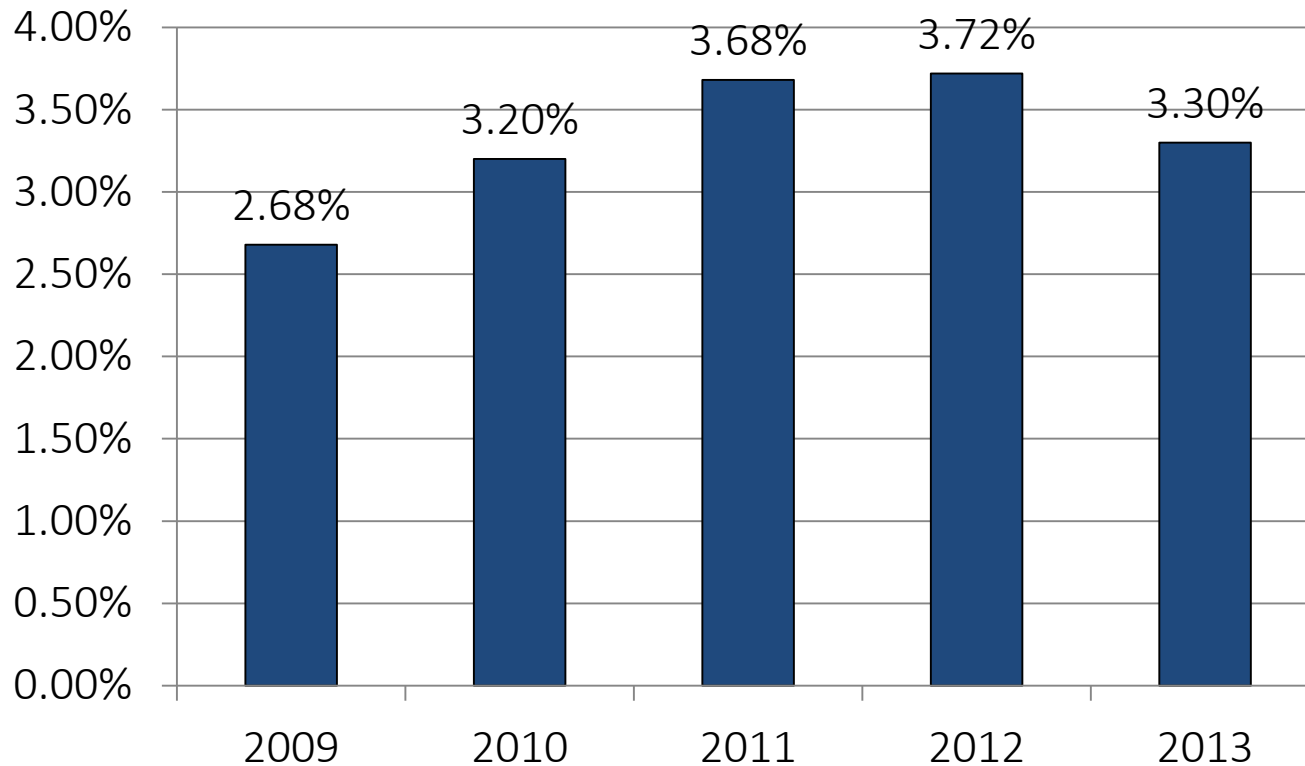
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Return on average equity

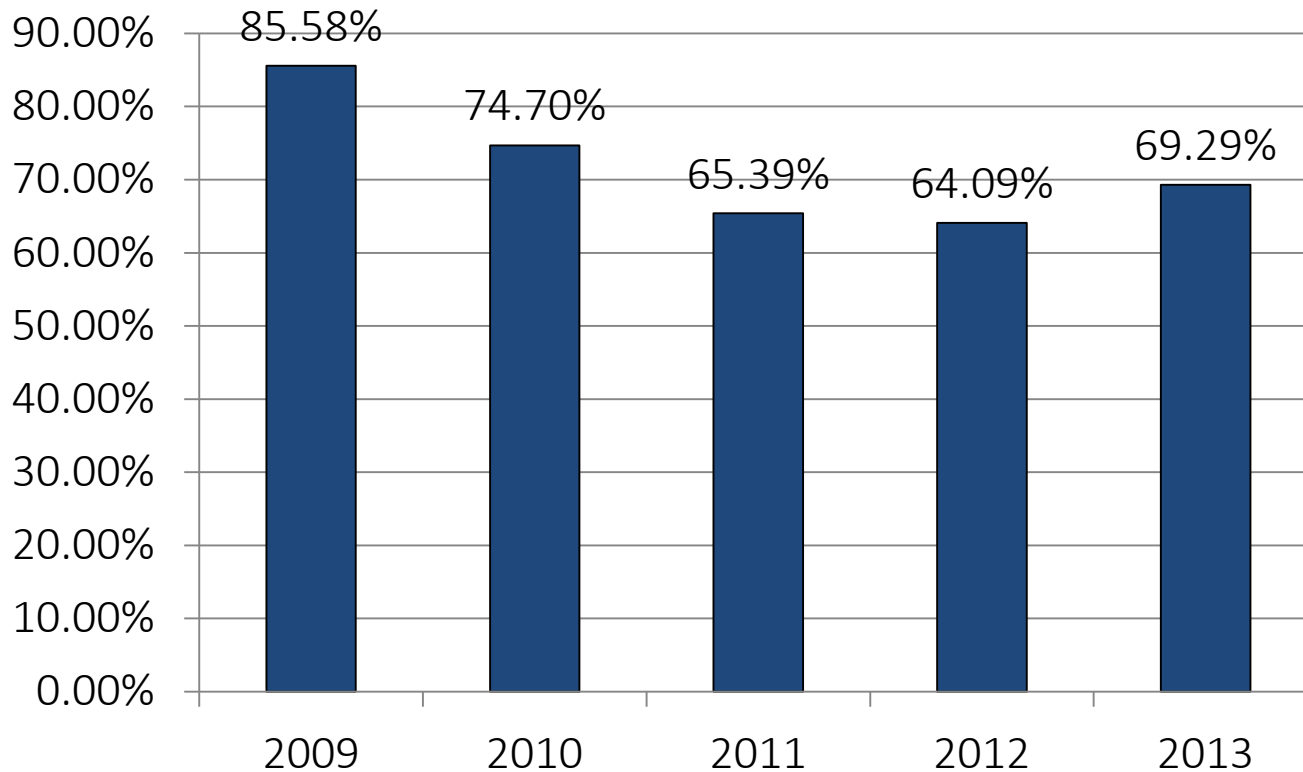


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Net Interest Margin-TE



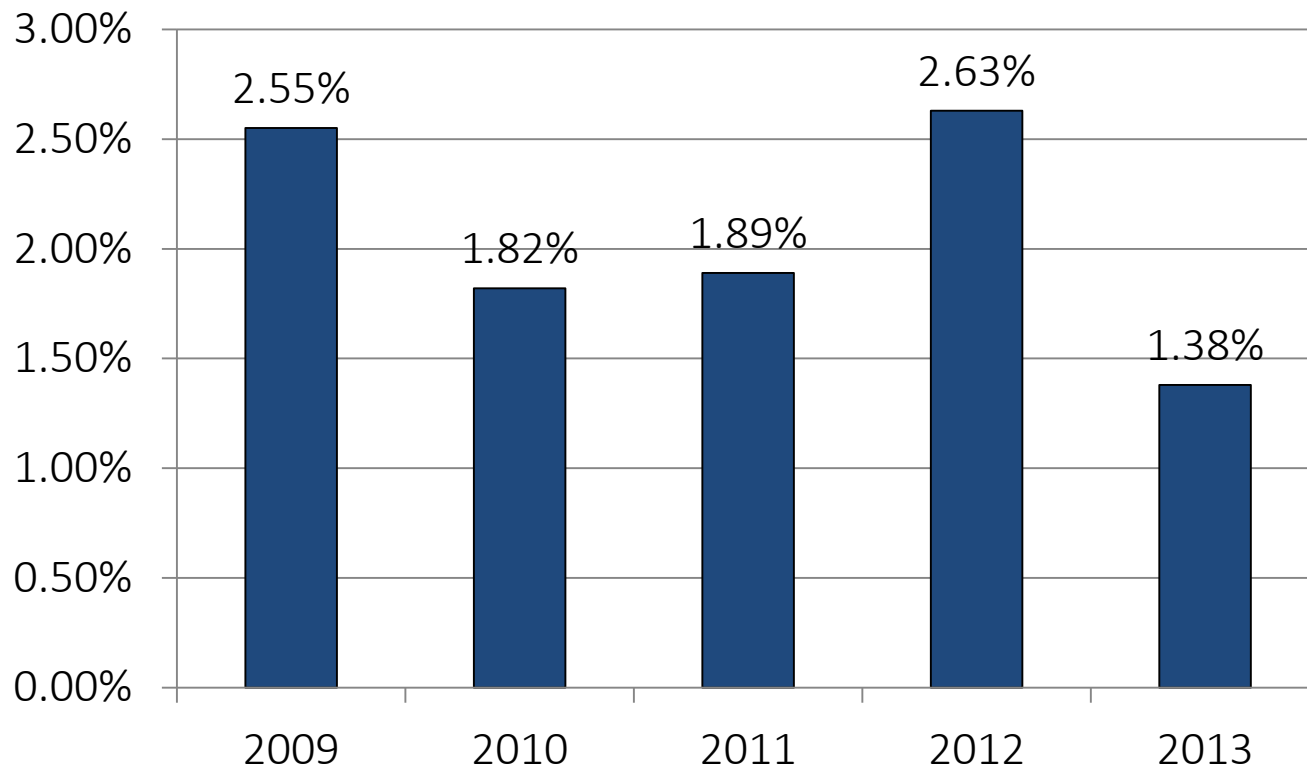
Efficiency Ratio



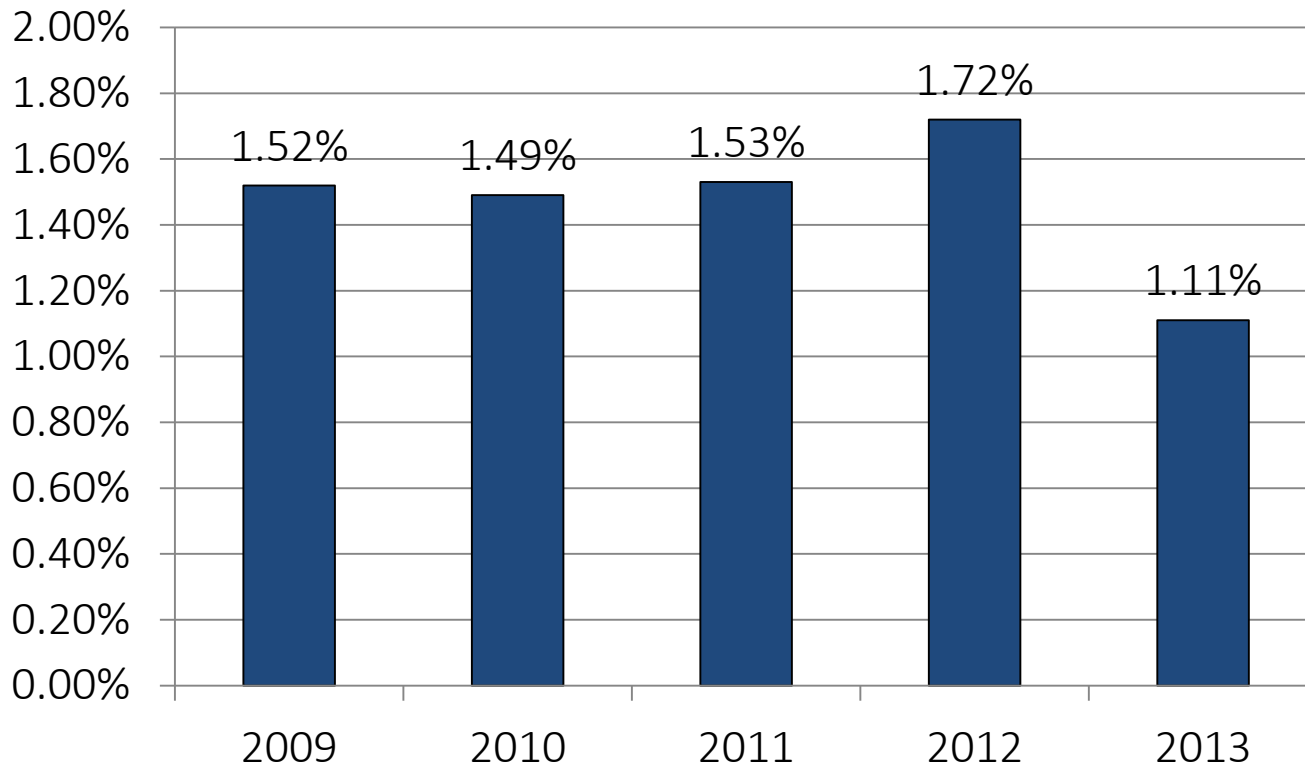
EXECUTIVE SUMMARY

Asset Quality Ratios	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4
Net Charge-offs to average loans	-0.10%	-0.11%	0.82%	4.03%	0.06%
Non-performing loans/Total loans	2.63%	4.05%	2.60%	1.40%	1.38%
Allowance for credit loss/Total loans	1.72%	1.77%	1.72%	1.08%	1.11%
Allowance for credit loss/Non-performing loans	65.54%	43.76%	65.94%	77.04%	80.73%

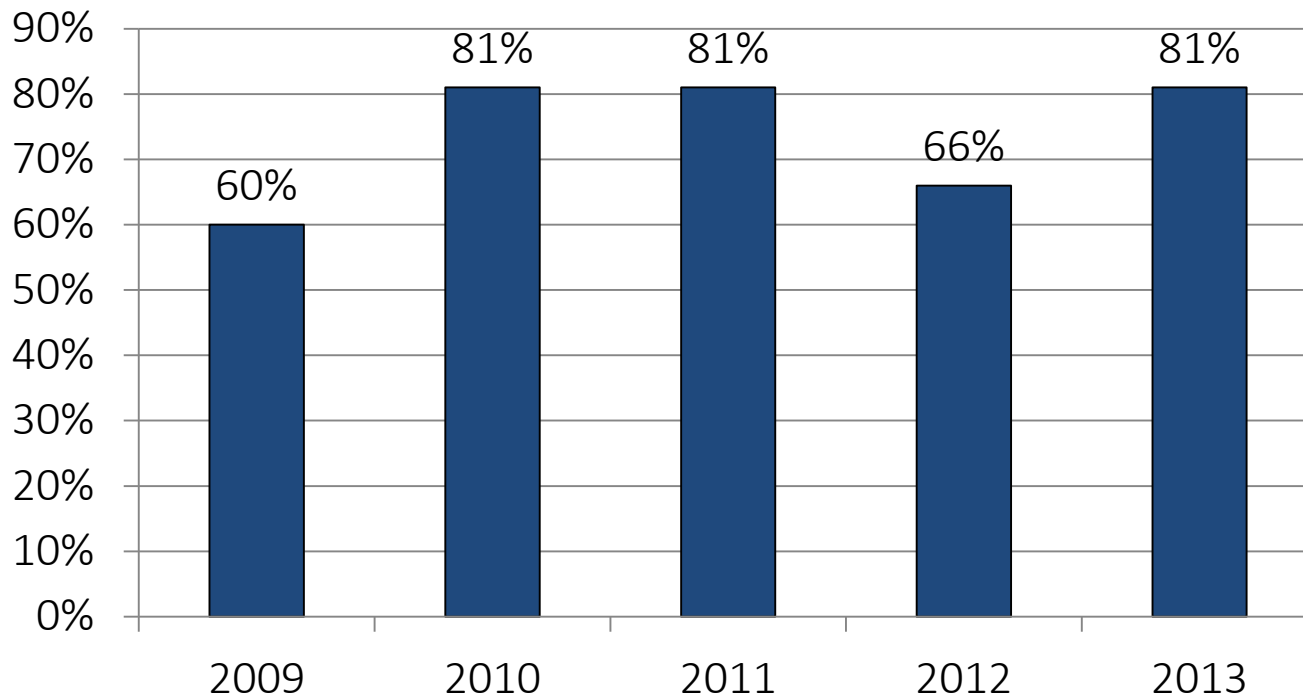
Non-performing loans/Total loans



Allowance for credit loss/Total loans



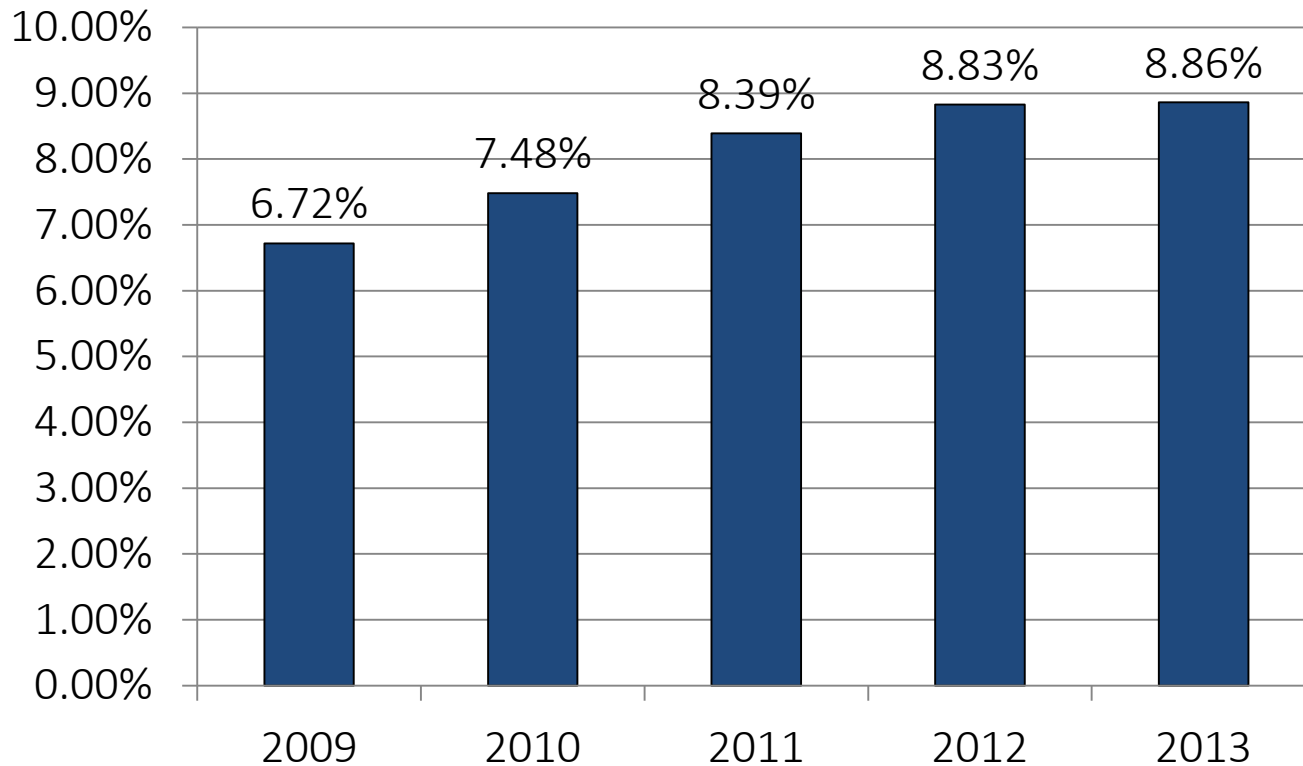
**Allowance for credit loss/
Non-performing loans**



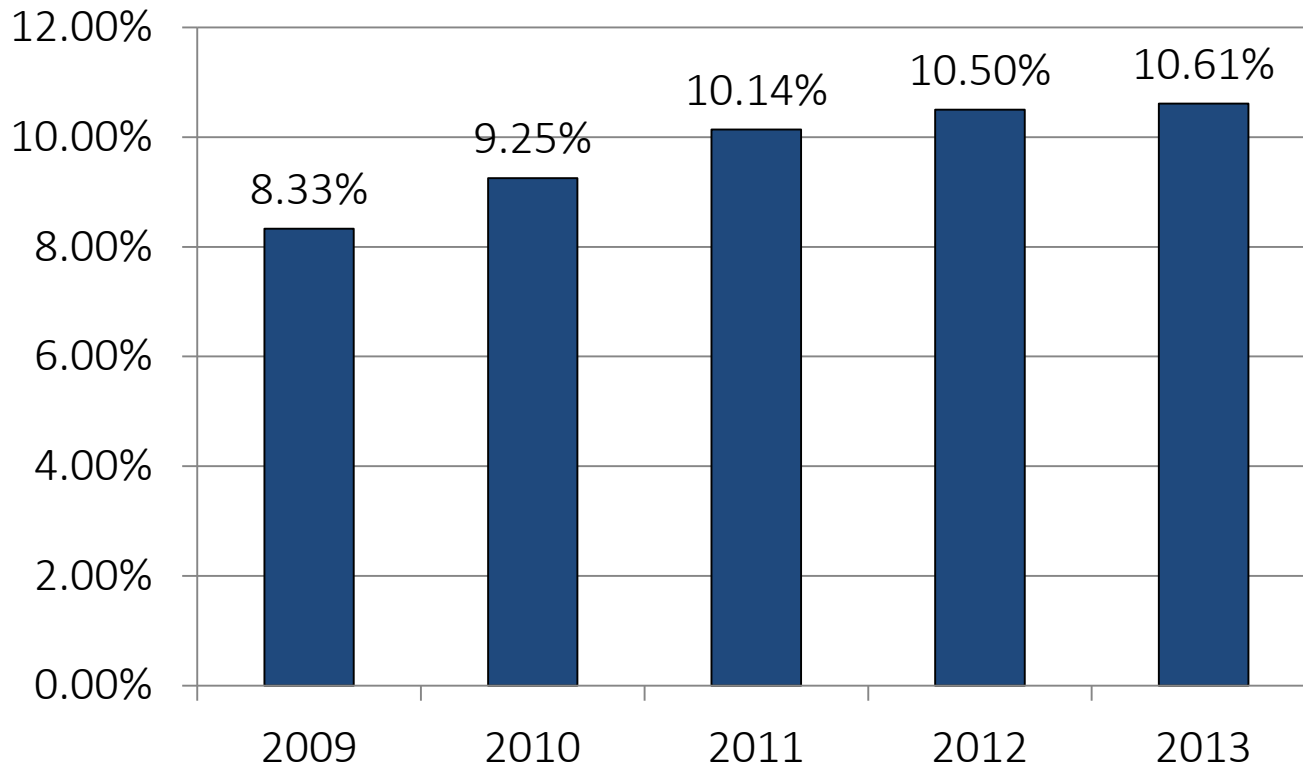
EXECUTIVE SUMMARY

Capital Ratios	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4
Total equity/Total assets	8.87%	8.98%	8.60%	8.89%	8.86%
Tangible equity/Tangible assets	8.83%	8.94%	8.58%	8.87%	8.84%
Tangible common equity/Tangible assets	6.80%	6.92%	6.63%	6.87%	6.87%
Tier 1 leverage ratio	10.50%	10.48%	10.42%	10.39%	10.61%
Tier 1 risk-based capital ratio	14.63%	14.74%	15.22%	15.18%	15.35%
Total risk-based capital ratio	15.88%	15.99%	16.47%	16.16%	16.40%

Tangible equity/Tangible assets



Tier 1 leverage ratio



The Differentiators: Operationally Unique

ENTERPRISE RISK MANAGEMENT

- Led by William Hieb, President & Chief Risk and Credit Officer
- Integration across financial, operational, strategic and compliance
- Committee-driven decision-making process
 - Management
 - Board of Directors
- Internal Control Redundancies
- Accountability

ENTERPRISE RISK MANAGEMENT

- Corporate goal of building and maintaining a fortress balance sheet
- Strong asset quality
- Strong levels of liquidity with contingency planning
- Superior ALCO process

- Three tiered/segmented investment portfolio
 - Liquidity
 - Intermediate
 - Income
- Manage liquidity and cash flows better
- Maneuverability – Asset mix shifts
- Opportunistic
- Facilitates strong earnings
- Consistent with ERM

Experienced Management and Board Leadership

EXPERIENCED MANAGEMENT TEAM

William S. Latoff – *Chairman & Chief Executive Officer*

42 years experience in finance, public accounting, real estate and automotive industries. Director since 1998, Chairman of the Board since 2003 and CEO since 2004. Chairman of the Executive and Board Loan Committees. Currently serves as Director and past Chairman of the Chester County Industrial Development Authority, Chairman of the Chester County Library Trust Board, Member of the Nominating Committee for the Federal Reserve Bank of Philadelphia, Member of the American Bankers Association's Public Affairs Committee, Member of the Pennsylvania Business Council Roundtable and The Chester County Chamber of Business and Industry, where he serves on the Nominating Committee. Previously served on the Board of Directors of Keystone Financial and on the Board of Elmwood Federal Savings Bank, Chairman Emeritus of the Chester County Historical Society, Member of the Chester County Economic Development Council and former Board Member, Past Chairman of the Pennsylvania Bankers Public Affairs Committee and a former member of the Government Relations Policy Committee. Prior experience: Significant Real Estate Development experience, Bliss & Company, Ltd., Certified Public Accountants, Chairman and President of Brandywine Automotive Group, Inc. and former owner of Mercedes Benz of West Chester.

William J. Hieb – *President and Chief Risk & Credit Officer*

35 years of experience in commercial banking with a concentration in middle market lending, construction and CRE as well as specialized lending and capital markets. Director of the Corporation since 2005 and a Director of the Bank since 2004. President and Chief Operating Officer of the Corporation and the Bank since 2011. Prior to that served as President and Chief Operating Officer of the Corporation and Bank since 2005. Chairman of the Wealth Management Committee and member of the Board Loan Committee. Served as Board Member of the Chester County Economic Development Council from 2008 to 2013, the Chester County Chamber of Business and Industry Foundation since 2007, the Downingtown Area School District Education Foundation since 2009, the Business Leadership Organized for Catholic Schools since 2012, the Pennsylvania Bankers Association from 2009 to 2013 and the Chester County Historical Society since 2010. Served as Treasurer, Board Member and a member of the Executive Committee of the Housing Partnership of Chester County from 2005 to 2012. Prior experience: First Union National Bank and predecessor banks from 1978 to 2002. Served as a Senior Vice President of First Union National Bank and Managing Director of the First Union Securities in Philadelphia. Holds Series 7, 24 and 63 Securities Licenses.

Gerald F. Sopp – *Executive Vice President, Chief Financial Officer & Corporate Secretary*

36 years of experience in financial services, manufacturing and retail. Joined DNB in 2007 and is directly responsible for financial reporting and accounting, asset/liability management, strategic planning, human resources and facilities. Prior experience: Vice President and Controller of Wilmington Trust Corporation, Wilmington, Delaware from 2000 to 2006, Vice President and Controller of The Clarks Companies, N.A., Newton Upper Falls, Massachusetts from 1993 to 2000, Assistant Controller of Silo, Inc., Philadelphia, Pennsylvania from 1991 to 1992, and Vice President of Corporate Accounting and Reporting for Chase Manhattan Bank (USA), Wilmington, Delaware from 1983 to 1991. Previously served on the Board of Directors of Habitat for Humanity of Chester County and served as Treasurer and Board Member of the Financial Executives International, Delaware Chapter.

EXPERIENCED MANAGEMENT TEAM

Vince Liuzzi – *Executive Vice President, Chief Banking Officer*

30 years banking and financial services experience with emphasis on retail banking, consumer lending, geographic and territory executive leadership, community relations and development. Joined DNB first in 2014 and is responsible to develop and direct strategies for the company's Banking Group, including branch banking, operations, specialty lines of business; consumer and mortgage lending, small business banking, cash and treasury management, credit, debit and merchant card services; and DNB's Sales and Marketing functions. Currently serves on the board of directors and strategic planning committee for the Archdiocese of Greater Philadelphia Catholic Social Services, the Salvation Army of Greater Philadelphia board of directors and finance committee and served recently as board member for the Greater Philadelphia Chamber of Commerce, the Marian Anderson Awards, and the Ronald McDonald House in Wilmington. Served on the National Board of Directors for the Moyer foundation. Served in leadership positions with the Valley Industry and Commerce Association, the Economic Alliance of the San Fernando Valley, the Boys and Girls Clubs of the San Fernando Valley and the Los Angeles Children's Museum. Recognized in 2012 by the Salvation Army with the "Doing the Most Good" Community leadership award. Prior experience: Executive leadership positions with Wells Fargo Bank as Executive Vice President and Region President for the company's Greater Philadelphia and Delaware region.

Albert J. Melfi, Jr. – *Executive Vice President & Chief Lending Officer*

40 years experience in the commercial banking industry with a concentration in middle market and CRE lending. Joined DNB in 2006 and is directly responsible for all commercial and personal lending. Prior experience: Regional Vice President of Commerce Bank, PA, N.A., Vice President of Continental/MidAtlantic, N.A. and Vice President of First Pennsylvania Bank. Currently serves as a Board Member and past Chairman of the Chester County Chamber of Business and Industry, Board Member and Vice Chairman of the Delaware County Industrial Development Authority, Chairman of the Delaware County Industrial Development Corporation's Loan Review Committee, Board Member of the Community Action Agency of Delaware County, Board Member of the Chester County Bar Association Foundation Board, Board Member of Delaware County Hero Bowl, Board Member of Chester County Workforce & Development, Active member of SEEDCO's Loan Committee and Pennsylvania Banker's Association. Past Affiliations include: Chairman of the Delaware County Chamber of Commerce, Chairman of the American Heart Association, Member of Neumann College President's Advisory Committee and President of Delco Lodge Sons of Italy. Mr. Melfi has served on the Boards of the following organizations: Society for the Performing Arts of Media Theater, Barrier Awareness, Delaware County Community College Education Foundation, Archbishop Prendergast High School, Penn Delco School District's Superintendent' Advisory Board, Community Transit of Delaware County, United Way of Delaware County, American Red Cross, Delaware County Education Foundation, Southwest Delco Municipal Authority, Delaware County Historical Society, Neumann College Business Advisory Board, March of Dimes, Brandywine Convention and Visitors Bureau. Mr. Melfi has also served as a volunteer EMT and fireman for the Yeadon and Norwood Fire Companies and with Big Brothers of America.

EXPERIENCED MANAGEMENT TEAM

Bruce E. Moroney – *Executive Vice President & Chief Accounting Officer*

36 years of experience in banking with a concentration in accounting, finance and treasury management. Joined DNB in 1992 and is directly responsible for SEC and regulatory reporting and budgeting. Prior experience: Executive Vice President and Chief Financial Officer of Brandywine Savings Bank from 1978 to 1992. Board member and former President of Downingtown Good Neighbor Day, Inc., Trustee for Kerr Park Foundation, Help the Children Advisory Board Member, former Advisory Board Member of Bishop Shanahan High School and Family Services of Chester County's Retired Senior Volunteer Program.

James F. Gagliano – *Director of Retail Services and Cash Management*

21 years of retail banking and financial services experience. James joined DNB First in 2013 and is directly responsible for DNB First's retail branches & cash management. Served on the board of the IM Able Foundation and numerous committees including; Berks County Habitat for Humanity (Fundraising Committee), Leadership Berks (Marketing Committee) and The Wachovia Foundation (charitable allocations committee - Central Pennsylvania). Prior experience: District Managing Executive of The Huntington Bank, Akron/Canton, Ohio region from January 2013 to June 2013; District Executive and Senior Vice President of Sovereign/Santander Bank, Reading / Lancaster, Pennsylvania from 2010 to 2012; District Manager, Financial Sales Leader, Senior Producing Leader - Vice President and Senior Financial Specialist of Wachovia/Wells Fargo (Lancaster-Reading, PA, Deal, NJ & Miami Beach, Florida from 1999 to 2010); Financial Advisor of Morgan Stanley (Miami Beach, Florida from 1997 to 1999).

Richard C. Weber – *Managing Director of Wealth Management*

41 years in commercial banking industry with a focus on corporate banking, regional management, marketing and wealth management. Joined DNB in 2010 and is directly responsible for DNB's Wealth Management Group. Prior experience: Senior Vice President and Managing Director of Fifth Third Bank's Investment Advisors Division, Senior Vice President and Managing Director of Comerica Bank's Investment Management and Trust Division, Executive Vice President and Managing Director of National City Bank's Private Client Group, Senior Vice President and Director of Private Banking Consulting for Cannon Financial Institute and Executive Vice President of Meridian Bank's Personal Trust Division & Private Banking Group. Mr. Weber currently assists Church Farm School with their fund raising efforts and has served on the Boards of the Allentown Chamber of Commerce, Easter Seal Society of Berks County, Pennsylvania Stage Company in Allentown and Great Lakes Theater Company. Mr. Weber has served as Chairman of the United Way Campaign for the State of Delaware, Vice Chairman of the Board of St. Joseph's Hospital in Reading, Pennsylvania, Chairman of the Montgomery County Workforce Investment Board, Chairman of the Rotary Council of Berks County and President of the Town Hall of Cleveland. He has also served as a Member of the Investment Committee for the United Way of Southeast Michigan and as a Trustee for the United Way of Berks County, Pennsylvania and Wilmington, Delaware as well as for Think TV (public television).

EXPERIENCED MANAGEMENT TEAM

Frank S. Monterosso – *Senior Vice President of Operations*

24 years of experience in operations management with a concentration in electronic commerce, payment solutions and banking. Joined DNB in 2008 and is directly responsible for IT and deposit operations. Prior experience: Senior Director of Financial Operations of First Data Corporation, Vice President of Operations of Progress Bank, Assistant Vice President of Operations of First Pennsylvania Bank and Manager of Deposit Operations for Chase Manhattan Bank.

Catherine H. Hall – *Senior Vice President, Marketing Director*

Business Banking Marketing (Mid-Atlantic Region) of Citizens 33 years of experience in financial services with a concentration in marketing. Joined DNB in 2009 and is directly responsible for marketing, product development and website management. Prior Experience: Vice President and Marketing Manager of First National Bank of Chester County, Vice President and Marketing Director of Republic First Bank, Vice President and Manager of Commercial & Bank and Assistant Vice President of Marketing of Mellon Bank.

Invest in DNB Financial

2013 DNB STOCK PERFORMANCE

Closing price on Dec 31, 2012: \$15.50

Closing price on Dec 27, 2013: \$20.75

Security or Index	2013 Return
DNBF*	33.87%
NASDAQ Bank Index*	39.33%
KBW Bank Index*	34.71%

*Source: Bloomberg

INVESTOR RELATIONS CONTACT

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THANK YOU