



Capabilities

DNB
FIRST

SM

Who *We Are.*

DNB First is a community bank that offers extensive knowledge of the marketplace and local decision making. DNB First is responsible, accessible, and willing to lend.

Founded in 1860, we have been committed to helping individuals, families, and businesses reach their financial goals for over 150 years, and we offer a range of products and services in personal banking, business banking, and wealth management.

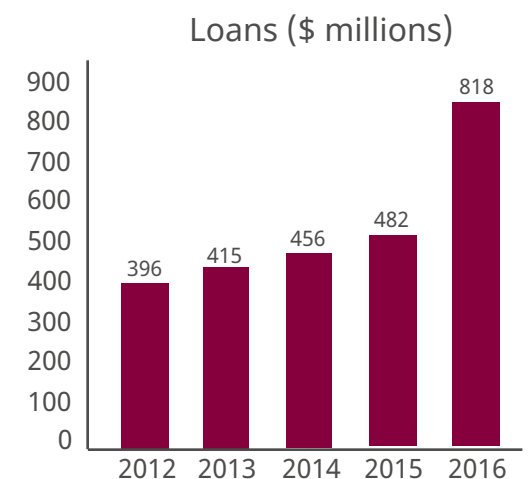
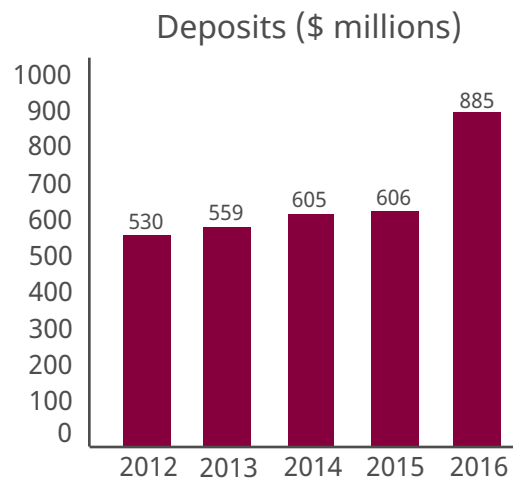
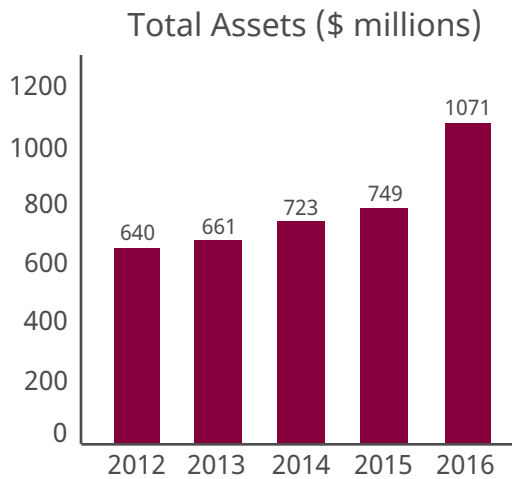
We are headquartered in Downingtown, Pennsylvania with 15 branch offices across the region. Now the oldest national bank in greater Philadelphia, we are one of only six commercial banks based in Southeastern Pennsylvania with over \$1 billion in assets.

Regional & National *Recognition.*

- DNB Financial Corporation's shares are traded on NASDAQ's Capital Market under the symbol DNBF
- Successfully completed the acquisition of Philadelphia's East River Bank into DNB First in 2016
- Added to the Russell 3000® Index in 2017
- Three-time KBW Bank Honor Roll award winner (2010, 2011, 2012) – one of 16 out of 7100 banks nationwide
- Has paid cash dividends for 24 consecutive years
- Soaring 76 – Philadelphia Business Journal List of Philadelphia's fastest-growing companies
- Named a "Champion of Board Diversity" by the Forum of Executive Women
- Mildred "Mit" Joyner recognized as one of Philadelphia Business Journal's 2017 Outstanding Directors

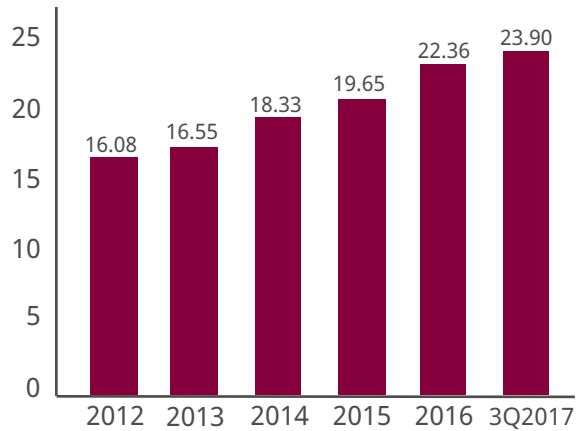


Financial *Highlights*.

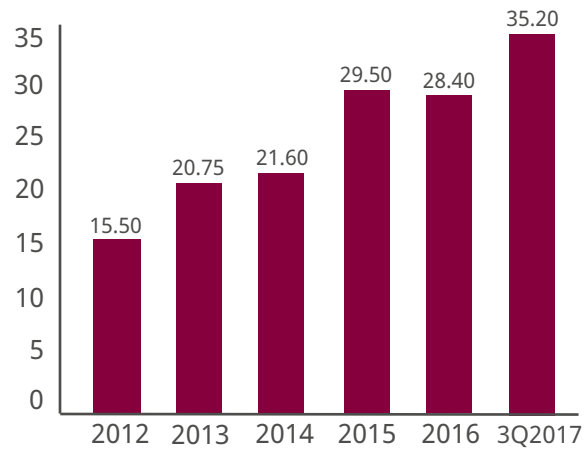


Financial *Highlights*.

Book Value, Per Share (\$)



Market Value, Stock Price (\$)



Our Leadership.



William J. Hieb

*President,
Chief Executive Officer*

Bill Hieb was appointed President and Chief Executive Officer of DNB Financial Corporation and DNB First in April 2016. His previous roles at DNB included President and Chief Risk & Credit Officer of the corporation and the bank. His commercial banking career of more than 35 years includes considerable experience in lending, credit administration, and wealth management. Bill serves as a board member of several community organizations in Chester County.



Vince Liuzzi

*Executive Vice President,
Chief Banking Officer*

Vince Liuzzi joined DNB First in 2013, and is responsible for leading the bank's retail, and consumer and mortgage lending lines of business. Prior to joining DNB, he served as Executive Vice President and Region President for a large national bank's 165-branch network in greater Philadelphia and the state of Delaware, overseeing sales, service, public and community relations, consumer activities, small business services, and wealth management.



Gerald F. Sopp

*Executive Vice President,
Chief Financial Officer,
Secretary*

Jerry Sopp joined DNB in 2007 and is responsible for all financial and accounting operations, investor relations, asset/liability management, strategic planning, forecasting, budgeting, liquidity management, human resources, and facilities management. Prior to joining DNB, he served as Vice President and Controller for a leading financial services firm in Delaware.



Christopher P. McGill

*Executive Vice President,
Chief Commercial Lending
Officer*

Christopher McGill joined DNB First in 2016 to lead the bank's commercial lending activities, in conjunction with the acquisition of East River Bank, where he had served as President and Chief Executive Officer since 2006. Prior to his leadership of East River, he held senior management positions in lending and private banking with banks in the mid-Atlantic region.





Commercial *Lending.*

DNB First offers a full range of Commercial and Industrial (C&I) and Commercial Real Estate lending products and services.

Our experienced team provides knowledgeable and timely responses to your needs, working with you to understand your business and find the right finance solutions for you.

Industries we serve include:

- Manufacturing
- Transportation & Warehousing
- Professional Services
- Scientific & Technical Services
- Healthcare
- Retail



We offer term loans and lines of credit featuring competitive rates, flexibility, local decision making, a fast and easy application process, and the expertise of the DNB First team to help your business grow.

Whether you're looking for a line of credit for working capital or a term loan to purchase equipment, we have the solution you need.

- Working Capital Lines of Credit
- Equipment Term Loans
- Letters of Credit
- Commercial Real Estate Mortgages
- Construction Financing
- Municipal Tax Exempt Financing

DNB First offers a range of solutions for commercial real estate developers and owners/sponsors of income-producing properties.

- Commercial Mortgages
- Construction and Development Loans
- Income Producing Non-Owner Occupied
- Letters of Credit
- Mini Permanent and Permanent Loans
- Fixed and Floating Rate Loan Structures

The property types we serve include:

- Income Producing
- Medical Office
- Manufacturing, Pad Sites
- Residential (Acquisition, Development, and Construction)
- Retail Strip
- General Office
- Warehouse
- Retail
- Multi-Family



Small Business Administration *Lending.*

DNB First helps small businesses access capital through Small Business Administration (SBA) loans. SBA loans are designed specifically to help start, build, and grow small businesses, offering more flexible terms and conditions than conventional financing.

Loans are available for a variety of business purposes, including:

- Purchase or expand a business
- Purchase equipment or inventory
- Purchase owner-occupied real estate
- Working Capital
- Debt Refinancing



DNB First participates in the SBA 7(a), SBA Express, SBA Export Express, and SBA 504 loan programs. These offer lower monthly payments, longer terms, easier qualification, fewer penalties and more flexible payment options than conventional loans.

SBA loan amounts range from \$10,000 to \$5,000,000, structured as term loans or lines of credit. Businesses with strong cash flow that lack the necessary collateral or established credit history are excellent candidates for SBA loans.

SBA 7(a) Loans

- Long-term financing, improved cash flow, fixed maturity, no prepayment penalty on loan terms under 15 years
- Terms of up to 25 years
- Available for business start-up, expansion and renovation, new construction, purchase of land or buildings, inventory, and debt refinancing

SBA 504 Loans

- Long-term, real estate and equipment loans
- 10 or 20 year fixed rate terms
- Available for the construction or acquisition of a building or purchase of equipment or machinery
- Down payments as low as 10 percent

Recent *Transactions.*

\$550,000

Equipment Financing

Packaging Company,
Chester County

\$1,700,000

Secured Line of Credit

Commercial Real Estate
Developer, Philadelphia

\$680,000

Commercial Mortgage and Equipment Financing

Restaurant,
Chester County

\$648,000

CRE Mortgage Refinance to Fund Tenant Improvements

Dental Practice,
Delaware County

\$700,000

Revolving Term Loan Line of Credit to Fund Equipment Purchases

Commercial Interactive Media
Services, Delaware County



A grayscale photograph of a hand holding a credit card over a payment terminal. The terminal has a screen and a keypad. The card is being held in a way that it is being processed by the terminal. The background is blurred, showing what appears to be a person's arm and a bag.

Treasury *Management.*

DNB First's Treasury Management team works with our customers to improve working capital management, increase operational efficiency, and manage risk.

We serve businesses of all sizes, non-profit organizations, and public funds entities.

Our team takes an individualized approach, tailoring a program of solutions to each customer's short and long term financial goals and offering knowledgeable and local support.

Treasury Management

DNB First's Treasury Management solutions help you collect funds more quickly, disburse funds more efficiently, and stay on top of your finances.

Our services maximize technology to reduce manual processes, automate flow of funds and data, and reduce risk.

Regional and National Recognition

- The first community bank in the marketplace to offer Remote Deposit Capture
- Retail and Business Mobile Banking applications
- Upwards of 3,500 daily lockbox transactions

- ACH Services
- Wire Transfers
- Remote Deposit Capture
- ARP Services – Positive Pay
- Sweep Services
- Zero Balance Accounts
- Check Imaging
- Lockbox Services
- Merchant (Credit Card) Processing





Wealth *Management.*

DNB First Wealth Management is a full service provider of trust administration, guardianship, Power of Attorney, estate settlement, investment management, financial planning, and insurance and brokerage solutions for individuals, families, and non-profits.

We have a team of ten local professionals with over 225 years of combined financial services industry experience and more than \$250 million in Assets Under Administration. We work as a team with our clients' outside advisors and have a structured and disciplined approach to managing money and the client experience.



DNB First Investment and Insurance offers full service wealth management services through our third party broker dealer, Cetera Investment Services, LLC.

We also offer life insurance programs (Term, Permanent, Single Premium) to fund:

- Key Person Agreements
- Buy-Sell Agreements
- Estate Liquidity
- Wealth Creation

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFGIS Insurance Agency), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Advisory services are only offered in Investment Adviser Representatives. Investments are:
*Not FDIC/NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.

- Brokerage Accounts
- Investment Advisory Programs
- Mutual Funds
- Annuities
(Fixed, Indexed, Variable, Immediate)
- Corporate and Municipal Notes and Bonds
(Individual or Portfolio)
- Long Term Care Insurance
- 401k, SEP, Simple, Traditional, and Roth IRAs
- 529 College Savings Accounts
- Financial Planning
- Online Access for Account Viewing



DNB First Investment Management & Trust provides a broad range of proprietary investment and fiduciary services to individuals, families, and nonprofit institutions. Our structured and disciplined investment process ensures superior money management that takes your particular circumstances into account.

As a corporate fiduciary, we offer unbiased expertise, sophisticated trust accounting software, extensive experience in all aspects of trusts, and the assurance of federal regulatory oversight.

- Investment Management Services
- Trustee Services
- Estate Administration
- Guardian for the Estate of Minors and Incapacitated Individuals
- Agent under Powers of Attorney
- Custody Services
- Financial Planning





Residential & Consumer *Lending.*

DNB First provides a complete range of consumer and residential lending solutions with competitive rates and numerous features and benefits.

Our application process is simple and can be completed online or in person. We have a fast approval process and a team of seasoned professionals who handle all underwriting and document preparation.

Our competitive rates and fees, and personalized service ensure a smooth lending process. Whether you're looking to purchase a home, make home improvements, buy a car, or pay for college, we have a solution that makes borrowing easy, convenient, and affordable.



Residential and Consumer Lending

DNB First has loans and mortgage products to fit the need of every borrower.

We offer flexible, common sense underwriting that meets the requirements of the secondary mortgage market as well as the bank's proprietary loan portfolio.

We offer loans for purchase or refinance, fixed-rate mortgages with predictable monthly payments, adjustable-rate mortgages with lower initial interest rates, and construction loans to help you build your dream home. Our home equity products are available in term loans or lines of credit to give you the flexibility you need.

- Fixed-Rate Mortgages
(10 to 30 year terms)
- Adjustable-Rate Mortgages
(5, 7, or 10 year terms)
- Jumbo and Super-Jumbo Loan Amounts
- Home Equity Loans & Lines of Credit





Personal *Banking.*

DNB First offers personal checking and savings accounts along with a wide range of convenience services.

We provide complete branch banking services in 15 offices across Chester, Delaware, and Philadelphia counties, where our team of friendly and knowledgeable bankers are available to help with consumer and business deposit accounts, loans, and on the spot debit card issuance. All locations have 24 hour ATM machines for cash and deposits, and select locations have safe deposit boxes.

You can also schedule personal consultations with wealth advisors and mortgage consultants.



Among our deposit products, DNB First offers affordable and convenient checking accounts, easy savings solutions, and student banking with convenient ATM rebates, credits cards, and online and mobile access.

Specialty Segments and Services

- First at Work Employee Banking
- Senior Banking
- Student Banking

Core Checking and Savings

- Choice Checking
- Choice Checking with Interest
- Premier Money Market

All deposit accounts available with a choice of convenience services that provide 24/7 account access:

- Credit Cards
- Debit Cards
- Electronic Statements
- Mobile Money with Mobile Deposit
- Online Banking with Bill Pay, Budgeting and External Transfers
- Popmoney
- Telephone Banking

