

NASDAQ: BMTC

Bryn Mawr Trust is synonymous with relationship-driven banking, money management and wealth preservation for individuals, families, businesses and institutions in and around the Delaware Valley. Bryn Mawr Bank Corporation's subsidiaries provide some of the most sophisticated private banking, wealth management and middle-market commercial banking solutions available to clients in the Greater Philadelphia, Eastern Pennsylvania and Southern New Jersey markets today.

INVESTMENT THESIS

- Revenue mix diversified by substantial fee income platform
- Consistent, disciplined cost control with sub-60% efficiency
- Seasoned leadership with proven record of execution
- Unique, relationship-based client focus and credit discipline
- Attractive geographic market with opportunity for growth
- Top quartile profitability among peers

20% Total assets CAGR
- 4 years

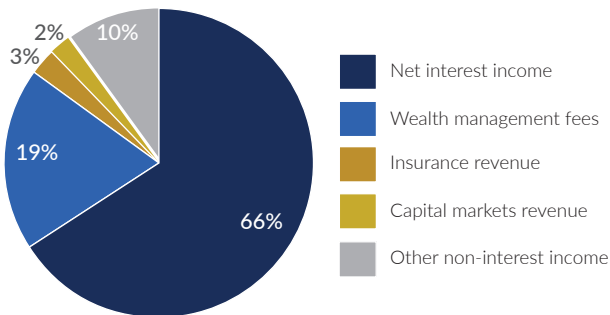
16% Total revenue CAGR
- 4 years

16% GAAP pre-tax income CAGR
- 4 years

34% Operating revenue from non-interest income

DIVERSE REVENUE MIX

LTM Ended December 31, 2018

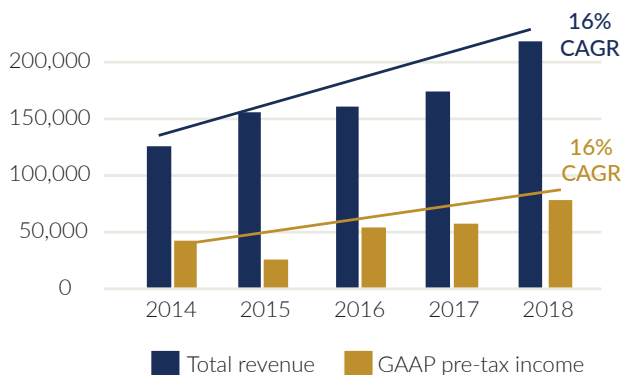


SUPERIOR PROFITABILITY

3Q18	Non-interest Income to Operating Revenue	Core ROATCE	Core ROAA
BMTC	33.22%	20.78%	1.55%
Peers	26.91%	16.88%	1.35%
\$3-\$5B Commercial Banks	20.48%	14.96%	1.34%

ANNUAL GROWTH

(\$000)



A PREMIER REGIONAL BANKING BRAND

With a Nationwide Client Base

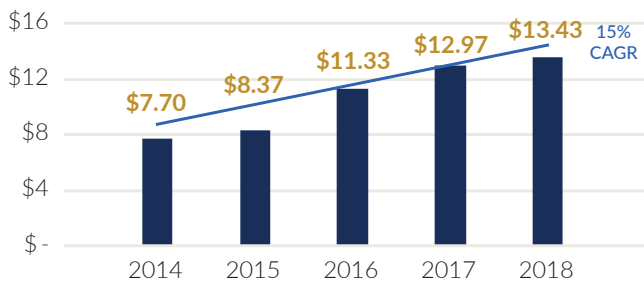


DIFFERENTIATED NON-INTEREST REVENUE PLATFORM

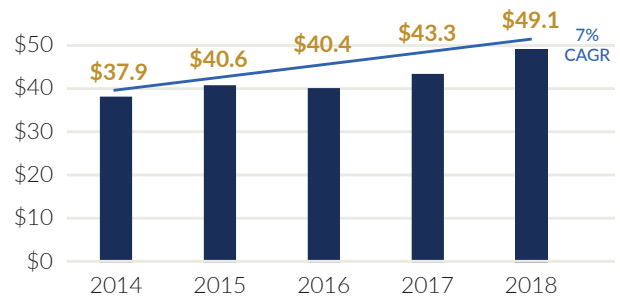
WEALTH MANAGEMENT STRATEGY

BMT's wealth management offering sets it apart from both larger and smaller competitors. Through a personalized and rigorous advice-driven approach, we meet clients' financial needs across the spectrum of personal and business solutions. This "One BMT" strategy allows us to offer a highly sophisticated suite of products and services that the typical independent advisor can't offer, with a client experience unmatched by larger institutions.

GROWING ASSETS UNDER MANAGEMENT
(\$ billions)



WEALTH AND INSURANCE REVENUE
(\$ millions)



DISTINCT OFFERING ANTICIPATES HIGH-NET-WORTH CLIENT NEEDS

Wealth Management

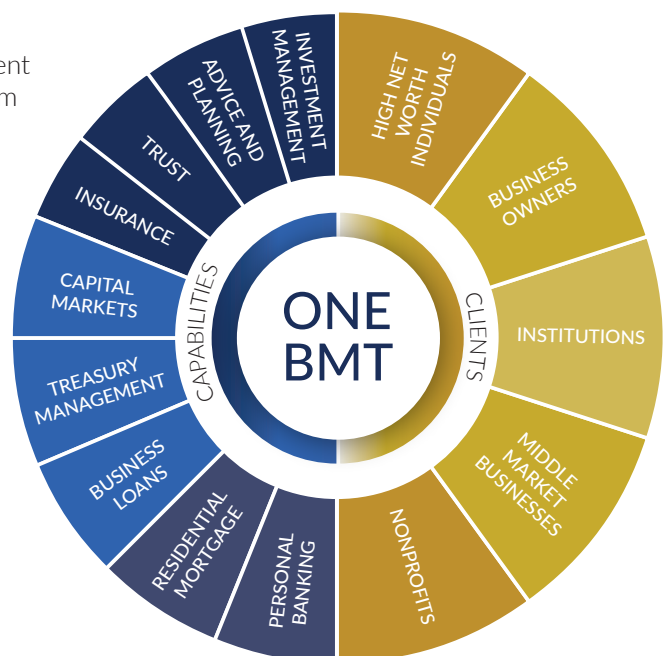
- Delaware trust and other trust and custody solutions, alongside investment management services, through dedicated client service teams.

Insurance

- Built for and around Bryn Mawr Trust wealth management business and its clients, with over half of annual premium dollars generated by commercial lines.

UNIQUE CLIENT RELATIONSHIPS DRIVE PROFITABILITY AND OPPORTUNITY

- "One BMT" culture aspires to find every opportunity to anticipate, meet and exceed clients' multi-faceted needs as a single, seamless team.
- Ample opportunity to increase market share in and around the Delaware Valley.

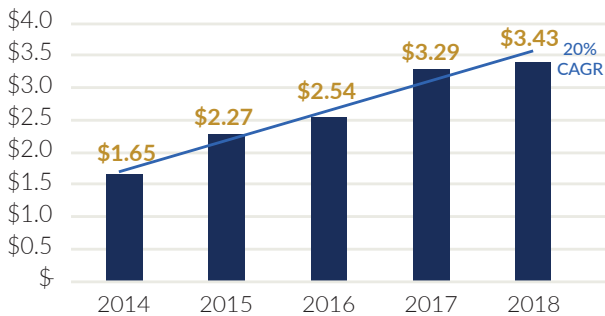


BANKING OPPORTUNITY IN A PREMIER MARKET

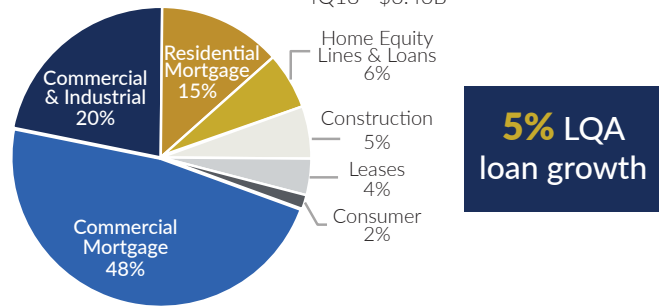
COMMERCIAL BANKING STRATEGY

BMT provides expert business banking, commercial banking and capital markets solutions in and around the Delaware Valley, home to hundreds of thousands of businesses. Through our “One BMT” approach, we aim to execute on the abundant opportunity to grow the bank’s balance sheet and relationships with non-profit, institutional, privately-held and family-owned business clients and their principals.

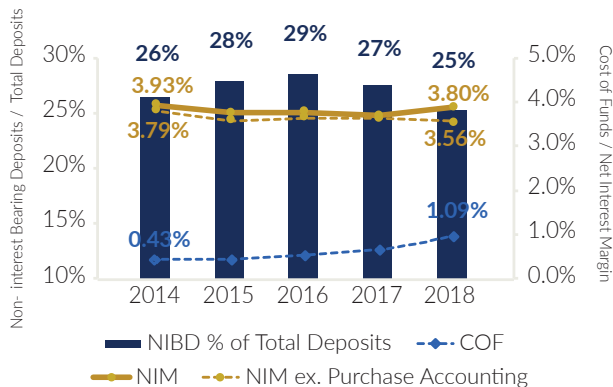
TOTAL LOANS
(\$ billions)



LOAN COMPOSITION
4Q18 - \$3.43B



CONSISTENT, LOW-COST DEPOSIT FRANCHISE



Client relationship focus, pricing discipline, and success in maintaining low cost of funds drive consistent NIM performance

CAPITAL MARKETS

BMT is a premier provider of a full range of capital markets products and services, thanks to talent and infrastructure investments made in 2016 and 2017, allowing the company to expand the breadth and depth of its commercial banking relationships with middle-market customers requiring sophisticated interest rate hedging and derivatives, foreign exchange and international payments, and trade finance products.

ATTRACTIVE IN-MARKET DEPOSITS FUND LOAN GROWTH

Expansion in the Philadelphia market through the Royal Bank acquisition in 4Q17 is generating additional deposit growth opportunities. Commercial accounts represent ~50% of total deposits and more than 80% of non-interest DDAs, providing funding for commercial loan growth.

DEPOSIT MARKET SHARE OPPORTUNITY PHILADELPHIA MSA¹

	HoldCo	Branches	Deposits ⁴	Share
1	WFC	190	\$30.2	17.6%
2	TD ²	140	\$23.6	13.8%
3	PNC	160	\$21.9	12.8%
4	CFG	172	\$19.2	11.2%
5	BAC	84	\$15.1	8.8%
6	WSFS ³	110	\$9.0	5.3%
7	MTB	59	\$8.2	4.8%
8	BBT	90	\$5.0	2.9%
9	SAN	70	\$4.8	2.8%
10	UVSP	39	\$3.5	2.0%
		1,114	\$140.5	81.8%
11	BMTC	43	\$3.4	2.0%
		1,157	\$143.9	83.8%

¹Excludes non-retail competitors (≤2 branches in MSA) | ²Excludes single DE-based TD branch with \$95.3B in deposits | ³Pro forma for pending BNCL acquisition by Wilmington's WSFS | ⁴Billions | Source: SPGMI data from FDIC 6/30/2018 Summary of Deposits report

INVESTING FOR THE FUTURE

UNIQUELY POSITIONED TO SUCCEED IN COMPETITIVE ENVIRONMENT AMID MARKET DISRUPTION

Maintaining superior efficiency ratio while using a portion of excess earnings from lower tax rates to accelerate investments:

- Talent and technology investments designed to enhance long-term growth trajectory
- Adding experienced, local producers and managers to drive business
- Implementing CRM system to facilitate and enhance sales culture
- Enhancing digital and mobile offerings to provide a more seamless customer experience across all BMT commercial, wealth and retail accounts

STRATEGIC OBJECTIVES

- Continue to diversify business activities (interest and non-interest income sources) to strengthen predictability of financial performance
- Leverage technology to drive process innovation and increased productivity
- Accelerate investment in risk management capabilities to further strengthen operational capacity and drive scale
- Use organic growth, supplemented by hires of teams and individuals with strong books of business, and selective fee-based-business acquisitions to capture greater market share, continue profitable expansion, and leverage the BMT brand across our footprint

CONSISTENT DIVIDEND GROWTH

Enhancing near-term shareholder return with 14% increase to quarterly dividend in 3Q18, to \$0.25.

QUARTERLY CASH DIVIDENDS 12/31/18

Consecutive years with increase	Eight
Five-year growth	38.9%
Yield	2.91%
Payout	29.8%

INVESTMENT PROFILE

December 31, 2018	BMTC	\$3B-\$5B Banks ¹
Closing price	\$34.40	
52-week high	\$49.90	
52-week low	\$33.10	
Av daily vol (3 month)	69,654	
Market cap (millions)	693.64	558.64
P/E	11.0	11.6
P/TBV	193.8	161.4
Float as % outstanding shares	97.0	90.0
Institutional ownership as % outstanding shares	75.8	54.6

¹ Publicly traded commercial banks with MRQ assets of \$3 billion to \$5 billion

IMPORTANT INFORMATION

Non-GAAP Reconciliations: Please refer to the company's latest quarterly financial results news release for a calculation and reconciliation of any non-GAAP financial measures contained herein.

Safe Harbor Disclosure: This document may contain "forward-looking statements," within the meaning of the Securities Act of 1933, Securities Exchange Act of 1934, and Private Securities Litigation Reform Act of 1995, each as amended, which involve risks and uncertainties that could cause actual results to differ materially from those discussed in these statements. These risks are detailed in the company's latest Form 10-Q and 10-K filed with the Securities and Exchange Commission. All forward-looking statements and information set forth herein are based on management's beliefs and assumptions as of December 31, 2018 and speak only as of such date. The company does not undertake to update forward-looking statements.

Peer Group: The peer group used for comparison purposes in the company's IR materials may be found at <http://www.snI.com/IRW/Peer/100154>

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.

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