WSFS Financial Corporation

We Stand For Service®

2Q 2026 Earnings Release Supplement

July 2026

Forward Looking Statements & Non-GAAP Disclaimers

Forward Looking Statements:

This presentation contains estimates, predictions, opinions, projections and other "forward-looking statements" as that phrase is defined in the Private Securities Litigation Reform Act of 1995. Such statements include, without limitation, references to WSFS Financial Corporation's ("the Company") predictions or expectations of future business or financial performance as well as its goals and objectives for future operations, financial and business trends, business prospects, and management's outlook or expectations for earnings, revenues, expenses, capital levels, liquidity levels, asset quality or other future financial or business performance, strategies or expectations. The words "believe," "expect," "anticipate," "plan," "estimate," "target," "project" and similar expressions, among others, generally identify forward-looking statements. Such forward-looking statements are based on various assumptions (some of which may be beyond the Company's control) and are subject to significant risks and uncertainties (which change over time) and other factors, including, but not limited to, difficult market conditions and unfavorable economic trends in the United States generally and in financial markets, particularly in the markets in which the Company operates and in which its loans are concentrated, including difficult and unfavorable conditions and trends related to housing markets, costs of living, unemployment levels, interest rates, supply chain issues, inflation, trade, monetary and fiscal policies, interest rates, supply chain issues, inflation, economic growth, the uncertain effects of geopolitical instability, armed conflicts, public health crises, inflation, interest rates and actions taken in response thereto on our business, results of operations, capital and liquidity, which could cause actual results to differ materially from those currently anticipated. Such risks and uncertainties are discussed in detail in the Company's Form 10-K for the year ended December 31, 2025, Form 10-Q for the quarter ended March 31, 2026, and other documents filed by the Company with the Securities and Exchange Commission from time to time.

We caution readers not to place undue reliance on any such forward-looking statements, which speak only as of the date on which they are made, and the Company disclaims any duty to revise or update any forward-looking statement, whether written or oral, that may be made from time to time by or on behalf of the Company for any reason, except as specifically required by law. As used in this presentation, the terms "WSFS", "the Company", "registrant", "we", "us", and "our" mean WSFS Financial Corporation and its subsidiaries, on a consolidated basis, unless the context indicates otherwise.

Non-GAAP Financial Measures:

This presentation contains financial measures determined by methods other than in accordance with accounting principles generally accepted in the United States ("GAAP"). The Company's management believes that these non-GAAP financial measures provide a greater understanding of ongoing operations, enhance comparability of results of operations with prior periods and show the effects of significant gains and charges in the periods presented. The Company's management believes these non-GAAP financial measures are useful measures for management and investors to analyze the Company's financial performance without the impact of unusual items or events that may obscure trends in the Company's underlying performance. You should not rely on these non-GAAP financial measures as a substitute for, or as superior to, GAAP results. For a reconciliation of these non-GAAP financial measures to their most directly comparable GAAP measures, see the Appendix.

Financial Highlights

	Reported			Core[1]		
$ in millions (except per share amounts)	**2Q26**	*QoQ Δ*	*YoY Δ*	**2Q26**	*QoQ Δ*	*YoY Δ*
EPS	**$1.63**	*-0.6%*	*+28.3%*	**$1.66**	*-1.2%*	*+30.7%*
ROA	**1.52%**	*-9bps*	*+13bps*	**1.55%**	*-10bps*	*+17bps*
Net Income[2]	**$84.4**	*-2.8%*	*+16.7%*	**$86.2**	*-3.3%*	*+19.4%*
PPNR[1]	**$116.2**	*+3.3%*	*+7.4%*	**$118.5**	*+2.7%*	*+9.9%*
ROTCE[1]	**19.78%**	*-40bps*	*+170bps*	**20.18%**	*-50bps*	*+215bps*
NIM[4]	**3.87%**	*+4bps*	*-2bps*	**3.87%**	*+4bps*	*-2bps*
Fee Revenue $	**$90.0**	*-0.2%*	*+2.2%*	**$92.2**	*+2.3%*	*+4.8%*
Fee Revenue %[4]	**31.8%**	*-89bps*	*-105bps*	**32.3%**	*-36bps*	*-52bps*
Efficiency Ratio	**58.8%**	*-26bps*	*-70bps*	**58.3%**	*+30bps*	*-130bps*
ACL Ratio[5]	**1.32%**	*-4bps*	*-11bps*	**1.32%**	*-4bps*	*-11bps*
CET1	**13.76%**	*-15bps*	*-31bps*	**13.76%**	*-15bps*	*-31bps*
TBVPS[1]	**$34.24**	*1.6%*	*12.9%*	**$34.24**	*1.6%*	*12.9%*

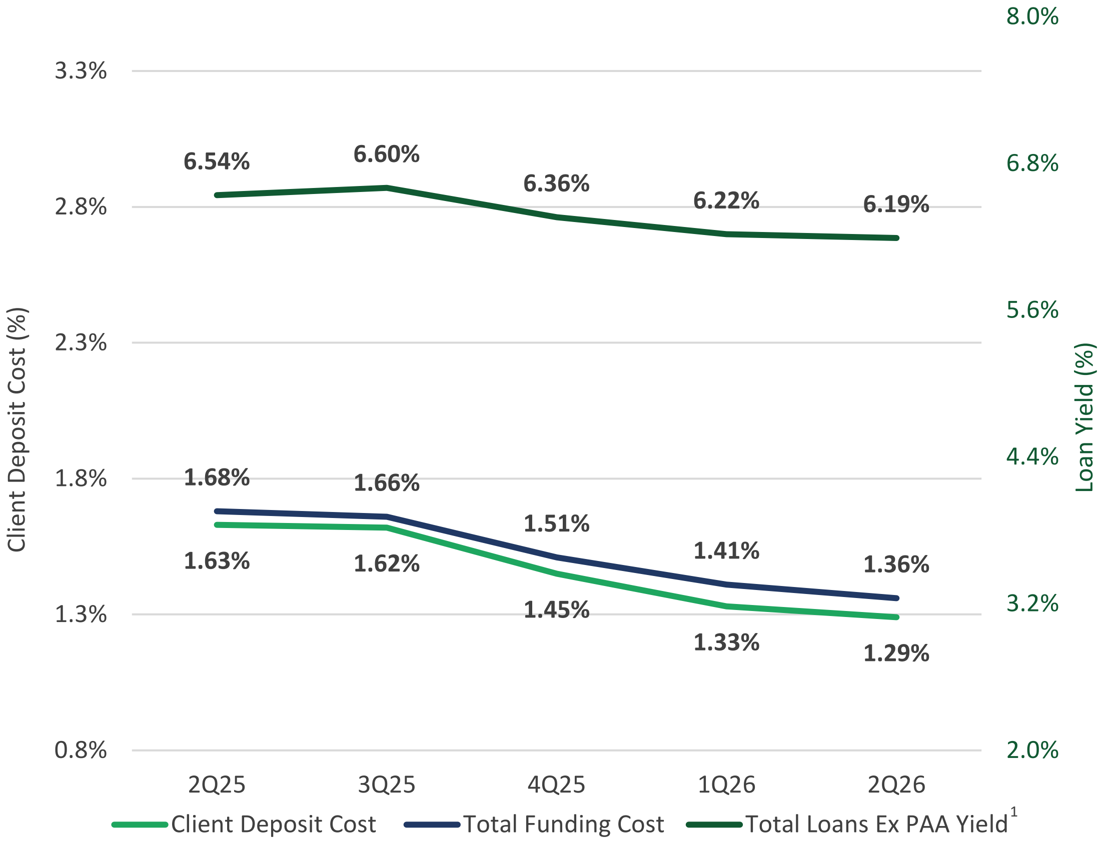
- Core ROA of 1.55% (up 17bps YoY) and core EPS of $1.66 (up 31% YoY), driven by 19% core net income growth and 10% core PPNR growth YoY[1]
- Client deposits grew 3% QoQ and 11% YoY, driven by Institutional Services and Commercial
- Loans grew 1% QoQ (5% annualized), primarily due to increases in residential mortgage (13%) and C&I loans (2%)
- Wealth and Trust fees grew 5% QoQ and 17% YoY
- Returned $170.6mm of capital to shareholders in 1H26, including $151.2mm from share repurchases (4.2% of outstanding shares)[3]

[1] These are non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures
[2] This constitutes net income attributable to WSFS; excludes net income attributable to noncontrolling interest
[3] Represents shares outstanding as of December 31, 2025
[4] Tax-equivalent
[5] Reflects ACL on loans and leases over the amortized cost of the total portfolio

Net Interest Margin Trends

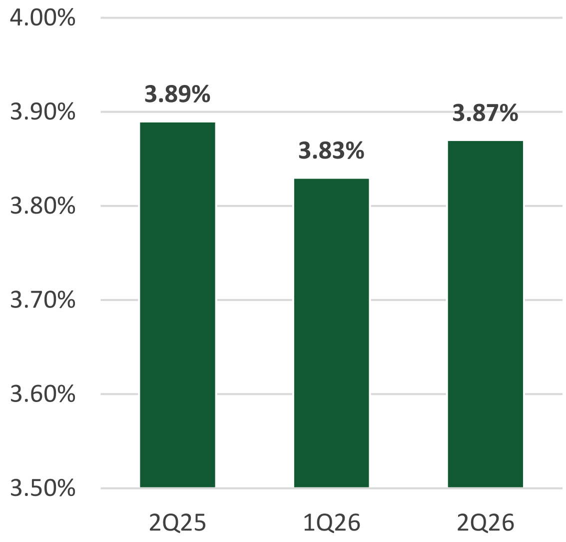
NIM of 3.87%, up 4bps quarter-over-quarter

Average Deposit Cost and Loan Yield



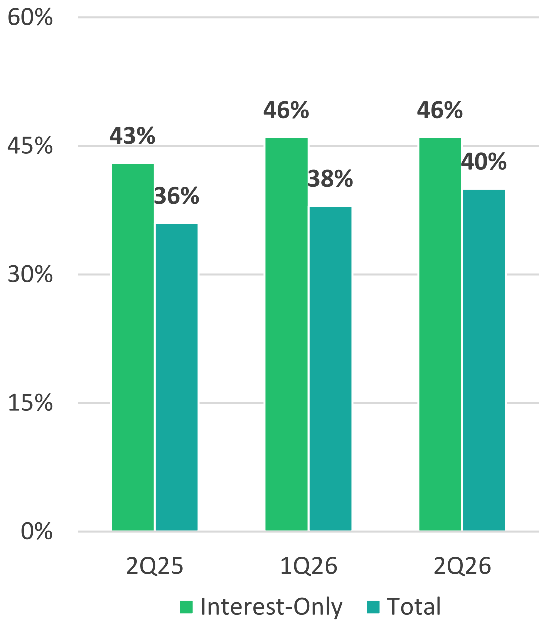
- Client deposit costs down 4bps, driven by higher average noninterest deposits
- Exit interest-bearing deposit beta stable at 46%

Net Interest Margin



Fed Funds %[4]	4.50%	3.75%	3.75%

Deposit Betas[2,3]



[1] Average total loan yield excludes purchase accounting accretion (PAA)
[2] Deposit betas are based on cumulative client deposit costs for the down-cycle rate (September 2024 start); assumes Fed Funds of 3.75%
[3] Betas are the average of the last month in a respective quarter unless otherwise stated
[4] Fed funds is based on the exit rate and the upper bound of the range

Loan Portfolio Highlights

5% annualized loan growth led by Residential Mortgage and C&I

EOP Loans - QoQ and YoY

($ in millions)	Jun 2026	Mar 2026	Jun 2025	QoQ $ Growth	Annualized % Growth	YoY $ Growth	% Growth
C & I loans[2]	$4,944	$4,849	$4,731	$95	8%	$213	5%
Commercial mortgage (CRE)	3,884	3,882	3,911	2	0%	(27)	(1%)
Construction loans	1,003	1,034	858	(31)	(12%)	145	17%
Commercial leases	584	588	630	(4)	(3%)	(46)	(7%)
Total commercial loans	**$10,415**	**$10,353**	**$10,130**	**$62**	**2%**	**$285**	**3%**
Residential mortgage (HFS/HFI)	1,271	1,127	1,016	144	51%	255	25%
Consumer loans - WSFS	1,063	1,046	959	17	7%	104	11%
Consumer loans - Partnership	752	808	1,047	(56)	(28%)	(295)	(28%)
Total gross loans	**$13,501**	**$13,334**	**$13,152**	**$167**	**5%**	**$349**	**3%**

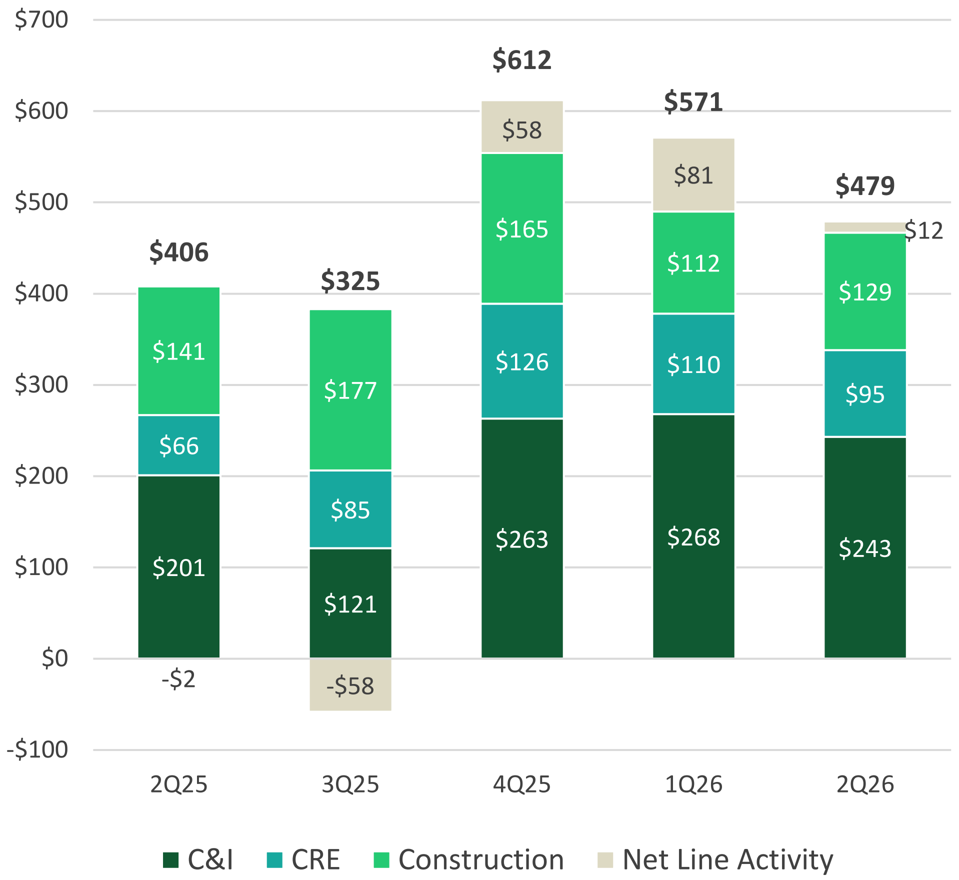
Commercial:

- Continued momentum in C&I; C&I line utilization of ~37%
- Construction fundings up with ~$100mm converting into C&I/CRE during 2Q26
- 90-day weighted average pipeline of ~$250mm

Consumer:

- WSFS Home Lending (residential mortgage and home equity[3]) grew 41% annualized QoQ, with originations (including sold mortgages) up 48% YoY

Commercial Fundings and Line Activity ($mm)[1]



[1] Includes new loans, existing new funding, in-process, HFS, and net line activity. Excludes reclasses, purchase accounting marks/unearned changes, and Commercial leases
[2] C&I loans includes owner-occupied real estate
[3] WSFS-originated home equity portfolios are included in Consumer loans - WSFS

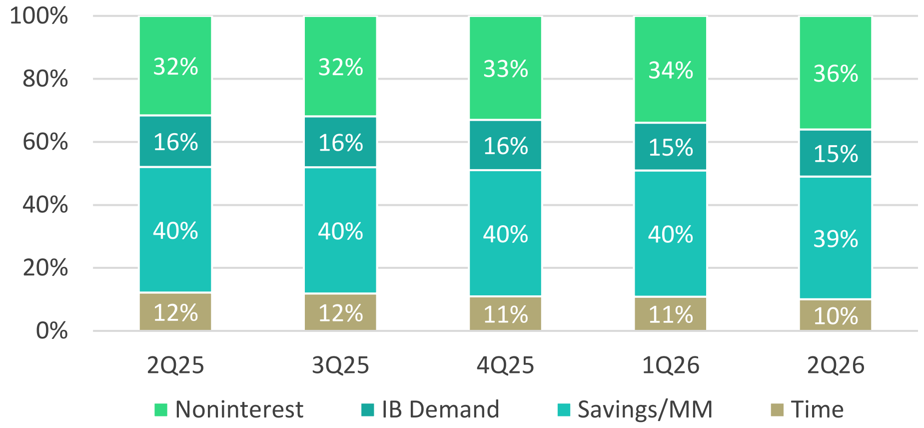
Deposit Highlights

3% quarter-over-quarter growth in client deposits driven by Institutional Services and Commercial

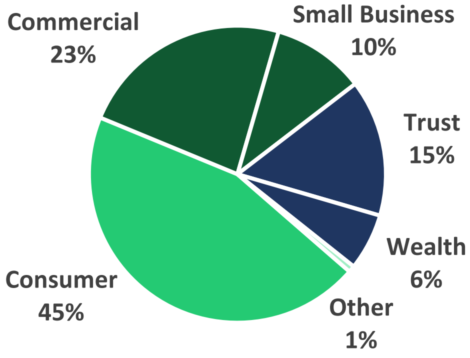
EOP Deposits by Product - QoQ and YoY							
($ in millions)	Jun 2026	Mar 2026	Jun 2025	QoQ $ Growth	Annualized % Growth	YoY $ Growth	% Growth
Noninterest demand	$7,009	$6,372	$5,306	$638	40%	$1,703	32%
Interest demand	2,878	2,848	2,806	30	4%	72	3%
Savings	1,352	1,418	1,452	(66)	(19%)	(100)	(7%)
Money market	5,894	5,909	5,471	(15)	(1%)	423	8%
Total core deposits	**$17,133**	**$16,547**	**$15,035**	**$586**	**14%**	**$2,098**	**14%**
Time deposits	1,871	1,921	2,086	(50)	(10%)	(216)	(10%)
Total client deposits	**$19,004**	**$18,468**	**$17,121**	**$535**	**12%**	**$1,883**	**11%**

- 12% annualized QoQ growth in ending client deposits and 11% annualized growth in average client deposits, driven by Institutional Services and Commercial
  - Noninterest demand now represents 37% of total client deposits
- 11% YoY increase in ending client deposits and 8% YoY increase in average client deposits
- 54% of average client deposits are coming from Commercial, Small Business, and Wealth and Trust

Average Total Client Deposit Mix



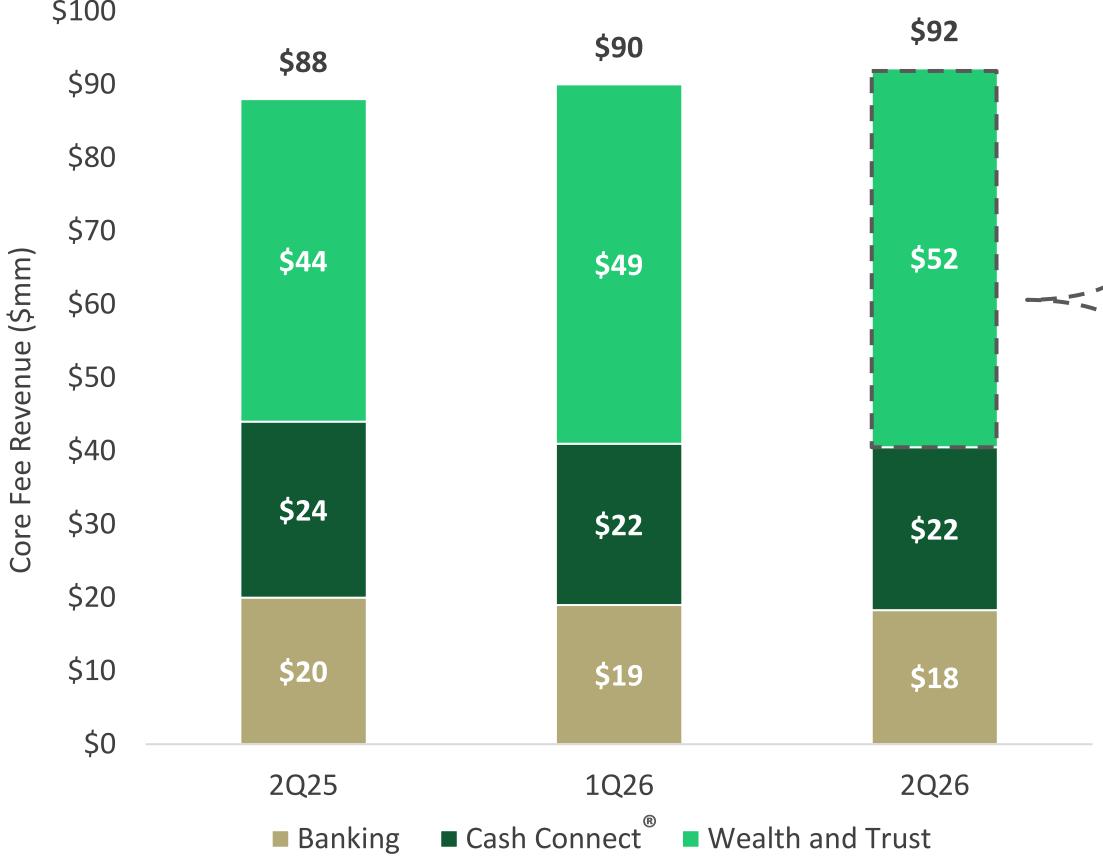
Average Client Deposits By Business Line



Core Fee Revenue

32.3% Core Fee Revenue ratio[1] with continued double-digit year-over-year growth in Wealth and Trust; Fiduciary assets surpassed $100 billion

Core fee revenue[1] up 2% QoQ and up 5% YoY



Wealth and Trust (+17% YoY)

WSFS Institutional Services® 51%	Corporate Trust up 28% YoY due to higher custody and paying agent fees as we continue to gain market share *Ranked third most active U.S. ABS & MBS trustee with 14% market share in 1H26, up from 12% FY25[2]* Global Capital Markets up 58% YoY due to higher assignment fees from increased deal activity
BMT of DE 19%	Bryn Mawr Trust of Delaware up 20% YoY due to continued account growth
Bryn Mawr Trust® 30%	Private Wealth Management up 11% YoY when excluding the two previously announced exits of Commonwealth and Powdermill[1] (down 5% YoY in total)

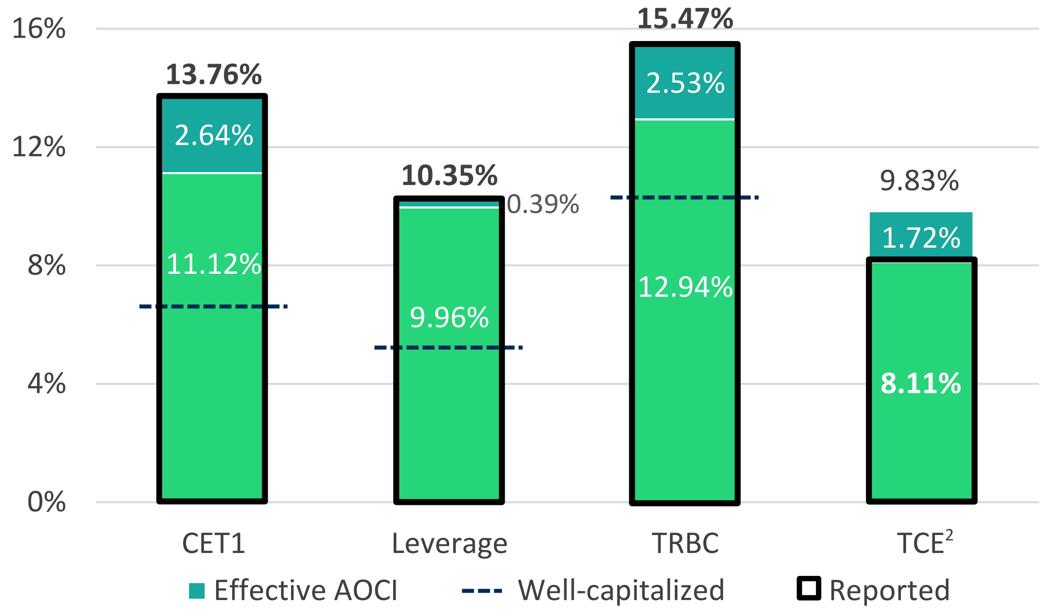
[1] These are non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures

[2] 1H 2026 Asset-Backed Alert; activity based on number of deals in the first half of the year and market share based on dollars of issuance during the respective timeframes

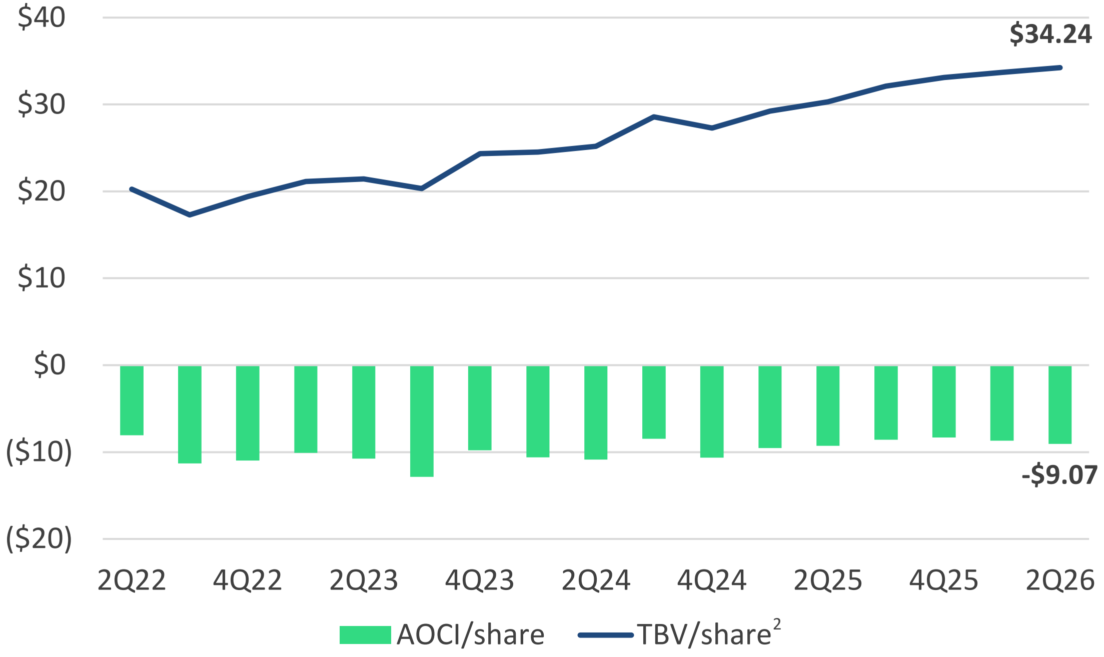
Capital

All capital ratios remain significantly above "well-capitalized" even when considering Effective AOCI

2Q26 Capital Ratios including Effective AOCI Impact[1,2]



TBV[2] and AOCI per Share



- Effective AOCI represents the impact of a full liquidation of the investment portfolio
- TCE of 9.83% when considering Effective AOCI

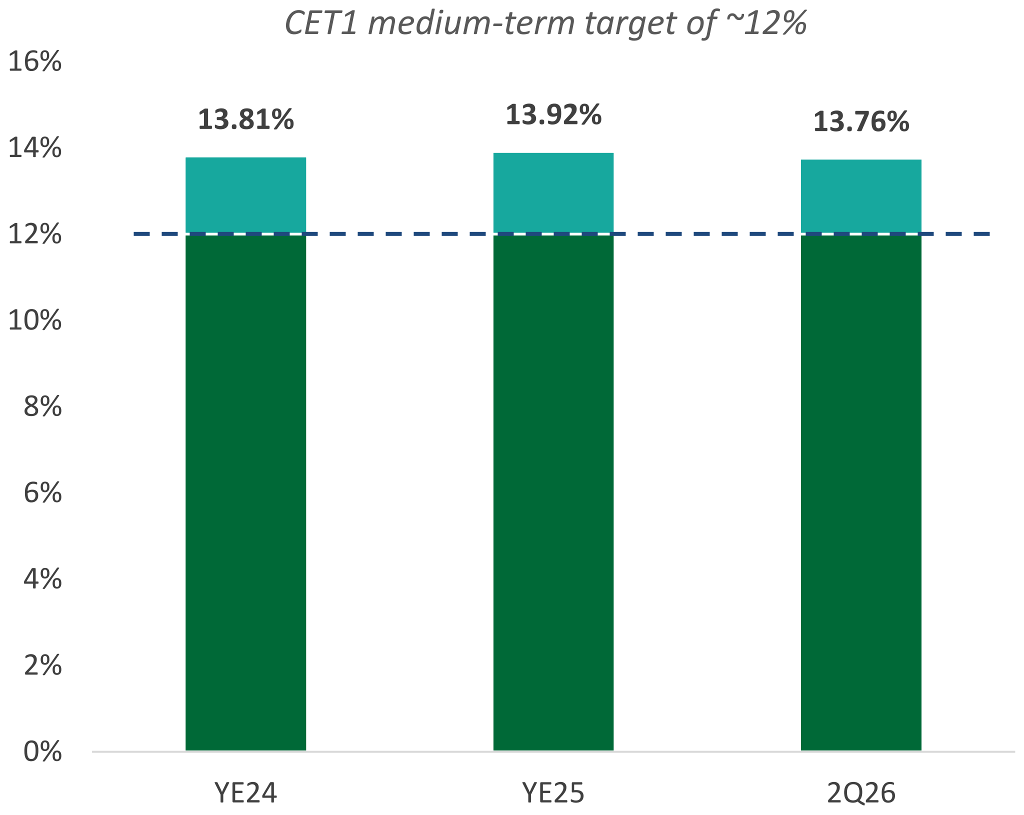
- 13% YoY growth in tangible book value (TBV) per share
- TBV per share of $34.24 includes a negative impact of $9.07 per share related to Reported AOCI[1]

[1] Effective AOCI ($549.0mm) includes unrealized losses on AFS and unrecognized fair value of HTM as of June 30, 2026; reported AOCI of ($466.2mm)
[2] This is a non-GAAP financial measure and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measure

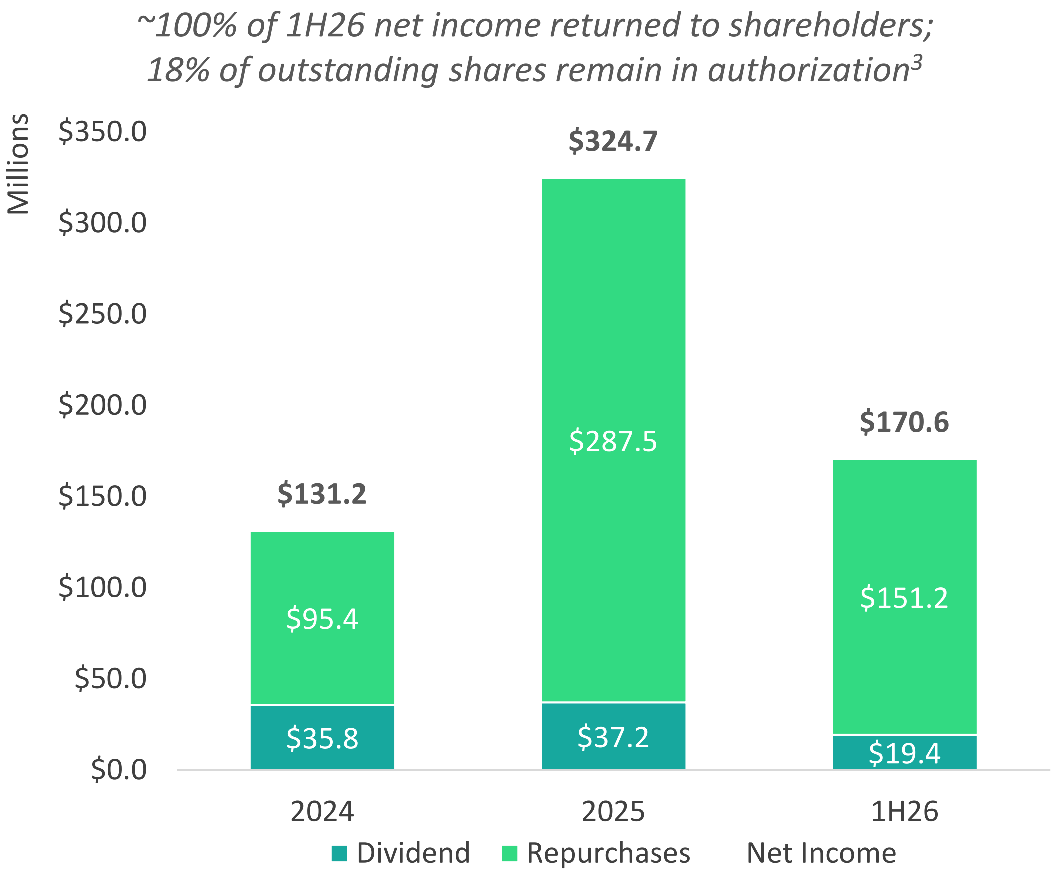
Capital Return Framework

Repurchased 1.8% of outstanding shares in 2Q26[1]; 4.2% of outstanding shares repurchased year-to-date[2]

CET1 Trend

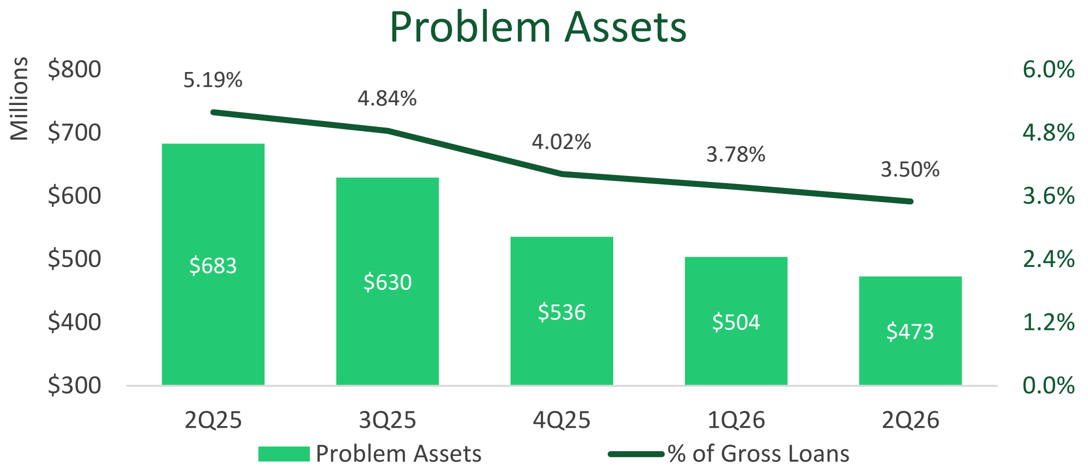


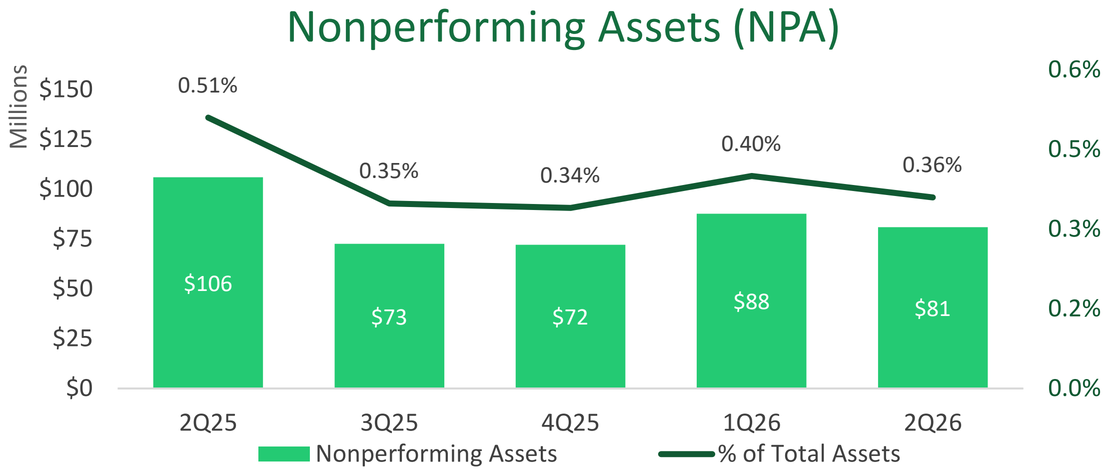
Total Capital Returned to Shareholders

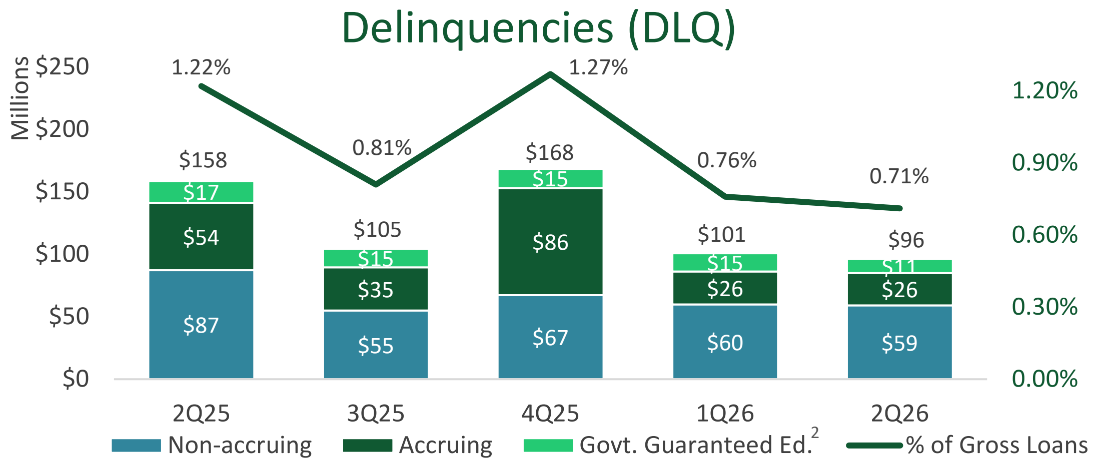


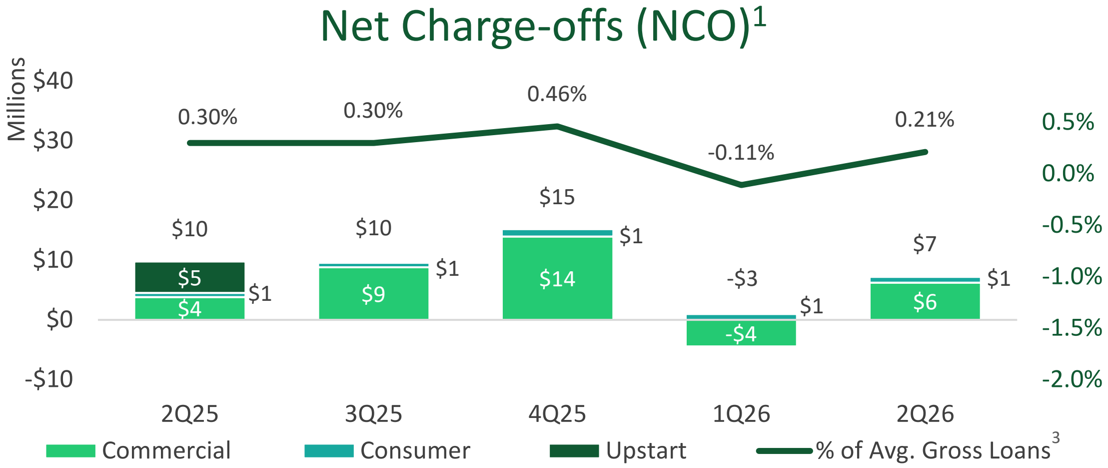
[1] Represents shares outstanding as of March 31, 2026
[2] Represents shares outstanding as of December 31, 2025
[3] Represents shares outstanding as of June 30, 2026

Asset Quality Metrics







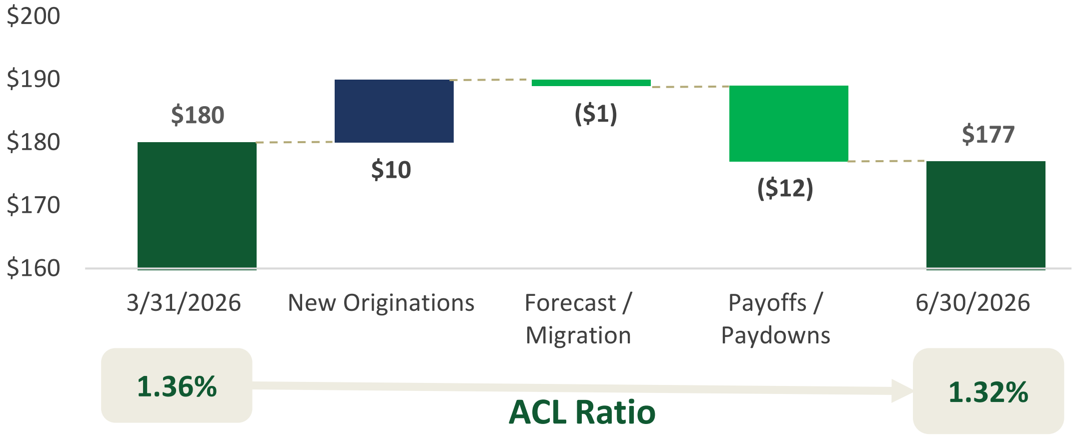


Non-Depository Financial Institutions (NDFI) account for 3.4% of gross loans; no NPAs, DLQs, or charge-offs

[1] Excludes impacts from accounts receivable
[2] Includes fully government guaranteed and 98% government guaranteed student loans
[3] Average gross loans net of unearned income, excluding loans held-for-sale

Loan & Leases ACL Overview

2Q 2026 ACL ($mm)



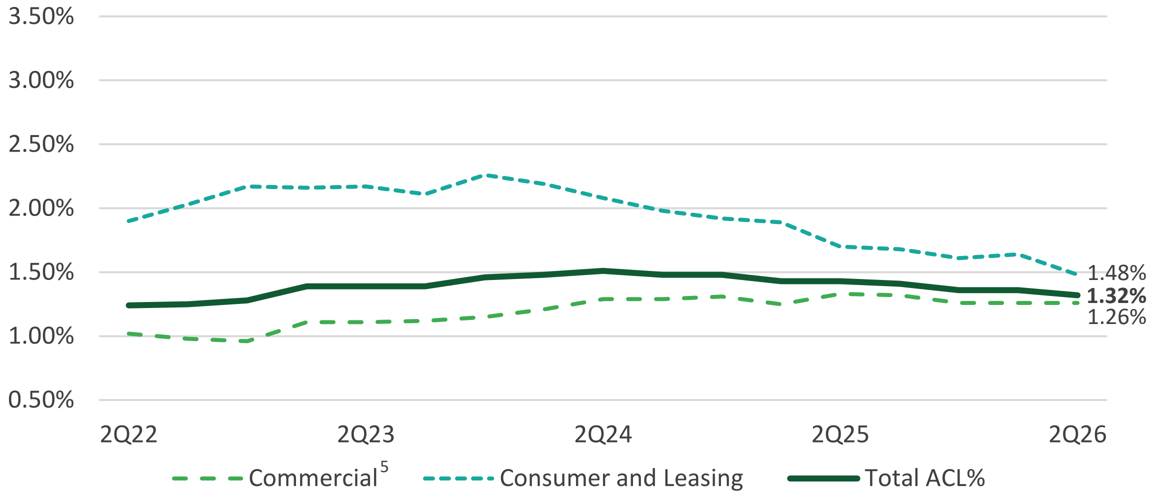
2Q 2026 ACL Commentary

- ACL coverage ratio[1] of **1.32%; 1.41%** including estimated remaining credit mark on acquired loan portfolios[2]
  - Coverage ratio down 4bps QoQ due to the sale of credit card portfolio and lower loss experience in Consumer
- FY GDP forecast of 2.1% in 2026 and 2.7% in 2027[3]
- FY unemployment forecast of 4.3% in 2026 and in 2027[3]

ACL and Coverage Ratio by Segment

($ millions)	June 30, 2025 $	June 30, 2025 %	March 31, 2026 $	March 31, 2026 %	June 30, 2026 $	June 30, 2026 %
C&I[4]	$52.1	1.90%	$51.3	1.89%	$51.9	1.75%
Owner Occupied - R/E	$8.6	0.44%	$8.2	0.39%	$8.7	0.45%
CRE Investor	$54.8	1.40%	$48.8	1.23%	$49.5	1.27%
Construction[4]	$10.7	1.25%	$13.9	1.30%	$13.5	1.35%
Resi Mortgage	$5.8	0.60%	$7.3	0.62%	$6.3	0.51%
Leases	$18.3	2.90%	$15.8	2.73%	$17.4	2.97%
HELOC & HEIL	$11.5	1.41%	$13.3	1.47%	$13.1	1.35%
Consumer Partnerships	$21.7	2.26%	$18.4	2.28%	$15.6	2.08%
Other	$2.8	2.03%	$3.0	2.15%	$1.3	1.38%
TOTAL	**$186.3**	**1.43%**	**$180.0**	**1.36%**	**$177.3**	**1.32%**

ACL % By Portfolio and Total[1]

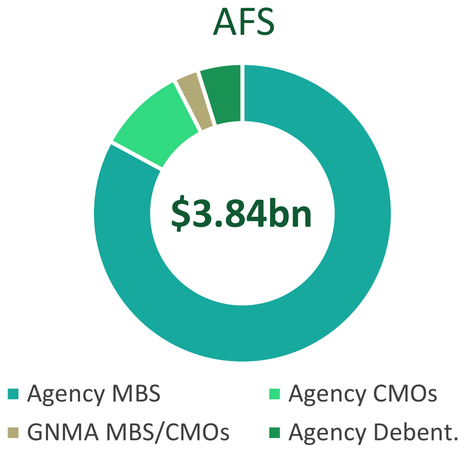


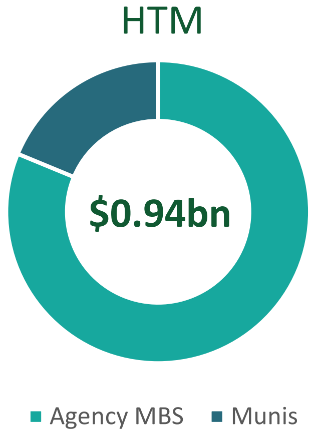
[1] Reflects ACL on loans and leases over the amortized cost of the total portfolio
[2] This is a non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures
[3] Source: Oxford Economics as of June 2026
[4] Hotel loan balances are included in the C&I and Construction segments
[5] Commercial excludes Leasing

Investment Portfolio

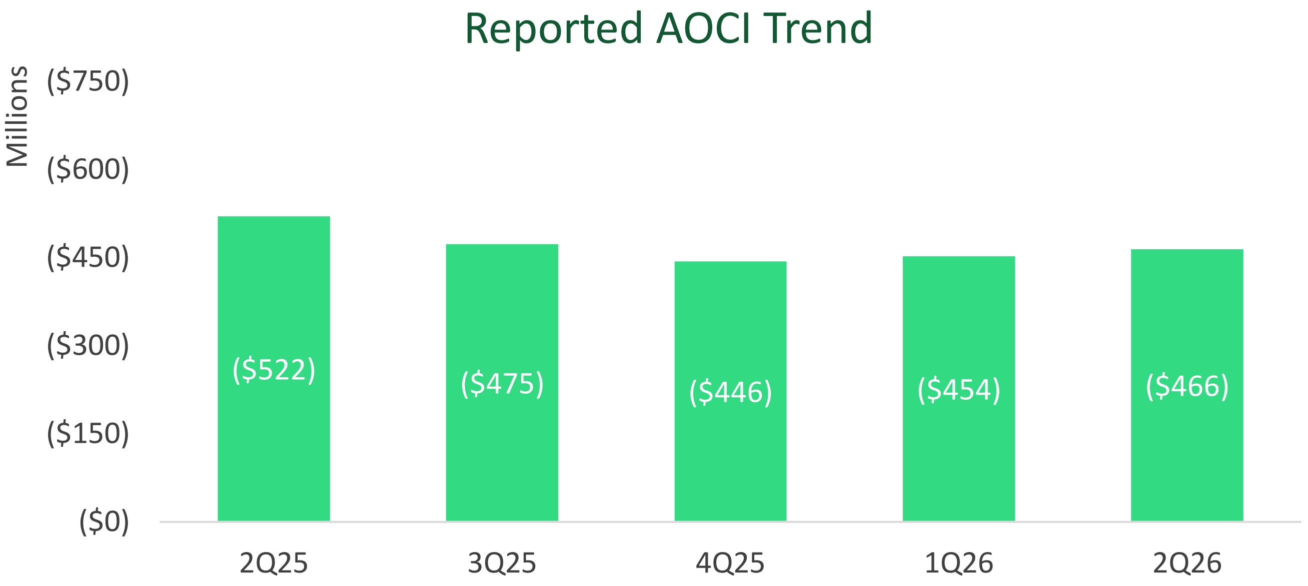
High-quality investment portfolio providing consistent cash flows and borrowing capacity

Investments	
Investment Portfolio[1]	$4.78bn
% of Total Assets[1]	*21%*
Portfolio Duration	5.6yrs
Portfolio Yield[2]	2.80%
Agency MBS/Notes %	*>95%*
Reported AOCI	($466.2mm)
Effective AOCI[3,4]	($549.0mm)





- Forecasting P&I cash flows of $1bn+ over the next 24 months
- Reinvestment will support earnings stability and balance sheet flexibility
  - Reinvestment yields are expected to be accretive to portfolio yield and NIM
  - Deployment focused on Agency MBS (limited extension/prepayment)



[1] Investment portfolio value includes market value AFS and book value of HTM
[2] Yield for the last month in the respective quarter of the MBS portfolio
[3] This is a non-GAAP financial measure and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measure
[4] Effective AOCI ($549.0mm) includes unrealized losses on AFS and unrecognized fair value of HTM as of June 30, 2026; assumes all securities, including HTM, are sold at market prices
Note: As of June 30, 2026, unless otherwise stated

2026 Core Outlook - Update

	Original FY Outlook[1]	Updated FY Outlook[1]
ROA[2]	+/-1.40%	1.50%+
EPS Growth	Double-digit EPS growth	Double-digit EPS growth
Loan Growth	Mid-single digit growth; Low-single digit in Consumer	Mid-single digit growth
Deposit Growth	Mid-single digit growth	High-single digit growth
Net Interest Margin	+/-3.80%	+/-3.85%
Fee Revenue Growth	Mid-single digit growth excluding Cash Connect®; double-digit in Wealth & Trust	High-single digit growth excluding Cash Connect®; double-digit in Wealth & Trust
Net Charge-offs	0.25% - 0.35%[3]	0.15% - 0.25%
Efficiency Ratio	High 50s	High 50s
	Assumed three 25bp rate cuts (March, July, and December)	*Assumes no Fed Funds rate changes*

[1] The Company is not able to reconcile the forward-looking non-GAAP estimates set forth above to their most directly comparable GAAP estimates without unreasonable efforts because it is unable to predict, forecast or determine the probable significance of the items impacting these estimates with a reasonable degree of accuracy
[2] 24% effective tax rate assumed; unchanged from original outlook
[3] As reflected in the 1Q 2026 Earnings Supplement

Appendix: Non-GAAP Financial Information

Non-GAAP Information

This presentation contains financial measures determined by methods other than in accordance with accounting principles generally accepted in the United States (GAAP). This presentation may include the following non-GAAP measures:

- Adjusted Net Income (non-GAAP) attributable to WSFS is a non-GAAP measure that adjusts net income determined in accordance with GAAP to exclude the realized/unrealized gain (loss) on equity investments, net, Visa derivative valuation adjustment, gain on sale of credit card portfolio, corporate development, and restructuring expense;
- Core noninterest income, also called Core Fee Revenue, is a non-GAAP measure that adjusts noninterest income as determined in accordance with GAAP to exclude the impact of realized/unrealized gain (loss) on equity investments, net, Visa derivative valuation adjustment, and gain on sale of credit card portfolio;
- Core fee revenue ratio (%) is a non-GAAP measure that divides (i) Core Fee Revenue by (ii) Core Net Revenue (tax-equivalent);
- Core net interest income is a non-GAAP measure that adjusts net interest income to exclude the impact of certain dividends;
- Core Earnings Per Share (EPS) is a non-GAAP measure that divides (i) Adjusted Net Income (non-GAAP) attributable to WSFS by (ii) weighted average shares of common stock outstanding for the applicable period;
- Core Net Revenue is a non-GAAP measure that adds (i) core net interest income and (ii) Core Fee Revenue;
- Core Net Revenue (tax-equivalent) is a non-GAAP measure that adjusts core net revenue to include the impact of tax-equivalent income;
- Core noninterest expense is a non-GAAP measure that adjusts noninterest expense as determined in accordance with GAAP to exclude corporate development and restructuring expenses;
- Core Efficiency Ratio is a non-GAAP measure that divides (i) core noninterest expense by (ii) the sum of core net interest income and Core Fee Revenue;
- Core Return on Average Assets (ROA) is a non-GAAP measure that divides (i) Adjusted Net Income (non-GAAP) attributable to WSFS by (ii) average assets for the applicable period;
- Effective AOCI is a non-GAAP measure that adds (i) unrealized losses on AFS securities, (ii) unrealized holding losses on securities transferred from AFS to HTM, and (iii) unrecognized fair value losses on HTM securities;
- Tangible Common Equity (TCE) is a non-GAAP measure and is defined as total stockholders' equity of WSFS less goodwill and other intangible assets;
- TCE Ratio is a non-GAAP measure that divides (i) TCE by (ii) tangible assets;
- Tangible assets is a non-GAAP measure and is defined as total assets less goodwill and other intangible assets;
- Adjusted tangible assets is a non-GAAP measure that adjusts tangible assets to include the impact of the liquidation of our investment securities portfolio;
- Return on average tangible common equity (ROTCE) is a non-GAAP measure and is defined as net income allocable to common stockholders divided by tangible common equity;
- Core ROTCE is a non-GAAP measure that is defined as adjusted net income (non-GAAP) attributable to WSFS divided by tangible common equity;
- Net tangible income is a non-GAAP measure that adjusts net income determined in accordance with GAAP to exclude the impact of the amortization of intangible assets;
- Core net tangible income is a non-GAAP measure that adjusts adjusted net income (non-GAAP) attributable to WSFS to exclude the impact of the amortization of intangible assets;
- Tangible common book value per share (TBV) is a non-GAAP financial measure that divides (i) TCE by (ii) shares outstanding;
- Tangible common equity including effective AOCI is a non-GAAP measure that adjusts tangible common equity to include effective AOCI;
- Pre-provision Net Revenue (PPNR) is a non-GAAP measure that adjusts net income determined in accordance with GAAP to exclude the impacts of (i) income tax provision and (ii) provision for credit losses;
- Core PPNR is a non-GAAP measure that adjusts PPNR to exclude the impact of realized/unrealized gain (loss) on equity investments, net, Visa derivative valuation adjustment, gain on sale of credit card portfolio, corporate development, and restructuring expenses;
- Core Return on Average Equity (ROE) is a non-GAAP measure that divides (i) Adjusted Net Income (non-GAAP) attributable to WSFS by (ii) average stockholders' equity for the applicable period;
- Adjusted risk weighted assets is a non-GAAP measure that adjusts the Corp's risk weighted assets determined in accordance with GAAP to include the impact of the liquidation of our investment securities portfolio;
- Adjusted average assets is a non-GAAP measure that adjusts the Corp's average assets determined in accordance with GAAP to include the impact of the liquidation of our investment securities portfolio;
- Adjusted tangible assets is a non-GAAP measure that adjusts tangible assets to include the impact of the liquidation of our investment securities portfolio;
- Adjusted total risk-based capital is a non-GAAP measure that adjusts total risk-based capital determined in accordance with GAAP to include effective AOCI;
- Adjusted total risk-based capital ratio is a non-GAAP measure that divides (i) adjusted total risk-based capital by (ii) adjusted risk weighted assets;
- Adjusted common equity Tier 1 capital is a non-GAAP measure that adjusts common equity Tier 1 capital determined in accordance with GAAP to include effective AOCI;
- Adjusted common equity Tier 1 capital ratio is a non-GAAP measure that divides (i) adjusted common equity Tier 1 capital by (ii) adjusted risk weighted assets;
- Adjusted Tier 1 capital is a non-GAAP measure that adjusts Tier 1 capital determined in accordance with GAAP to include effective AOCI;
- Adjusted Tier 1 leverage ratio is a non-GAAP measure that divides (i) adjusted Tier 1 capital by (ii) adjusted average assets;
- Coverage ratio including the remaining credit marks is a non-GAAP measure that adjusts the coverage ratio to include the impact of the remaining credit marks on the acquired loan portfolios; and
- Adjusted Private Wealth Management fee revenue adjusts Private Wealth Management external fee revenue determined in accordance with GAAP to exclude the impact of the previously announced exits of Commonwealth and Powdermill.

Appendix: Non-GAAP Financial Information

(dollars in thousands)	Three Months Ended June 30, 2026	March 31, 2026	June 30, 2025
Net interest income (GAAP)	**$ 192,500**	$ 185,136	$ 179,495
Core net interest income (non-GAAP)	**$ 192,500**	$ 185,136	$ 179,495
Noninterest income (GAAP)	**$ 89,968**	$ 90,115	$ 88,009
Plus: Unrealized loss on equity investments, net	**(4,134)**	—	—
Less: Realized gain on sale of equity investment, net	**159**	—	18
Less: Gain on sale of credit card portfolio	**1,746**	—	—
Core fee revenue (non-GAAP)	**$ 92,197**	$ 90,115	$ 87,991
Core net revenue (non-GAAP)	**$ 284,697**	$ 275,251	$ 267,486
Core net revenue (non-GAAP) (tax-equivalent)	**$ 285,231**	$ 275,780	$ 267,972
Noninterest expense (GAAP)	**$ 166,300**	$ 162,765	$ 159,343
Less/(plus): Corporate development expense	**63**	57	(329)
Less: Restructuring expense	**—**	2,796	—
Core noninterest expense (non-GAAP)	**$ 166,237**	$ 159,912	$ 159,672
Core efficiency ratio (non-GAAP)	**58.3 %**	58.0 %	59.6 %
Core fee revenue ratio (non-GAAP)(tax-equivalent)	**32.3 %**	32.7 %	32.8 %

(dollars in thousands, except per share data)	Three Months Ended June 30, 2026	March 31, 2026	June 30, 2025
Calculation of tangible common equity ratio:			
Total Assets (GAAP)	**$ 22,653,948**	$ 22,106,915	$ 20,763,292
Less: Goodwill and other intangible assets	**962,451**	966,388	977,546
Total tangible assets (non-GAAP)	**$ 21,691,497**	$ 21,140,527	$ 19,785,746
Total stockholders' equity of WSFS (GAAP)	**$ 2,721,798**	$ 2,724,493	$ 2,682,728
Less: Goodwill and other intangible assets	**962,451**	966,388	977,546
Total tangible common equity (non-GAAP)	**$ 1,759,347**	$ 1,758,105	$ 1,705,182
Equity to asset ratio (GAAP)	**12.01 %**	12.32 %	12.92 %
Tangible common equity to tangible assets ratio (non-GAAP)	**8.11 %**	8.32 %	8.62 %

(dollars in thousands)	Three Months Ended June 30, 2026
Calculation of effective AOCI:	
Unrealized losses on AFS securities	**$ 393,925**
Unrealized losses on securities transferred from AFS to HTM	**57,638**
Unrecognized fair value on HTM securities	**97,461**
Effective AOCI (non-GAAP)	**$ 549,024**
Calculation of coverage ratio including the estimated remaining credit marks:	
Coverage ratio	**1.32 %**
Plus: Estimated remaining credit marks on the acquired loan portfolios	**0.09**
Coverage ratio including the estimated remaining credit marks (non-GAAP)	**1.41 %**

Appendix: Non-GAAP Financial Information

	Three Months Ended		
(dollars in thousands, except per share data)	**June 30, 2026**	March 31, 2026	June 30, 2025
GAAP net income attributable to WSFS	**$ 84,398**	$ 86,827	$ 72,326
Plus/(less): Pre-tax adjustments[1]	**2,292**	2,853	(347)
(Less)/plus: Tax impact of pre-tax adjustments	**(539)**	(639)	149
Adjusted net income (non-GAAP) attributable to WSFS	**$ 86,151**	$ 89,041	$ 72,128
Net income (GAAP)	**$ 84,329**	$ 86,845	$ 72,221
Plus: Income tax provision	**26,795**	27,639	23,319
Plus: Provision for credit losses	**5,044**	(1,998)	12,621
PPNR (Non-GAAP)	**116,168**	112,486	108,161
Plus/(less): Pre-tax adjustments[1]	**2,292**	2,853	(347)
Core PPNR (Non-GAAP)	**$ 118,460**	$ 115,339	$ 107,814
GAAP return on average assets (ROA)	**1.52 %**	1.61 %	1.39 %
Plus/(less): Pre-tax adjustments[1]	**0.04**	0.05	(0.01)
(Plus)/less: Tax impact of pre-tax adjustments	**(0.01)**	(0.01)	—
Core ROA (non-GAAP)	**1.55 %**	1.65 %	1.38 %
Earnings per share (diluted)(GAAP)	**$ 1.63**	$ 1.64	$ 1.27
Plus/(less): Pre-tax adjustments[1]	**0.04**	0.05	(0.01)
(Plus)/less: Tax impact of pre-tax adjustments	**(0.01)**	(0.01)	0.01
Core earnings per share (non-GAAP)	**$ 1.66**	$ 1.68	$ 1.27
Calculation of Adjusted Private Wealth Management fee revenue			
GAAP Private Wealth Management external fee revenue	**$ 15,487**	$ 15,306	$ 16,371
Less: Impact of Commonwealth and Powdermill	**—**	—	(2,380)
Adjusted Private Wealth Management fee revenue (non-GAAP)	**$ 15,487**	$ 15,306	$ 13,991

[1] Pre-tax adjustments include realized/unrealized gain (loss) on equity investments, net, gain on sale of credit card portfolio, and corporate development and restructuring expense

Appendix: Non-GAAP Financial Information

	Three Months Ended		
(dollars in thousands)	**June 30, 2026**	March 31, 2026	June 30, 2025
Calculation of return on average tangible common equity:			
GAAP net income attributable to WSFS	**$ 84,398**	$ 86,827	$ 72,326
Plus: Tax effected amortization of intangible assets	**2,766**	2,778	2,946
Net tangible income (non-GAAP)	**$ 87,164**	$ 89,605	$ 75,272
Average stockholders' equity of WSFS	**$ 2,732,684**	$ 2,769,574	$ 2,652,257
Less: Average goodwill and intangible assets	**964,974**	968,555	982,533
Net average tangible common equity	**$ 1,767,710**	$ 1,801,019	$ 1,669,724
Return on average equity (GAAP)	**12.39 %**	12.71 %	10.94 %
Return on average tangible common equity (non-GAAP)	**19.78 %**	20.18 %	18.08 %
Calculation of core return on average tangible common equity:			
Adjusted net income (non-GAAP) attributable to WSFS	**$ 86,151**	$ 89,041	$ 72,128
Plus: Tax effected amortization of intangible assets	**2,766**	2,778	2,946
Core net tangible income (non-GAAP)	**$ 88,917**	$ 91,819	$ 75,074
Net average tangible common equity	**$ 1,767,710**	$ 1,801,019	$ 1,669,724
Core return on average equity (non-GAAP)	**12.65 %**	13.04 %	10.91 %
Core return on average tangible common equity (non-GAAP)	**20.18 %**	20.68 %	18.03 %

Appendix: Non-GAAP Financial Information

(dollars in thousands, except per share data)	**June 30, 2026**	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
Calculation of tangible common book value per share:									
Total stockholders' equity of WSFS (GAAP)	**$ 2,721,798**	$ 2,724,493	$ 2,738,545	$ 2,753,273	$ 2,682,728	$ 2,671,614	$ 2,589,752	$ 2,678,264	$ 2,489,580
Less: Goodwill and other intangible assets	**962,451**	966,388	969,903	973,677	977,546	983,882	988,160	992,163	996,181
Total tangible common equity (non-GAAP)	**1,759,347**	1,758,105	1,768,642	1,779,596	1,705,182	1,687,732	1,601,592	1,686,101	1,493,399
Shares outstanding (000s)	**51,388**	52,149	53,410	55,427	56,235	57,693	58,657	59,033	59,261
Tangible common book value per share (non-GAAP)	**$ 34.24**	$ 33.71	$ 33.11	$ 32.11	$ 30.32	$ 29.25	$ 27.30	$ 28.56	$ 25.20

(dollars in thousands, except per share data)	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022
Calculation of tangible common book value per share:								
Total stockholders' equity of WSFS (GAAP)	$ 2,473,481	$ 2,477,636	$ 2,242,795	$ 2,314,659	$ 2,306,362	$ 2,205,113	$ 2,103,593	$ 2,315,360
Less: Goodwill and other intangible assets	1,000,344	1,004,560	1,008,472	1,004,278	1,008,250	1,012,232	1,016,413	1,019,857
Total tangible common equity (non-GAAP)	1,473,137	1,473,076	1,234,323	1,310,381	1,298,112	1,192,881	1,087,180	1,295,503
Shares outstanding (000s)	60,084	60,538	60,728	61,093	61,387	61,612	61,949	63,587
Tangible common book value per share (non-GAAP)	$ 24.52	$ 24.33	$ 20.33	$ 21.45	$ 21.15	$ 19.36	$ 17.55	$ 20.37

Appendix: Non-GAAP Financial Information

(dollars in thousands)	As of June 30, 2026
Calculation of adjusted common equity Tier 1 capital:	
Common equity tier 1 capital (GAAP)	$ 2,249,697
Less: Effective AOCI (non-GAAP)	549,024
Adjusted common equity tier 1 capital (non-GAAP)	$ 1,700,673
Risk Weighted Assets (GAAP)	$ 16,345,849
Less: Debt securities	1,050,255
Adjusted Risk Weighted Assets (non-GAAP)	$ 15,295,594
Common equity Tier 1 capital (GAAP)	13.76 %
Adjusted common equity Tier 1 capital ratio (non-GAAP)	11.12 %
Calculation of adjusted Tier 1 leverage:	
Tier 1 capital (GAAP)	$ 2,249,697
Less: Effective AOCI (non-GAAP)	549,024
Adjusted Tier 1 capital (non-GAAP)	$ 1,700,673
Average assets (Corp) (GAAP)	$ 21,728,440
Less: Average debt securities	4,650,461
Adjusted average assets (non-GAAP)	$ 17,077,979
Tier 1 leverage (GAAP)	10.35 %
Adjusted Tier 1 leverage (non-GAAP)	9.96 %

(dollars in thousands)	As of June 30, 2026
Calculation of adjusted total risk-based capital:	
Total risk-based capital (GAAP)	$ 2,528,895
Less: Effective AOCI (non-GAAP)	549,024
Adjusted total risk-based capital (non-GAAP)	$ 1,979,871
Risk Weighted Assets (GAAP)	$ 16,345,849
Adjusted Risk Weighted Assets (non-GAAP)	15,295,594
Total risk-based capital (GAAP)	15.47 %
Adjusted total risk-based capital ratio (non-GAAP)	12.94 %
Calculation of adjusted tangible common equity to tangible assets ratio (non-GAAP):	
Total tangible assets (non-GAAP)	$ 21,691,497
Less: Investment securities, AFS & HTM	4,784,300
Total adjusted tangible assets (non-GAAP)	$ 16,907,197
Total tangible common equity (non-GAAP)	$ 1,759,347
Less: Unrecognized fair value on HTM securities	97,461
Total adjusted tangible common equity (non-GAAP)	$ 1,661,886
Tangible common equity to tangible assets ratio (non-GAAP)	8.11 %
Tangible common equity to tangible assets ratio including effective AOCI (non-GAAP)	9.83 %