First Quarter 2020 Earnings Review

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Forward Looking Statement

This presentation contains statements which, to the extent that they are not recitations of historical fact may constitute forward-looking statements for purposes of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended. Such forward-looking statements may include financial and other projections as well as statements regarding the Corporation's future plans, objectives, performance, revenues, growth, profits, operating expenses or the Bryn Mawr Bank Corporation's (the "Corporation") underlying assumptions. The words "may," "would," "should," "could," "will," "likely," "possibly," "expect," "anticipate," "intend," "indicate," "estimate," "target," "potentially," "promising," "probably," "outlook," "predict," "contemplate," "continue," "plan," "forecast," "project," "annualized," "are optimistic," "are looking," "are looking forward" and "believe" or other similar words and phrases may identify forward-looking statements. Persons reading this press release are cautioned that such statements are only predictions, and that the Corporation's actual future results or performance may be materially different. Such forward-looking statements involve known and unknown risks and uncertainties. A number of factors, many of which are beyond the Corporation's control, could cause our actual results, events or developments, or industry results, to be materially different from any future results, events or developments expressed, implied or anticipated by such forward-looking statements, and so our business and financial condition and results of operations could be materially and adversely affected. The COVID-19 pandemic is adversely affecting us, our customers, counterparties, employees, and third-party service providers, and the ultimate extent of the impacts on our business, financial position, results of operations, liquidity, and prospects is uncertain. Continued deterioration in general business and economic conditions, including further increases in unemployment rates, or turbulence in domestic or global financial markets could adversely affect our revenues and the values of our assets and liabilities, reduce the availability of funding, lead to a tightening of credit, and further increase stock price volatility. In addition, changes to statutes, regulations, or regulatory policies or practices as a result of, or in response to COVID-19, could affect us in substantial and unpredictable ways. Other factors include, among others, our need for capital, our ability to control operating costs and expenses, and to manage loan and lease delinquency rates; the credit risks of lending activities and overall quality of the composition of our loan, lease and securities portfolio; the impact of economic conditions, consumer and business spending habits, and real estate market conditions on our business and in our market area; changes in the levels of general interest rates, deposit interest rates, or net interest margin and funding sources; changes in banking regulations and policies and the possibility that any banking agency approvals we might require for certain activities will not be obtained in a timely manner or at all or will be conditioned in a manner that would impair our ability to implement our business plans; changes in accounting policies and practices or accounting standards, including ASU 2016-13 (Topic 326), "Measurement of Credit Losses on Financial Instruments," commonly referenced as the Current Expected Credit Loss model, which has changed how we estimate credit losses and may result in further increases in the required level of our allowance for credit losses ; unanticipated regulatory or legal proceedings, outcomes of litigation or other contingencies; cybersecurity events; the inability of key third-party providers to perform their obligations to us; our ability to attract and retain key personnel; competition in our marketplace; war or terrorist activities; material differences in the actual financial results, cost savings and revenue enhancements associated with our acquisitions; uncertainty regarding the future of LIBOR; the impact of public health issues and pandemics, and their effects on the economic and business environments in which we operate, the effect of the COVID-19 pandemic, including on our credit quality and business operations, as well as its impact on general economic and financial market conditions; and other factors as described in our securities filings with the SEC. All forward-looking statements and information set forth herein are based on Corporation management's current beliefs and assumptions as of the date hereof and speak only as of the date they are made.

The Corporation does not undertake to update forward-looking statements. For a complete discussion of the assumptions, risks and uncertainties related to our business, you are encouraged to review our filings with the U.S. Securities and Exchange Commission (the "SEC"), including our most recent Annual Report on Form 10-K, as updated by our quarterly or other reports subsequently filed with the SEC.

Member FDIC. Equal Housing Lender. Securities, insurance, foreign exchange, and derivatives products are not a deposit, not FDIC insured, not bank guaranteed, not insured by any federal government agency, and may lose value.

Statement on Non-GAAP Measures: The Corporation believes the presentation of the following non-GAAP financial measures provides useful supplemental information that is essential to an investor's proper understanding of the results of operations and financial condition of the Corporation. Management uses non-GAAP financial measures in its analysis of the Corporation's performance. These non-GAAP measures should not be viewed as substitutes for the financial measures determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies.

COVID-19 Response Timeline

Evaluate → Prepare → Execute

January - February

BMT begins to evaluate and anticipate impact of COVID-19

Updates are discussed and various internal task forces are put on alert

- Incident Assessment Team "IAT"
- Crisis Management Team "CMT"

IAT convenes and increases escalation

IAT declares the occurrence of an incident

March

CMT convenes, begins to provide updates to executive management

- All locations are outfitted accordingly
- IT stress tests remote capabilities

Business Continuity Plan commences (Includes Disaster Recovery)

Employees begin to work remotely (approx. 70% of workforce)

Branch lobbies closed

Announcement of added virtual format for 2020 Annual Meeting

Aiding Our Stakeholders

Customers

- ✓ Personal Relief Loan for existing customers
  - ➢ Up to 60-months
  - ➢ Unsecured
- ✓ Personal Relief Programs
  - ➢ Deferred payments up to 6-months
- ✓ Commercial & Small Business relief programs
  - ➢ Deferred payments for 3-6 months
- ✓ SBA Paycheck Protection Program
- ✓ Waiving fees
  - ➢ Early CD redemption
  - ➢ Overdrafts
  - ➢ Minimum balance

Employees

- ✓ Deploying resources to ensure the safety and soundness of our employees
  - ➢ Providing extra protection for all 'customer-facing' employees
- ✓ Leveraging technological investments to ensure seamless transition for at home work force
  - ➢ Approx. 70% of FTEs
- ✓ Extending medical benefits to include virtual option via telemedicine

Communities

- ✓ Maintaining access to branch services on limited schedule
- ✓ Reallocating internal resources to handle additional requests in expedited manner
- ✓ Taking proactive approach to ensure transparent communication and reliability on products and services available

Identifying Top Risk Areas

Top Risk Categories	Our Risk Mitigants
Operational Risk	
• Business disruption • Unavailability of key personnel • Unauthorized access to information (Cyber) • Unreliable third parties • Unfulfilled products/services • Fraud	• Deploy BCP / DR • Convene IAT • Convene CMT • Secure on-site personnel • Work remotely • Monitor third parties • Enhance cyber defenses • Develop new products
Financial Risk	
• Adverse interest rate movement • Unfavorable economic conditions and impact on allowance for credit losses • Meeting operating / loan funding obligations • Inability to invest in vital opportunities	• Stress test interest rates • Monitor balance sheet • Modify new business pricing • Revisit liquidity sources & conduct stress testing • Ration capital investments
Credit Risk	
• Customer nonpayment • Loans do not perform as expected • Adverse fluctuation in collateral value	• Evaluate stress test results • Aggressively monitor & manage at-risk segments • Payment accommodation programs • Direct customer call program to gauge stress
Reputation Risk	
• Risk of negative public relations	• Communicate to employees, customers, regulators, shareholders, communities

1st Quarter 2020 Results

Income Statement

$ in thousands, except per share data	1Q20	4Q19	% Change
Net interest income	$36,333	$35,985	1%
Provision for credit losses on loans & leases	32,335	2,225	1353%
Net interest income after provision	3,998	33,760	(88%)
Noninterest income	18,300	23,255	(21%)
Total noninterest expense	36,418	36,430	0%
(Loss) income before income taxes	(14,120)	20,585	(169%)
Income tax (benefit) expense	(2,957)	4,202	(170%)
Net (loss) income	($11,163)	$16,383	(168%)
Basic earnings per share	($0.56)	$0.81	
Weighted average shares outstanding	20,053,159	20,124,553	

Financial Metrics

Return on average assets	(0.93%)	1.36%
Return on tangible equity	(10.17%)	16.85%
Efficiency ratio	64.98%	59.89%
Net interest margin	3.38%	3.36%

Balance Sheet - Liquidity - Capital

Assets (millions)	1Q20	4Q19
Total Assets	$4,923	$5,263
Total Portfolio Loans & Leases	3,767	3,689
ALLL	(54.1)	(22.6)

Liquidity (millions)	1Q20	4Q19
Noninterest bearing deposits	$928	$898
Interest-bearing deposits	2,851	2,944
Short-term borrowings	162	493

Capital (millions)	1Q20	4Q19
Total shareholders' equity	$593	$612
Corp. Tier 1 leverage ratio	8.88%	9.33%
Corp. CET1 ratio	10.27%	10.86%
Tangible book value per share	$19.66	$20.36

1Q 2020 Assets

- Quarterly loan growth of 2.1%, or 8.5% annualized
- Increase to the allowance from the adoption of CECL followed by economic downturn resulting from pandemic

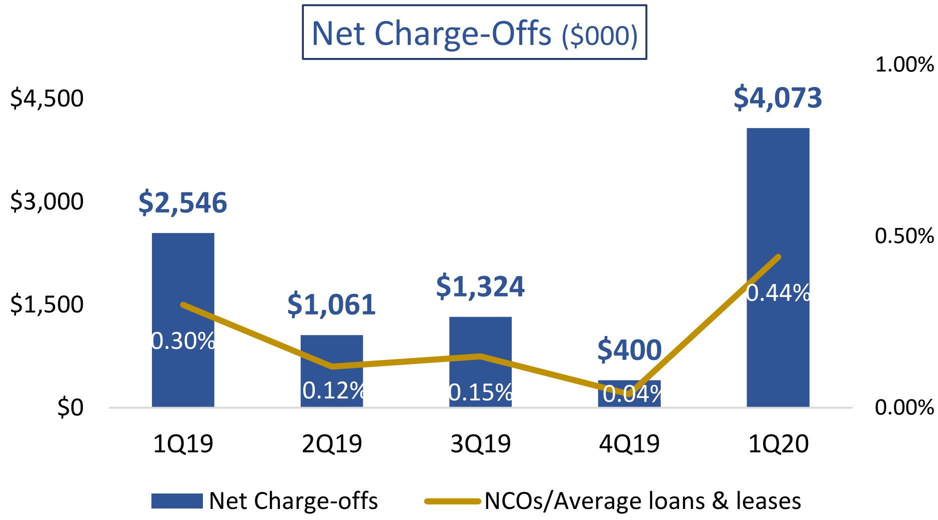
1Q 2020 Liquidity

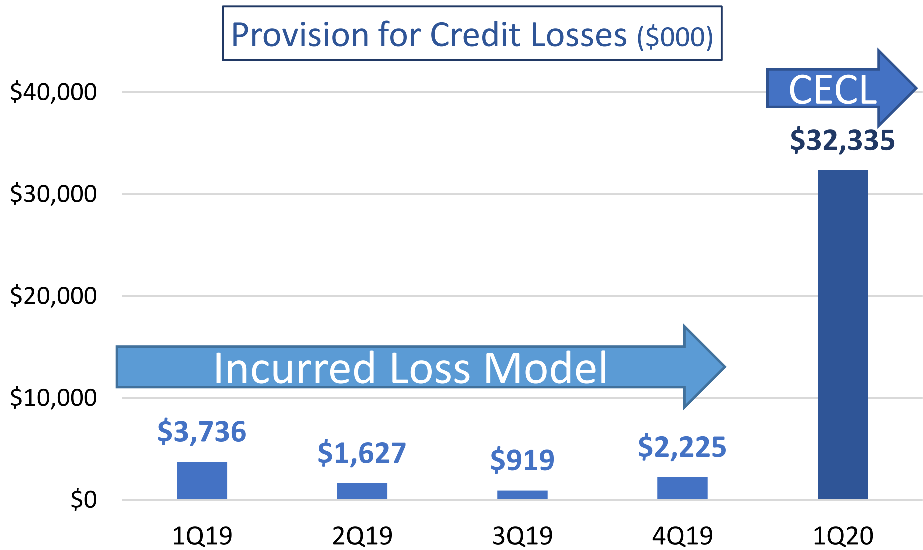
- Deposit retention remains a key focus
- Avenues for liquidity include:
  - Significant capacity at FHLB
  - Federal Reserve discount window
  - Various wholesale & brokered deposit options
  - Federal Reserve program to help fund PPP loans
  - High quality investment portfolio acts as a source of liquidity

1Q 2020 Capital

- Bank and Corporation capital remain above internal targets
- Paused stock buyback program in March
  - 207,201 shares repurchased previously in 1Q
- Maintaining shareholder dividend at this time

Asset Quality





Charge-Offs

- Net charge-offs increased $3.7 million from the fourth quarter 2019 driven by $2.2 million in charge-offs in our leasing portfolio
- Net charge-offs as a percent of average loans and leases increased 40 basis points Q over Q
- Nonperforming loans decreased $3.1 million, or 29% compared to the linked quarter

Provision under CECL

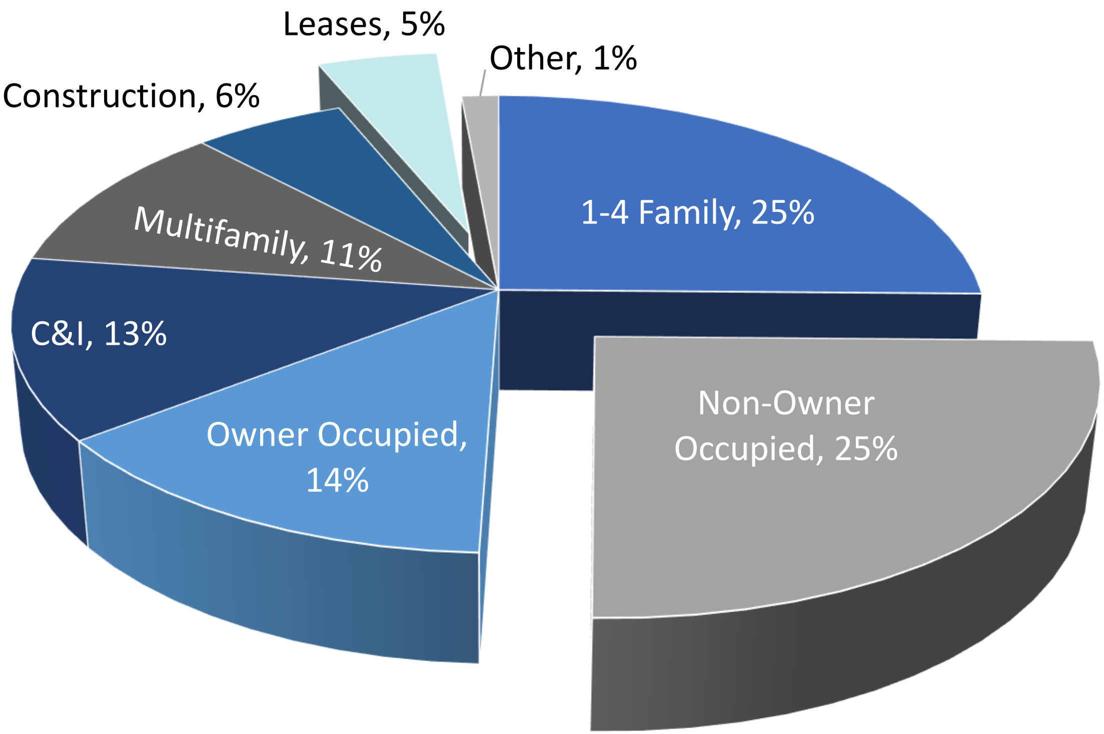
- The provision increased by $30.1 million as compared to the linked quarter
- CECL was adopted on January 1, 2020
    - Day one (non-earnings) reserve increase of 14%, or $3.2 million recorded January 1
    - 1st quarter provision of $32.3 million reflects management's estimates under CECL

CECL Implementation and 1st Quarter Increase

$ thousands	December 31, 2019 Incurred Loss Method		January 1, 2020 CECL Adoption		March 31, 2020 CECL	
Portfolio Loan Segment	Amount	% of Segment	Amount	% of Segment	Amount	% of Segment
Commercial & Industrial	$3,835	0.89%	$3,676	0.85%	$8,734	1.78%
Construction	1,230	0.61%	871	0.43%	6,984	3.16%
Consumer	304	0.54%	444	0.78%	190	0.42%
CRE - Nonowner-Occupied	7,960	0.60%	7,493	0.56%	13,329	0.98%
CRE - Owner-Occupied	2,825	0.54%	2,841	0.54%	4,192	0.79%
HELOC	1,114	0.50%	1,068	0.48%	2,748	1.31%
Leases	2,361	1.43%	3,955	2.40%	8,909	5.29%
Overdrafts	134	25.30%	134	25.30%	151	25.30%
Residential	2,839	0.38%	5,326	0.72%	8,833	1.18%
Total	$22,602	0.61%	$25,808	0.70%	$54,070	1.44%
Reserve for unfunded loan commitments	$360		$1,181		$4,197	

Allowance for credit losses on loans and leases increased 139% since December 31, 2019 due to the adoption of CECL on January 1, 2020, followed by the economic downturn relating to the COVID-19 pandemic

Loan Portfolio Segments



Non-Owner Occupied (25%)

Primarily commercial mortgage loans with more than 96% Pass-rated

- Average LTV: 63%
- Average loan size: $1.5 million

Multiple programs developed to provide relief to clients

Leasing Portfolio (5%)

- Located in all 50 states and Washington D.C.
- Average lease size: $26 thousand
- More susceptible to downturns in the economy

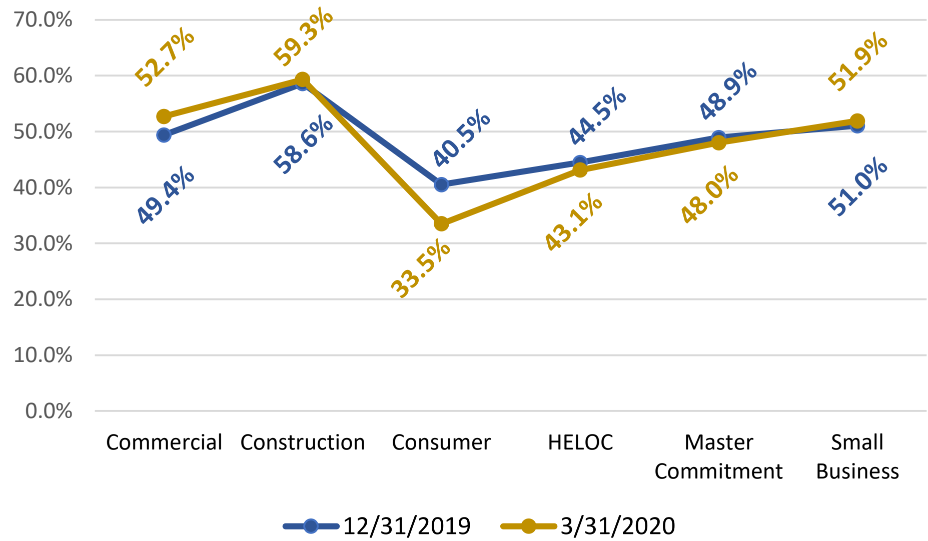
Specialized Sector Exposures

Commercial Real Estate-Sector ($000)	Total Loans	% of Total Loans	Avg. Loan Size	Avg. LTV
Retail	$352,923	9.4%	$1,689	61.9%
Multifamily	278,866	7.4%	1,256	66.1%
Flex	240,354	6.4%	1,184	63.5%
Office	218,996	5.8%	1,810	68.7%
Hospitality	92,078	2.4%	3,289	62.6%

CRE Portfolio

- Seasoned portfolio with long-tenured clients
- 96% of portfolio sectors above Pass-rated
- Clients with a long-history in our local communities
- Several relief program available
- Low exposures in restaurants, manufacturing and energy

Lines of Credit Usage



Lines of credit usage increased 2%, or $16 million since December 31, 2019.

BMT Loan Assistance Programs

Commercial / Small Business Relief	SBA Paycheck Protection Program (PPP)	Consumer Relief
Offering two levels of relief 1. Complete payment holiday ✓ Zero principal ✓ Zero interest ✓ Three billing cycles ✓ Additional relief options 2. Interest only ✓ Zero principal ✓ Three billing cycles ✓ Additional relief options Total Participants: 240+ Total Amount: $500 million+	PPP Stats: ✓ 2,400+ requests ✓ 1,600+ submitted applications ✓ 700+ approved to date ✓ $220+ million allocation ✓ 92%+ in PA ✓ Continuing to process applications	Six month payment holiday ✓ Total Participants: 146 ✓ Total Amount: $25 million Data as of April 17, 2020

Non-GAAP Reconciliation

$ thousands	As of or For the Three Months Ended March 31, 2020	As of or For the Three Months Ended December 31, 2019
Calculation of Return on Average Tangible Equity:		
Net (loss) income attributable to BMBC (a GAAP measure)	$ (11,163)	$ 16,384
Add: Tax-effected amortization and impairment of intangible assets	725	753
Net tangible (loss) income (numerator)	$ (10,438)	$ 17,137
Average shareholders' equity	$ 615,010	$ 606,508
Less: Average Noncontrolling interest	695	694
Less: Average goodwill and intangible assets	(202,760)	(203,663)
Net average tangible equity (denominator)	$ 412,945	$ 403,539
Return on tangible equity (a non-GAAP measure)	**(10.17%)**	**16.85%**
Calculation of Efficiency Ratio:		
Noninterest expense	$ 36,418	$ 36,430
Less: certain noninterest expense items*:		
Amortization of intangibles	(918)	(953)
Noninterest expense (adjusted) (numerator)	$ 35,500	$ 35,477
Noninterest income	$ 18,300	$ 23,255
Net interest income	36,333	35,985
Noninterest income and net interest income (denominator)	$ 54,633	$ 59,240
Efficiency ratio	**64.98%**	**59.89%**

** In calculating the Corporation's efficiency ratio, which is used by Management to identify the cost of generating each dollar of core revenue, certain non-core income and expense items as well as the amortization of intangible assets, are excluded.*