

WSFS Financial Corporation

We Stand For Service®

1Q 2021 Investor Update

April 2021



Forward Looking Statements & Non-GAAP

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 the Company's 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 our pending acquisition of Bryn Mawr Bank Corporation and the uncertain effects of the COVID-19 pandemic 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, 2020, 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"). These non-GAAP measures include core earnings per share ("EPS"), core net income, core return on equity ("ROE"), core efficiency ratio, pre-provision net revenue ("PPNR"), core PPNR, PPNR to average assets ratio, core PPNR to average assets ratio, core return on assets ("ROA"), core net interest income, core net interest margin ("NIM"), return on tangible common equity ("ROTCE"), core ROTCE, core fee revenue and core fee revenue as a percentage of total core net revenue. The Company's management believes that these non-GAAP 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 that investors may use these non-GAAP measures 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. This non-GAAP data should be considered in addition to results prepared in accordance with GAAP, and is not a substitute for, or superior to, GAAP results. For a reconciliation of these non-GAAP measures to their comparable GAAP measures, see the Appendix.

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1Q 2021 Highlights

	1Q 2021	
	Reported	Core ¹
<i>\$ in millions (expect per share amounts)</i>		
EPS	\$1.36	\$1.39
ROA	1.85%	1.89%
Net Income ²	\$65.1	\$66.6
PPNR ¹	\$66.4	\$67.9
PPNR % ¹	1.89%	1.93%
ROE	14.90%	15.24%
ROTCE ¹	22.38%	22.89%
NIM	3.59%	3.59%
Fee Revenue	\$47.8	\$47.5
Fee Revenue % ³	29.5%	29.3%
Efficiency Ratio	58.9%	57.9%
ACL Ratio ex PPP	2.51%	2.51%
Bank CET1	13.20%	13.20%

1Q 2021 operating results reflect diversified fee revenue, improving credit trends and strong capital levels

1Q 2021 Highlights:

- Core ROA¹ of 1.89%, up from 1.67% in 4Q 2020
- Net credit costs (recoveries) were (\$19.0) million and net charge-offs were \$3.8 million, or 0.18% of average gross loans
 - ACL coverage ratio was 2.51%, excluding PPP loans at March 31, 2021
- WSFS supported nearly \$300 million of second round PPP loans to over 1,800 WSFS and non-WSFS Customers during the quarter
- The Board of Directors approved a quarterly cash dividend of \$0.13 per share of common stock, an 8% increase; repurchased 267,309 shares, totaling \$12.0 million
- Maintained strong capital levels including a Bank Common Equity Tier 1 Ratio of 13.20%
- WSFS announced the agreement to acquire Bryn Mawr Bank Corporation; pending approvals, the transaction is expected to close in early 4Q 2021

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 Appendix for reconciliation to GAAP financial information.

² Attributable to WSFS

³ Tax-equivalent

Loan and Deposit Growth

*Loans reflect purposeful run-off portfolios and PPP forgiveness;
Significant excess customer liquidity continues*

Loans - 1Q 2021 vs 4Q 2020 and 1Q 2020

(\$ in millions)	Mar 2021	Dec 2020	Mar 2020	1Q21 \$ Growth	Annualized % Growth	YOY \$ Growth	YOY % Growth
C & I Loans	\$3,213	\$3,299	\$3,412	(\$86)	(11%)	(\$199)	(6%)
PPP Loans	\$527	\$751	\$0	(\$224)	(121%)	\$527	100%
Commercial Mortgages	\$1,976	\$2,086	\$2,223	(\$110)	(21%)	(\$247)	(11%)
Construction Loans	\$784	\$716	\$626	\$68	39%	\$158	25%
Commercial Leases	\$265	\$249	\$202	\$16	26%	\$63	31%
Total Commercial Loans	\$6,765	\$7,101	\$6,463	(\$336)	(19%)	\$302	5%
Residential Mortgage (HFS/HFI/Rev Mgt)	\$829	\$955	\$1,055	(\$126)	(54%)	(\$226)	(21%)
Consumer Loans	\$1,140	\$1,166	\$1,118	(\$26)	(9%)	\$22	2%
Total Gross Loans	\$8,734	\$9,222	\$8,636	(\$488)	(21%)	\$98	1%
<i>Residential Mortgage (HFI)</i>	<i>\$671</i>	<i>\$764</i>	<i>\$956</i>	<i>(\$93)</i>	<i>(49%)</i>	<i>(\$285)</i>	<i>(30%)</i>
<i>Student Loans Acquired from BNCL</i>	<i>\$115</i>	<i>\$117</i>	<i>\$123</i>	<i>(\$2)</i>	<i>(7%)</i>	<i>(\$8)</i>	<i>(7%)</i>
<i>Auto Loans Acquired From BNCL</i>	<i>\$16</i>	<i>\$22</i>	<i>\$40</i>	<i>(\$6)</i>	<i>(111%)</i>	<i>(\$24)</i>	<i>(60%)</i>
<i>Participation portfolios (CRE) from BNCL</i>	<i>\$55</i>	<i>\$98</i>	<i>\$210</i>	<i>(\$43)</i>	<i>(178%)</i>	<i>(\$155)</i>	<i>(74%)</i>
<i>Leveraged Loans (C&I) from BNCL</i>	<i>\$0</i>	<i>\$12</i>	<i>\$12</i>	<i>(\$12)</i>	<i>(406%)</i>	<i>(\$12)</i>	<i>(100%)</i>
Total Run-Off Portfolios	\$857	\$1,013	\$1,341	(\$156)	(62%)	(\$484)	(36%)
Gross Loans ex Run-Off Portfolios	\$7,877	\$8,209	\$7,295	(\$332)	(16%)	\$582	8%
<i>PPP Loans</i>	<i>\$527</i>	<i>\$751</i>	<i>\$0</i>	<i>(\$224)</i>	<i>(121%)</i>	<i>\$527</i>	<i>100%</i>
Gross Loans ex Run-Off & PPP Portfolios	\$7,350	\$7,458	\$7,295	(\$108)	(6%)	\$55	1%

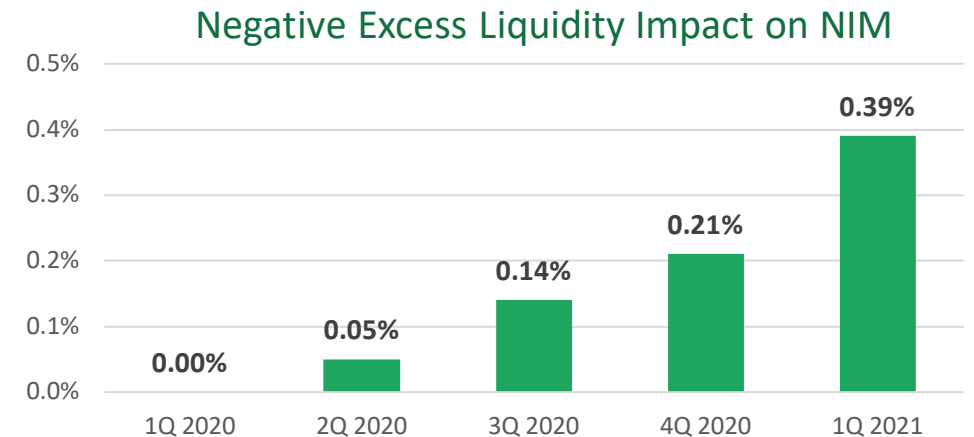
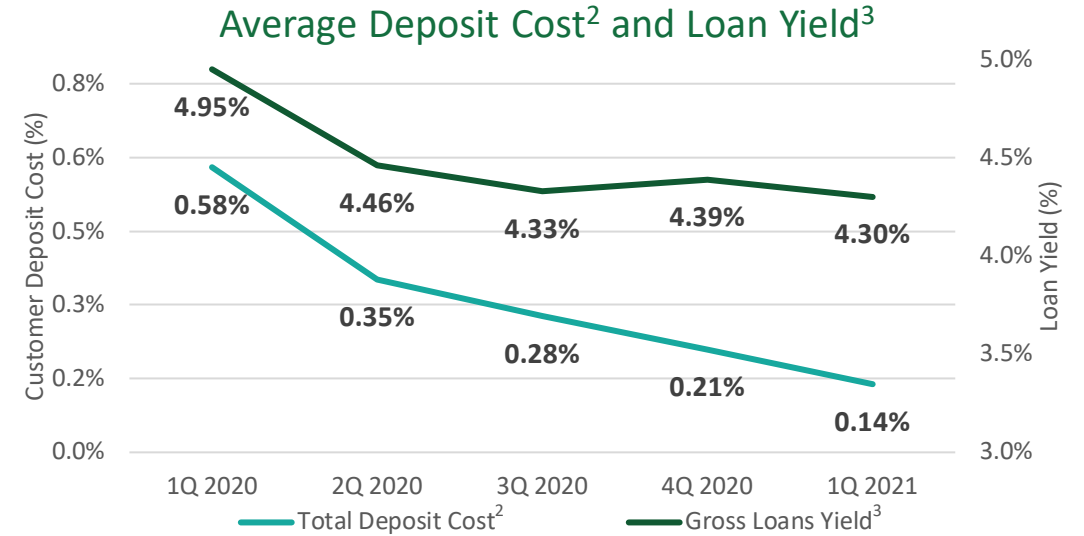
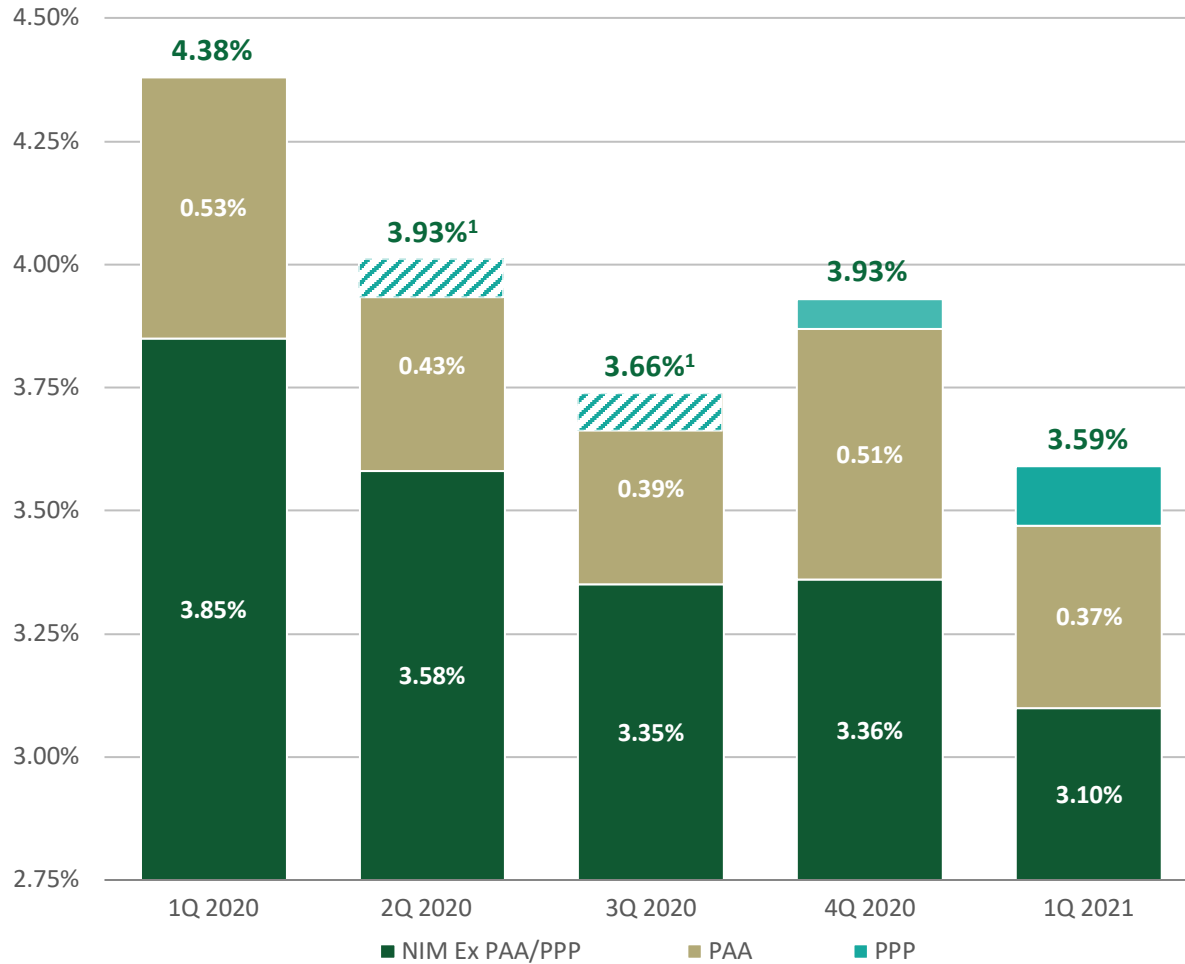
Deposits - 1Q 2021 vs 4Q 2020 and 1Q 2020

(\$ in millions)	Mar 2021	Dec 2020	Mar 2020	1Q21 \$ Growth	Annualized % Growth	YOY \$ Growth	YOY % Growth
Noninterest Demand	\$3,858	\$3,415	\$2,315	\$443	53%	\$1,543	67%
Interest Demand Deposits	\$2,659	\$2,636	\$2,093	\$23	4%	\$566	27%
Savings	\$1,886	\$1,774	\$1,595	\$112	26%	\$291	18%
Money Market	\$2,722	\$2,654	\$2,149	\$68	10%	\$573	27%
Total Core Deposits	\$11,125	\$10,479	\$8,152	\$646	25%	\$2,973	36%
Customer Time Deposits	\$1,094	\$1,159	\$1,272	(\$65)	(23%)	(\$178)	(14%)
Total Customer Deposits	\$12,219	\$11,638	\$9,424	\$581	20%	\$2,795	30%

- Commercial run-off portfolios acquired from Beneficial Bancorp Inc. are down to \$55 million; remaining run-off portfolio is primarily residential mortgage
- Continued focus on strategy to optimize our balance sheet mix towards relationship-based commercial loans and deposits
- Customer funding levels remain elevated and increased \$581 million during 1Q 2021 primarily due to funding of PPP 2.0 program and stimulus deposits

Net Interest Margin Trends

NIM impacted by customer liquidity, purchase accretion variability, PPP forgiveness, and low funding costs



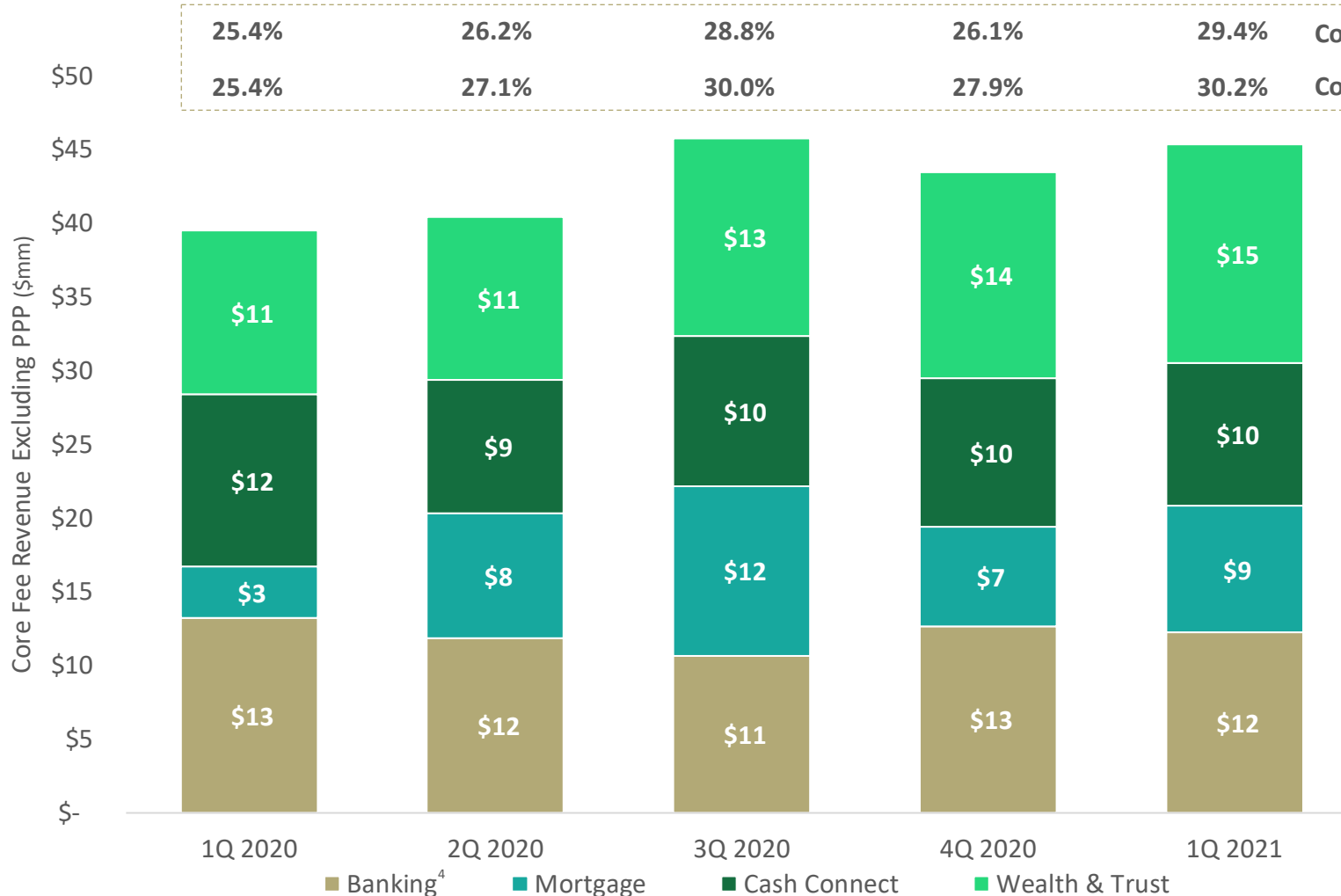
¹ Negative 8 bps impact related to PPP in 2Q 2020 and 3Q 2020 as forgiveness of PPP loans and accelerated fee accretion started in 4Q 2020

² Includes non-interest and interest-bearing; interest-bearing deposits include demand, money market, savings, and customer time deposits

³ Average gross loans yield excludes PAA and PPP

Core Fee Revenue¹ Trends

Diversified Business Model Drives Core Fee Revenue Growth Throughout The Pandemic and 1Q 2021



- Well diversified with over 20 discrete lines of business and products within our three core segments: Banking, Wealth, and Cash Connect®
 - Provides earnings stability through interest rate and credit cycles
- Excluding PPP, 1Q 2021 increased \$1.9 million, or 4%, compared to 4Q 2020, diversified across all major areas
- Excluding PPP, 1Q 2021 increased \$5.8 million, or 15%, compared to 1Q 2020 despite Durbin impact (effective July 2020)

¹ 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 Appendix for reconciliation to GAAP financial information.

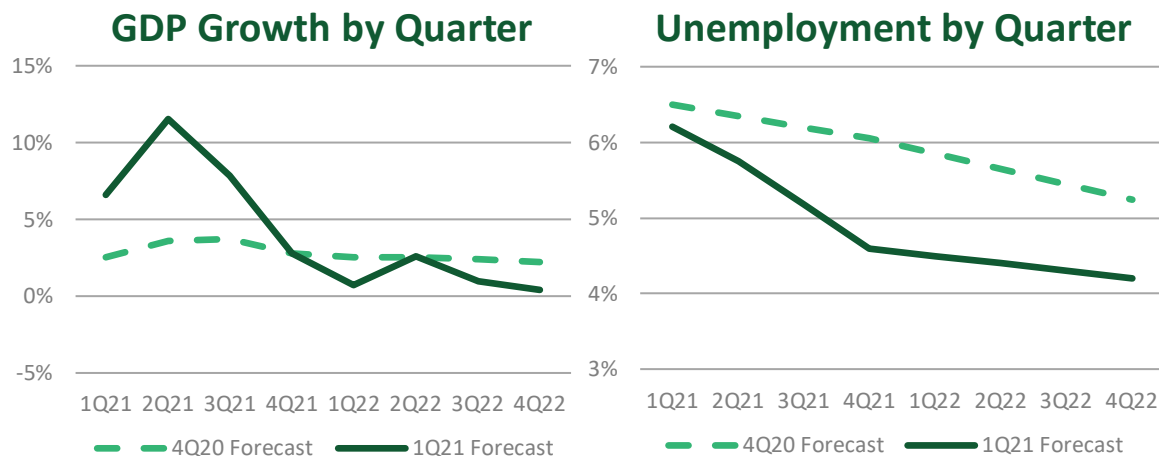
² Core Fee (non-interest) revenue / core net revenue. This is a non-GAAP financial measure; see Appendix for reconciliation to GAAP financial information.

³ Core Fee (non-interest) revenue / core net revenue excluding PPP net interest income and fee revenue. This is a non-GAAP financial measure; see Appendix for reconciliation to GAAP financial information.

⁴ Banking includes deposit service charges, SBA loan sales, loan and lease fees, credit and debit revenue, and other banking related fees

ACL Overview

Full-Year GDP forecast of 7.0% in 2021 and 3.0% in 2022¹
 Year-End Unemployment forecast of 4.6% in 2021 and 4.2% in 2022¹

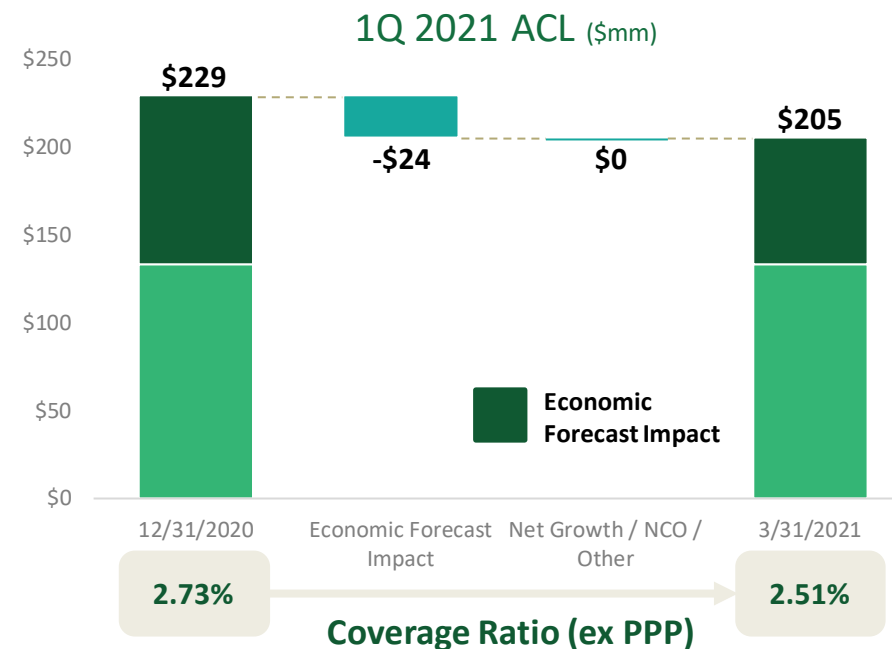


1Q 2021 ACL Commentary

- Coverage ratio of **2.51%** excluding PPP loans and **2.86%** including estimated remaining credit mark on the acquired loan portfolio
- ACL declined \$24.0 million** in 1Q 2021 driven by:
 - Positive developments in the economic forecast
 - Core loan growth offset by purposeful portfolio run-off, net migration, and net charge-offs

ACL by Segment (ex PPP)

(\$ millions)	March 31, 2020		December 31, 2020		March 31, 2021	
	\$	%	\$	%	\$	%
C&I ²	\$62.3	2.96%	\$142.4	7.32%	\$119.4	6.38%
Construction ²	\$5.2	0.82%	\$12.2	1.70%	\$14.3	1.82%
CRE Investor	\$26.6	1.19%	\$31.1	1.49%	\$30.5	1.55%
Owner Occupied	\$9.4	0.72%	\$9.6	0.72%	\$9.6	0.72%
Leases	\$3.6	1.34%	\$8.5	3.41%	\$6.5	2.43%
Mortgage	\$11.6	1.22%	\$6.9	0.90%	\$5.7	0.85%
HELOC & HEIL	\$12.6	1.69%	\$11.0	1.35%	\$13.2	1.61%
Installment - Other	\$4.4	5.17%	\$3.8	4.64%	\$2.8	4.16%
Other	\$3.4	0.81%	\$3.3	0.87%	\$2.8	0.79%
TOTAL	\$139.1	1.60%	\$228.8	2.73%	\$204.9	2.51%



¹ Source: Oxford Economics as of March 2021

² Hotel loan balances are included in the C&I and Construction segments

2021 Core Outlook *(as originally presented in 4Q 2020 Presentation)*

Outlook assumes a gradual and uneven economic recovery, franchise growth, and continued investments in our talent and technology

2021 Core Outlook	
Loan Growth	Mid single digit growth excluding PPP and non-relationship run-off portfolios primarily driven by C&I, leasing and consumer; 90% of PPP loans assumed forgiven by 4Q 2021 and approximate \$200M decline from run-off portfolios
Deposit Growth	Mid single digit core deposit growth offset by purposeful reduction of time deposits, excluding the impact of elevated customer liquidity
Net Interest Margin	Range of 3.65% - 3.80% ; assumes no short-term interest rate changes; approximately 24-28 bps of purchased loan accretion; approximately 6-10 bps positive PPP impact; assumes 11 bps negative impact from elevated customer liquidity
Fee Income Growth¹	Mid single digit growth excluding Durbin (effective July 2020) and lower Mortgage compared to outsized 2020; double digit Wealth and mid-high single digit core banking growth; flat including Durbin and Mortgage
Provision Costs	\$20-25 million reflecting new loan growth; opportunity for reserve release if economic recovery accelerates
Efficiency Ratio¹	Low 60s driven by items described above combined with franchise growth and continued talent and Delivery Transformation investments
Tax Rate	Approximately 24%

¹The 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

WSFS Franchise and Markets



The WSFS Franchise¹

Founded in 1832, WSFS is one of the ten oldest banks in the U.S.

Largest independent bank & trust company HQ in Delaware-Greater Philadelphia region

- \$14.7 billion in assets
- \$24.7 billion in combined AUA² and AUM², including \$2.3 billion in AUM³
- 111 offices, including 88 branches
- One of largest ATM networks in our market with 625 branded-ATMs

Major Business Lines

Commercial

Retail

Mortgage

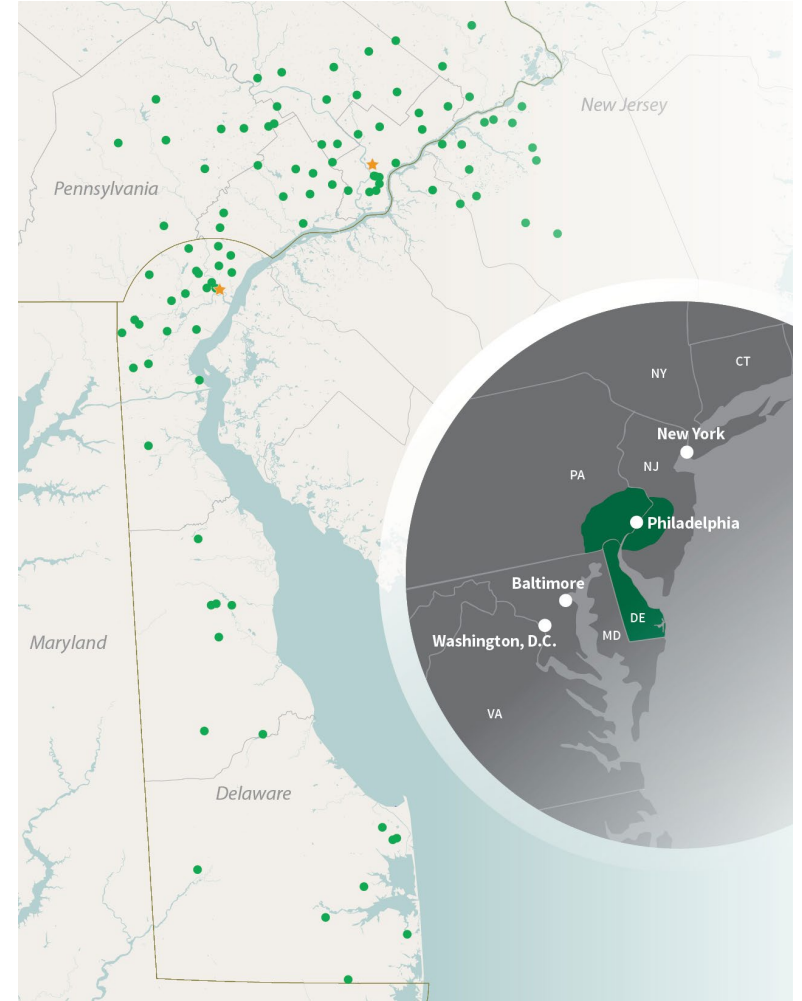
Regional Presence

Wealth

Cash
Connect[®]

Equipment
Leasing

National Presence



¹ As of 3/31/2021

² AUA represents Assets Under Administration and AUM represents Assets Under Management

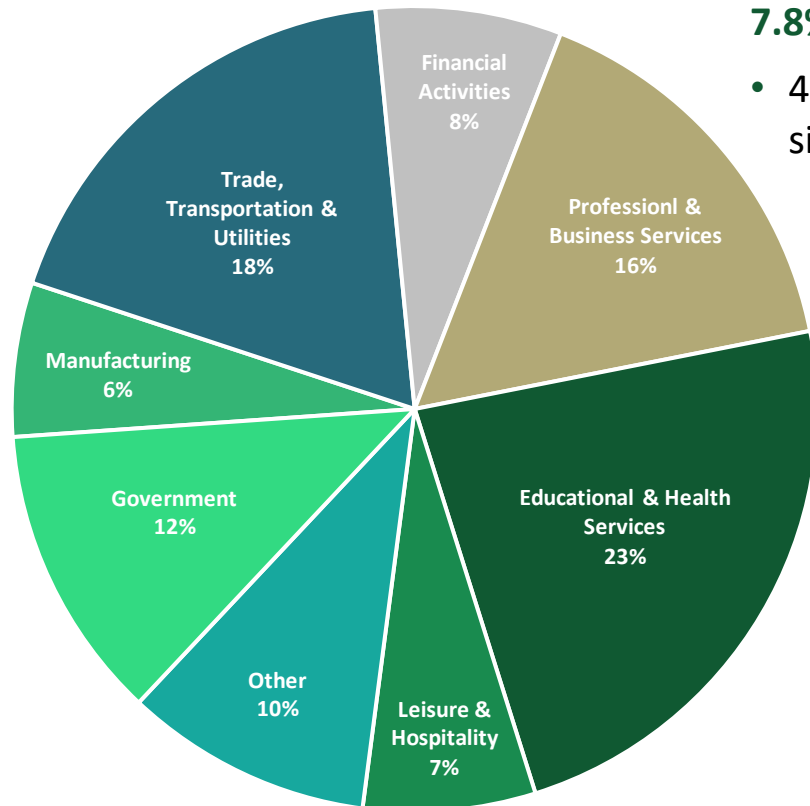
³ AUM includes advisory businesses (West Capital Management, Cypress Capital Management, and WSFS Wealth Investments)

The WSFS Franchise - Our Markets

Philadelphia-Camden-Wilmington MSA

Regional Employment Composition¹

Diversity of industries drives stable and favorable employment and economic growth in our markets



7.8% Unemployment²

- 47% improvement since 2Q 2020 peak

Regional Statistics³

6.1M

Population

2.3M

Households

38.9

Median Age

Over 4% of U.S. within branch network

\$264K

Median Home Value

2.5M

Housing Units

67%

Housing Owner Occupied

~10% higher household value than the U.S. overall

\$74.5K

Median Home Income

\$40.9K

Per Capita Income

\$27.69

Mean Hourly Wage⁴

~10-20% higher income than the U.S. overall

¹ Bureau of Labor Statistics, as of February 2021: Employees on nonfarm payrolls by industry supersector; Philadelphia-Camden-Wilmington MSA; not seasonally adjusted

² Unemployment rate for the Philadelphia-Camden-Wilmington MSA, as of February 2021. Not seasonally adjusted

³ U.S. Census Bureau: 2019 American Community Survey; Philadelphia-Camden-Wilmington MSA

⁴ Bureau of Labor Statistics, as of May 2019: Occupational Employment and Wages, Philadelphia-Camden-Wilmington, MSA

The WSFS Franchise – Strategic Opportunity

At \$14.7 billion in assets at 3/31/21, WSFS fills a long-standing service gap in our market between larger regional/national banks and smaller community banks

MSA: Philadelphia-Camden-Wilmington¹					
2020					
#	Institution Name	Net Deposits (\$mm)	Market Share %	Deposits / Branch (\$mm)	Branch Count
1	Wells Fargo Bank	\$35,311	16.7%	\$196.2	180
2	TD Bank	\$32,871	15.6%	\$236.5	139
3	Bank of America	\$22,412	10.6%	\$287.3	78
4	PNC Bank	\$20,752	9.8%	\$141.2	147
5	Citizens Bank	\$19,346	9.2%	\$119.4	162
6	M & T Bank	\$10,891	5.2%	\$242.0	45
7	WSFS Bank	\$9,680	4.6%	\$125.7	77
8	Santander Bank	\$6,966	3.3%	\$96.8	72
9	Truist Bank	\$5,852	2.8%	\$80.2	73
10	Univest Bank and Trust	\$4,317	2.0%	\$134.9	32
11	Bryn Mawr Trust	\$4,081	1.9%	\$99.5	41
12	Fulton Bank	\$3,933	1.9%	\$74.2	53
13	Republic First Bank	\$3,425	1.6%	\$126.9	27
14	Firsttrust Savings Bank	\$3,138	1.5%	\$184.6	17
15	KeyBank	\$2,230	1.06%	\$62.0	36
	<i>Remaining 79 Institutions</i>	<i>\$28,026</i>	<i>13.3%</i>	<i>\$81.5</i>	<i>344</i>

Regional Highlights²

- 4th largest metro in the Northeast –\$444 billion regional economy
- 6th largest MSA population in the U.S
- 4th largest depository MSA in the U.S.

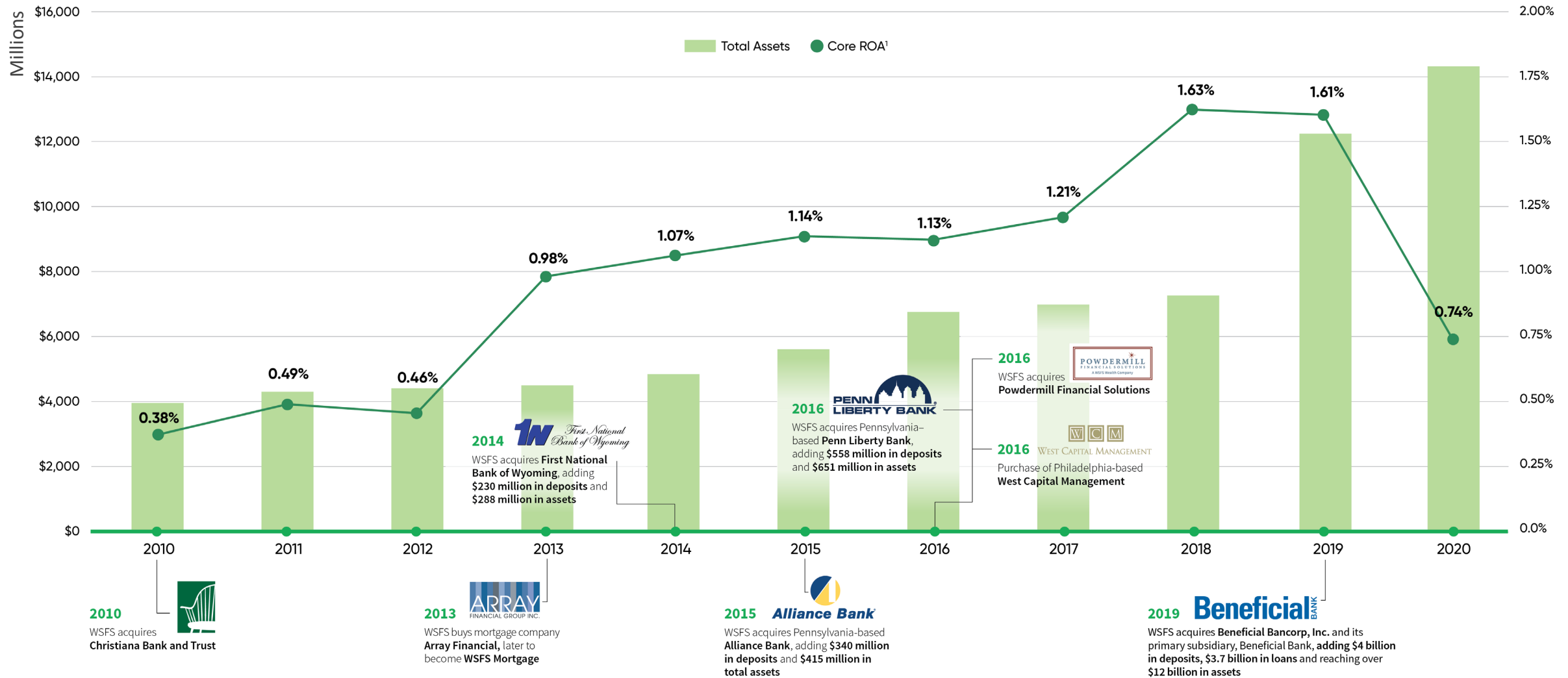
WSFS Highlights¹

- **45% YOY improvement in branch efficiency** (deposits per branch)
- **11% YOY deposit growth**
- **79 institutions with ~\$355M average deposits** outside of MSA's top 15

¹ Sources: FDIC and S&P Global Market Intelligence. Market Share data excludes brokered deposits, credit unions, and non-traditional banks (e.g. credit card companies); as of June 30, 2020. Philadelphia-Camden-Wilmington MSA (includes Cecil County, MD)

² Sources: U.S Bureau of Economic Analysis, U.S. Census Bureau, Select Greater Philadelphia Council, U.S Bureau of Labor Statistics. Philadelphia-Camden-Wilmington MSA (includes Cecil County, MD)

The WSFS Franchise – Growth & Performance



¹ 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 Appendix for reconciliation to GAAP financial information
 Note: GAAP ROA is the following: 2018 – 1.92%, 2019 – 1.30%, and 2020 – 0.87%

Delivery Transformation

Optimization of our physical footprint driving accelerating investments into our digital capabilities, consistent with our brand, to provide best-in-industry solutions and better serve Customers



DocuSign



Identify & Target

- Maximizing **data-driven analytics** to deliver personalized campaigns leading to customer acquisitions
- Implementing **Salesforce**® for improved 360-degree views of Customers for cross-sell opportunities
- Lower new customer acquisition cost while improving Net Promoter Score

Enable Customers

- **Redesigning the account opening process** focused on the Customer Experience
- Delivering a **true omnichannel experience** that reduces application time and processing requirements
- Improving synergies with marketing campaigns and reduced physical signatures
- Digital documentation and retention

Transform

- Improving AML and fraud detection success through **Verafin**®
- Incorporating **robotic processing automation** into organization design reducing manual turnaround times and decreasing cost
- Creating a flexible technology stack for future growth and broader capabilities

\$17.5M
2021 Expected Net Investment

Recognitions and Total Shareholder Returns

Engaged Associates, living our culture, making a better life for all we serve

“Top Workplace” fifteen years in a row and #1 in 2020; *The News Journal*



10th Ranked Bank in America for 2021; *Forbes*

“Top Workplace” six years in a row; *Inquirer.com*

#1 “Top Bank” in Delaware nine years in a row; *The News Journal*

2021 Gallup Exceptional Workplace Award; *Gallup Organization*

“Best Community Involvement”; *DE Small Business Chamber*

2020 Gallup Culture Transformation Award; *Gallup Organization*

2020 Annual World’s Best Banks & America’s Best Banks honoree; *Forbes*

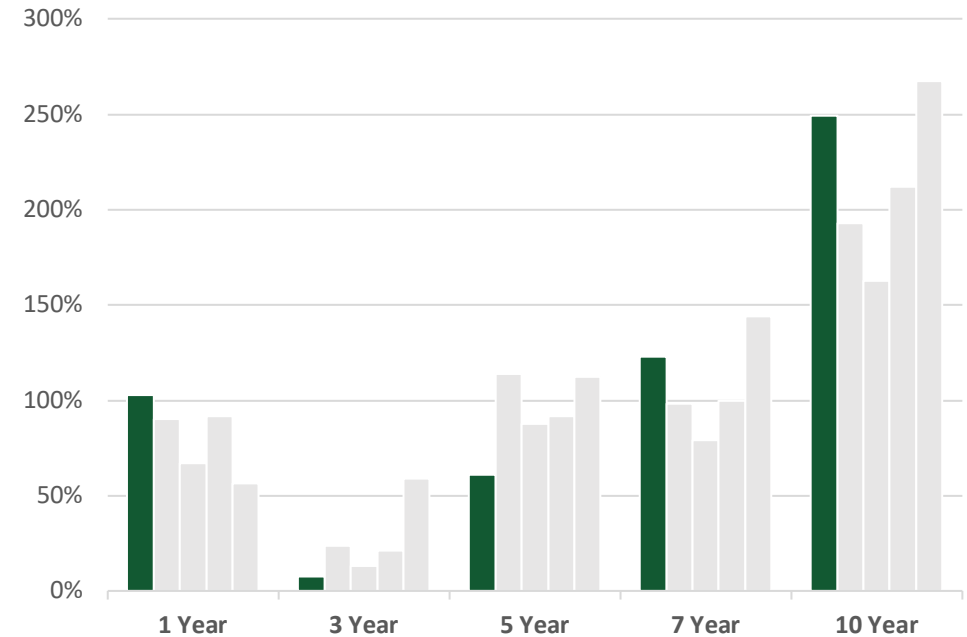
“Best Board and Technology Strategy”; *Bank Director*

“Best of Biz” for Business Banking; *South Jersey Magazine*

“4th Ranked Bank Overall”; *Bank Director*

“Soaring 76’s Fastest Growing Companies”; *Philadelphia Business Journal*

Total Shareholder Returns²



	1 Year	3 Year	5 Year	7 Year	10 Year
WSFS	102.9%	7.8%	60.9%	123.1%	249.2%
KBW Bank	90.1%	23.7%	113.8%	98.1%	193.2%
SNL U.S. Bank > \$10B	66.9%	13.1%	87.9%	79.3%	162.9%
NASDAQ Bank	91.6%	21.4%	91.9%	100.0%	211.9%
S&P 500	56.3%	59.2%	112.6%	143.9%	267.6%

¹ Completed by the Gallup Organization, as of December 31, 2020

² Per Bloomberg; closing price as of March 31, 2021

Lines of Business



Commercial Banking

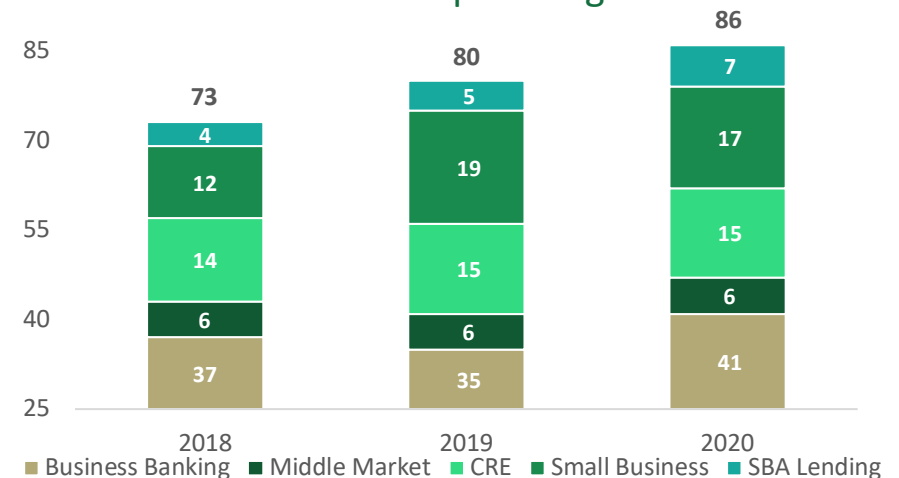
Local, relationship-focused lending including cash management, wealth management, and private banking services

Business Banking	Middle Market	Comm. Real Estate	Small Business	SBA Lending
Revenues: \$3 million - \$20 million+	Revenues: \$20 million-\$150 million	Revenues: N/A	Revenues: \$250,000 - \$5 million+	Profit: Up to \$5 million
Loan Exposure: \$1 million – \$15 million+	Loan Exposure: \$5 million – \$30 million+	Loan Exposure: \$3 million – \$30 million+	Loan Exposure: up to \$1.5 million	Loan Exposure: up to \$5 million
Average Relationship Exposure: \$2.3 million	Average Relationship Exposure: \$5.8 million	Average Relationship Exposure: \$7.6 million	Average Loan Exposure: \$0.1 million	Average Loan Exposure: \$0.2 million
40 Relationship Managers	6 Relationship Managers	14 Relationship Managers	17 Relationship Managers	7 Relationship Managers

Disciplined Credit and Underwriting Philosophy

- Conservative lending and concentration limits
 - CRE¹: 300% limit; 202% actual
 - Construction²: 100% limit; 68% actual
- Concentration limits by industry, CRE, project and individual borrower
- House Limit: \$70 million at 3/31/2021 (No Relationships Exceed)
 - 5 relationships >\$50 million

Relationship Managers³



¹ Defined as the sum of CRE and Construction (excluding owner occupied) exposures divided by the sum of Tier 1 Capital and ACL; as of 3/31/21

² Defined as Construction (excluding owner occupied) exposure divided by the sum of Tier 1 Capital and ACL; as of 3/31/21

³ As of 12/31 each year

Retail Banking

Relationship-focused community banking model with 88 banking offices & 625 ATMs¹

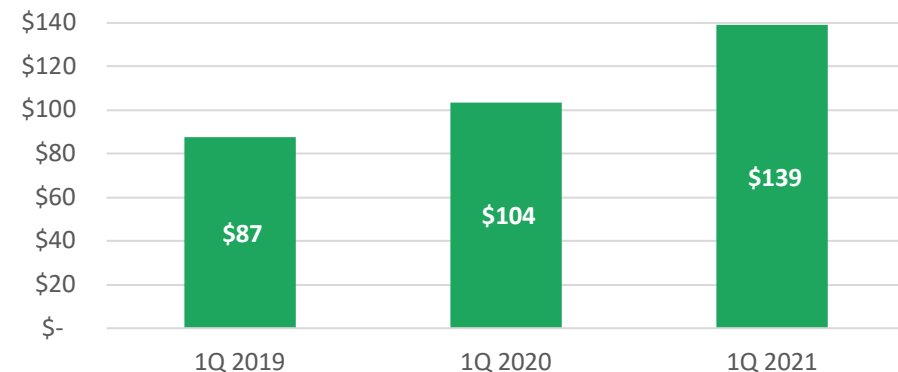
Branch & ATM Network	Online & Mobile	Banking	Lending	Mortgage
Locations across Delaware, southeastern Pennsylvania and southern New Jersey	Over 128K active online banking users and over 83K active mobile banking users	Providing Customers with a wide range of options to make banking simple, intuitive and seamless	Meeting Customers' borrowing needs through in-house originations and strategic partnerships	Offering a full range of mortgage products with national capabilities, world-class service and local-decision making
Operates universal banking model to maximize staffing efficiencies while providing a superior Customer experience	Highly rated mobile banking application that provides a range of functionality including WSFS SnapShot Deposit, Zelle®, MyWSFS and WSFS Mobile Cash	Deposit Products: <ul style="list-style-type: none"> • Noninterest DDA • Interest DDA • Savings • Money Market • Time Deposits 	Consumer Loan Products: <ul style="list-style-type: none"> • Installment • HELOC • Personal Lines • Credit Cards • Student Loans 	Significant contributor to fee revenue through our originate and sell mortgage model

Customer Engagement

Customer engagement survey places WSFS at the 66th percentile²

60% of WSFS Customers surveyed rated us a "5" out of 5, saying "WSFS is the perfect bank for people like me"²

Average Customer Deposits Per Branch (\$mm)³



¹ As of March 31st

² Completed by the Gallup Organization; as of December 31, 2020

³ Excludes Brokered Deposits; as of March 31st of each year

Full-Service, Relationship-based Wealth Management

OUR CLIENTS

INDIVIDUALS AND FAMILIES, BUSINESS OWNERS AND INSTITUTIONS

West Capital Management®

Offers fee-only and fully customized investment, tax, and estate planning strategies to high net worth individuals and institutions with complex situations.

Cypress Capital Management

A registered investment advisor offering a balanced investment style focused on preservation of capital and current income.

WSFS Wealth® Investments

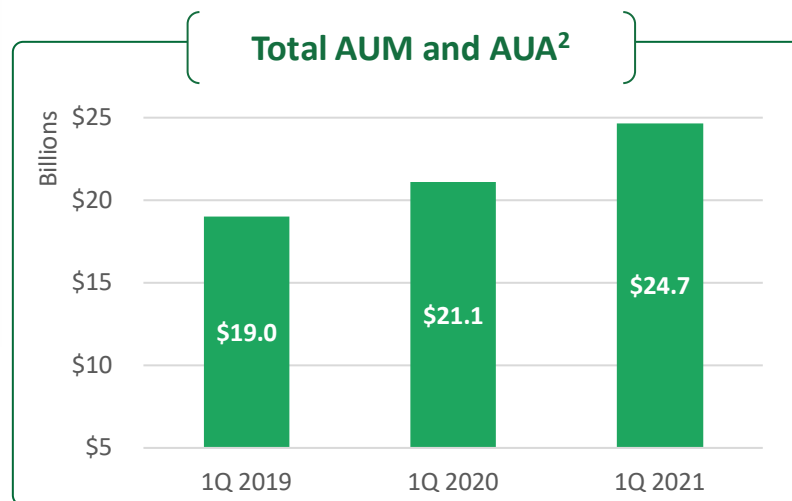
Provides insurance, brokerage and investment advisory products primarily to our retail banking clients.

Financial Highlights

1Q 2021 total revenue of **\$19.2 million**

1Q 2021 pre-tax income of **\$9.3 million**

\$24.7 billion in combined Assets Under Management and Administration, including **\$2.3 billion** in AUM¹ at 3/31/2021



WSFS Institutional Services®

Trustee, agency and bankruptcy services for corporations and institutions.

Christiana Trust Company of Delaware®

Personal trust and fiduciary services for families and individuals.

Private Banking

Working closely with clients and our WSFS Wealth businesses to develop customized solutions.

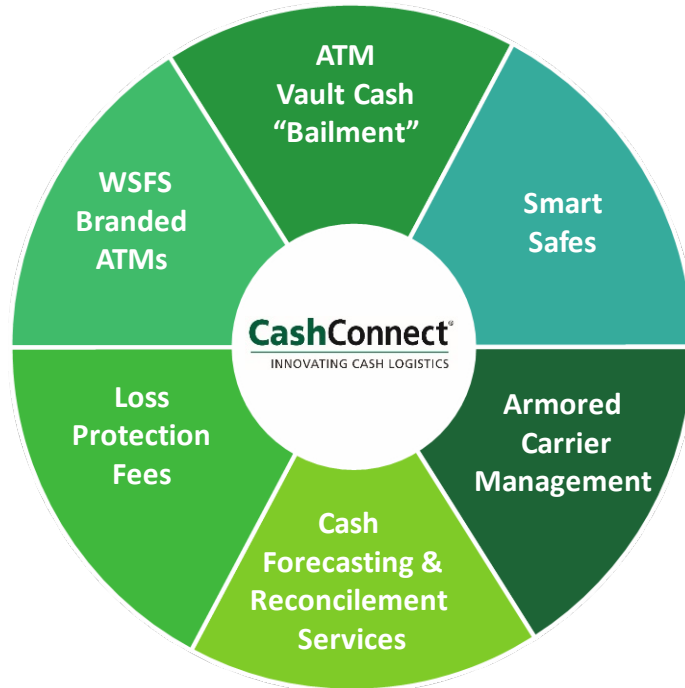
Powdermill® Financial Solutions

A boutique multi-family office for ultra-high net worth families, entrepreneurs and corporate executives.

¹ AUM includes advisory businesses (West Capital Management, Cypress Capital Management, and WSFS Wealth Investments)

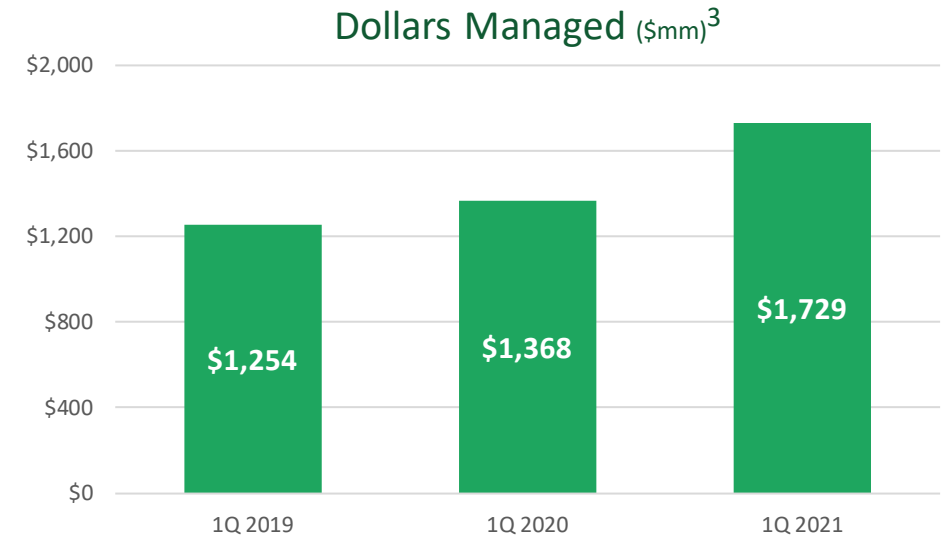
² As of March 31st of each year

Leading National Provider of Cash Logistics and Services



- Oldest and second largest vault cash provider in the ATM industry - over \$1.7 billion in vault cash supplied or supported at 3/31/2021
- Approximately 33,000 non-bank ATMs & retail safes in all 50 states¹
- ~9,000 devices utilizing armored car management and/or cash forecasting¹
- Support over 70 ATM ISOs and ~940 deposit safe customers with over 4,900 safes¹
- Supports over 600¹ branded ATMs for WSFS Bank; one of the largest networks in our footprint
- \$10.1 million in net revenue (fee revenue less funding costs) and \$1.7 million in pre-tax income in 1Q 2021
 - 1Q 2021 ROA of 1.29%
 - 5-year CAGR² for net revenue of 9.5%
 - 77% growth in dollars managed since 2018

An innovation center for the company, both expanding core ATM offerings and additional payment, processing and software-related activities (i.e., launched WSFS Mobile Cash)



¹ As of 3/31/2021

² 5 years ending 3/31/2021

³ As of March 31st of each year

Micro & Small Ticket Commercial Equipment Financing

Background:

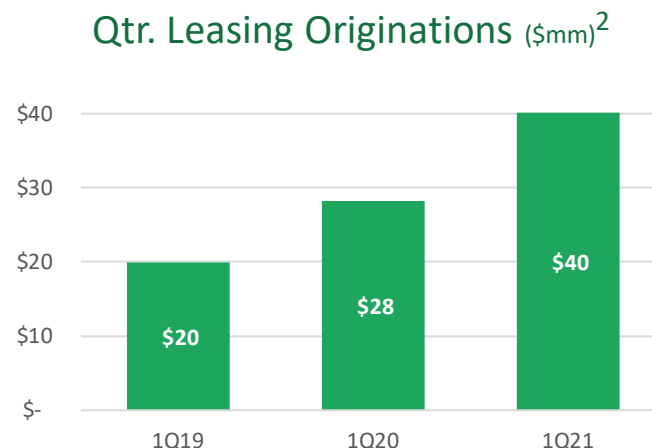
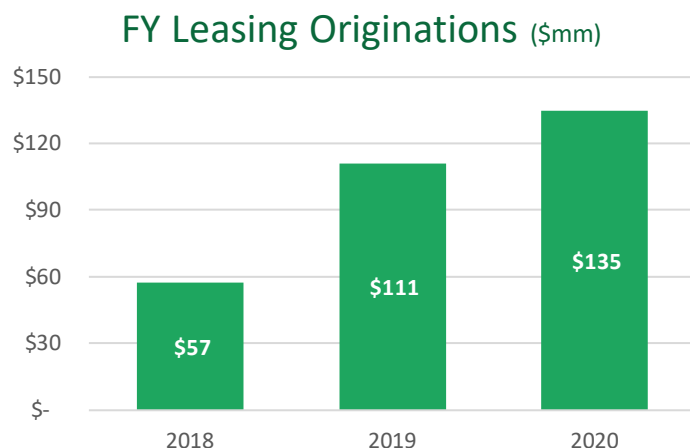
- Co-founded in 2017 by industry veterans, each with over 20 years of experience¹

Market Size:

- Micro & Small Ticket Equipment Leasing is a \$100 billion segment with over 100 thousand equipment dealers and 31 million small businesses nationwide

Product Offering:

- Lease/Loan to finance business critical equipment
- Deal size ranges from \$3K - \$500K; average deal size approximately \$30K
- Yields range 4%-29% with terms 12-72 months
- Stable credit default risk and minimal residual exposure



BUSINESS LENDING DONE RIGHT™

Value Proposition:

- Provide a better lending experience through advanced technologies, customer-centric approach and transparent business lending practices
- Deliver simple, fast, & competitive financing solutions

¹ Co-founders built Marlin Business Services from a start-up to a publicly-traded company (Nasdaq: MRLN)

² Full quarter as of March 31st

Selected Financial and Performance Metrics



Balance Sheet Composition *at March 31, 2021*

Asset Composition (ex PPP)¹

\$14.2B

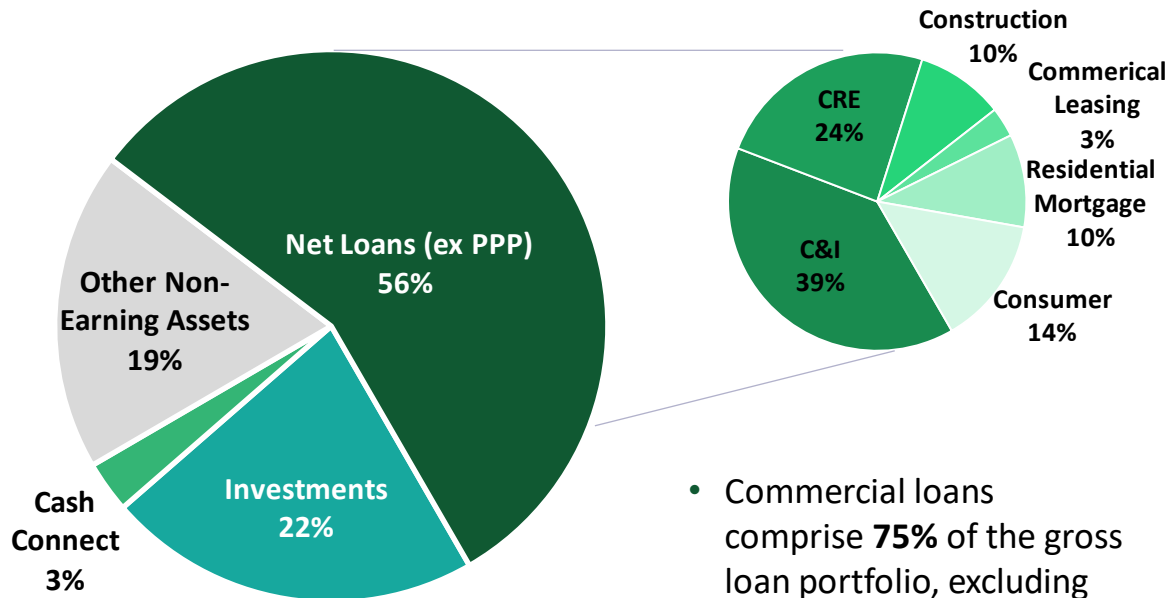
Assets

\$8.0B

Net Loans

13%

YOY Asset Growth



- Commercial loans comprise **75%** of the gross loan portfolio, excluding PPP
- **\$11.4 million** credit card exposure

Investments are composed of high quality, marketable investment grade securities with low credit risk; more than **95%** in MBS issued by GNMA, FNMA or FHLMC

Funding Composition

\$12.2B

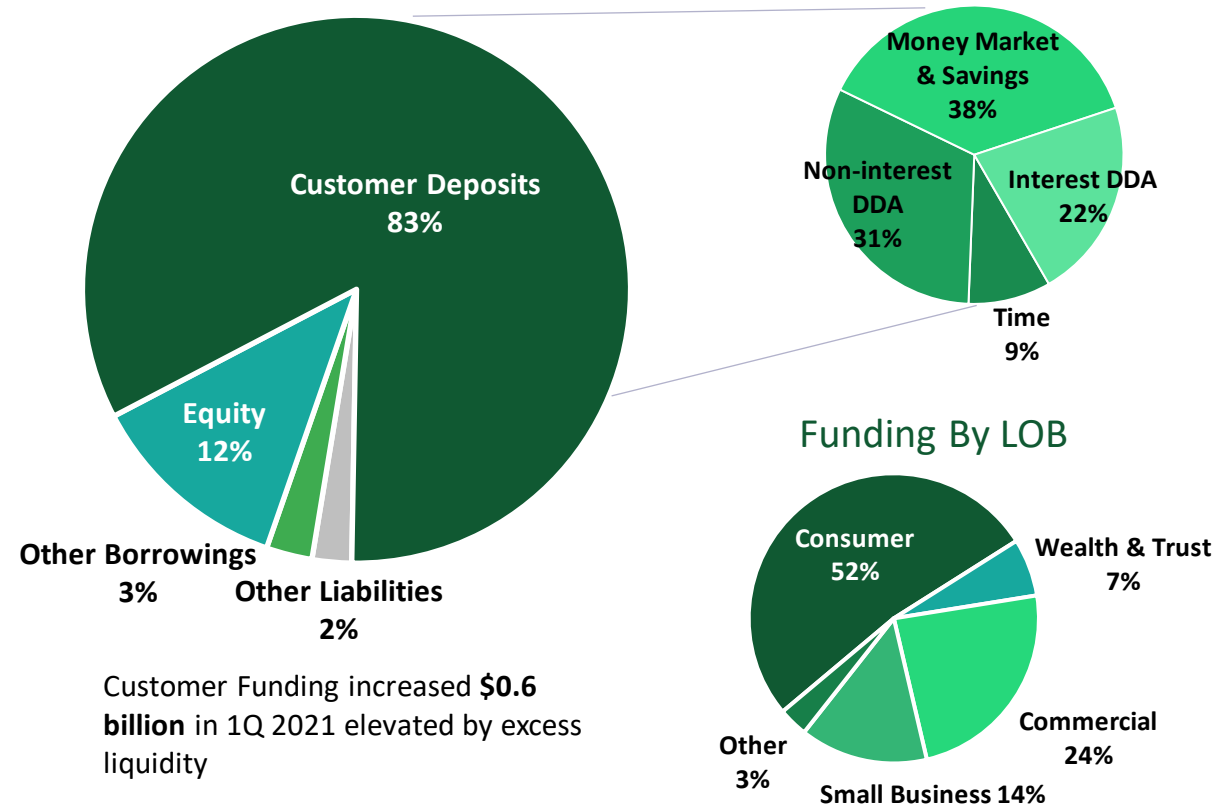
Deposits²

70%

Loan-to-Deposit

30%

YOY Deposit Growth

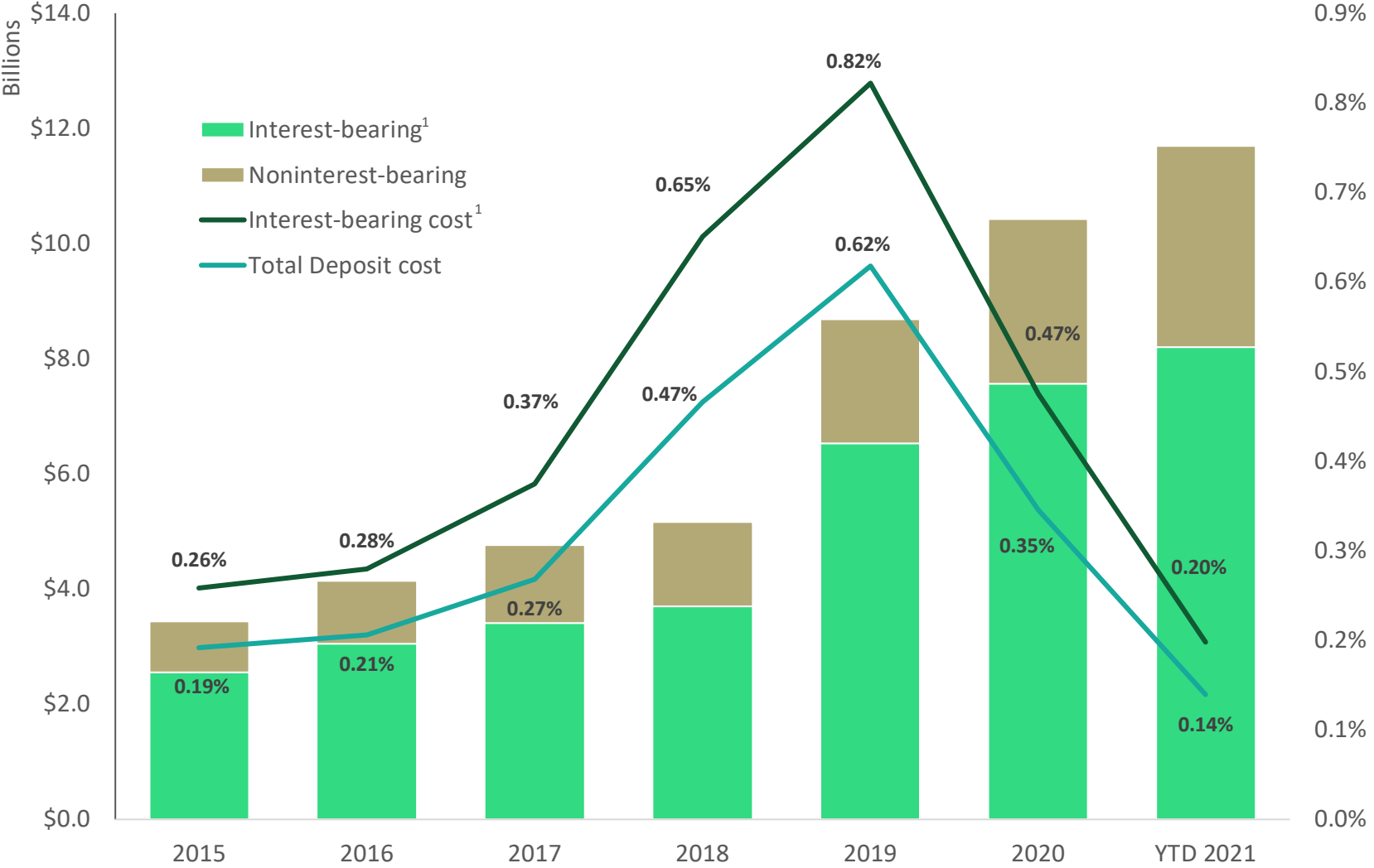


Customer Funding increased **\$0.6 billion** in 1Q 2021 elevated by excess liquidity

¹ Excludes \$526.8 million of PPP loans at March 31, 2021

² Excludes brokered deposits

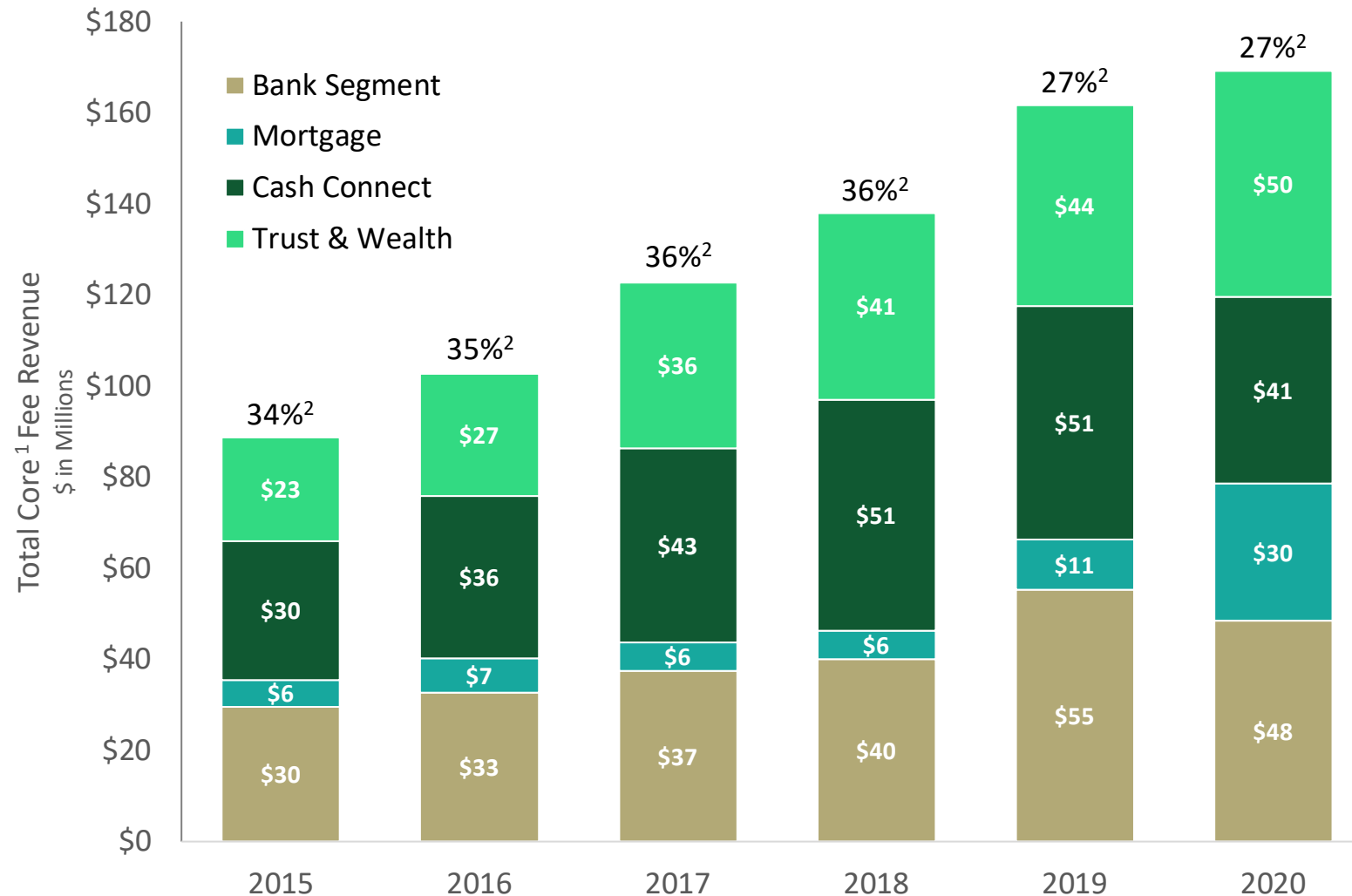
Customer Deposit Costs



- Disciplined funding cost-management through interest rate cycles while supporting Customer and deposit retention
- **91%** total customer deposits represent Core
- No and low-interest DDA accounts (**WAC 4 bps**) represent 53% of customer deposits

¹ Interest-bearing deposits include demand, money market, savings, and customer time deposits

Diversified & Robust Core Fee Revenue



- Core Fee revenue is well diversified with **over 20 discrete products and services within our lines of business**

2020 Notables:

- Cash Connect fees impacted by the lower interest rate environment, fully offset by reduced funding costs
- Bank Segment included the first year of Durbin, which had a \$6.5M negative impact
- Strong historical growth in each segment; 5-year CAGR (2016-2020):
 - **Trust & Wealth: 17%**
 - **Cash Connect: 6%**
 - **Bank: 10%**
 - **Total: 14%**

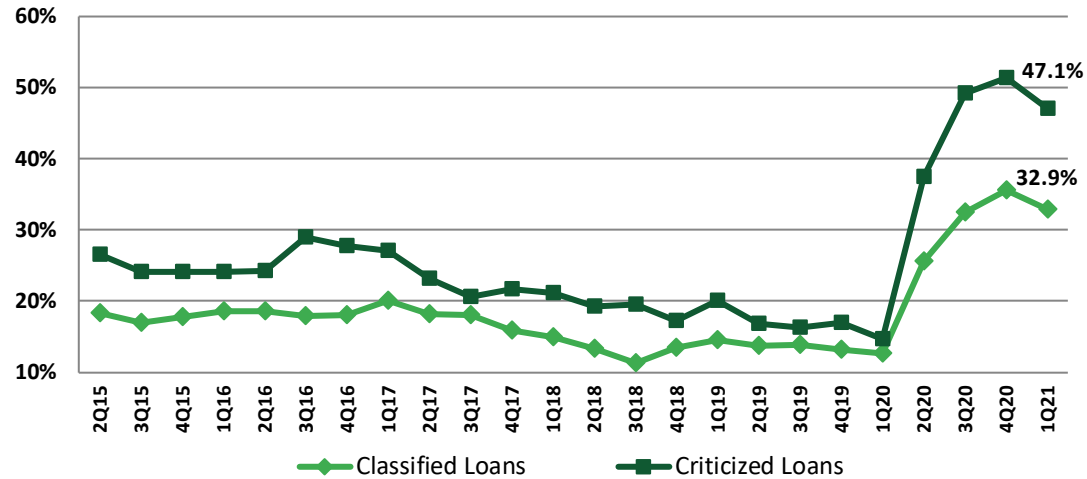
¹ This is a non-GAAP financial measure and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Appendix for reconciliation to GAAP financial information.

² %s represent core fee (noninterest) revenue / total net revenue

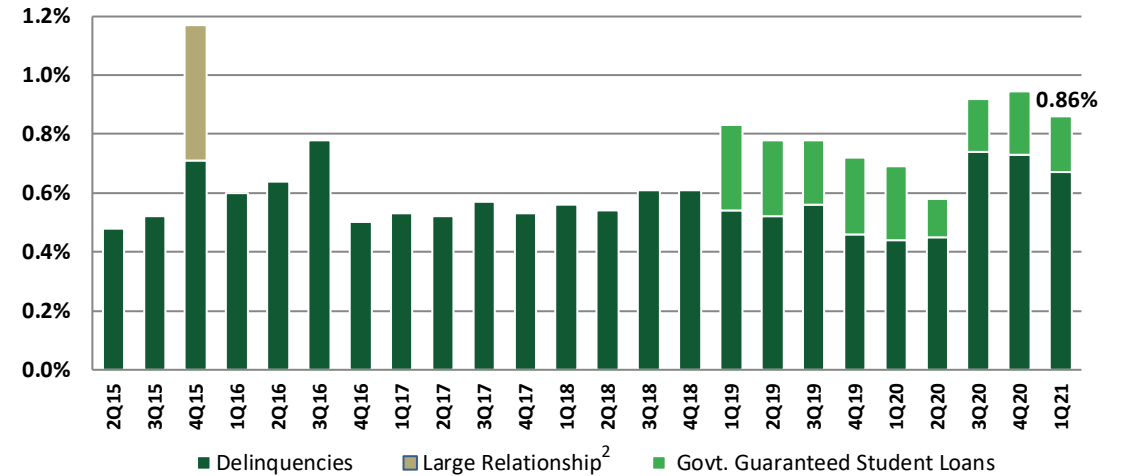
Note: GAAP Fee Revenue is the following: 2018 – \$201.0M, 2019 – \$188.1M, and 2020 - \$162.5M; GAAP Fee Revenue/Total Net Revenue is the following: 2018 – 40%, 2019 – 30%, and 2020 – 30%

Credit Metrics (ex PPP)

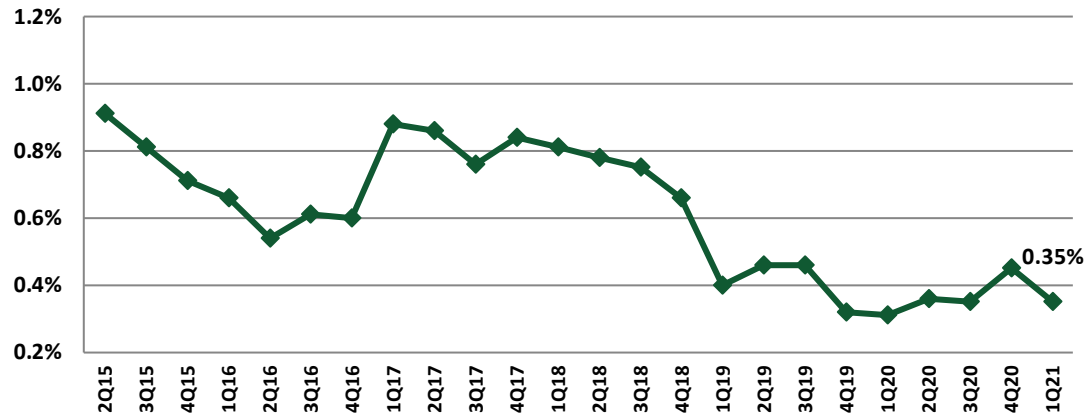
Criticized & Classified Loans / Tier-1 + ACL



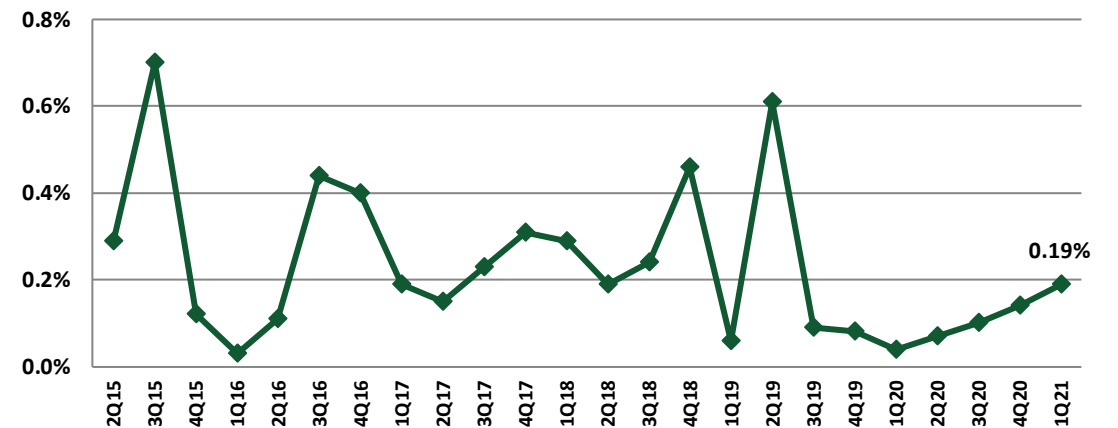
Delinquencies¹ / Gross Loans



NPAs / Total Assets



Net Charge-Offs³



¹ Includes non-accruing loans

² One large \$15.4 million, highly-seasonal relationship that was exited in 3Q 2016

³ Ratio of quarterly net charge-offs to average gross loans

Credit Risk Management – Select Portfolios

Loan Modifications¹

(\$ in millions)	\$	% of Portfolio
C&I	\$ 54	2.9%
CRE	\$ 10	0.5%
Owner Occupied	\$ 6	0.5%
Construction	\$ 9	1.1%
Total Commercial	\$ 79	1.3%
Total Consumer	\$ 32	1.6%
Total Loan Modifications	\$ 111	1.4%

- Almost all loan modifications are making some form of payment as of March 31, 2021

Hotel Portfolio

- \$531.9 million or 6.5% of loan portfolio¹
- 48% Criticized; ~85% of loans include recourse; 100% secured by real estate
- 65% business and 35% leisure

Retail CRE Portfolio

- \$739.7 million or 9.0% of loan portfolio¹
- 6.3% Criticized; ~75% of loans include recourse
- No outstanding loan balances to indoor shopping malls

Office CRE Portfolio²

- \$453.5 million or 5.5% of loan portfolio¹
- 11% Criticized; ~85% of loans include recourse
- \$1.5 million average loan size

Food Services Portfolio

- \$164.0 million or 2.0% of loan portfolio¹
- 35% Criticized; ~90% of loans include recourse; ~50% secured by real estate
- \$353 thousand average loan size

Retail Trade Portfolio

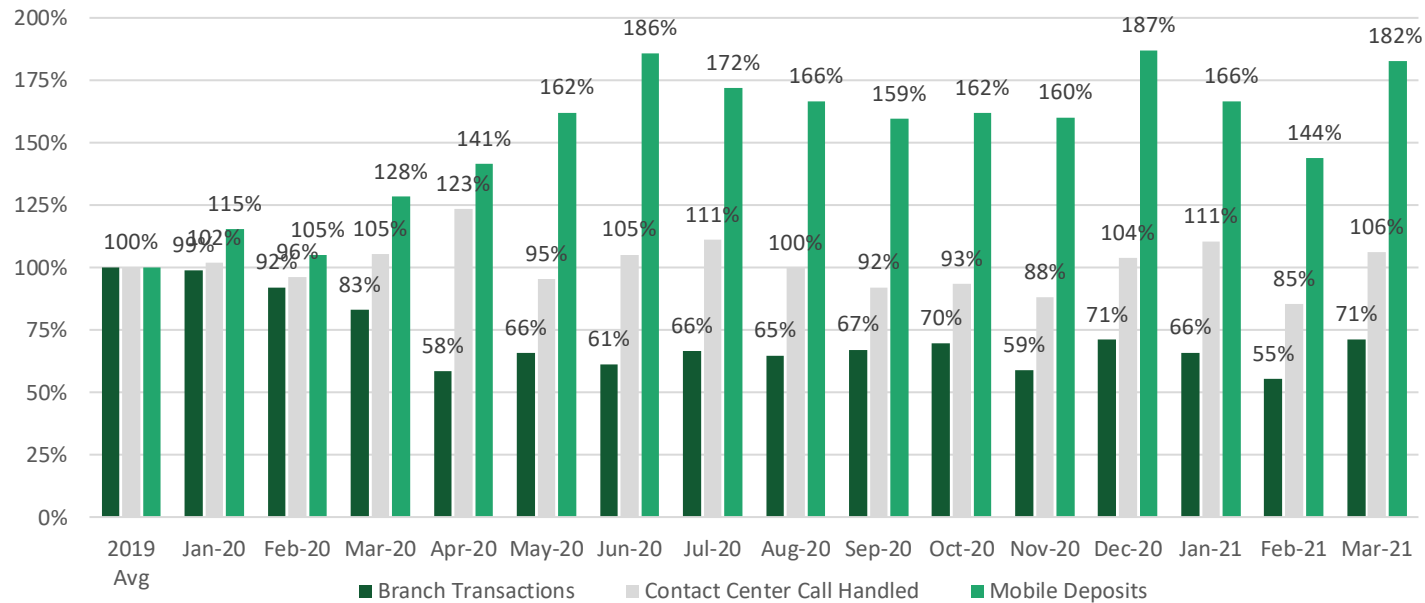
- \$257.9 million or 3.1% of loan portfolio¹
- 9% Criticized; ~95% of loans include recourse
- 41% are grocers, food/beverage retailers, drug stores, or home improvement

¹ Portfolio values are net loans excluding PPP as of March 31, 2021

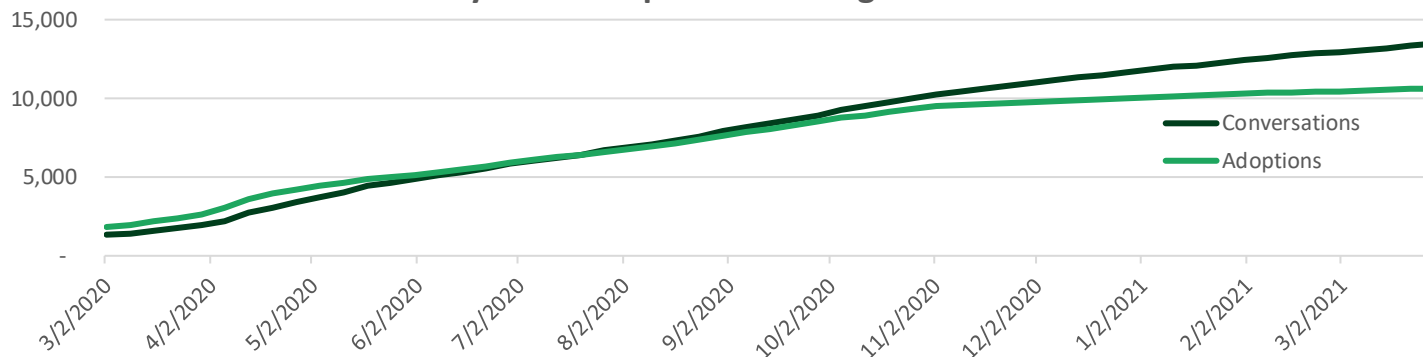
² Office CRE portfolio excludes Medical Office CRE

Channel Strategy and Digital Adoption

Channel Volumes¹



myWSFS Adoption and Usage Growth²



- **Branch Net Promoter Score (NPS)** improved to **77.6** in 1Q 2021, the highest quarter performance since program inception. **Contact Center Net Promoter Score (NPS)** improved in 1Q 2021 to **60.0**. *Surveys are conducted utilizing Medallia*
- Since COVID-19 pandemic, WSFS supported consistent volumes of total deposit transactions with a **significant shift from physical to mobile**
- **Increased digital and remote banking volume** demonstrates versatile and adaptable channel strategy, while managing a significant increase in contact center volume due to COVID-19 impact and relief programs
- **MyWSFS**, launched in 2019, offers a secure **mobile application** that enables communication directly and in real-time with a WSFS Associate to support Customer's banking needs from any location

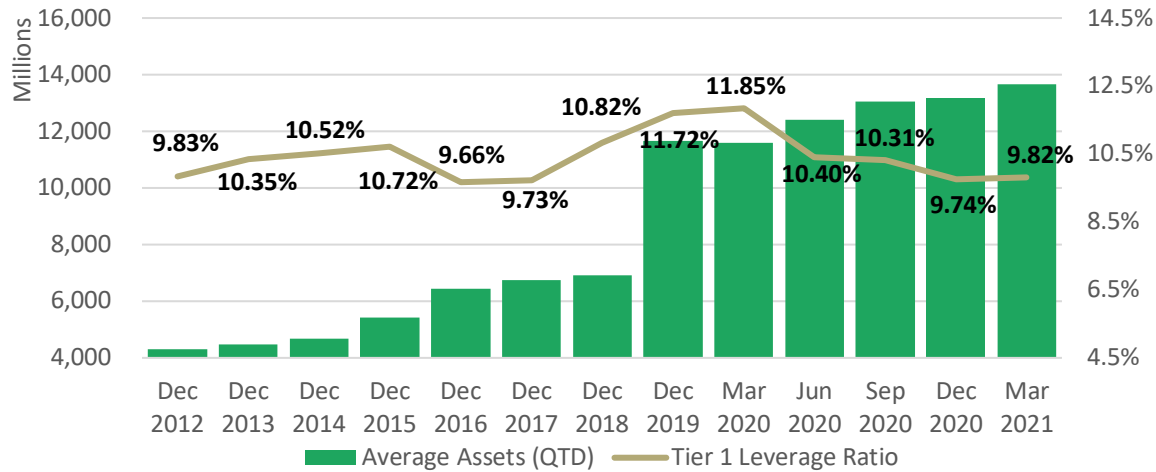
¹ Chart reflects monthly volume in 2020 indexed to average monthly 2019 volume

² Chart reflects cumulative growth since COVID-19 and through March 31, 2021

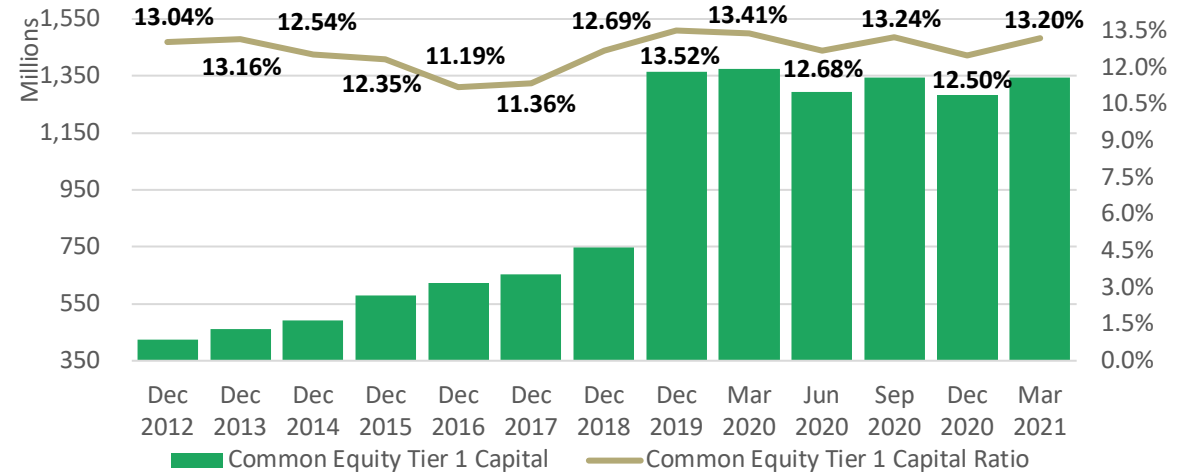
Capital Management - Bank

Disciplined capital management providing flexibility to grow & return profits to shareholders

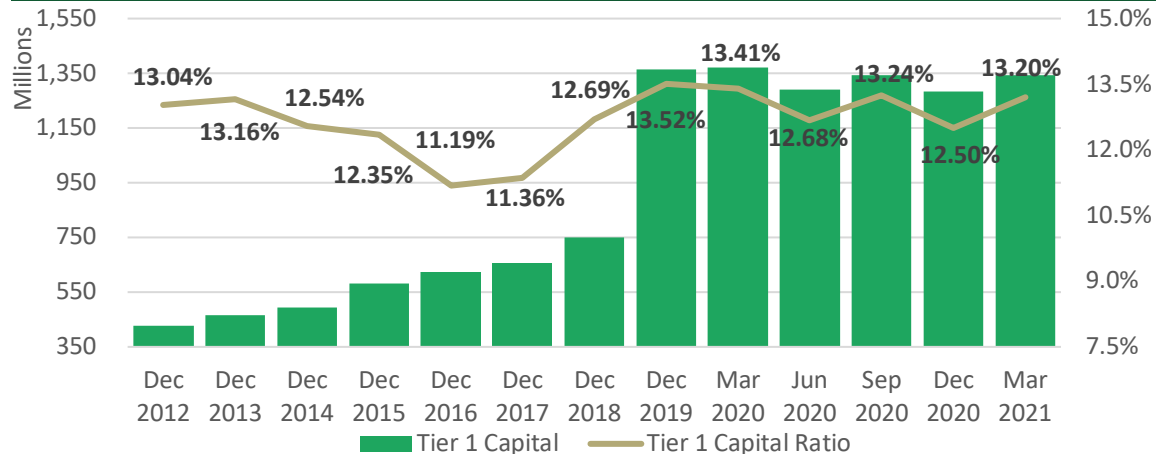
Tier 1 Leverage Ratio



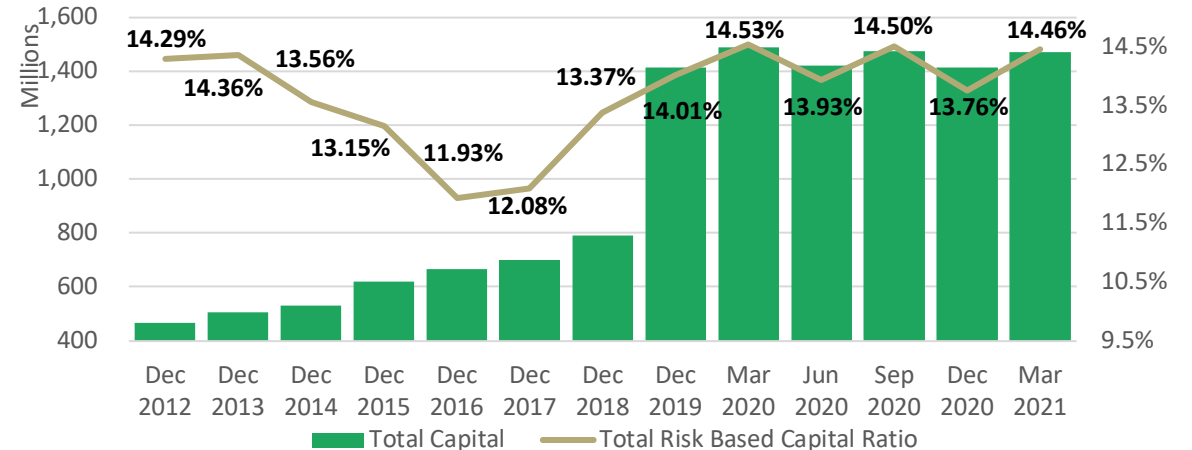
Common Equity Tier 1 Capital



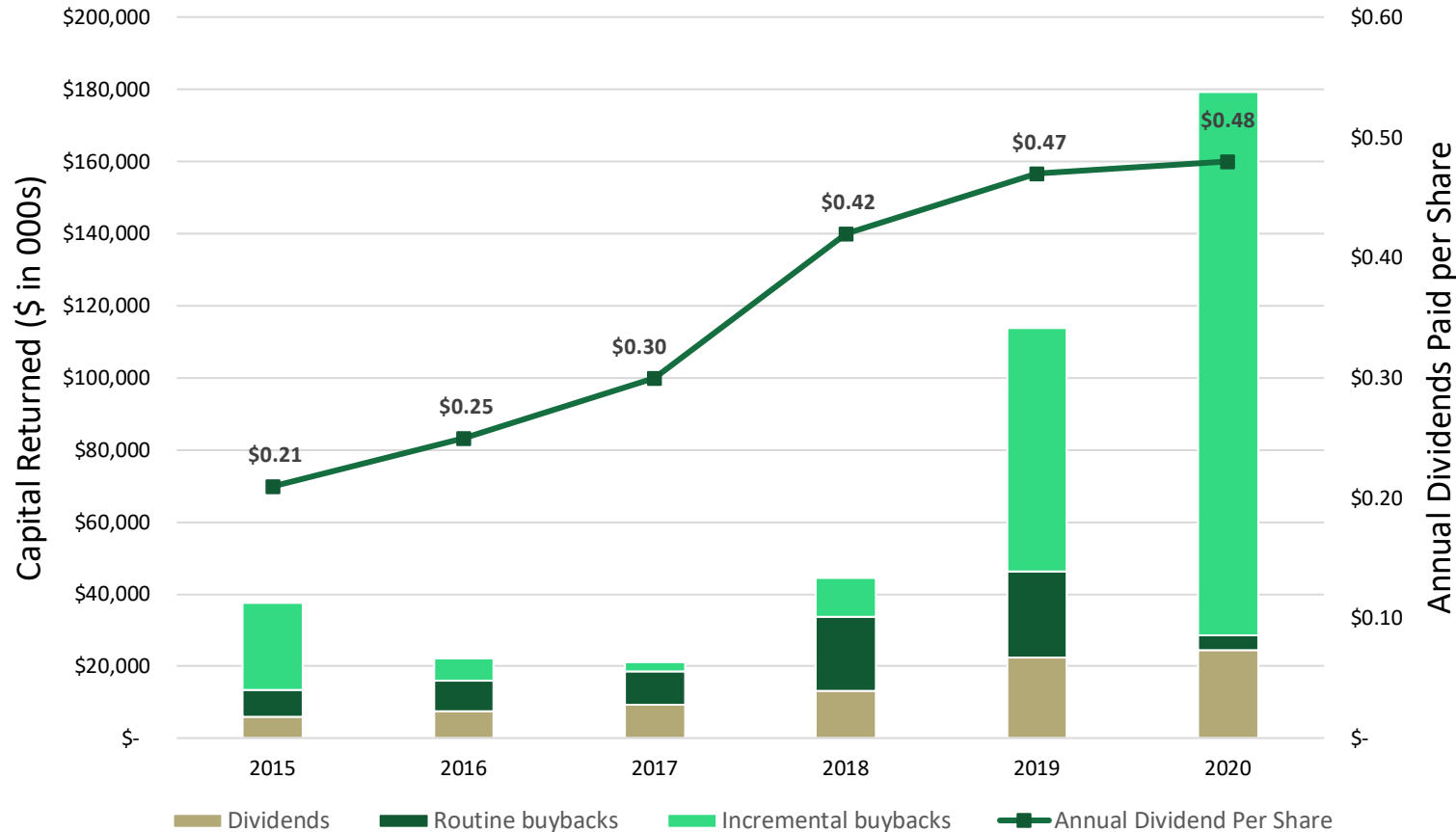
Tier 1 Capital



Total Risk-Based Capital



Capital Management / Ownership Alignment



- **Executive management incentive compensation and equity awards aligned with shareholder performance**
ROA, ROTCE and EPS growth – equally weighted
- **Insider ownership¹ is approximately 2%**
Board of Directors and Executive Management ownership guidelines in place and followed
- **Repurchased 267,309 shares in 1Q 2021**
Approximately 9% of common shares outstanding still available for repurchase, under the Board authorization approved in 1Q 2020, that allows for the purchase of 15% of outstanding shares
- **The Board of Directors approved a quarterly cash dividend of \$0.13 per share of common stock which will be paid in May 2021**

(dollars in 000s)	2015	2016	2017	2018	2019	2020
Total Capital Returned	\$37,606	\$22,061	\$21,165	\$44,419	\$113,780	\$179,313
Total Shares Repurchased	1,152,233	449,371	255,000	691,742	2,132,390	3,950,855

Note: 2015 adjusted to reflect 3 for 1 stock split in May 2015

¹ As defined in our most recent proxy as of March 12, 2021

Interest Rate Risk¹ at March 31, 2021

WSJ Prime @ 3.25%

BPs change	12-Month IRR ²	
	NII Impact (%)	NII Impact (\$)
-100	(3.3%)	(\$13.6 million)
-50	(2.0%)	(\$8.4 million)
-25	(1.4%)	(\$5.7 million)
Static Base		
+25	1.7%	\$7.0 million
+50	3.5%	\$14.3 million
+100	7.2%	\$29.4 million

Balance Sheet Drivers

- High % of variable/adjustable rate to total loan portfolio: 53% excluding PPP
 - Approximately half of variable rate loans tied to 30-day LIBOR
- High % core deposits: 91%; high % non-interest bearing and low-interest DDA: 53%
- Solid brand and position / strong and diversified low-cost funding across all lines of business
- Assumes long-term historical deposit beta of approximately 50%

¹ WSFS IRR model estimates: Static Balance Sheet / Instantaneous Rate Shocks

² Includes PPP loans

WSFS Mission, Vision, Strategy, and Values



MISSION

We Stand For Service®

VISION

We envision a day when everyone says
“I can’t imagine a world without WSFS.”

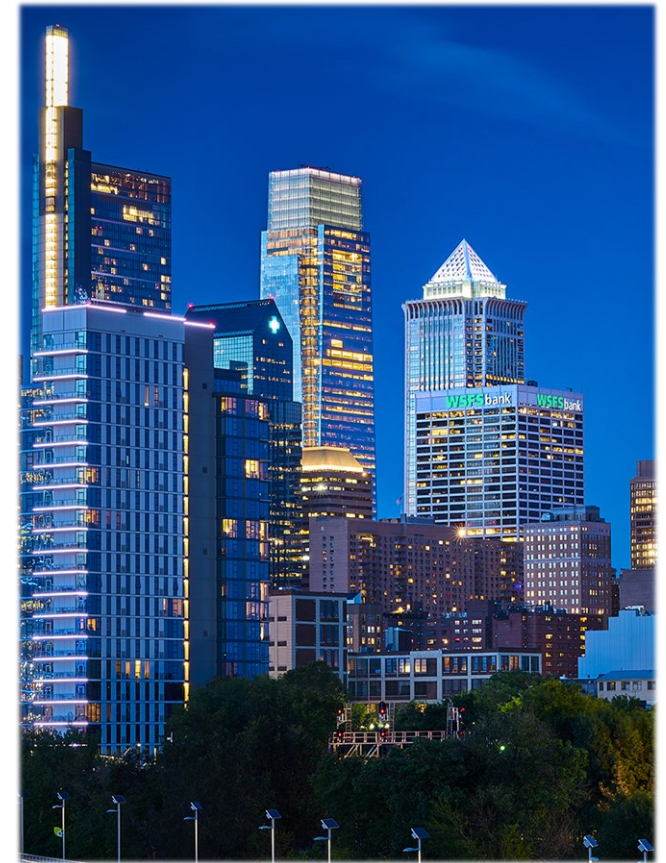
STRATEGY

Engaged Associates, living our culture,
making a better life for all we serve.

VALUES

At WSFS we:

- Do the right thing • Serve others
- Are welcoming, open and candid • Grow and improve



Appendix: Non-GAAP Financial 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 impact of securities gains, realized/unrealized gains on equity investments, net, corporate development and restructuring expenses, and Contribution to WSFS Community Foundation;
- 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 securities gains and realized/unrealized gains on equity investments, net;
- Core fee revenue percentage 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 FHLB special dividend;
- Core earnings (loss) per share 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 noninterest expense is a non-GAAP measure that adjusts noninterest expense as determined in accordance with GAAP to exclude corporate development and restructuring expenses, and contribution to WSFS Community Foundation;
- Core efficiency ratio is a non-GAAP measure that divides (i) core noninterest expense by (ii) the sum of core 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;
- Tangible common equity is a non-GAAP measure and is defined as total average stockholders' equity less goodwill, other intangible assets;
- 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;
- 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) (recovery of) provision for credit losses;
- Core PPNR is a non-GAAP measure that excludes the impact of securities gains, realized/unrealized gains on equity investments, net, corporate development and restructuring expenses, and Contribution to WSFS Community Foundation;
- PPNR percentage is a non-GAAP measure that divides (i) PPNR (annualized) by (ii) average assets for the applicable period;
- Core PPNR percentage is a non-GAAP measure that divides (i) core PPNR (annualized) by (ii) average assets for the applicable period; and
- 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

Appendix: Non-GAAP Financial Information

<i>(dollars in thousands, except per share data)</i>	Three Months Ended		
	March 31, 2021	December 31, 2020	March 31, 2020
Net interest income (GAAP)	\$ 114,185	\$ 123,001	\$ 116,150
Core net interest income (non-GAAP)	\$ 114,185	\$ 123,001	\$ 116,150
Noninterest income (GAAP)	\$ 47,822	\$ 46,632	\$ 40,847
Less: Securities gains	329	3,153	693
Less: Unrealized gains on equity investments, net	—	—	668
Core fee revenue (non-GAAP)	\$ 47,493	\$ 43,479	\$ 39,486
Core net revenue (non-GAAP)	\$ 161,678	\$ 166,480	\$ 155,636
Core net revenue (non-GAAP) (tax-equivalent)	\$ 161,943	\$ 166,756	\$ 155,905
Noninterest expense (GAAP)	\$ 95,619	\$ 93,373	\$ 88,496
Less/(plus): Corporate development expense	2,095	(242)	1,341
Less: Restructuring expense	(265)	510	—
Less: Contribution to WSFS Community Foundation	—	—	3,000
Core noninterest expense (non-GAAP)	\$ 93,789	\$ 93,105	\$ 84,155
Core efficiency ratio	57.9%	55.8%	54.0%
Core fee revenue as a percentage of total core net revenue (tax-equivalent)	29.33%	26.07%	25.33%
PPP income	\$ 11,525	\$ 10,506	\$ —
Core fee revenue as a percentage of total core net revenue excl. PPP income (tax-equivalent)	30.1%	27.8%	25.3%

Appendix: Non-GAAP Financial Information

<i>(dollars in thousands, except per share data)</i>	Three Months Ended		
	March 31, 2021	December 31, 2020	March 31, 2020
GAAP net income attributable to WSFS	\$ 65,082	\$ 59,813	\$ 10,927
Plus/(less): Pre-tax adjustments ¹	1,501	(2,885)	2,980
(Plus)/less: Tax impact of pre-tax adjustments	11	687	(2,020)
Adjusted net income (non-GAAP) attributable to WSFS	\$ 66,594	\$ 57,615	\$ 11,887
Net income (GAAP)	\$ 65,141	\$ 59,741	\$ 10,567
Plus: Income tax provision	21,407	17,455	1,288
Plus/(less): (Recovery of) provision for credit losses	(20,160)	(936)	56,646
PPNR (Non-GAAP)	66,388	76,260	68,501
Plus/(less): Pre-tax adjustments ¹	1,501	(2,885)	2,980
Core PPNR (Non-GAAP)	\$ 67,889	\$ 73,375	\$ 71,481
Average Assets	\$ 14,256,209	\$ 13,752,900	\$ 12,159,524
PPNR % (Non-GAAP)	1.89%	2.21%	2.27%
Core PPNR % (Non-GAAP)	1.93%	2.12%	2.36%
GAAP return on average assets (ROA)	1.85%	1.73%	0.36%
Plus/(less): Pre-tax adjustments ¹	0.04	(0.08)	0.10
(Plus)/less: Tax impact of pre-tax adjustments	—	0.02	(0.07)
Core ROA (non-GAAP)	1.89%	1.67%	0.39%
Earnings per share (GAAP)	\$ 1.36	\$ 1.20	\$ 0.21
Plus/(less): Pre-tax adjustments ¹	0.03	(0.06)	0.06
(Plus)/less: Tax impact of pre-tax adjustments	—	0.02	(0.04)
Core earnings per share (non-GAAP)	\$ 1.39	\$ 1.16	\$ 0.23

¹ Pre-tax adjustments include securities gains, realized/unrealized gains on equity investments, corporate development and restructuring expense, loss on early extinguishment of debt, and contribution to WSFS Community Foundation.

Appendix: Non-GAAP Financial Information

<i>(dollars in thousands, except per share data)</i>	Three Months Ended		
	March 31, 2021	December 31, 2020	March 31, 2020
Calculation of return on average tangible common equity:			
GAAP net income attributable to WSFS	\$ 65,082	\$ 59,813	\$ 10,927
Plus: Tax effected amortization of intangible assets	2,004	2,090	2,103
Net tangible income (non-GAAP)	\$ 67,086	\$ 61,903	\$ 13,030
Average stockholders' equity of WSFS	\$ 1,771,822	\$ 1,830,244	\$ 1,835,501
Less: average goodwill and intangible assets	556,344	558,750	567,695
Net average tangible common equity	\$ 1,215,478	\$ 1,271,494	\$ 1,267,806
Return on average common equity (GAAP)	14.90%	13.00%	11.08%
Return on average tangible common equity (non-GAAP)	22.38%	19.37%	4.13%
Calculation of core return on average tangible common equity:			
Adjusted net income (non-GAAP) attributable to WSFS	\$ 66,594	\$ 57,615	\$ 11,887
Plus: Tax effected amortization of intangible assets	2,004	2,090	2,103
Core net tangible income (non-GAAP)	\$ 68,598	\$ 59,705	\$ 13,990
Net average tangible common equity	\$ 1,215,478	\$ 1,271,494	\$ 1,267,806
Core return on average common equity (GAAP)	15.24%	12.52%	2.60%
Core return on average tangible common equity (non-GAAP)	22.89%	18.68%	4.44%

Appendix: Non-GAAP Financial Information

	For the year ended December 31,			
<i>(dollars in thousands, except per share data)</i>	2010	2011	2012	2013
Net Income (GAAP)	\$ 14,117	\$ 22,677	\$ 31,311	\$ 46,882
Adj: Plus/less core (after-tax) ¹	420	(2,664)	(11,546)	(4,290)
Adjusted net income (non-GAAP)	\$ 14,537	\$ 20,013	\$ 19,765	\$ 42,592
Average Assets	\$3,796,166	\$ 4,070,896	\$ 4,267,358	\$ 4,365,389
GAAP ROA	0.37%	0.56%	0.73%	1.07%
Core ROA	0.38%	0.49%	0.46%	0.98%

	For the year ended December 31,			
<i>(dollars in thousands, except per share data)</i>	2014	2015	2016	2017
Net Income (GAAP)	\$ 53,757	\$ 53,533	\$ 64,080	\$ 50,244
Adj: Plus/less core (after-tax) ¹	(4,632)	4,407	4,323	32,597
Adjusted net income (non-GAAP)	\$ 49,125	\$ 57,940	\$ 68,403	\$ 82,841
Average Assets	\$4,598,121	\$ 5,074,129	\$ 6,042,824	\$ 6,820,471
GAAP ROA	1.17%	1.05%	1.06%	0.74%
Core ROA	1.07%	1.14%	1.13%	1.21%

	For the year ended December 31,		
<i>(dollars in thousands, except per share data)</i>	2018	2019	2020
Net Income (GAAP)	\$ 134,743	\$ 148,809	\$ 114,774
Adj: Plus/less core (after-tax) ¹	(20,436)	36,295	(18,126)
Adjusted net income (non-GAAP)	\$ 114,307	\$ 185,104	\$ 96,648
Average Assets	\$7,014,447	\$11,477,856	\$13,148,317
GAAP ROA	1.92%	1.30%	0.87%
Core ROA	1.63%	1.61%	0.74%

¹ For details on our core adjustments for full-year 2010 through 2020 refer to each years' respective fourth quarter Earnings Release filed at Exhibit 99.1 on Form 8-K

Appendix: Non-GAAP Financial Information

<i>(dollars in thousands, except per share data)</i>	For the year ended December 31,					
	2015	2016	2017	2018	2019	2020
Net interest income (as reported)	\$ 166,800	\$ 193,745	\$ 221,271	\$ 246,474	\$ 444,948	\$ 465,955
Adj: FHLB special dividend	(808)	-	-	-	-	-
Adj: Tax-equivalent income	2,298	2,970	2,991	1,360	1,215	1,151
Core net interest income ¹	\$ 168,290	\$ 196,715	\$ 224,262	\$ 247,834	\$ 446,163	\$ 467,106
Average Interest-Earning Assets	\$ 4,368,223	\$ 5,072,473	\$ 5,684,724	\$ 6,052,145	\$ 10,057,074	\$ 11,804,926
Net interest margin	3.87%	3.88%	3.95%	4.09%	4.44%	3.96%
Core net interest margin	3.85%	3.88%	3.95%	4.09%	4.44%	3.96%
Noninterest income (as reported)	\$ 88,255	\$ 105,061	\$ 124,644	\$ 162,541	\$ 188,109	\$ 201,025
Adj: Securities gains	(1,478)	(2,369)	(1,984)	(21)	(333)	(9,076)
Adj: Realized gain on sale of equity investment, net	-	-	-	(3,757)	-	(22,052)
Adj: Unrealized gains on equity investment, net	-	-	-	(20,745)	(26,175)	(761)
Core fee revenue	\$ 86,777	\$ 102,692	\$ 122,660	\$ 138,037	\$ 161,601	\$ 169,136
Core net revenue	\$ 255,769	\$ 296,437	\$ 343,931	\$ 384,492	\$ 606,549	\$ 635,091
Core net revenue (tax-equivalent)	\$ 255,067	\$ 299,407	\$ 346,922	\$ 385,852	\$ 607,764	\$ 636,242
Core fee revenue %	34.3%	34.6%	35.7%	35.9%	26.6%	26.6%
Core fee revenue % (tax-equivalent)	34.0%	34.3%	35.4%	35.8%	26.6%	26.6%

<i>(dollars in thousands, except per share data)</i>	Three Months Ended				
	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020
Core fee revenue (non-GAAP)	\$ 47,493	\$ 43,479	\$ 45,745	\$ 40,246	\$ 39,486
Less: PPP fee revenue	2,159	-	-	-	-
Core fee revenue excl. PPP	\$ 45,334	\$ 43,479	\$ 45,745	\$ 40,246	\$ 39,486
Core net revenue (non-GAAP)	\$ 161,678	\$ 166,480	\$ 158,793	\$ 154,182	\$ 155,636
Less: PPP income	11,525	10,506	6,373	4,836	-
Core net revenue excl. PPP	\$ 150,153	\$ 155,974	\$ 152,420	\$ 149,346	\$ 155,636
Core fee revenue as a percentage of core net revenue excl. PPP	30.2%	27.9%	30.0%	27.1%	25.4%

¹ Completed on a fully tax-equivalent basis

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