



## Company Description

DNB Financial Corporation is the parent of DNB First, National Association, the oldest nationally chartered community bank serving the greater Philadelphia Region. In addition to providing a broad array of consumer and business banking products, DNB offers brokerage and insurance services through DNB Investments & Insurance, Investment Management and trust services through DNB First Wealth Management. DNB Financial Corporation's shares are traded on Nasdaq's Capital Market under the symbol: DNBFI.

## Corporate Data

### DNB Financial Corporation

4 Brandywine Avenue  
P.O. Box 1004  
Downingtown, PA 19335  
(610) 269-1040

### Investor Relations Contact

Mr. Gerald F. Sopp  
(484) 359-3138  
[gsopp@dnbfirst.com](mailto:gsopp@dnbfirst.com)

### Transfer Agent

[Computershare Shareholder Services](#)  
211 Quality Circle, Suite 210  
P.O. Box 30170  
College Station, TX 77842-3170  
(800) 368-5948

### Market Makers

Boenning & Scattergood, Inc.  
1-800-842-8928

Raymond James  
1-800-800-4693

FIG Partners.  
1-866-344-2657

Janney Montgomery Scott, Inc.  
1-800-526-6397

## Dividends Graph

No data available.

## Institutional Ownership

## Officers and Directors

### Senior Management

<b>William J. Hieb</b> President and Chief Executive Officer	<b>Gerald F. Sopp</b> Executive Vice President, Chief Financial Officer and Secretary
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### Board of Directors

<b>James H. Thornton</b>	<b>John "Jef" McGill</b>
<b>Peter R. Barsz</b>	<b>James B. R. Biery</b>
<b>Thomas A. Fillippo Sr.</b>	<b>Gerard F. Griesser</b>
<b>William J. Hieb</b>	<b>Mildred C. Joyner</b>
<b>Mary Demetor Latoff</b>	<b>Charles A. Murray</b>
<b>Daniel O'Donnell</b>	

## Dividends

No data available.

## Insider Ownership

### Insider Transaction Activity (Last 6 Months)

Aggregates	Shares	Price (\$)	Value (\$)
Open Market Buys	2,561	35.01	89,654
Open Market Sells	(6,176)	35.42	(218,767)
Options Ex. & Sold	1,284	19.66	(30,846)
Net Shares	69,444	29.82	(159,959)

### High Volume Traders (Last 6 Months)

Name	# Buys	# Sells	# Options Ex. & Sold	Total # Trans.	Net Shares
Mary Demetor Latoff	1	0	0	1	71,775
Bruce E. Moroney	0	1	3	4	(3,428)
William J. Hieb	0	1	0	1	(1,464)
Charles A. Murray	2	0	0	2	515
Mildred C. Joyner	2	0	0	2	480

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## Map

Ownership Information		Ownership Activity		
Shares Outstanding	4,301,898	<b>Description</b>	<b>Holders</b>	<b>Shares</b>
Short Interest Shares	5,851	Total Positions	50	1,255,905
Float (%)	84.58	New Positions	7	199,040
Institutional Ownership (%)	29.19	Increased Positions	20	115,758
Mutual Fund Ownership (%)	7.21	Decreased Positions	14	(152,264)
Insider Ownership (%)	15.42	Soldout Positions	18	(156,802)
Top 10 Instn Holders (%)	24.91	Net Change		5,732

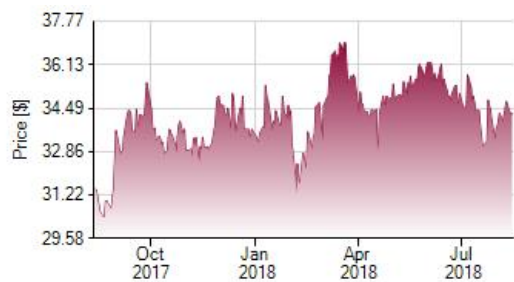
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## Market Data

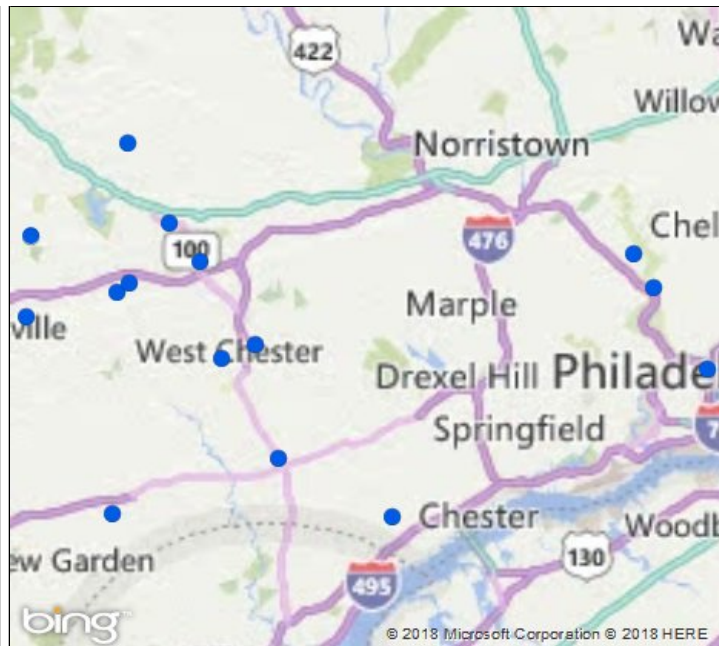
Current Quote	Data as of August 15, 2018 3:51 PM
Last Sale	\$ 34.50
Last Close	\$ 34.30
Today's High	\$ 34.50
Today's Low	\$ 33.98
Net Change	\$ .20 ▲ .58%
Today's Volume	1,865

Minimum 20 minute delay

## Current Chart



DNBF



● U.S. Branches: Current Ownership (15)

## Deposit Market Share

### Deposit Market Share for Selected Markets

Pending Ownership, including Bank, Savings Bank, Thrift Branches  
Ownership as of 8/14/2018, Branches and Deposits as of 6/30/2017

#### CITY: Philadelphia, PA

2017 Rank	2016 Rank	Institution (Headquarters)	Type	2017 Number of Branches	2017 Total Deposits in Market (\$M)	2017 Total Market Share (%)	2016 Total Deposits in Market (\$M)	2016 Total Market Share (%)
1	1	Wells Fargo & Co. (CA)	Bank	38	12,267.2	24.47	13,198.0	26.53
2	2	PNC Financial Services Group (PA)	Bank	38	9,270.7	18.49	8,275.7	16.64
3	3	Bank of America Corp. (NC)	Bank	18	8,534.2	17.02	7,707.4	15.50
4	4	Citizens Financial Group Inc. (RI)	Bank	51	7,440.3	14.84	7,515.0	15.11

5	5	Toronto-Dominion Bank	Bank	21	4,002.0	7.98	4,097.4	8.24
6	6	WSFS Financial Corp. (DE)	Thrift	16	1,654.0	3.30	1,585.3	3.19
7	7	Banco Santander	Bank	19	1,384.5	2.76	1,508.4	3.03
8	8	M&T Bank Corp. (NY)	Bank	8	984.8	1.96	982.4	1.98
9	9	Firsttrust SB (PA)	Savings Bank	5	744.9	1.49	718.3	1.44
10	10	Republic First Bancorp Inc. (PA)	Bank	7	642.1	1.28	532.7	1.07
<b>16</b>	<b>16</b>	<b>DNB Financial Corp. (PA)</b>	<b>Bank</b>	<b>3</b>	<b>190.0</b>	<b>0.38</b>	<b>229.0</b>	<b>0.46</b>
		<b>Total for institutions in market</b>		<b>289</b>	<b>50,128.4</b>		<b>49,739.0</b>	

**COUNTY: Delaware, PA**

2017 Rank	2016 Rank	Institution (Headquarters)	Type	2017 Number of Branches	2017 Total Deposits in Market (\$M)	2017 Total Market Share (%)	2016 Total Deposits in Market (\$M)	2016 Total Market Share (%)
1	1	Wells Fargo & Co. (CA)	Bank	21	2,557.4	18.11	2,405.0	17.77
2	2	Toronto-Dominion Bank	Bank	15	2,463.7	17.44	2,345.7	17.33
3	3	Citizens Financial Group Inc. (RI)	Bank	23	2,077.0	14.70	1,956.6	14.46
4	4	PNC Financial Services Group (PA)	Bank	10	1,291.9	9.15	1,279.1	9.45
5	5	WSFS Financial Corp. (DE)	Thrift	17	883.3	6.25	859.2	6.35
6	6	Bank of America Corp. (NC)	Bank	9	845.3	5.98	803.2	5.93
7	7	Banco Santander	Bank	13	833.0	5.90	798.8	5.90
8	9	Bryn Mawr Bank Corp. (PA)	Bank	15	761.7	5.39	709.0	5.24
9	8	Bank of New York Mellon Corp. (NY)	Bank	0	715.0	5.06	710.8	5.25
10	11	M&T Bank Corp. (NY)	Bank	9	302.7	2.14	258.8	1.91
<b>21</b>	<b>20</b>	<b>DNB Financial Corp. (PA)</b>	<b>Bank</b>	<b>2</b>	<b>60.7</b>	<b>0.43</b>	<b>65.6</b>	<b>0.48</b>
		<b>Total for institutions in market</b>		<b>164</b>	<b>14,124.8</b>		<b>13,533.5</b>	

**MSA: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD**

2017 Rank	2016 Rank	Institution (Headquarters)	Type	2017 Number of Branches	2017 Total Deposits in Market (\$M)	2017 Total Market Share (%)	2016 Total Deposits in Market (\$M)	2016 Total Market Share (%)
1	1	Capital One Financial Corp. (VA)	Bank	1	111,513.4	30.41	98,798.7	28.65
2	2	Toronto-Dominion Bank	Bank	143	102,095.2	27.84	97,675.9	28.33
3	3	Wells Fargo & Co. (CA)	Bank	192	31,664.0	8.64	31,388.5	9.10
4	4	PNC Financial Services Group (PA)	Bank	163	22,758.3	6.21	20,813.5	6.04
5	5	Citizens Financial Group Inc. (RI)	Bank	177	17,548.4	4.79	17,097.9	4.96
6	6	Bank of America Corp. (NC)	Bank	84	14,239.7	3.88	13,112.2	3.80
7	7	WSFS Financial Corp. (DE)	Thrift	109	8,544.4	2.33	8,306.2	2.41
8	8	M&T Bank Corp. (NY)	Bank	59	7,800.4	2.13	6,641.1	1.93
9	9	BB&T Corp. (NC)	Bank	93	5,074.8	1.38	5,549.6	1.61
10	11	Comenity Bank (DE)	Bank	1	4,258.2	1.16	3,510.0	1.02
<b>21</b>	<b>22</b>	<b>DNB Financial Corp. (PA)</b>	<b>Bank</b>	<b>15</b>	<b>894.2</b>	<b>0.24</b>	<b>871.0</b>	<b>0.25</b>
		<b>Total for institutions in market</b>		<b>1,649</b>	<b>366,670.0</b>		<b>344,817.3</b>	

**COUNTY: Chester, PA**

2017 Rank	2016 Rank	Institution (Headquarters)	Type	2017 Number of Branches	2017 Total Deposits in Market (\$M)	2017 Total Market Share (%)	2016 Total Deposits in Market (\$M)	2016 Total Market Share (%)
1	1	Wells Fargo & Co. (CA)	Bank	16	2,106.9	14.80	2,014.5	14.67
2	2	BB&T Corp. (NC)	Bank	22	1,516.8	10.65	1,582.9	11.52
3	3	PNC Financial Services Group (PA)	Bank	10	1,437.9	10.10	1,409.3	10.26
4	5	Citizens Financial Group Inc. (RI)	Bank	17	1,327.2	9.32	1,224.4	8.91
5	4	Toronto-Dominion Bank	Bank	10	1,298.2	9.12	1,261.2	9.18

6	7 Customers Bancorp Inc (PA)	Bank	3	889.9	6.25	661.4	4.82
7	6 WSFS Financial Corp. (DE)	Thrift	11	684.6	4.81	694.8	5.06
<b>8</b>	<b>9 DNB Financial Corp. (PA)</b>	<b>Bank</b>	<b>10</b>	<b>643.4</b>	<b>4.52</b>	<b>576.3</b>	<b>4.20</b>
9	11 Malvern Bancorp Inc (PA)	Bank	6	631.9	4.44	529.3	3.85
10	8 Bank of America Corp. (NC)	Bank	3	568.5	3.99	596.9	4.35
<b>Total for institutions in market</b>			<b>164</b>	<b>14,235.7</b>		<b>13,736.2</b>	

## Mergers and Acquisitions

### Acquisitions

#### Bank & Thrift Company Deals

Target Seller	State	Industry Type	Announce Date	Status	Deal Value (\$M)	Target Total Assets (\$000)
East River Bank	PA	Thrift	4/04/2016	Completed on 10/1/2016	43.32	311,418

#### Bank & Thrift Branch Deals

Target Seller	State	Industry Type	Announce Date	Status	Number of Branches	All States	Total Deposits Transferred (\$000)
1 BranchCapital Bancorp, Inc.	PA	Bank	4/02/2012	Completed on 6/11/2012	1	PA	15,900
1 BranchKeystone Financial, Inc.	PA	Bank	1/08/1999	Completed on 3/30/1999	1	PA	9,100

### Sales and Divestitures

#### Other Deals

Target Buyer	Announce Date	Status	Deal Value (\$M)
Operations centerPapermill Brandywine Company LLC	6/01/2005	Completed on 11/18/2005	1.70

## Recent Documents

No data available.

## Peer Analysis

No data available.

## FAQ

### Q: Where is DNB Financial Corporation's common stock listed?

A: Our common stock is listed on NASDAQ under the symbol **DNBF**. For more detailed stock information, please visit our [Stock Quote](#) page.

### Q: Does DNB Financial Corporation pay a Dividend?

A: To see a list of our historical dividends, please visit our [Dividends](#) page.

### Q: How can I request additional information from DNB Financial Corporation?

A: You can contact us via our [Information Request](#) page.

### Q: How can I receive Email alerts from DNB Financial Corporation?

A: To sign up for Email alerts on our Events, Documents, Press Releases and closing stock price information click here to visit our [Email Notification](#) page.

## Stock Price History

	High (\$)	Low (\$)
One Day	34.30	34.26
One Month	35.00	32.29
Three Months	36.70	31.40
Year-to-Date	37.15	30.40
One Year	37.15	30.00
Three Year	37.15	23.05
Three Year Date	3/12/2018	6/28/2016

## Recent Press Releases

- 7/24/2018 [DNB Financial Corporation Reports Second Quarter Results](#)
- 5/23/2018 [DNB Financial Corporation Declares a \\$0.07 Cash Dividend](#)
- 4/24/2018 [DNB Financial Corporation Reports First Quarter 2018 Results](#)
- 3/01/2018 [DNB Financial Corporation Declares a \\$0.07 Cash Dividend](#)
- 1/29/2018 [Peter Barsz Appointed to DNB Financial Corporation Board of Directors](#)

