

Mail Stop 4561

October 13, 2005

Bruce E. Moroney  
Chief Financial Officer  
DNB Financial Corporation  
4 Brandywine Avenue  
Downingtown, PA 19335

**Re: DNB Financial Corporation  
Form 10-K  
Filed March 10, 2005  
File No. 000-16667**

Dear Mr. Moroney:

We have completed our limited review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Donald Walker, Senior  
Assistant Chief Accountant