

Forward Looking Statements and Safe Harbor / Reconciliation of GAAP Measures to Non-GAAP Measures

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 expected financial and other effects of the transaction, Bryn Mawr Bank Corporation's ("Bryn Mawr" or "BMBC") future plans, objectives, performance, revenues, growth, profits, operating expenses or BMBC's 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," "are optimistic," "are looking forward" and "believe" or other similar words and phrases may identify forward-looking statements. Persons reading this presentation are cautioned that such statements are only predictions, and that BMBC'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 could cause 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 business and financial condition and results of operations could be materially and adversely affected. In addition to factors previously disclosed in BMBC's and Royal Bancshares of Pennsylvania, Inc.'s ("Royal" or "RBPI") reports filed with the U.S. Securities and Exchange Commission (the "SEC") and those identified elsewhere in this document, such factors include, among others, that required regulatory, shareholder or other approvals are not obtained or other closing conditions are not satisfied in a timely manner or at all; that prior to the completion of the transaction or thereafter, BMBC's and RBPI's respective businesses may not perform as expected due to transaction-related uncertainty or other factors; that the parties are unable to successfully implement integration strategies; the inability of RBPI to cash out outstanding warrants to purchase RBPI Class A Common Stock; reputational risks and the reaction of the companies' customers to the transaction; diversion of management time on merger-related issues; the integration of acquired business with BMBC may take longer than anticipated or be more costly to complete and that the anticipated benefits, including any anticipated cost savings or strategic gains may be significantly harder to achieve or take longer than anticipated or may not be achieved; the need for capital, 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 loan, lease and securities portfolio; the impact of economic conditions, consumer and business spending habits, and real estate market conditions; changes in the levels of general interest rates, deposit interest rates, or net interest margin and funding sources; changes in banking regulations and policies; changes in accounting policies and practices; 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. All forward-looking statements and information set forth herein are based on management's current beliefs and assumptions as of the date hereof and speak only as of the date they are made. BMBC and RBPI do 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 Securities and Exchange Commission, including our most recent Annual Report on Form 10-K, as updated by our quarterly or other reports subsequently filed with the SEC.

Additional Information About the Merger and Where to Find It

In connection with the proposed merger transaction between BMBC and RBPI, BMBC will file with the Securities and Exchange Commission a Registration Statement on Form S-4 that will include a Proxy Statement of RBPI, and a Prospectus of BMBC, as well as other relevant documents concerning the proposed transaction. Shareholders are urged to read the Registration Statement and the Proxy Statement/Prospectus regarding the Merger when it becomes available and any other relevant documents filed with the SEC, as well as any amendments or supplements to those documents, because they will contain important information.

A free copy of the Proxy Statement/Prospectus, as well as other filings containing information about BMBC and RBPI, may be obtained at the SEC's Internet site (<http://www.sec.gov>).

BMBC and RBPI and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies from the shareholders of RBPI in connection with the proposed merger. Information about the directors and executive officers of BMBC is set forth in the proxy statement for BMBC's 2016 annual meeting of shareholders, as filed with the SEC on a Schedule 14A on March 18, 2016. Information about the directors and executive officers of RBPI is set forth in the proxy statement for RBPI 2016 annual meeting of shareholders, as filed with the SEC on a Schedule 14A on March 17, 2016. Additional information regarding the interests of those participants and other persons who may be deemed participants in the transaction may be obtained by reading the Proxy Statement/Prospectus regarding the proposed merger when it becomes available. Free copies of this document may be obtained as described in the preceding paragraph.

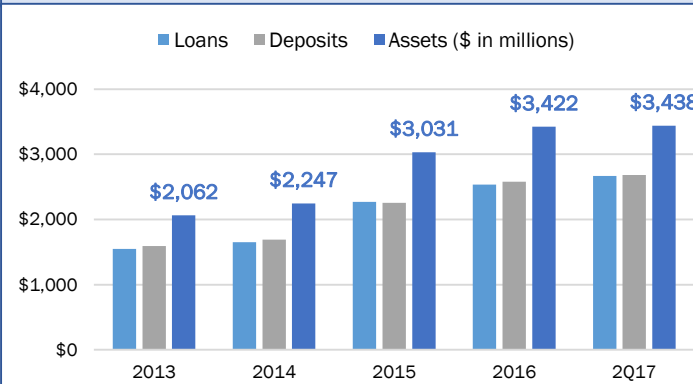
This presentation is for discussion purposes only, and shall not constitute any offer to sell or the solicitation of an offer to buy any security, nor is it intended to give rise to any legal relationship between BMBC and you or any other person, nor is it a recommendation to buy any securities or enter into any transaction with BMBC.

BMT Overview

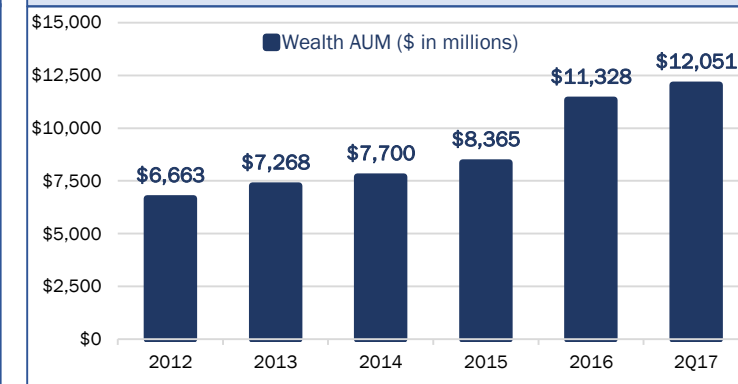
Bryn Mawr Trust is a highly profitable growth organization focused on building long-term shareholder value by growing our business organically and continually improving our operational effectiveness.

Our vision is to be the premier multi-channel regional bank and wealth management services organization in the greater Philadelphia region. To achieve this objective, we will partner with our clients, through their financial life cycle, to help them achieve their financial goals by providing local access to a comprehensive suite of financial solutions delivered by knowledgeable advisors.

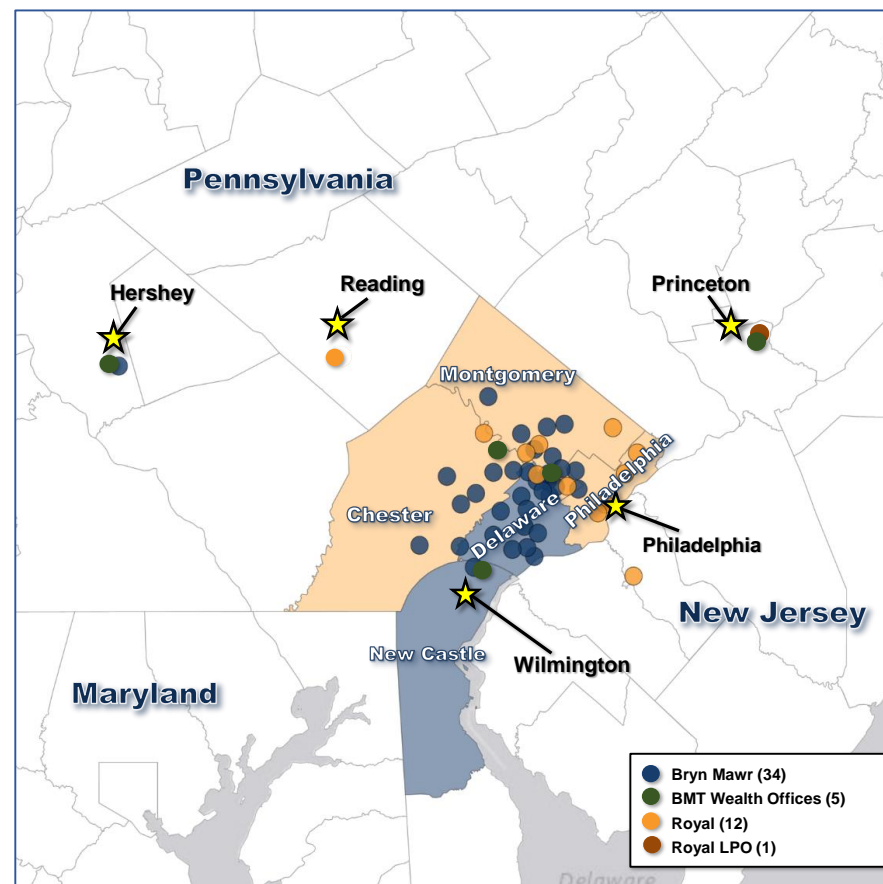
Commercial Bank



Wealth Management



Market Overview

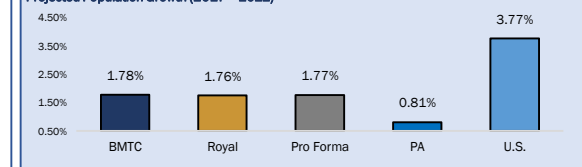


Deposit Market Share - Philadelphia MSA⁽¹⁾

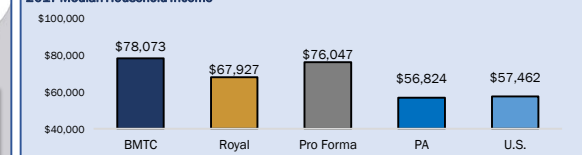
| Rank | Institution | # of Branches | Deposits in Market (\$mm) | Market Share (%) | % of Total Deposits |
|-------------------------------|----------------------------------|---------------|---------------------------|---------------------------|---------------------|
| 1 | Toronto-Dominion Bank (-) | 148 | 115,275 | 44.8% | 20.2% |
| 2 | Wells Fargo & Co. (CA) | 201 | 31,388 | 12.2% | 2.5% |
| 3 | PNC Financial Services (PA) | 167 | 20,813 | 8.1% | 8.3% |
| 4 | Citizens Financial (RI) | 180 | 17,098 | 6.7% | 16.1% |
| 5 | Bank of America (NC) | 85 | 13,112 | 5.1% | 1.1% |
| 6 | M&T Bank Corp. (NY) | 60 | 6,641 | 2.6% | 7.0% |
| 7 | BB&T Corp. (NC) | 100 | 5,550 | 2.2% | 3.5% |
| 8 | Banco Santander SA (-) | 73 | 4,220 | 1.6% | 5.5% |
| 9 | WSFS Financial Corp. (DE) | 48 | 4,161 | 1.6% | 87.2% |
| 10 | Beneficial Bancorp Inc. (PA) | 64 | 4,145 | 1.6% | 100% |
| | | 1,126 | | 86.5% | |
| 11 | Univest Corp. of Pennsylvania | 44 | 3,071 | 1.2% | 98.2% |
| 12 | Bryn Mawr Bank Corp. - Pro Forma | 44 | 2,963 | 1.2% | 97.9% |
| | | | | Top 12 Banks hold: | |
| Total Philadelphia MSA | | | 257,079 | 88.9% | |

⁽¹⁾ Excludes non-retail competitors (2 or fewer branches in market)

Projected Population Growth (2017 - 2022)**



2017 Median Household Income **



** Combined branch zip code based market (pro forma)
** Market demographic data weighted by county deposits
Source: SNL Financial; deposit market share data as of June 30, 2016

| | 2Q17 | 1Q17 | 4Q16 | 3Q16 | 2Q16 | FY 2016 | FY 2015 |
|--|------------|------------|------------|------------|------------|------------|------------|
| \$ in thousands except per share data | | | | | | | |
| Net income (a GAAP measure) | \$9,433 | \$9,044 | \$9,408 | \$9,374 | \$8,933 | \$36,036 | \$16,754 |
| Less: Tax-effected* net loss (gain) on sale of investment securities available for sale | - | (1) | (6) | 18 | 28 | 50 | (605) |
| Add: Tax-effected** due diligence, merger-related and merger integration expenses | 803 | 332 | - | - | - | - | 4,336 |
| Add/Less: Other* | - | - | - | - | - | - | 13,151 |
| Net income (core) (a non-GAAP measure) | \$10,236 | \$9,375 | \$9,402 | \$9,392 | \$8,961 | \$36,086 | \$33,636 |
| Adjusted weighted average diluted shares | 17,232,767 | 17,182,689 | 17,164,675 | 17,072,358 | 17,027,419 | 17,037,114 | 17,756,574 |
| Diluted earnings per common share (core) (a non-GAAP measure) | \$0.59 | \$0.55 | \$0.55 | \$0.55 | \$0.53 | \$2.12 | \$1.89 |
| * Other includes loss on pension termination, severance expense, branch lease termination, debt and swap prepayment penalty, and impairment on intangible assets | | | | | | | |

| | 2Q17 | 1Q17 | 4Q16 | 3Q16 | 2Q16 | FY 2016 | FY 2015 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Return on Average Assets (Core) | | | | | | | |
| Net income (core) (a non-GAAP measure) | \$10,236 | \$9,375 | \$9,402 | \$9,392 | \$8,961 | \$36,086 | \$33,636 |
| Average assets | 3,333,307 | 3,244,060 | 3,215,868 | 3,142,019 | 3,089,953 | 3,105,650 | 2,942,513 |
| Return on average assets (core) (a non-GAAP measure) | 1.23% | 1.17% | 1.16% | 1.19% | 1.17% | 1.16% | 1.14% |

| | 2Q17 | 1Q17 | 4Q16 | 3Q16 | 2Q16 | FY 2016 | FY 2015 |
|--|----------|---------|---------|---------|---------|----------|----------|
| Return on Average Equity (Core) | | | | | | | |
| Net income (core) (a non-GAAP measure) | \$10,236 | \$9,375 | \$9,402 | \$9,392 | \$8,961 | \$36,086 | \$33,636 |
| Average shareholders' equity | 389,716 | 382,214 | 378,043 | 372,954 | 366,115 | 369,529 | 373,088 |
| Return on average equity (core) (a non-GAAP measure) | 10.53% | 9.95% | 9.89% | 10.02% | 9.84% | 9.77% | 9.02% |

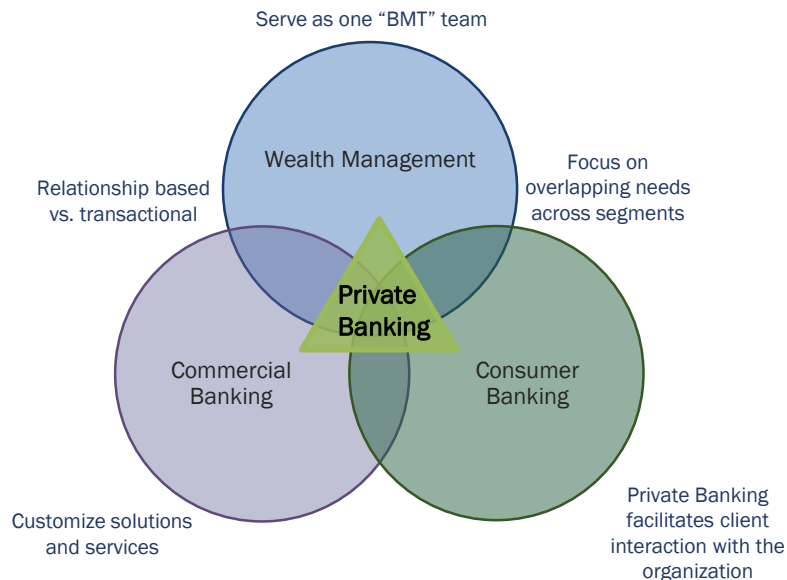
| | 2Q17 | 1Q17 | 4Q16 | 3Q16 | 2Q16 | FY 2016 | FY 2015 |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Return on Average Tangible Common Equity (Core) | | | | | | | |
| Net income (core) (a non-GAAP measure) | \$10,236 | \$9,375 | \$9,402 | \$9,392 | \$8,961 | \$36,086 | \$33,636 |
| Add: Tax-effected* amortization of intangible assets | 447 | 450 | 540 | 577 | 578 | 2,274 | 2,488 |
| Net average tangible equity (numerator) | \$10,683 | \$9,825 | \$9,942 | \$9,969 | \$9,539 | \$38,360 | \$36,124 |
| Average shareholders' equity | \$389,716 | \$382,214 | \$378,043 | \$372,954 | \$366,115 | \$369,529 | \$373,088 |
| Less: Average goodwill and intangible assets | (126,537) | (124,884) | (125,614) | (126,505) | (127,402) | (126,950) | (128,181) |
| Net average tangible common equity (denominator) | \$263,179 | \$257,330 | \$252,429 | \$246,449 | \$238,713 | \$242,579 | \$244,907 |
| Return on average tangible common equity (core) (a non-GAAP measure) | 16.28% | 15.49% | 15.67% | 16.09% | 16.07% | 15.81% | 14.75% |

Financial Performance

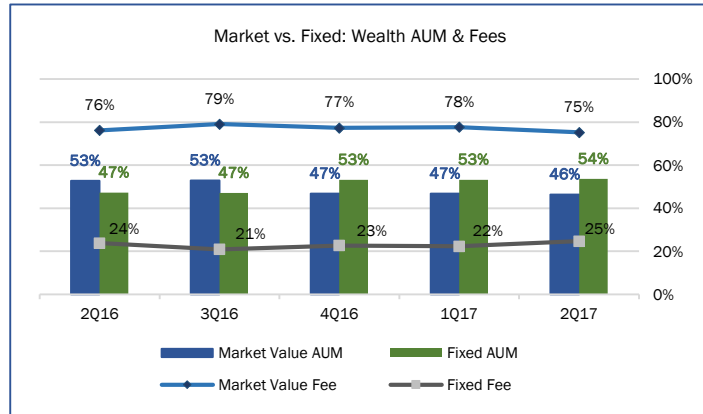
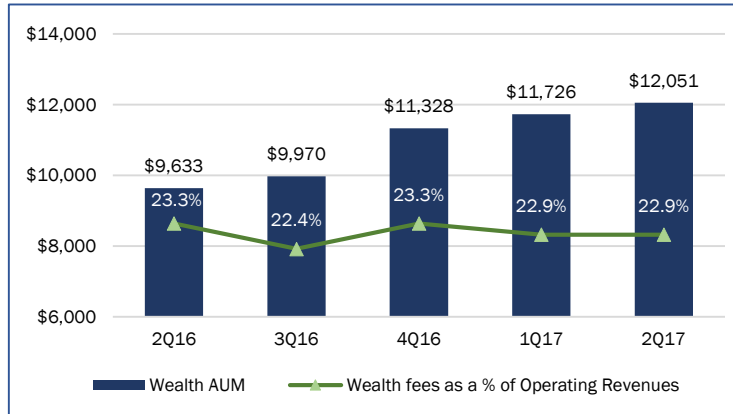
| | 2016 | 2015 | 2017 | 1Q17 | 4Q16 | 3Q16 | 2Q16 |
|--|--------|--------|---------------|--------|--------|--------|--------|
| Earnings | | | | | | | |
| Reported Diluted EPS | \$2.12 | \$0.94 | \$0.55 | \$0.53 | \$0.55 | \$0.55 | \$0.52 |
| Core Diluted EPS* | \$2.12 | \$1.89 | \$0.59 | \$0.55 | \$0.55 | \$0.55 | \$0.53 |
| Asset Quality | | | | | | | |
| NCOs as a % of Average Loans (annualized) | 0.11% | 0.14% | 0.10% | 0.11% | 0.21% | 0.11% | 0.04% |
| NPAs as a % of Total Assets | 0.27% | 0.34% | 0.24% | 0.25% | 0.27% | 0.34% | 0.34% |
| Profitability | | | | | | | |
| Tax-equivalent Net Interest Margin | 3.76% | 3.75% | 3.68% | 3.74% | 3.65% | 3.71% | 3.81% |
| Noninterest Income as a % of Operating Revenue | 33.7% | 35.9% | 34.6% | 32.6% | 32.9% | 34.0% | 34.1% |
| Efficiency Ratio | 61.3% | 61.3% | 62.2% | 62.7% | 60.3% | 60.4% | 62.6% |
| Return on Average Tangible Common Equity | 15.79% | 7.96% | 15.06% | 14.96% | 15.68% | 16.06% | 16.02% |
| Return on Average Tangible Common Equity (Core)* | 15.81% | 14.75% | 16.28% | 15.49% | 15.67% | 16.09% | 16.07% |
| Return on Average Equity | 9.75% | 4.49% | 9.71% | 9.60% | 9.90% | 10.00% | 9.81% |
| Return on Average Equity (Core)* | 9.77% | 9.02% | 10.53% | 9.95% | 9.89% | 10.02% | 9.84% |
| Return on Average Assets | 1.16% | 0.57% | 1.14% | 1.13% | 1.16% | 1.19% | 1.16% |
| Return on Average Assets (Core)* | 1.16% | 1.14% | 1.23% | 1.17% | 1.16% | 1.19% | 1.17% |
| *Non-GAAP, see disclosure at the conclusion of this presentation | | | | | | | |
| Balance Sheet | | | | | | | |
| Loan Growth | 11.74% | 37.33% | 4.35% | 0.80% | 1.69% | 2.87% | 1.89% |
| Loan to Deposit Ratio | 98.7% | 101.1% | 99.4% | 97.0% | 98.7% | 101.1% | 101.1% |
| Tier 1 Leverage Ratio | 8.74% | 9.02% | 8.63% | 8.77% | 8.73% | 8.70% | 8.65% |

Strategic Objectives and Business Model

- Grow the balance sheet to improve operating efficiencies
- Increase non-interest income as a % of total revenue
- Capitalize on continued market disruption caused by M&A
- Export the BMT Brand by selectively investing in new markets using Private Client / Banking model
- Continue digital investment with focus on mainstream customer adoption and transforming retail model
- Supplement organic growth of bank and fee income segments with strategic acquisitions and lift-out

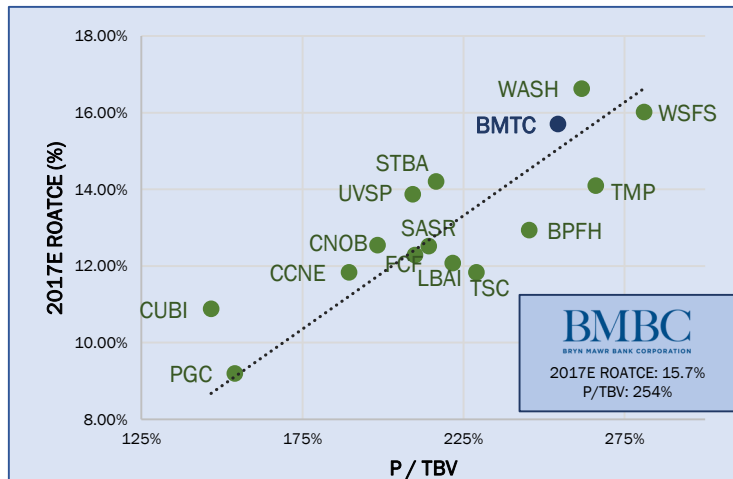


Wealth Management Represents > 20% of Total Operating Revenues (\$mm)

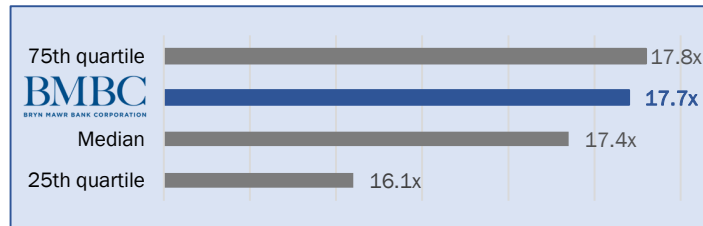


Valuation

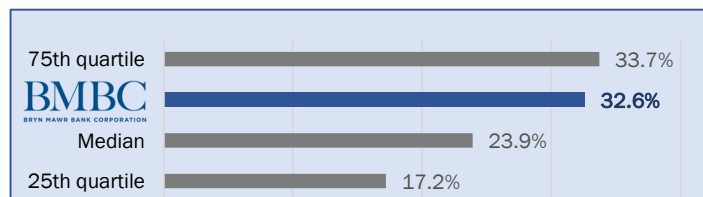
2017E ROATCE vs. Price/TBV



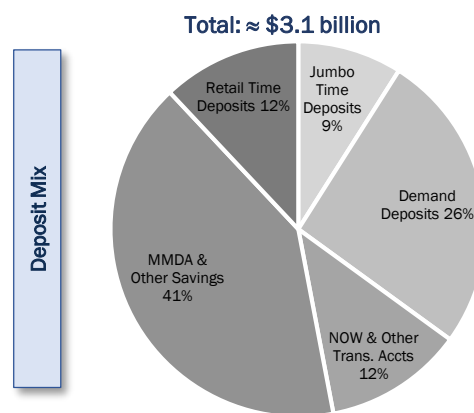
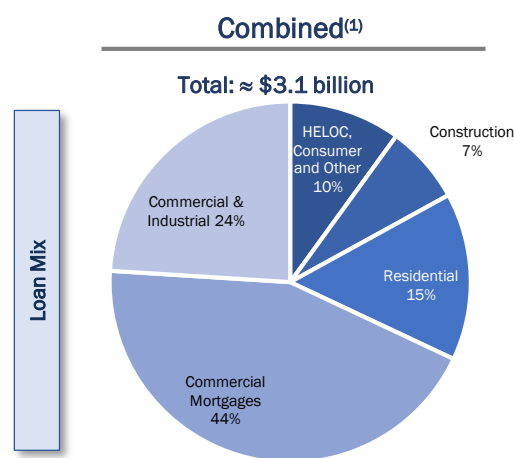
Price / 2017E EPS



LTM Noninterest income / Operating Revenues



Pending Royal Bank Acquisition*



(1) Does not include purchase accounting adjustments

* Subject to regulatory approval

Significantly Enhances Banking Franchise

- Strengthens Bryn Mawr Trust's position as the largest community bank in Philadelphia's affluent western suburbs and, based on deposits, the 8th largest community bank⁽¹⁾ headquartered in Pennsylvania.
 - Expands franchise by 12 branches⁽²⁾ and \$592⁽²⁾ million deposits in attractive areas of Montgomery, Chester and Philadelphia counties⁽²⁾
 - Creates a deeper presence in the attractive Philadelphia market
 - Provides entry into New Jersey
 - Expands leasing business
- Increases deposit base market share to approximately \$3.0 billion in the Greater Philadelphia area; \$1.7 billion in Montgomery County
- Enhances commercial lending division with an experienced lending team

Transactional Synergies

- Credit culture change completed under new executive leadership
- In-market acquisition enhances synergy opportunities
- Pro-forma CRE / total capital ratios at satisfactory levels
- Same core processor facilitates conversion
- Proven track record of integrating acquisitions (8 acquisitions since 2008)

Financially Attractive

- Mid single-digit estimated accretion to Bryn Mawr in 2018
- Immediately accretive to tangible book value
- Annual Cash on Cash Return in excess of 10%
- Internal rate of return in the mid-teens
- Pro forma capital ratios at expected close remain well in excess of Basel III guidelines

Key Assumptions

- 100% stock consideration
- Pre-tax annual cost savings of approximately 40% of non-interest expenses
- 100% cost savings achieved by 2018
- Revenue synergies identified but not assumed
- Pre-tax merger related expenses of approximately \$19.3 million and merger related capital expenditures of approximately \$3.8 million
- Reversal of \$25.3 million valuation allowance on Royal's deferred tax asset ("DTA")
- Estimated loan mark of 3%
- Core deposit intangible of 1.0% amortized over 10 years
- Estimated closing - 3rd Quarter 2017

(1) Banks headquartered in Pennsylvania with total assets less than \$10 billion
(2) Subject to branch review, as of September 30, 2016