

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