WSFS Financial Corporation

We Stand For Service®

4Q 2025 Earnings Release Supplement
January 2026

WSFS Financial Corporation

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, 2024, Form 10-Q for the quarter ended March 31, 2025, Form 10-Q for the quarter ended June 30, 2025, and Form 10-Q for the quarter ended September 30, 2025, 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 and Results

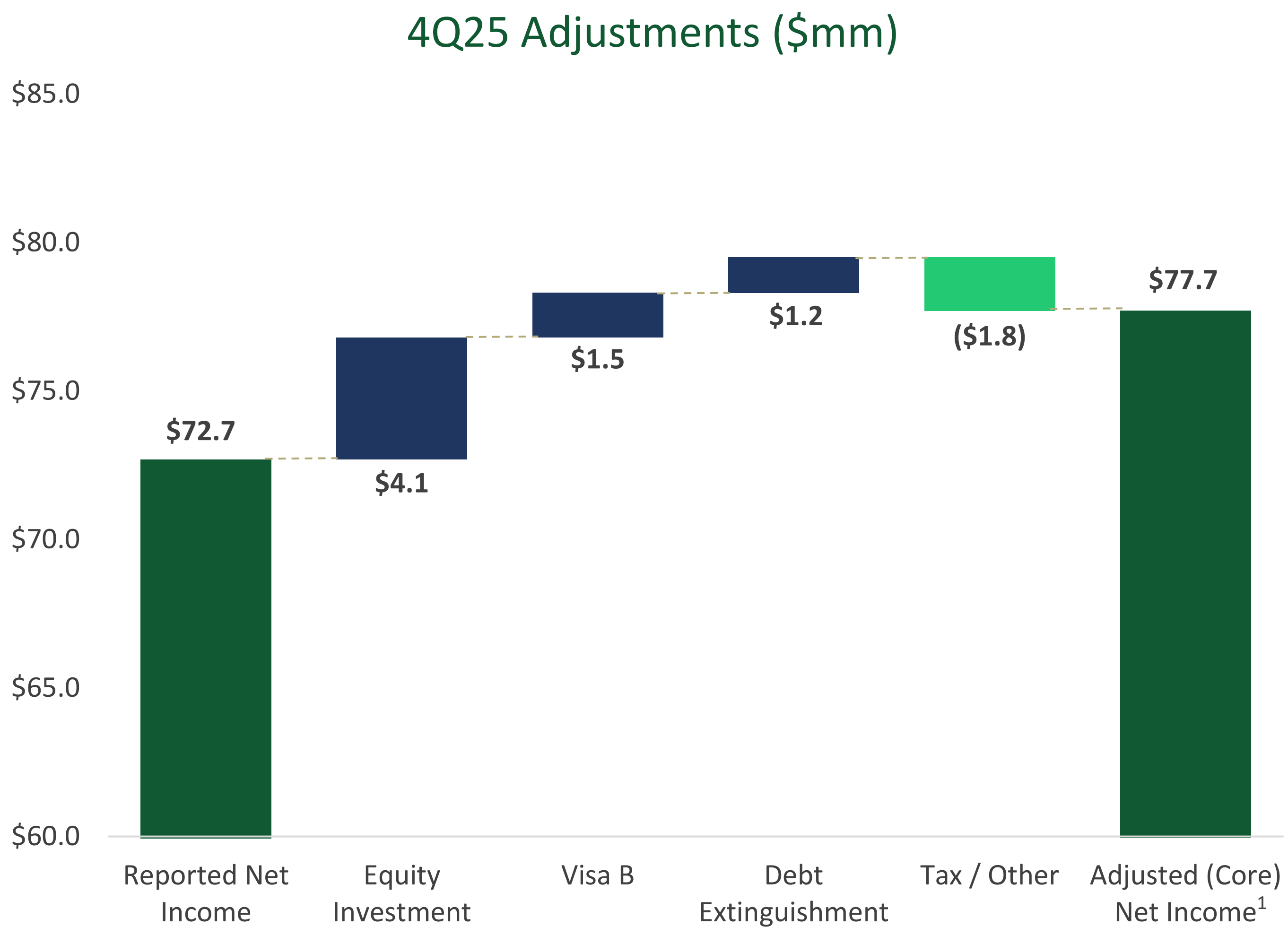
Financial Highlights

$ in millions (except per share amounts)	Reported 4Q25	Reported FY25	Core[1] 4Q25	Core[1] YoY Δ	Core[1] FY25	Core[1] FY Δ
EPS	$1.34	$5.09	$1.43	+28.8%	$5.21	+18.7%
ROA	1.33%	1.36%	1.42%	+18bps	1.39%	+13bps
Net Income[2]	$72.7	$287.3	$77.7	+18.1%	$294.3	+12.1%
PPNR[1]	$109.9	$429.8	$116.5	+23.4%	$438.8	+7.8%
ROTCE[1]	16.91%	17.55%	18.03%	+148bps	17.96%	+13bps
NIM[4]	3.83%	3.87%	3.83%	+3bps	3.87%	+5bps
Fee Revenue $	$84.5	$339.9	$90.1	+8.3%	$346.9	+3.3%
Fee Revenue %[4]	31.0%	31.8%	32.4%	+6bps	32.3%	+10bps
Efficiency Ratio	59.5%	59.6%	57.9%	-590bps	59.0%	-180bps
ACL Ratio[5]	1.36%	1.36%	1.36%	-12bps	1.36%	-12bps
CET1	13.92%	13.92%	13.92%	+11bps	13.92%	+11bps
TBVPS[1]	$33.11	$33.11	$33.11	+21.3%	33.11	+21.3%

- Strong year-over-year growth across key profitability metrics for the quarter and full-year
- Results driven by solid loan, deposit, and core fee revenue growth with Wealth and Trust growing 13% YoY
- Loans grew 2% QoQ (9% annualized) and client deposits grew 2% QoQ (10% annualized)
- Returned $324.7mm of capital to shareholders in 2025, including $287.5mm from share repurchases (9.3% 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, 2024
[4] Tax-equivalent
[5] Reflects ACL on loans and leases over the amortized cost of the total portfolio

4Q 2025 Non-core Adjustments



Key Items

Three non-core items impacting Net Income by $5.0mm and EPS by $0.09

Write-down on an Equity Investment:

- Total equity investment portfolio of $13.4mm

Visa B Derivative:

- Increased our reserve for Visa Class B dilution due to Visa's increase to its litigation reserve
- Total reserve of $5.3mm

Debt Extinguishment:

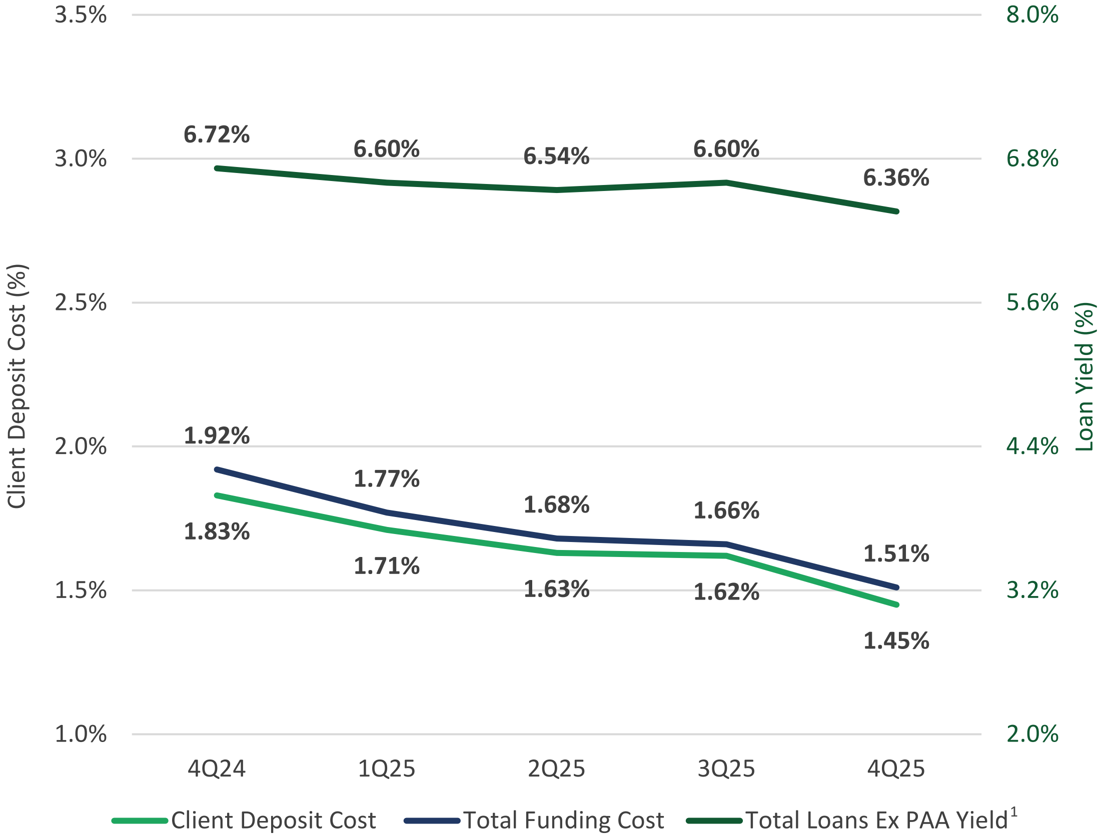
- Accelerated costs from the redemption of $150mm of Senior Notes due 2030

[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 Reconciliation of Non-GAAP for the most directly comparable GAAP measure

Net Interest Margin Trends

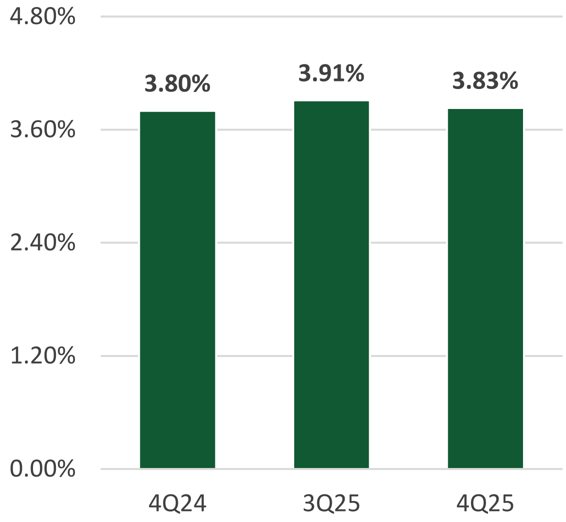
NIM of 3.83%, down 8bps QoQ and up 3bps YoY while absorbing 75bps from interest rate cuts

Average Deposit Cost and Loan Yield



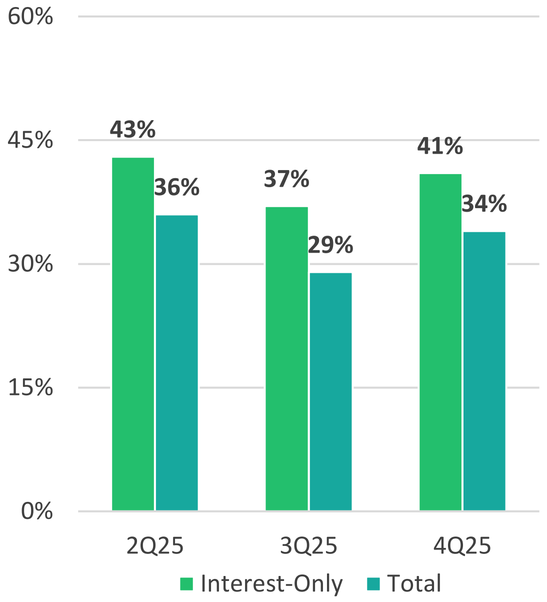
- Loan yields down 24bps QoQ primarily due to lower interest rates and a one-time interest recovery (5bps) in the prior quarter
- **December exit interest-only beta of 43%;** exit client deposit cost of 1.39%

Net Interest Margin



Fed Funds %[4]	4.50%	4.25%	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

Strong 4Q fundings across the Commercial and Consumer portfolios led by 4% QoQ growth in C&I

EOP Loans - QoQ and YoY							
($ in millions)	Dec 2025	Sept 2025	Dec 2024	QoQ $ Growth	Annualized % Growth	YoY $ Growth	% Growth
C & I Loans[2]	$4,766	$4,587	$4,652	$179	15%	$114	2%
Commercial Mortgages (CRE)	3,916	3,856	4,031	60	6%	(115)	(3%)
Construction Loans	1,024	1,004	832	20	8%	192	23%
Commercial Leases	603	617	648	(14)	(9%)	(45)	(7%)
Total Commercial Loans	**$10,309**	**$10,064**	**$10,163**	**$245**	**10%**	**$146**	**1%**
Residential Mortgage (HFS/HFI)	1,120	1,062	992	58	22%	128	13%
Consumer Loans - WSFS	1,038	990	891	48	19%	147	17%
Consumer Loans - Partnership	856	907	1,195	(51)	(22%)	(339)	(28%)
Total Gross Loans	**$13,323**	**$13,023**	**$13,241**	**$300**	**9%**	**$82**	**1%**

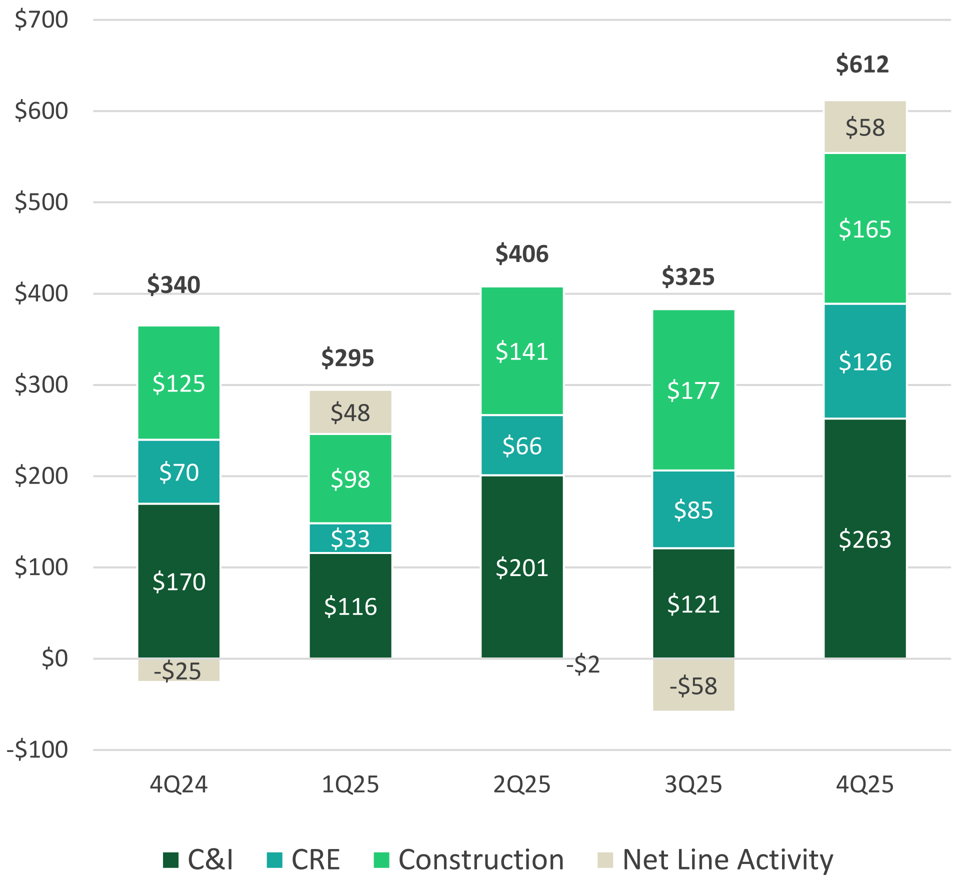
Commercial:

- Highest total quarterly fundings in past two years
- Commercial line utilization of 36.6%, up from 34.8% prior quarter
- 90-day weighted average pipeline of ~$200mm

Consumer:

- Residential mortgage and WSFS-originated consumer loans (primarily real estate secured) continued their strong momentum and grew a combined 20% QoQ annualized

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



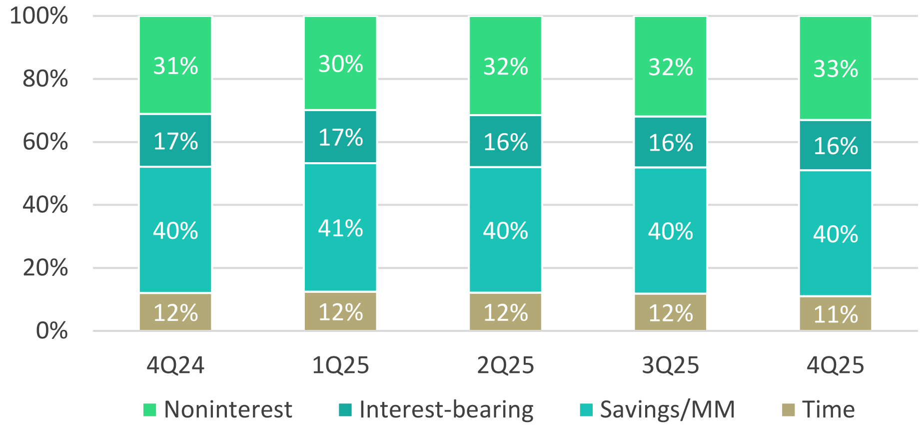
[1] Includes new loans, existing new funding, in-process, HFS, and net line activity. Excludes reclasses, purchase accounting marks/unearned changes, and Commercial leases
[2] C&I loans includes owner-occupied real estate

Deposit Highlights

2% quarter-over-quarter growth in client deposits with 6% quarter-over-quarter growth in noninterest deposits

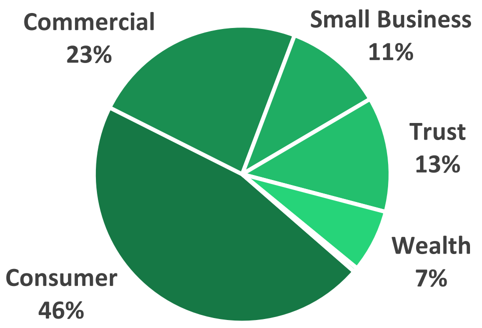
EOP Deposits by Product - QoQ and YoY							
($ in millions)	Dec 2025	Sep 2025	Dec 2024	QoQ $ Growth	Annualized % Growth	YoY $ Growth	% Growth
Noninterest Demand	$5,577	$5,237	$4,988	$340	26%	$589	12%
Interest-bearing Demand	2,884	2,966	2,973	(82)	(11%)	(89)	(3%)
Savings	1,410	1,408	1,466	2	1%	(56)	(4%)
Money Market	5,762	5,536	5,472	226	16%	290	5%
Total Core Deposits	**$15,633**	**$15,147**	**$14,899**	**$486**	**13%**	**$734**	**5%**
Time Deposits	2,009	2,079	2,131	(70)	(13%)	(122)	(6%)
Total Client Deposits	**$17,642**	**$17,226**	**$17,030**	**$416**	**10%**	**$612**	**4%**

Average Total Client Deposit Mix



- $416mm (10% annualized) increase in ending client deposits QoQ; driven by Trust, Wealth, and Consumer
  - 33% of average deposits are noninterest demand
- $612mm (4%) increase in ending client deposits YoY
  - Noninterest deposits increased 12% YoY; driven by growth in Wealth and Trust
- 54% of average client deposits are coming from Commercial, Small Business, and Wealth and Trust

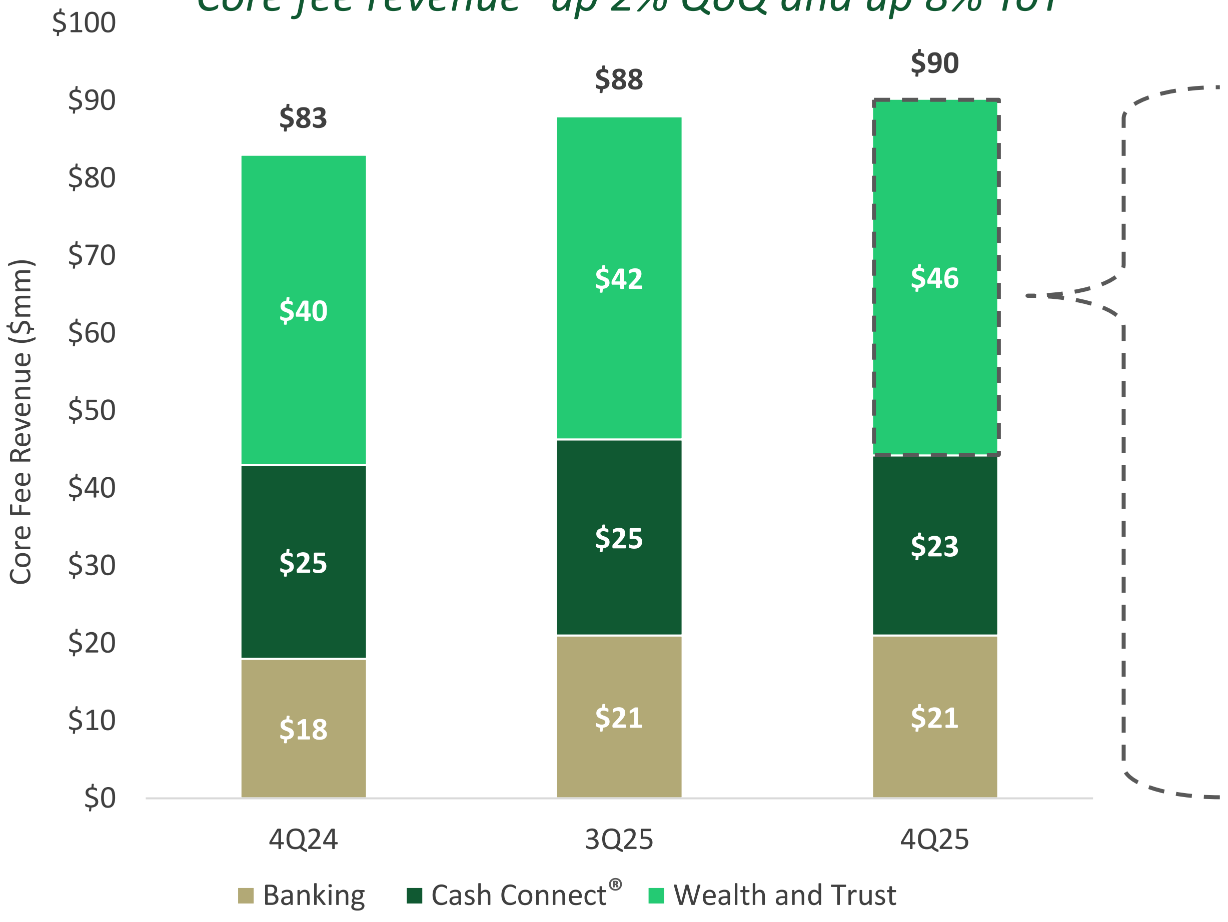
Average Client Deposits By Business Line



Core Fee Revenue

32.4% Core Fee Revenue ratio[1] with continued double-digit year-over-year growth in Wealth and Trust

Core fee revenue[1] up 2% QoQ and up 8% YoY



Wealth and Trust (+13% YoY)

WSFS Institutional Services® 48%	Institutional Services up 29% YoY due to increased agent, custody, and assignment fees *Ranked fourth most active U.S. ABS & MBS trustee with 11.7% market share[2]*
BMT of DE 19%	Bryn Mawr Trust of Delaware up 24% YoY due to growth in new accounts
Bryn Mawr Trust® 33%	Private Wealth Management up 9% YoY when excluding the two previously announced exits of Commonwealth and Powdermill (down 8% YoY in total)

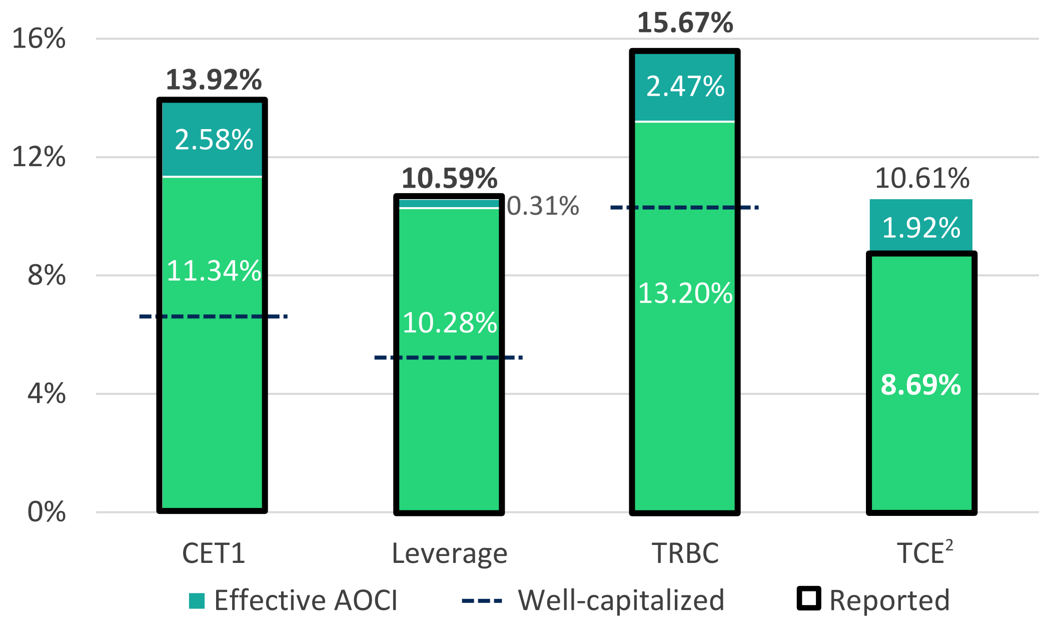
[1] These are non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures

[2] 2025 Asset-Backed Alert; activity based on total issuance of deals in the year

Capital

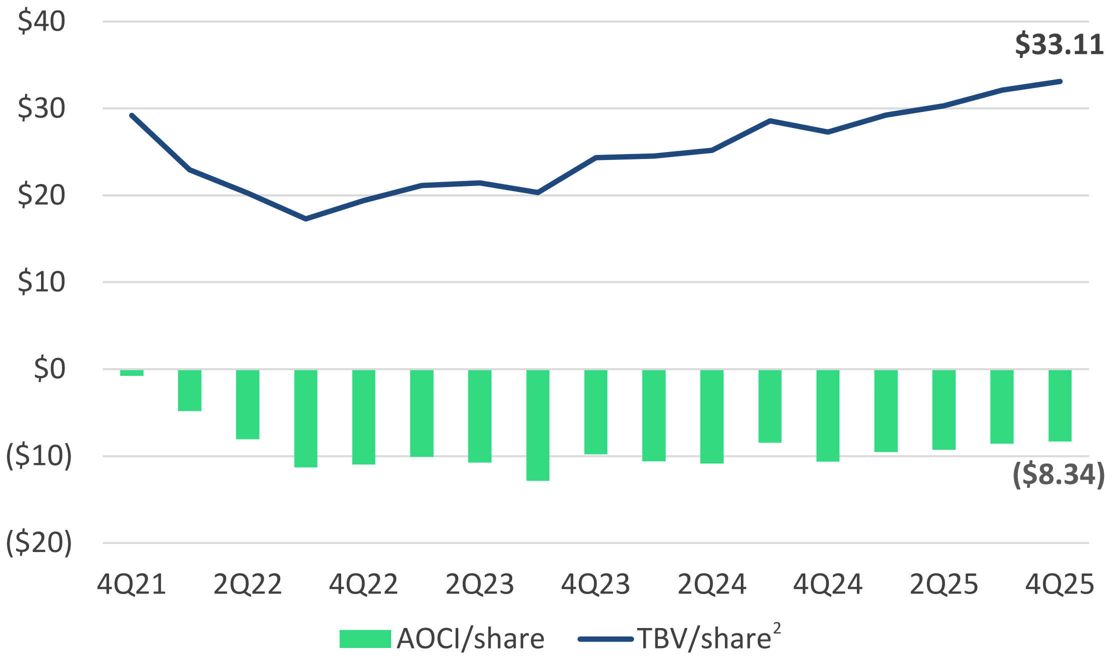
All capital ratios remain significantly above "well-capitalized" even when considering Effective AOCI

4Q25 Capital Ratios including Effective AOCI Impact[1,2]



- Effective AOCI represents the impact of a full liquidation of the investment portfolio
- TCE of 10.61% when considering Effective AOCI

TBV[2] and AOCI per Share



- 21% YoY growth in TBV per share
- Tangible book value (TBV) of $33.11 per share includes a negative impact of $8.34 per share related to Reported AOCI[1]

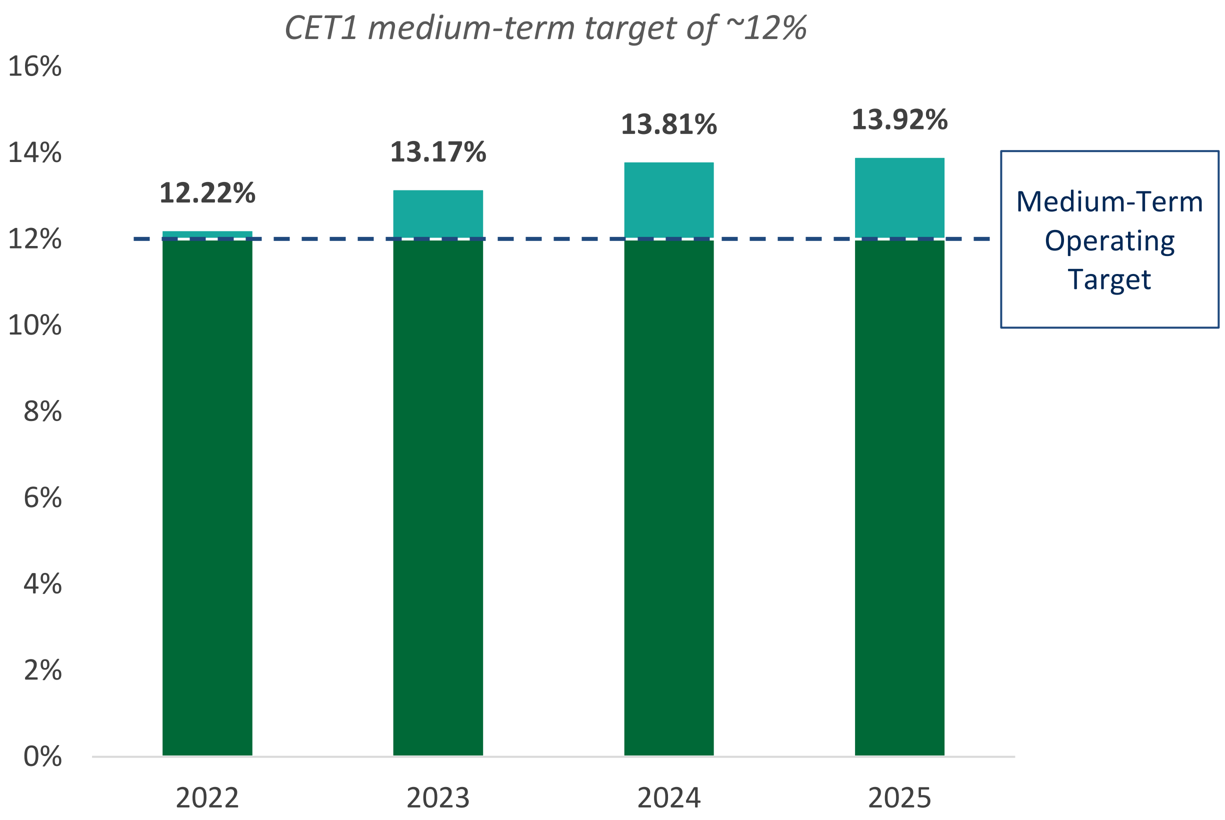
[1] Effective AOCI ($529.2mm) includes unrealized losses on AFS and unrecognized fair value of HTM as of December 31, 2025; reported AOCI of ($445.5mm)

[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

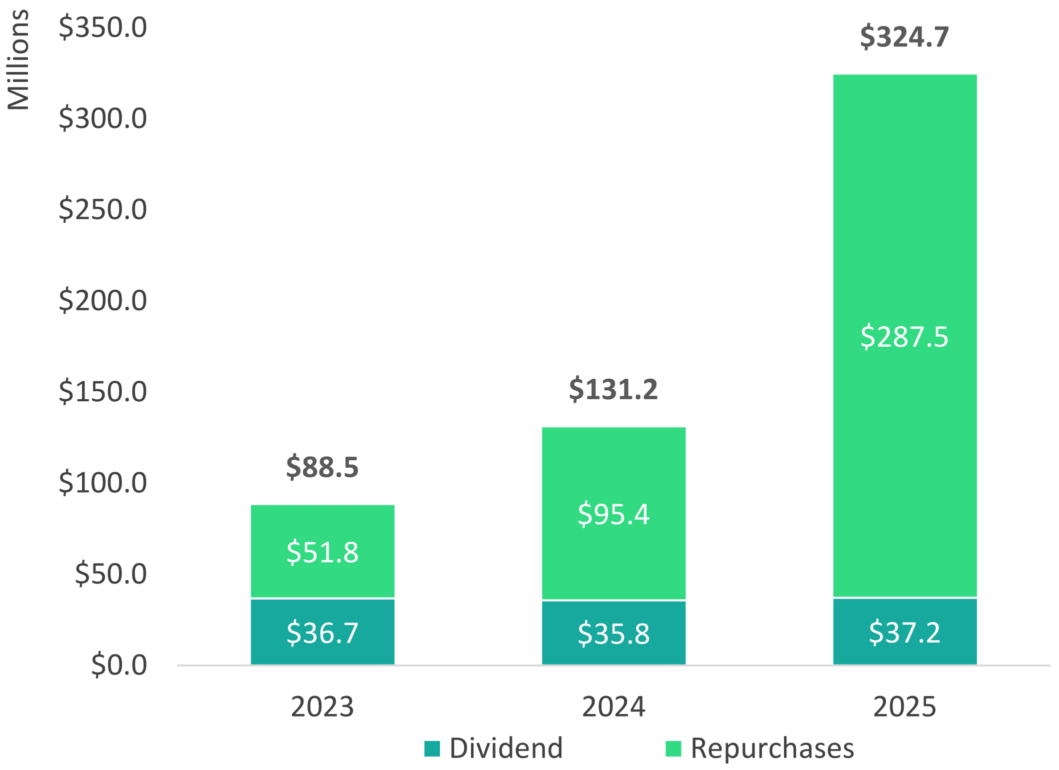
Repurchased 3.7% of outstanding shares in 4Q25[1]; 9.3% of outstanding shares repurchased year-to-date[2]

CET1 Trend



Total Capital Returned to Shareholders

>110% of FY net income returned to shareholders; 7% of outstanding shares remain in authorization[3]

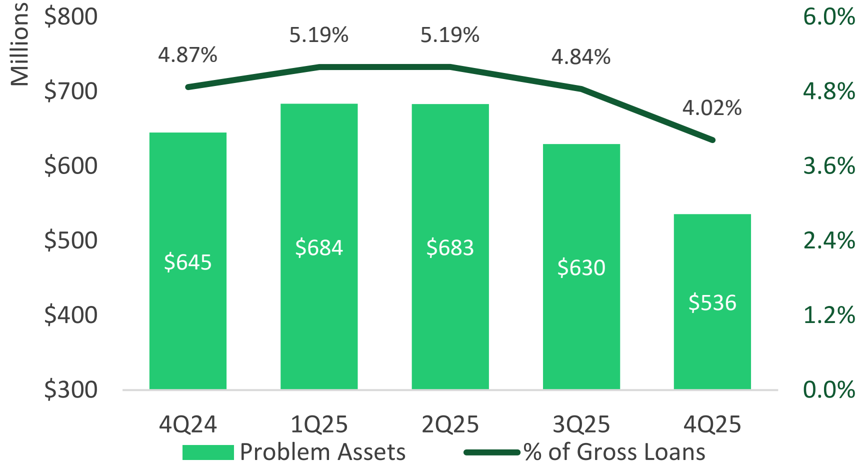


[1] Represents shares outstanding as of September 30, 2025
[2] Represents shares outstanding as of December 31, 2024
[3] Represents shares outstanding as of December 31, 2025

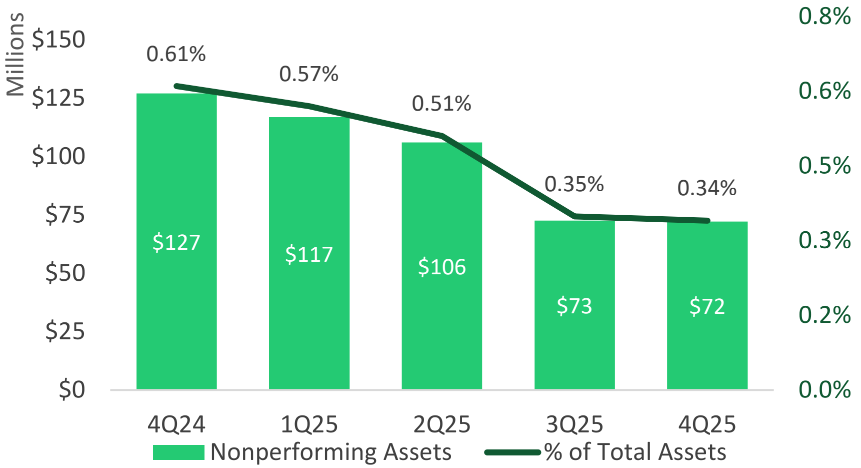
Asset Quality Metrics

WSFS Financial Corporation

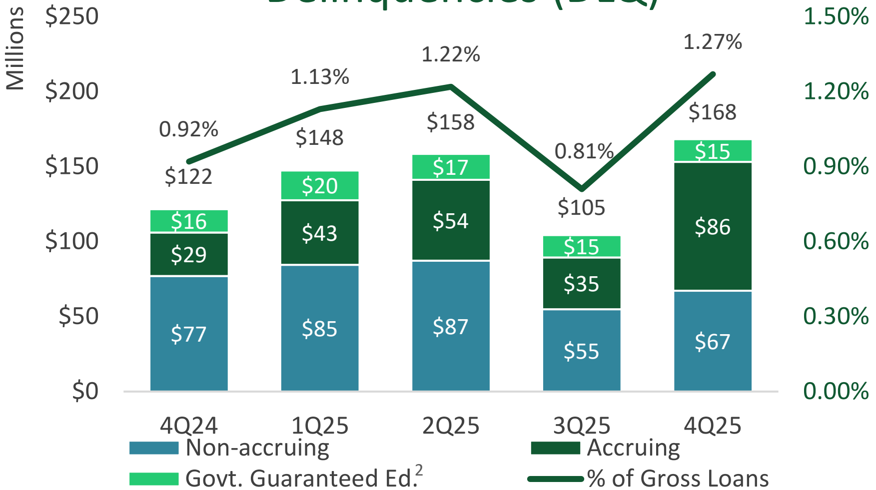
Problem Assets



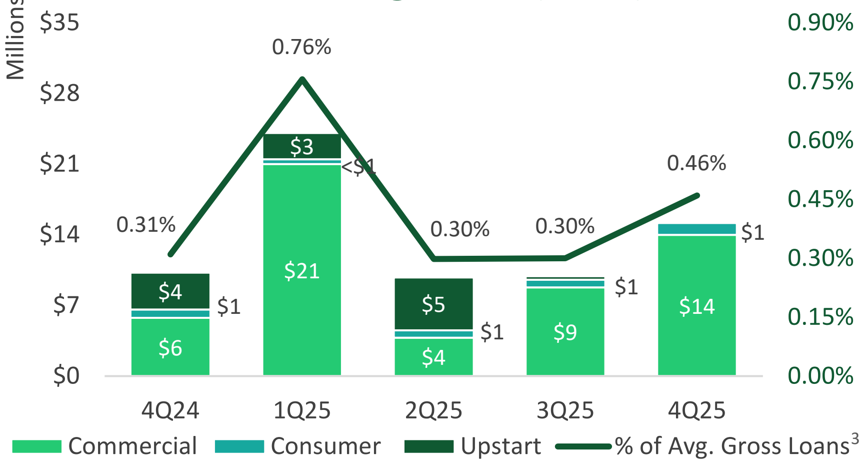
Nonperforming Assets (NPA)



Delinquencies (DLQ)



Net Charge-offs (NCO)[1]



4Q 2025 Performance

- Problem Assets: Decreased 82bps QoQ
  - Driven by favorable net migration
  - Ended at lowest level in over two years
- DLQ: Increased 46bps QoQ
  - Driven by previously identified problem assets and NPAs
  - Remaining increase primarily due to three well-secured CRE loans
- NCO: Increased 16bps QoQ
  - Primarily due to the partial charge-off of a nonperforming land development loan
  - Total NCO was 38bps excluding NewLane

[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

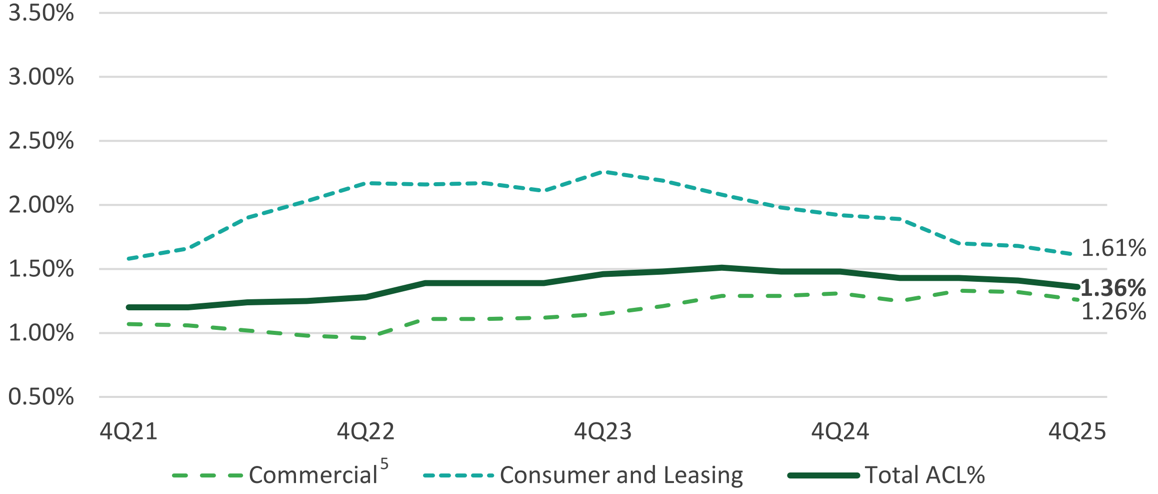
4Q 2025 ACL Commentary

- ACL coverage ratio[1] of **1.36%; 1.46%** including estimated remaining credit mark on acquired loan portfolios[2]
  - Coverage ratio down 5bps QoQ; partial charge-off of non-accruing loan and favorable payoff/net migration
- FY GDP forecast of 2.0% in 2025 and 2.5% in 2026[3]
- FY Unemployment forecast of 4.3% in 2025 and 4.4% in 2026[3]

ACL and Coverage Ratio by Segment

	December 31, 2024		September 30, 2025		December 31, 2025	
($ millions)	**$**	**%**	**$**	**%**	**$**	**%**
C&I[4]	$57.1	2.15%	$49.6	1.90%	$52.9	1.89%
Owner Occupied - R/E	$9.1	0.46%	$8.3	0.43%	$7.6	0.39%
CRE Investor	$49.0	1.21%	$48.6	1.26%	$48.0	1.23%
Construction[4]	$9.2	1.10%	$17.2	1.71%	$13.3	1.30%
Resi Mortgage	$5.6	0.58%	$6.5	0.62%	$6.8	0.62%
Leases	$16.0	2.47%	$17.3	2.80%	$16.4	2.73%
HELOC & HEIL	$10.0	1.33%	$12.5	1.48%	$12.6	1.39%
Consumer Partnerships	$36.5	3.06%	$20.2	2.25%	$18.9	2.23%
Other	$2.8	1.94%	$3.0	2.08%	$3.0	2.11%
TOTAL	**$195.3**	**1.48%**	**$183.2**	**1.41%**	**$179.6**	**1.36%**

ACL % By Portfolio and Total[1]

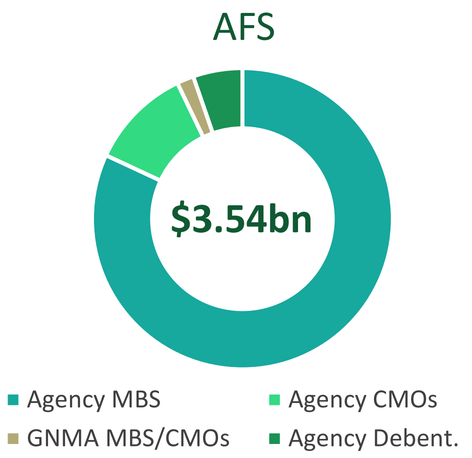


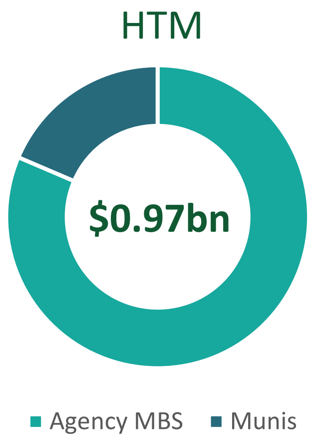
[1] Reflects ACL on loans and leases over the amortized cost of the total portfolio
[2] This is a non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures
[3] Source: Oxford Economics as of December 2025
[4] Hotel loan balances are included in the C&I and Construction segments
[5] Commercial excludes Leasing

Investment Portfolio

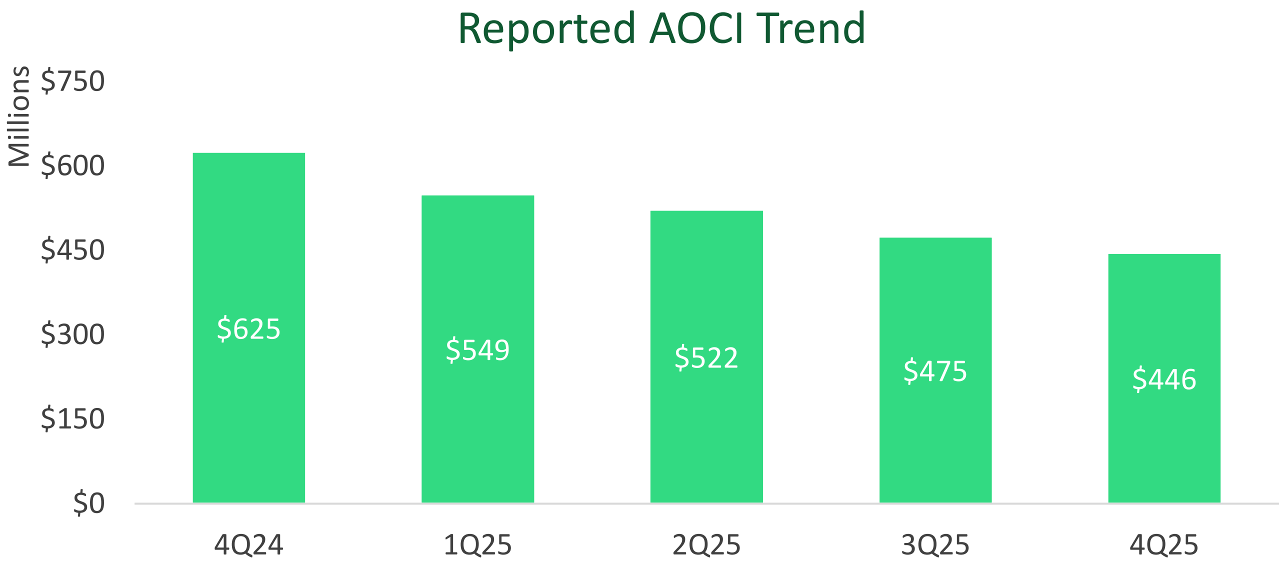
High-quality investment portfolio providing consistent cash flows and borrowing capacity

Investments	
Investment Portfolio[1]	$4.51bn
% of Total Assets[1]	*21%*
Portfolio Duration[2]	5.8yrs
Portfolio Yield[2]	2.38%
Agency MBS/Notes %	*>95%*
Reported AOCI	($445.5mm)
Effective AOCI[3,4]	($529.2mm)





- Forecasting P&I cash flows of $1bn+ over the next 24 months
  - Anticipated cash flows could fund ~3.5% annualized loan growth
- Reported AOCI improved $29.1mm or 6% quarter-over-quarter



[1] Investment portfolio value includes market value AFS and book value of HTM
[2] Weighted average duration and yield 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 ($529.2mm) includes unrealized losses on AFS and unrecognized fair value of HTM as of December 31, 2025; assumes all securities, including HTM, are sold at market prices
Note: As of December 31, 2025, unless otherwise stated

2026 Outlook[1]

2026 Outlook Summary	Full-Year Core ROA Outlook of +/-1.40%; Double-digit EPS growth *Includes continued buybacks in line with our capital return framework*

Loan Growth	**Mid-single digit growth** Low-single digit growth in Consumer due to partnership portfolio runoff
Deposit Growth	**Mid-single digit growth** Broad-based growth across our businesses
Net Interest Margin	**+/- 3.80%** Includes three 25bp rate cuts (March, July, and December)
Fee Revenue Growth	**Mid-single digit growth excluding Cash Connect®** Double-digit growth in Wealth & Trust; Cash Connect® impacted by rates
Net Charge-offs	**0.35% - 0.45% of average loans**
Efficiency Ratio	**High 50s** Disciplined expense management with continued franchise investment

[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

WSFS Franchise and Growth Strategy

WSFS Financial Corporation

The WSFS Franchise

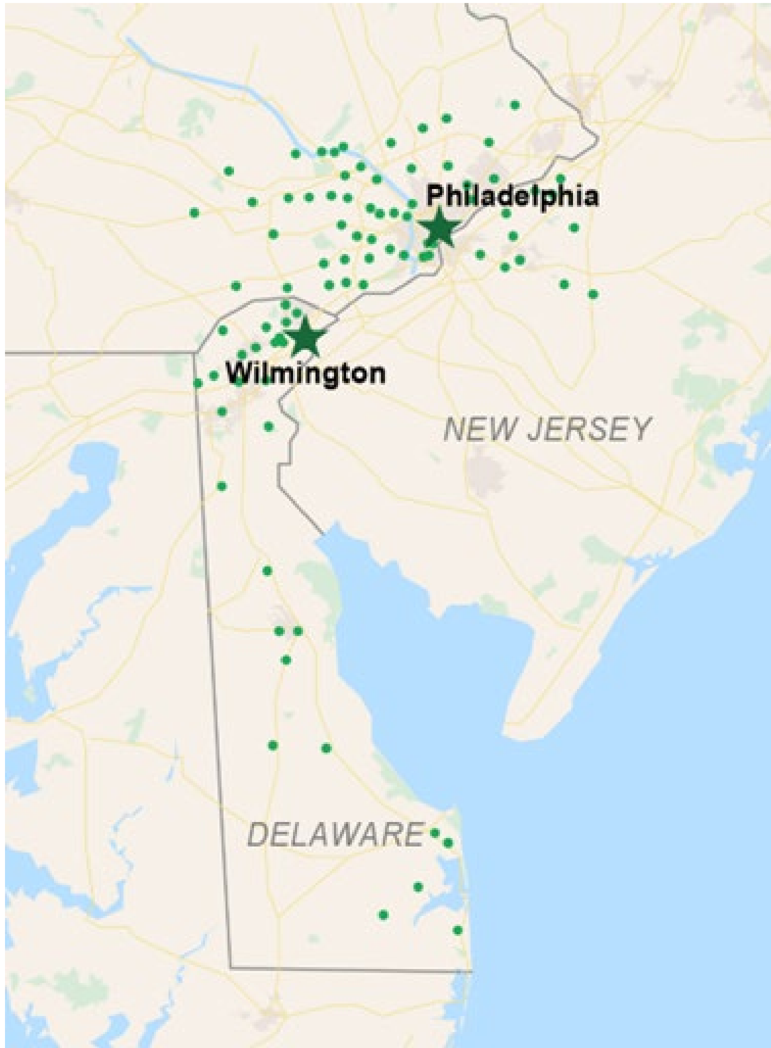
Founded in 1832, WSFS is one of the ten oldest banks in the U.S.

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

- $21.3 billion in assets
- $97.4 billion in fiduciary assets, including $9.4 billion in assets under management
- 113 offices
- One of largest ATM networks in our market with nearly 500 branded ATMs

Major Business Lines

Commercial (Incl. Capital Markets)	**Small Business**	**Consumer**	**Mortgage**
Wealth (Private Wealth Management)	**Trust** (BMT of DE and Institutional)	**Cash Connect®**	**NewLane Finance®**



WSFS Key Strengths

Focused on long-term sustainable top-quintile financial performance

1 Achieving consistent high performance:

- Core ROA averaging 1.36% over the past four years, as well as 1.39% FY'25[1,2]
- Consistent IG ratings with stable outlooks: Baa2 issuer rating from Moody's and A- long-term issuer rating from Morningstar DBRS/Kroll

2 Highly attractive market position[3,4]:

- Ranked 6th in deposits for the 5th largest MSA by deposits
- Uniquely positioned between national/super-regional banks with fragmented market share and smaller banks

3 Differentiated fee revenue:

- Fee revenue accounted for 32% of total revenue FY25
- Key fee revenue drivers include Wealth & Trust, Cash Connect®, Capital Markets, and Banking
- 11% compounded core fee growth from 2022-2025

4 Strong balance sheet and liquidity:

- Capital ratios significantly above "well-capitalized"
- Liquidity is a strength with minimal wholesale funding, ample secured capacity (~$8bn), and 74% L/D ratio
- No brokered deposits, fed funds, or FHLB borrowings
- CRE + Construction / Tier 1 Capital + ACL Ratio of 204%

5 Diverse client base:

- C&I loans (including owner-occupied) composed 46% of commercial loans and 36% of gross loans as of 4Q25
- >50% of client deposits generated outside of Consumer
- Consistently averaging above 30% in noninterest deposits

6 Significant Wealth and Trust franchise:

- Contributed 25% of total revenue FY25
- 15% compounded AUA/AUM growth from 2022-2025

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[2] 2022 Core ROA is adjusted to exclude the $23.5 million, or 9bps impact, of initial ACL provision recorded in connection with the acquisition of Bryn Mawr Trust
[3] FDIC and S&P Global. Data excludes credit unions and non-traditional banks; as of June 30, 2025. Also excludes TD Bank's 2035 Limestone Rd, Wilmington, DE location
[4] U.S. Census Bureau (2024), American Community Survey 1-Year Estimates
Note: As of December 31, 2025, unless otherwise stated

Unique Market Position

Largest locally headquartered bank and wealth franchise in the Greater Philadelphia and Delaware region

Centrally located in the MA-NY-PA-MD/DC corridor

#1 mega-region globally by economic output[2]

Top 10 MSA with over 6 million people and 2.5 million households[3]

7th Largest MSA labor force[4]

- One of nation's leading regions for academia and academic research; over 100 colleges and universities
- Diverse, established, and growing industries led by healthcare, biotech, and logistics; Top tech labor force[5]

5th Largest MSA by deposits[1]

- Positioned between national/super-regional banks with fragmented market share and smaller community banks
- PA-NJ-DE have ~1 million households with over $1 million in investable assets[6]

Philadelphia-Wilmington-Camden MSA[1]

2025 Rank		Net Deposits (millions)	Market Share %
1	TD	$34,534	14.3%
2	Wells Fargo	$34,383	14.2%
3	PNC	$28,411	11.7%
4	BofA	$26,293	10.9%
5	Citizens	$23,187	9.6%
6	**WSFS**	**$15,754**	**6.5%**
7	M&T	$15,553	6.4%
8	Fulton	$8,441	3.5%
9	Santander	$7,587	3.1%
10	Univest	$5,572	2.3%
	64 Remaining	*$42,266*	*17.5%*

[1] FDIC and S&P Global. Data excludes estimated brokered deposits, credit unions, and non-traditional banks; as of June 30, 2025. Also excludes TD Bank's 2035 Limestone Rd, Wilmington, DE location. Brokered deposits estimated based on percentage of parent deposits within MSA.
[2] The World Economic Forum
[3] Philadelphia-Wilmington-Camden MSA. U.S. Census Bureau (2024), American Community Survey 1-Year Estimates
[4] Bureau of Labor Statistics and ESRI (2023)
[5] CBRE (2022)
[6] Phoenix Marketing International

Performance Highlights

3Q25 YTD WSFS Performance vs. KRX[1,2] Across Key Metrics

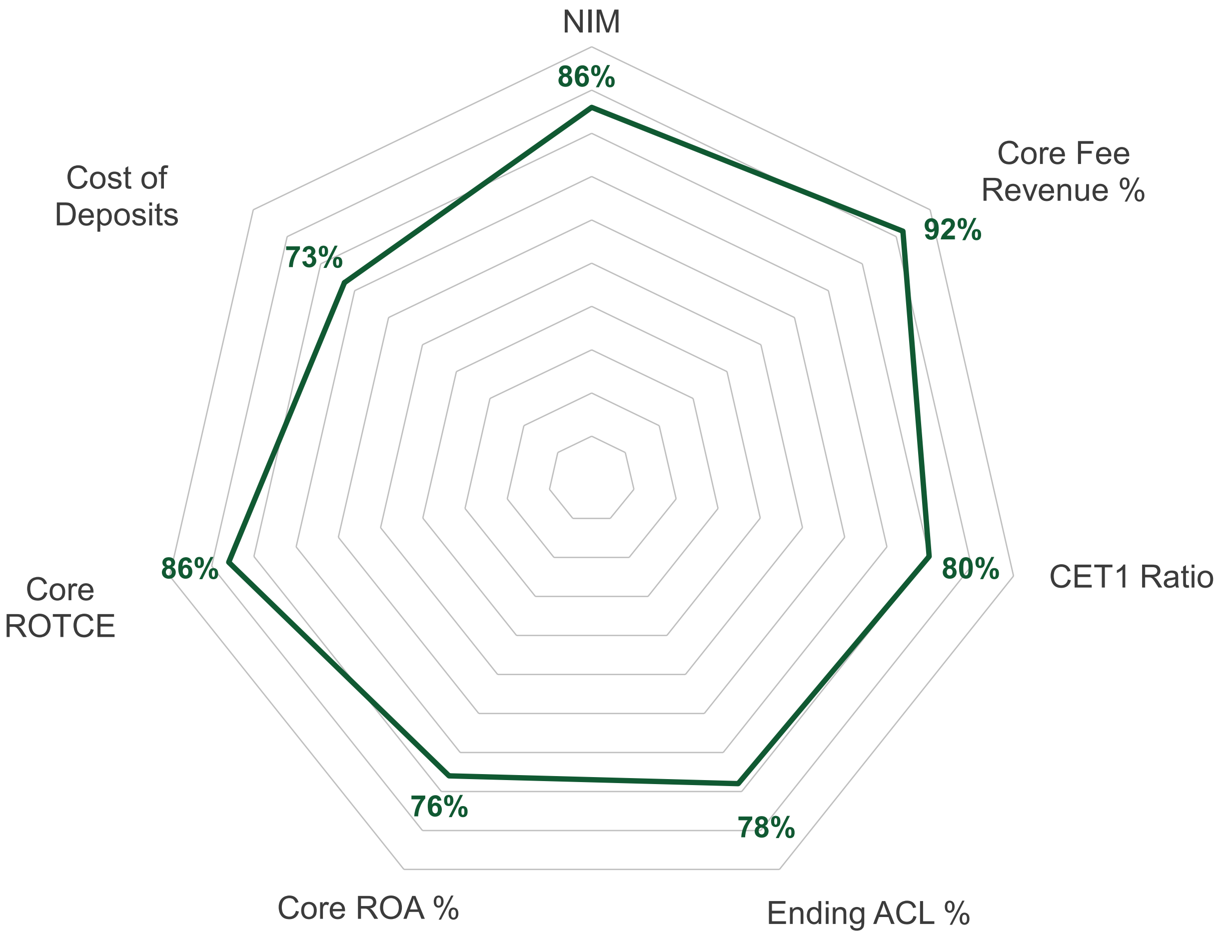
3Q25 YTD Financial Highlights[2]

Reported EPS: $3.75
Core EPS: $3.79

Reported ROA: 1.37%
Core ROA: 1.39%

Reported ROTCE: 17.78%
Core ROTCE: 17.92%

Reported PPNR: $320mm
Core PPNR: $322mm



Debt Ratings

Moody's: Reaffirmed 8/2025
Baa2 Issuer Rating
Stable Outlook

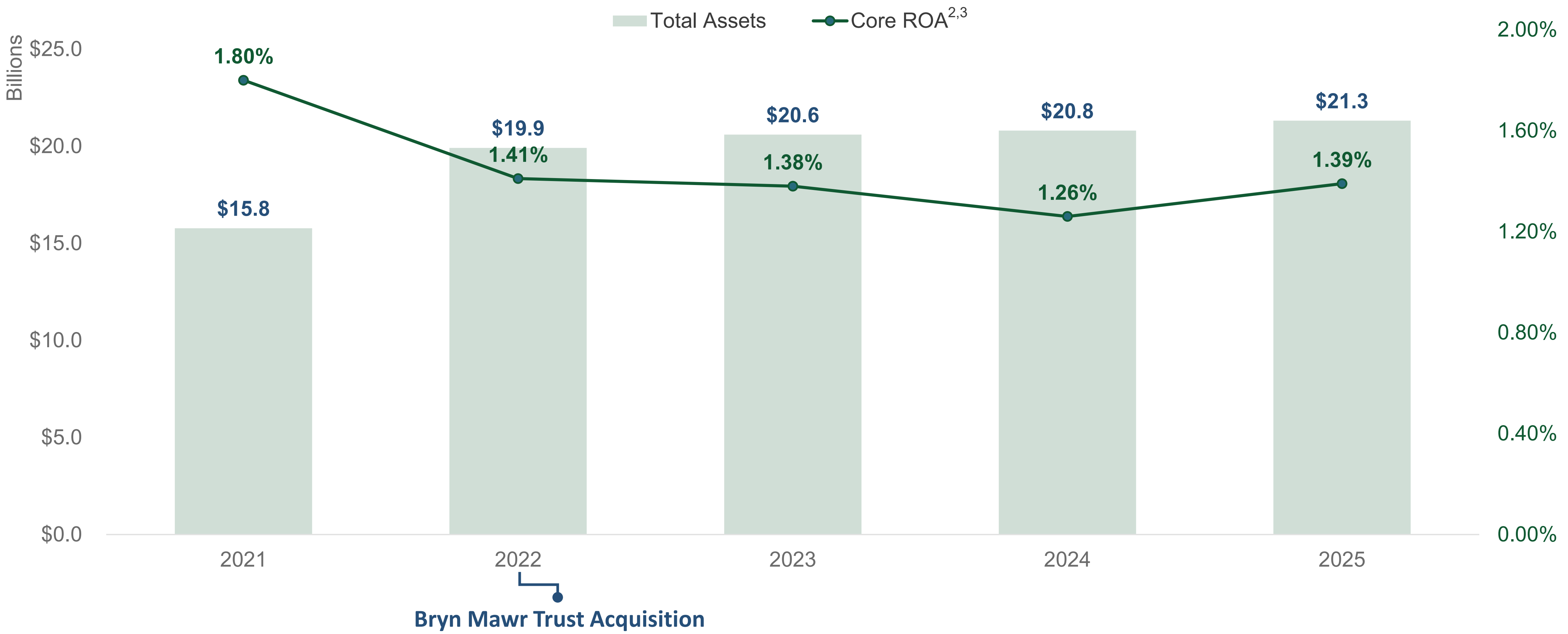
Morningstar: Affirmed 8/2025
A- Long-Term Issuer Rating
Stable Outlook

Kroll: Reaffirmed 7/2025
A- Senior Unsecured
Stable Outlook

[1] S&P Global; data for KBW Nasdaq Regional Banking Index (KRX) peers pulled as of January 9, 2026
[2] Core Fee Revenue %, Core ROA %, Core EPS, and Core ROTCE 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
Note: As of September 30, 2025, unless otherwise stated

Franchise Growth & Performance

Consistently delivering top-tier performance against KRX peers while growing the franchise[1]



[1] KRX represents the KBW Nasdaq Regional Bank Index

[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

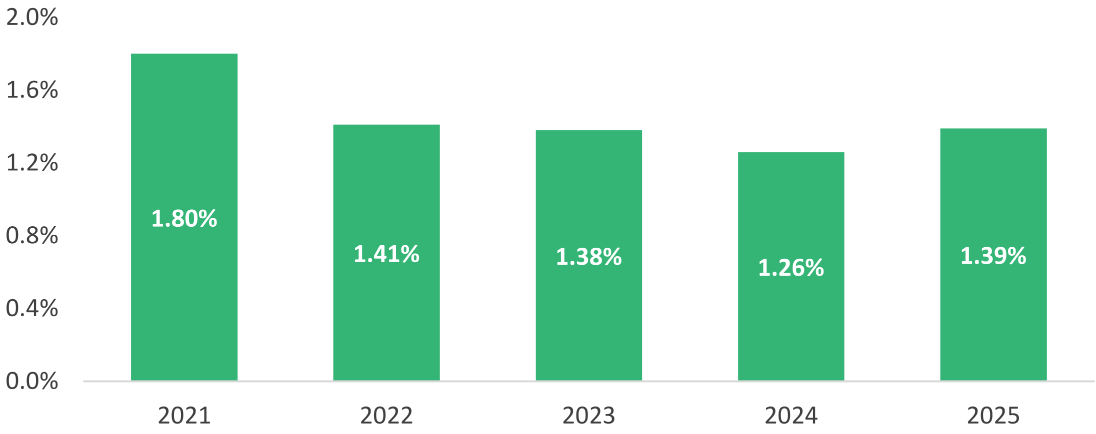
[3] 2022 Core ROA is adjusted to exclude the $23.5 million, or 9bps impact, of initial ACL provision recorded in connection with the acquisition of Bryn Mawr Trust

Note: GAAP ROA is the following: 2021 – 1.82%, 2022 – 1.09%, 2023 – 1.33%, 2024 – 1.27%, and 2025 – 1.36%

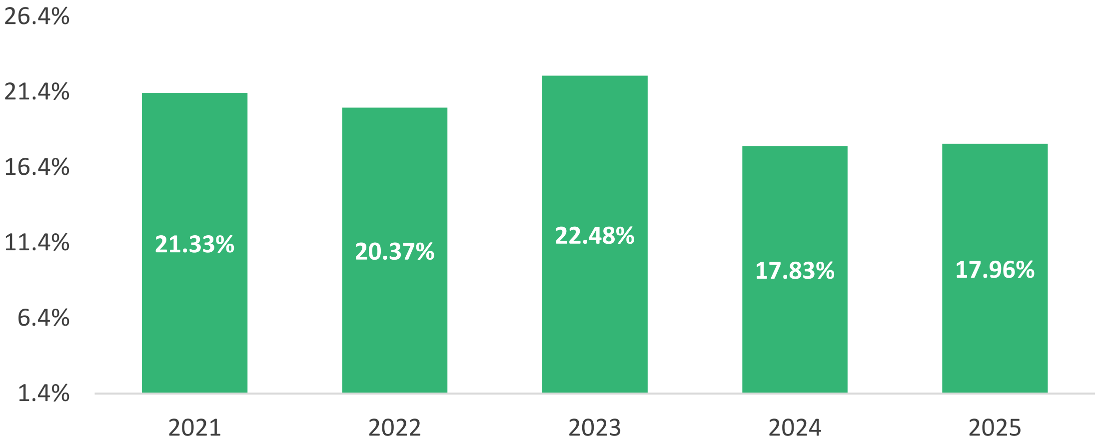
Core Metrics – 5 Year Trend

WSFS Financial Corporation

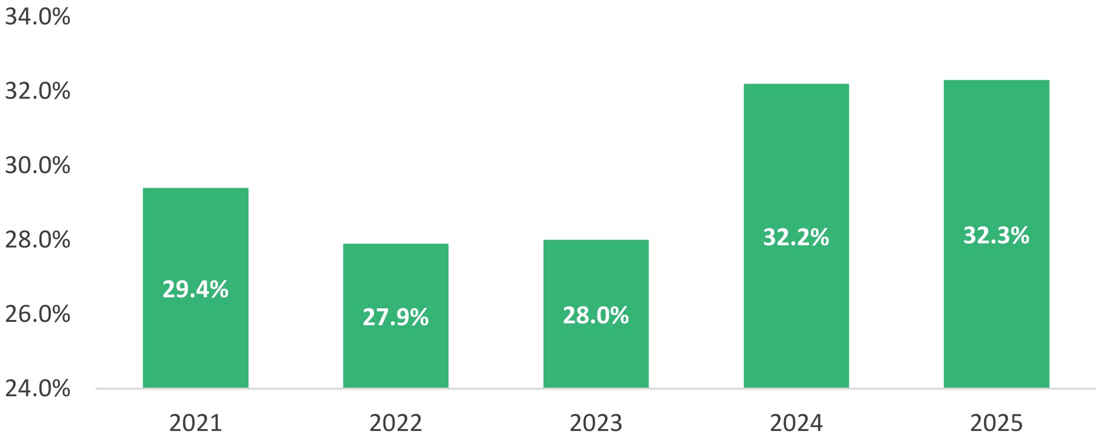
Core ROA[1,2]



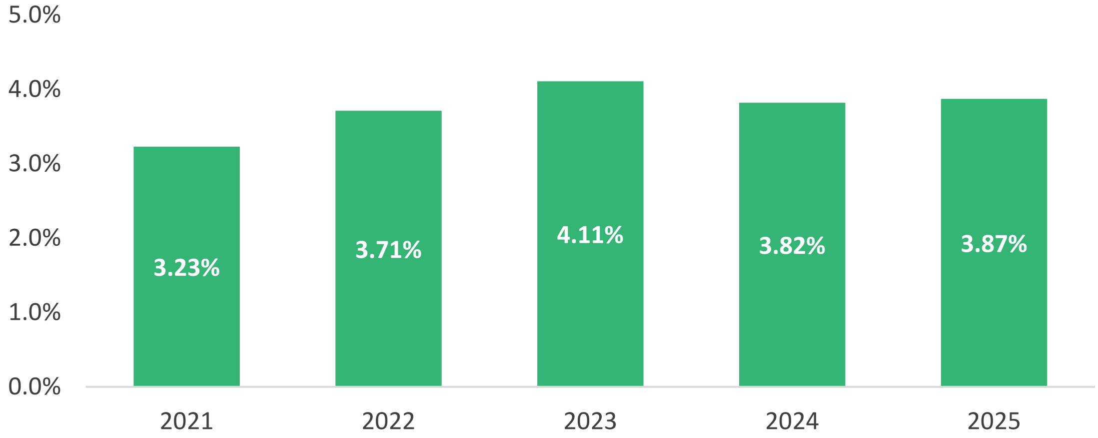
Core ROTCE[1]



Core Fee Income %[1,3]



Net Interest Margin



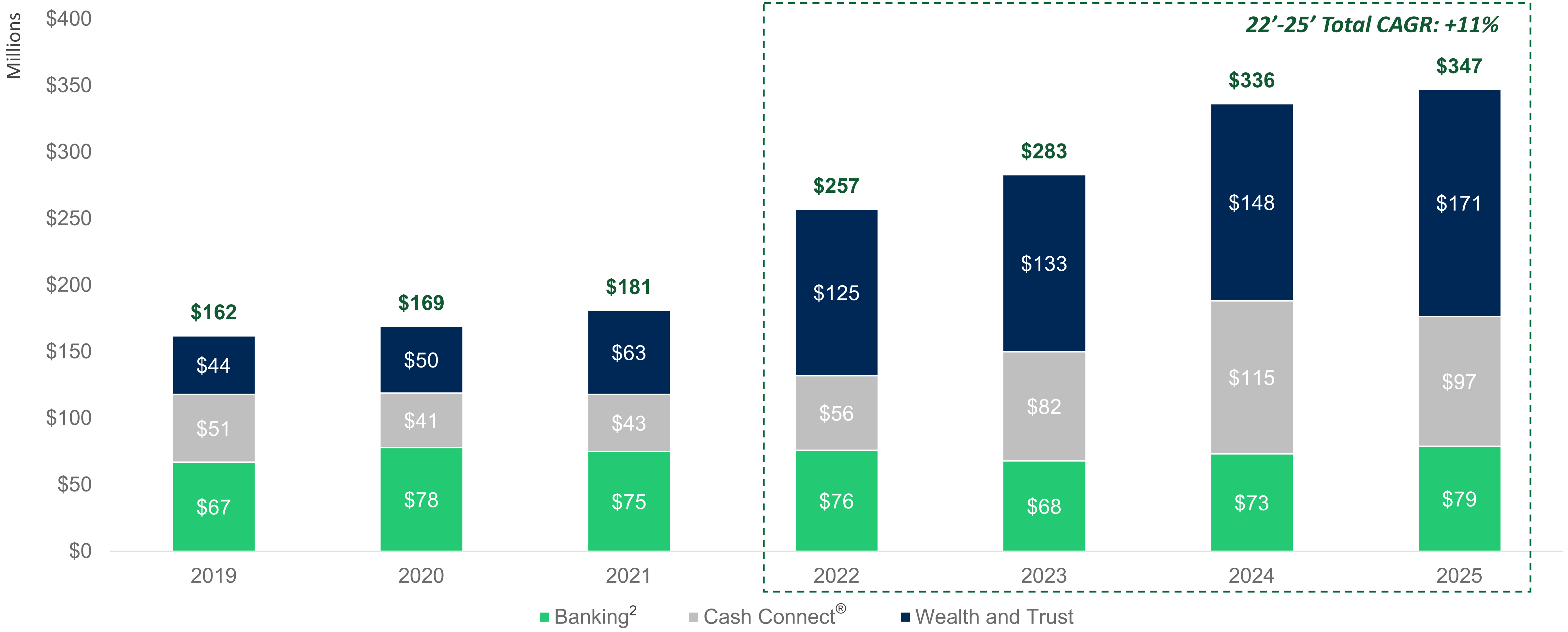
[1] These are non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures

[2] 2022 Core ROA is adjusted to exclude the $23.5 million, or 9bps impact, of initial ACL provision recorded in connection with the acquisition of Bryn Mawr Trust

[3] %s represent core fee (noninterest) income divided by total core net revenue

Core Fee Revenue Trends[1]

32.3% core fee revenue ratio in FY25; double-digit growth in Wealth and Trust



[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 Reconciliation of Non-GAAP for the most directly comparable GAAP measure
[2] Banking includes deposit service charges, SBA loan sales, loan and lease fees, credit and debit revenue, capital markets, mortgage, and other banking related fees

Local Knowledge Combined with National Scale

Relationship-based banking generates high margins, resilient deposits, and fee opportunities

Significant fee revenue is a key differentiator and serves as a growth engine for the franchise and banking products

Commercial Banking

Loans: *$8.9 billion* | *Deposits:* *$4.1 billion*

- C&I, CRE, and Construction lending
- Treasury Management
- Capital Markets

Consumer Banking

Loans: *$3.0 billion* | *Deposits:* *$8.5 billion*

- 87 branches & 488 ATMs
- Home Lending & Consumer loans
- Built-in referral network

Private Wealth Management

FY25 Fees: *$60.5 million* | *AUA/AUM[1]:* *$11.2 billion*

- Financial planning
- Family office services
- Succession and estate planning
- Investment management
- Charitable/foundation strategies

Bryn Mawr Trust of Delaware

FY25 Fees: *$31.7 million* | *AUA/AUM[1]:* *$56.0 billion*

- Personal trust
- Unique assets
- Investment management
- Business transactions

Small Business Banking

Loans: *$0.8 billion* | *Deposits:* *$1.9 billion*

- C&I and CRE lending
- SBA lending

NewLane Finance®

Leases: *$0.6 billion*

- Equipment financing
- Focus on small ticket leasing

WSFS Institutional Services®

FY25 Fees: *$78.7 million* | *AUA[1]:* *$30.2 billion*

- Trustee and agent services on asset securitizations and debt issuances
- Custody/escrow services
- Default/bankruptcy trustee

Cash Connect®

FY25 Fees: *$97.4 million* | *Total Units:* *36,446*

- Logistics services (bailment, armored carrier, and currency)
- Cash services (ATM/smart safes, reconciliation, and forecasting)

[1] AUA represents Assets Under Administration and AUM represents Assets Under Management; AUM includes certain flat-fee assets
Note: Information is as of December 31, 2025, unless otherwise stated

Focused on Relationship-Banking

Commercial Banking			Small Business Banking		Consumer Banking	
C&I Banking	Commercial Real Estate	Corporate Banking	Business Banking	SBA Lending	Consumer Banking	Home Lending

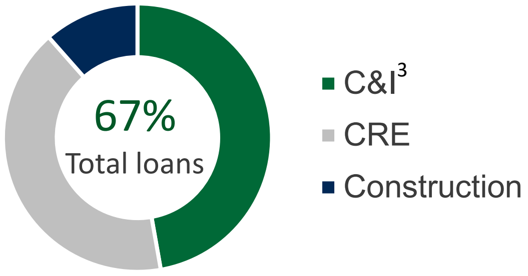
Deep market experience with a full suite of capabilities

80+ dedicated relationship managers with knowledge of local economy and industries

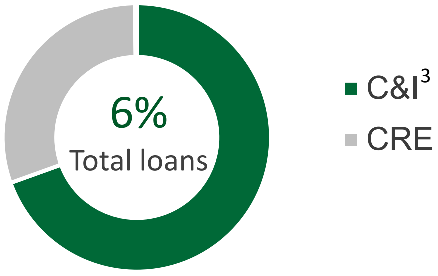
Averaging 20+ years of experience, including many with larger banks

Capabilities in **treasury management**, **capital markets**, and cash logistics

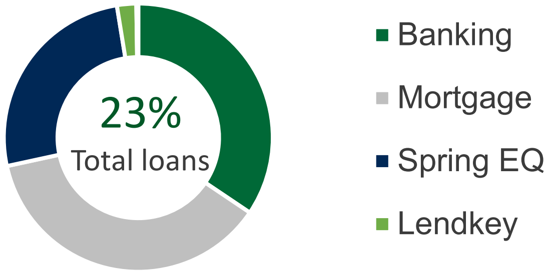
- Capturing ~50% deposit-to-loan ratio
- Dedicated teams focused on healthcare and multi-cultural businesses



- Average balance of >$47K per deposit account highlights relationship strength



- **87 Branches and 488 ATMs**
  - ~$98 million in deposits per branch[1]
  - Relationship NPS score of 77.1[2]
  - >200K households
- Home Lending team offers customized 1st and 2nd mortgage solutions with nationwide capabilities and expertise



[1] Consumer Banking client deposits

[2] Medallia; as of December 31, 2025. Net promotor score (NPS) is a client loyalty and satisfaction measurement

[3] Includes owner-occupied

Note: Information is as of December 31, 2025, unless otherwise stated

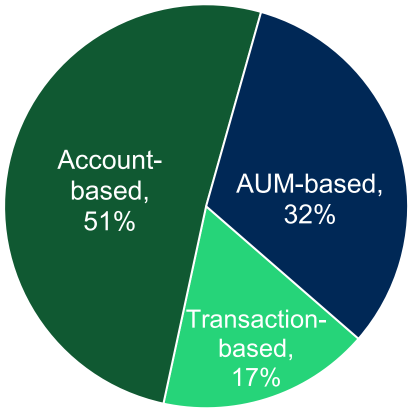
Wealth and Trust: Overview

5th largest wealth business amongst full-service banks under $100 billion in assets[1]

Premier full-service national Wealth and Trust franchise

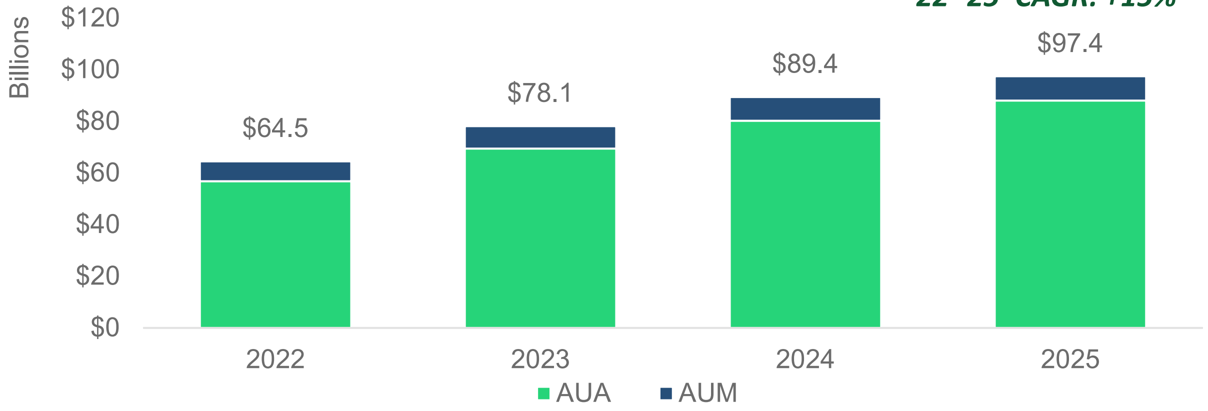
- **Diversified Fee Revenue:**
  - $171.4 million in 2025, up 16% as compared to 2024[2]
  - 68% of FY25 fees came from outside of AUM-based services
- **Relationship and Client Growth:**
  - ~11,300 Advisory Relationships; ~1,800 Institutional Clients
- **Exceptional Service:**
  - Wealth NPS score of 79.3[3]; leveraging Bryn Mawr Trust® brand

2025 Fee Composition[2]



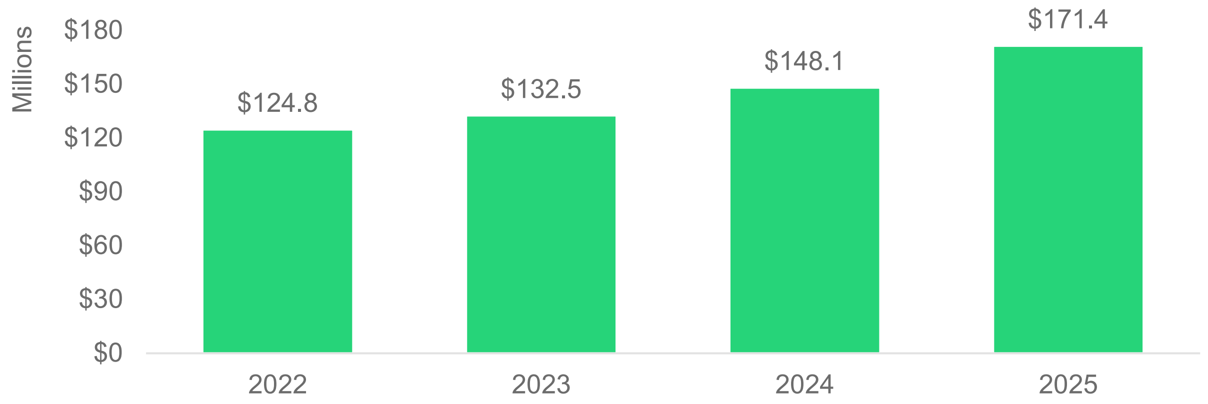
AUA and AUM Trend

22'-25' CAGR: +15%



Fee Revenue Trend[2]

22'-25' CAGR: +11%



[1] S&P Global; banks and thrifts with greater than $15 million annualized revenue generated from TTM (trailing twelve-month) fiduciary activities and between $5B to $100B in assets; data as of January 12, 2025
[2] Excludes intercompany allocations
[3] Medallia
Note: As of December 31, 2025, unless otherwise stated

Wealth and Trust: Private Wealth and Personal Trust

2025 Highlights:

- $92.2 million fee revenue; up 3% compared to 2024
- $57.8 billion AUA and $9.4 billion AUM
- Successfully referred ~$300 million of AUM internally
- $1.3 billion Private Wealth deposits

Strategic Opportunities:

- Under 5% penetration rate of wealthy clients in our footprint; representing significant growth opportunity
- Expanding strategic partnerships alongside referral programs
- Distribute trust services more broadly to wealth, legal, and tax advisors

BRYN MAWR TRUST

A WSFS COMPANY

Private Wealth Management (PWM)

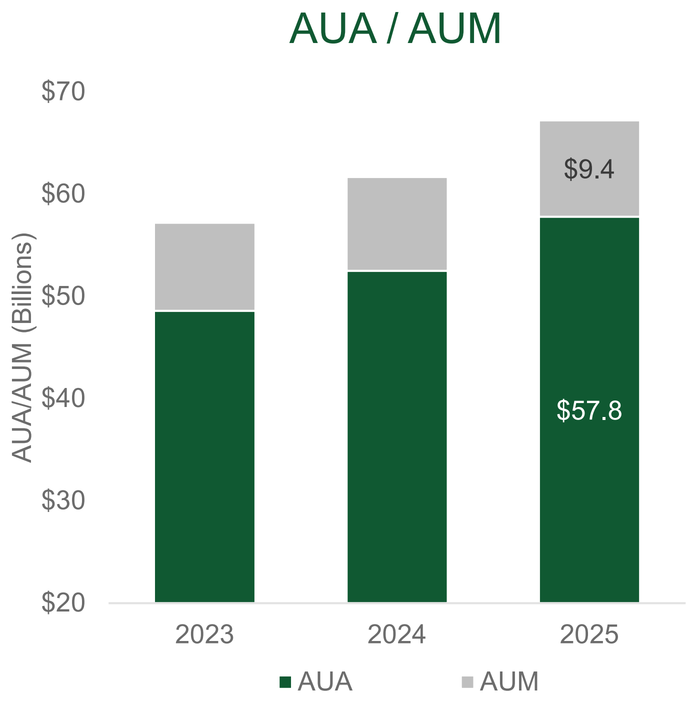
FY25 Fee Revenue: $60.5 million

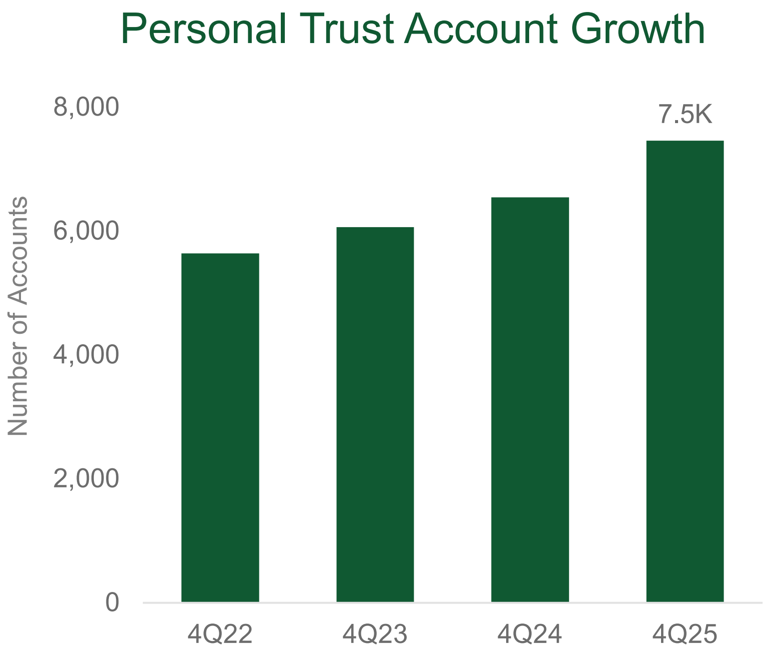
Trustee and advisory services, financial planning, investment management, family office and traditional banking services to high-net-worth clients

Bryn Mawr Trust of Delaware

FY25 Fee Revenue: $31.7 million

Personal trust and fiduciary services to advisors supporting individuals and families across the U.S. and internationally





Note: As of December 31, 2025, unless otherwise stated

Wealth and Trust: WSFS Institutional Services®

2025 Highlights:

- $78.7 million fee revenue; up 35% compared to 2024[1]
- $30.2 billion AUA; up 9% YoY
- $1.8 billion in deposits
- 4th most active U.S. ABS and MBS trustee[2]

Strategic Opportunities:

- Growing at an annual double-digit revenue pace
- Expanding opportunities in paying agent role and CLO market with Moody's and Morningstar DBRS rating
- Partnering with technology companies for paying and verification agent services

Corporate Trust (CT)

FY25 Fee Revenue: $61.1 million

Premier provider of trustee and agency services. Clients are typically loan originators/purchasers and investment banks.

- Asset Securitizations
- Warehouse Financing
- Delaware Trustee
- Escrow, Verification, and Custody Services

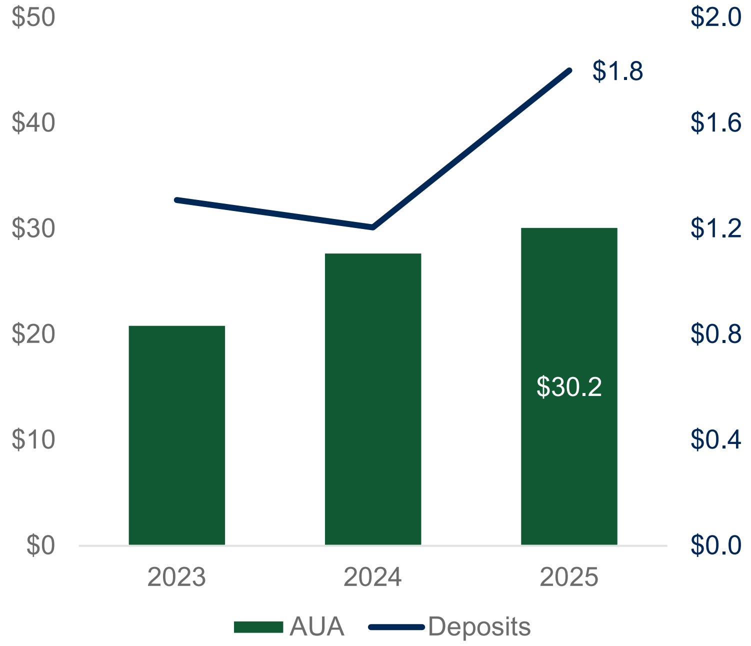
Global Capital Markets (GCM)

FY25 Fee Revenue: $17.1 million

A non-conflicted/independent provider of indenture trustee and agency services. Clients are typically in the leveraged/ distressed debt market.

- Bankruptcy and Restructuring
- Escrow and Custody Services

AUA and Deposits ($bn)



Trustees for U.S. ABS and MBS[2]

2025 Rank	Issuance ($mm)	Number of Deals	Market Share %
U.S. Bank	$ 152,521	307	27.8%
Citigroup	$ 110,273	191	20.1%
Wilmington Trust	$ 92,117	183	16.8%
WSFS Bank	**$ 64,187**	**169**	**11.7%**
Computershare	$ 56,364	113	10.3%
BNY Mellon	$ 41,921	71	7.6%
UMB Bank	$ 21,706	39	4.0%
Deutsche Bank	$ 7,612	19	1.4%
Others	$ 1,399	*3*	*0.3%*

[1] Includes special purpose entity (SPE) revenue
[2] 2025 Asset-Backed Alert; activity based on total issuance of deals in the year
Note: As of December 31, 2025, unless otherwise stated

Cash Connect®

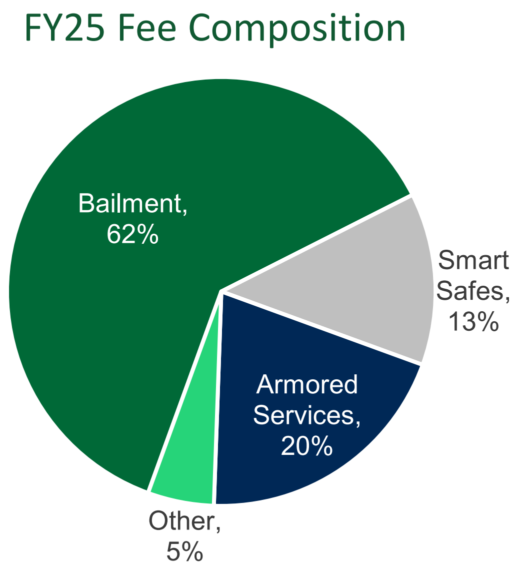
2025 Net Profit Margin of 11.5%[1]; up from 1.0% in 2024

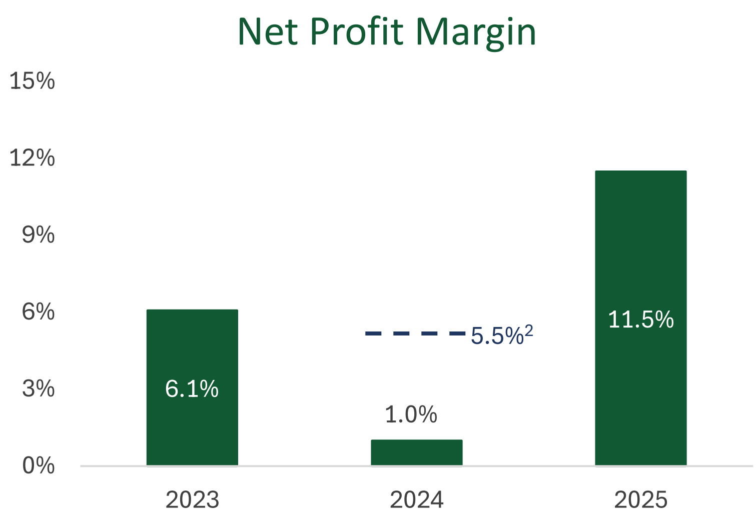
Leading National Provider of Cash Logistics and Services

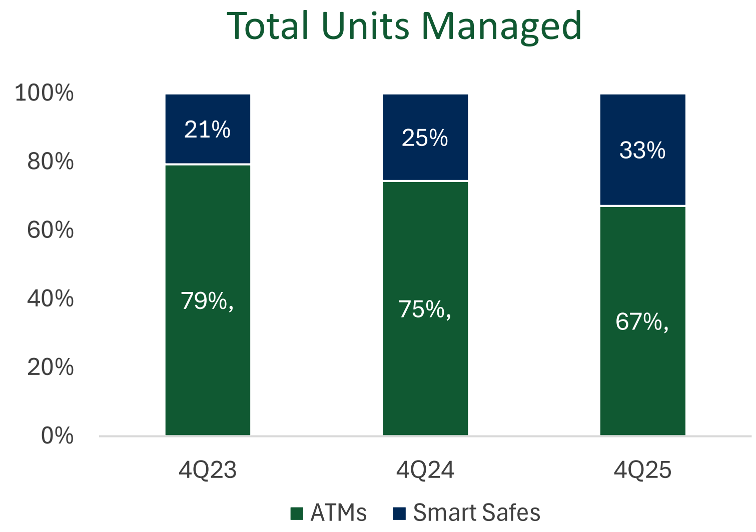
Cash Supported	**~$1.3 billion cash managed**
ATMs	**~24,000 non-bank and 488 WSFS** • WSFS has significant network in footprint • Support >50 Independent Operators
Smart Safes	**~11,900 smart safes (~2,200 clients)** • +1,967 smart safes or +20% YoY
Managed Services	**Armored Carrier Management:** • ~8,000 units **Cash Reconcilement & Forecasting:** • ~900 reconcilement units • ~4,000 forecasting units **Loss Protection Fees:** • ~13,000 units

Strategic Opportunities:

- Grow profit margin by leveraging pricing and network optimization opportunities
- Annual double-digit growth in smart safe units
- Streamline processes and improve Client experience while maintaining focus on risk management







[1] Net profit margin represents pre-tax revenue after intercompany allocations divided by fees and NII
[2] 5.5% when excluding impacts of nonrecurring client termination. See Reconciliation of Non-GAAP for details on adjustments
Note: As of December 31, 2025, unless otherwise stated

NewLane Finance®

4Q25 Portfolio Net Yield of 8.95%; up 4bps YoY

Small Ticket Equipment Financing (Leasing)

Market Opportunity:

- $100+ billion segment with over 100,000 equipment dealers
- Over 33 million small businesses nationwide
- ~30,000 small business clients; <1% market penetration in the space

Granular with High-Yields and Collateral:

- 4Q25 origination yield of 8.86%
- ~$35,000 average deal size

Asset Quality:

- 4Q25 NCO: 1.64% of portfolio
- 4Q25 Reserve: 2.73% of portfolio
- 4Q25 DLQ: 1.18% of portfolio

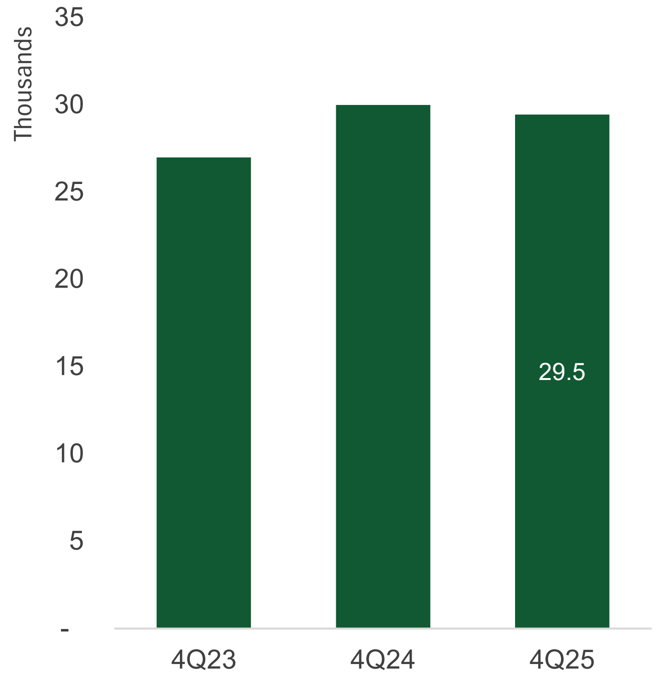
Strategic Opportunities:

- Building out the sales team to support growth in alignment with the credit risk environment
- Focus on industries widely considered essential

NEWLANE FINANCE
A WSFS COMPANY

Lease Balances[1]

Clients



[1] Excludes acquired portfolios
Note: As of December 31, 2025, unless otherwise stated

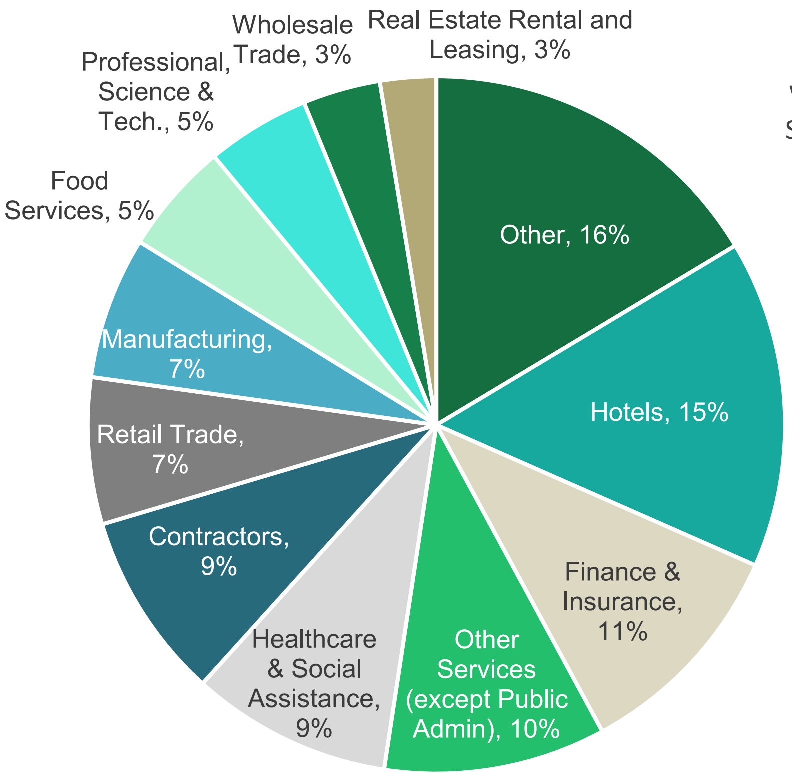
Additional Loan Portfolio Information

WSFS Financial Corporation

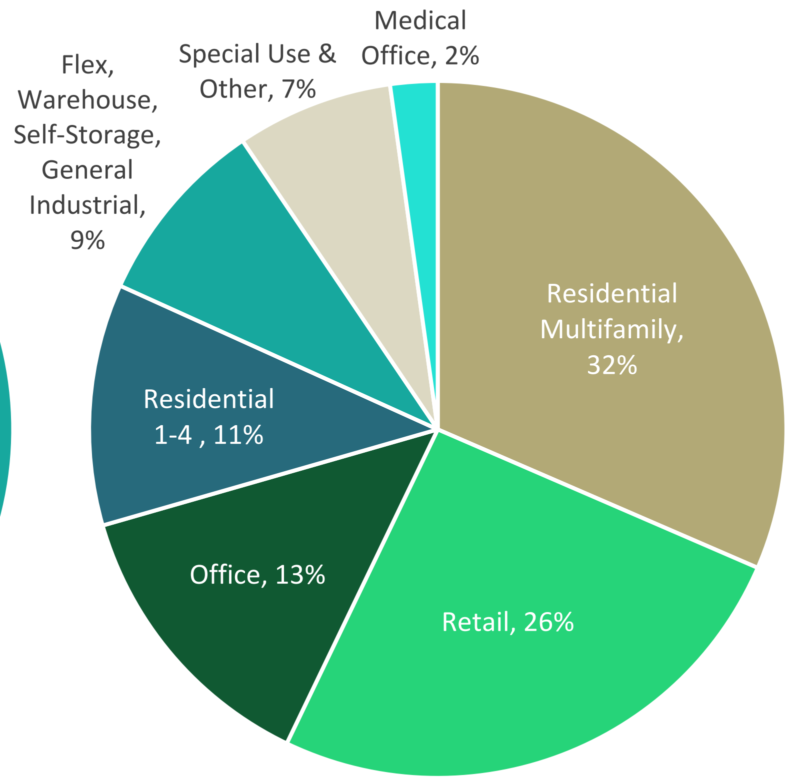
Commercial Loan Composition[1]

Highly diversified C&I, Owner-Occupied, CRE, and Construction Portfolios

C&I and Owner-Occupied
$4.7 billion



CRE and Construction
$4.9 billion



Concentration Statistics

- 26 distinct concentration limits[2]
  - All in compliance
- House lending limit of $100mm
  - No relationships > limit
- 15 relationships over $50mm[3]
  - 7% gross loans
- CRE & Const./Tier 1 Capital + ACL: 204%
- CRE & Const.: 37.1% of gross loans
  - Office: 5.0% of gross loans
  - Multifamily: 11.3% of gross loans
  - Construction: 7.7% of gross loans

Non-Depository Financial Institutions:
- $415mm (3.1% of gross loans)
- No single portfolio >32%

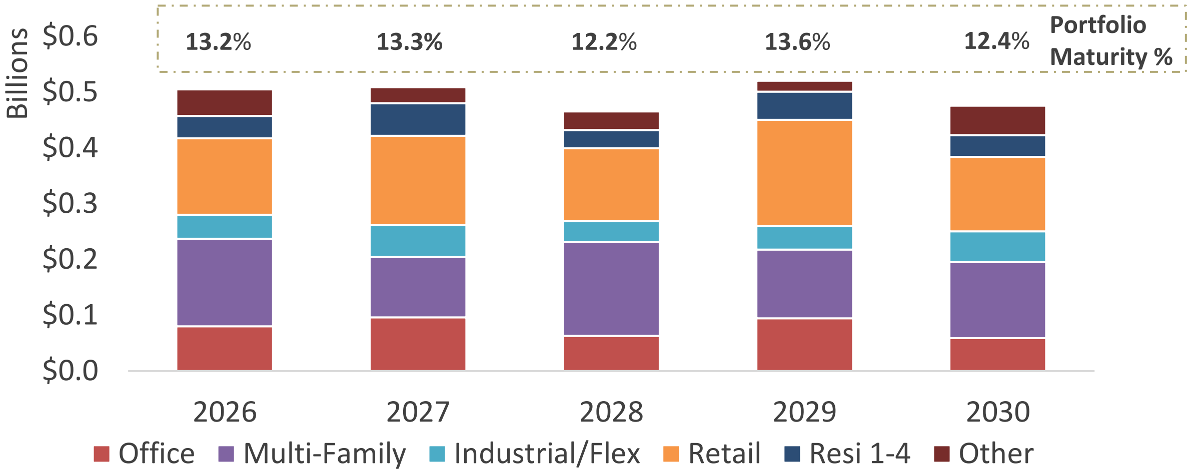
[1] As defined by the North American Industry Classification System (NAICS)
[2] Concentration limits are based on relationship exposure, and Tier-1 + ACL
[3] Based on relationship's outstanding balances
Note: As of December 31, 2025, unless otherwise stated

CRE and Select Portfolios

CRE Portfolio:

- Granular with an average loan balance of $1.3mm
- ~82% of the portfolio effectively has a fixed rate (~35% of the portfolio fixed with ~73% of the variable rate portfolio swapped)
- Continually reviewing $2.5mm+ loans maturing in the next 24 months and stress testing upcoming maturities at 7.50% interest rate to proactively address low DSCRs

Volume of Maturing CRE Loans by Industry



Office Portfolio[1,2]

- $665mm with $710mm exposure[3]; 5.0% of gross loans
- $1.8mm average loan balance
- 79% Suburban and 14% Urban; 7% of Office is in CBD[4]
- 12 loans over $10mm; 2 loans >$20mm (largest ~$26mm)[5]
- Average LTV of ~59% at origination
- 3.4% DLQ; 2.6% NCO[6]; 1.06% NPA; 10.6% problem loans
- 79% with recourse

Multifamily Portfolio[1]

- $1.5bn with $1.9bn exposure; 11.3% of gross loans
- $2.7mm average loan balance
- 54% Suburban and 38% Urban; 8% of CRE Multifamily is in CBD[4]
- 11 loans over $20mm; largest loan ~$31mm[5]
- Average LTV of ~59% at origination
- 1.0% DLQ; 0% NCO[6]; 0.54% NPA; 2.45% problem loans
- 86% with recourse

[1] Inclusive of Construction
[2] Office portfolio metrics includes one C&I loan, in participation with another bank, to a fund that is invested in office properties predominantly in East Coast suburban markets
[3] Office portfolio excludes $108.2mm ($109.0mm exposure) of Medical Office
[4] Central Business District
[5] Based on outstanding balance
[6] Based on latest quarter annualized

Reconciliation of Non-GAAP Financial Measures

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, FDIC special assessment, loss on debt extinguishment, corporate development and restructuring expense, and remeasurement of lease liability;
- 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, and Visa derivative valuation adjustment;
- 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 FDIC special assessment, loss on debt extinguishment, corporate development and restructuring expenses, and remeasurement of lease liability;
- 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;
- 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, FDIC special assessment, loss on debt extinguishment, corporate development and restructuring expenses, and remeasurement of lease liability;
- 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; and
- 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.

Appendix: Non-GAAP Financial Information

	Three Months Ended			For the Year Ended	
(dollars in thousands)	**December 31, 2025**	September 30, 2025	December 31, 2024	**December 31, 2025**	December 31, 2024
Net interest income (GAAP)	**$ 187,353**	$ 184,023	$ 178,207	**$ 726,087**	$ 705,438
Core net interest income (non-GAAP)	**$ 187,353**	$ 184,023	$ 178,207	**$ 726,087**	$ 705,438
Noninterest income (GAAP)	**$ 84,521**	$ 86,471	$ 83,307	**$ 339,898**	$ 340,920
Plus: Unrealized loss on equity investments, net	**(4,057)**	—	—	**(4,057)**	—
Less: Realized gain on sale of equity investment, net	**—**	939	123	**957**	2,309
(Plus)/less: Visa derivative valuation adjustment	**(1,500)**	(2,429)	—	**(3,929)**	2,829
Core fee revenue (non-GAAP)	**$ 90,078**	$ 87,961	$ 83,184	**$ 346,927**	$ 335,782
Core net revenue (non-GAAP)	**$ 277,431**	$ 271,984	$ 261,391	**$ 1,073,014**	$ 1,041,220
Core net revenue (non-GAAP) (tax-equivalent)	**$ 277,957**	$ 272,482	$ 261,811	**$ 1,074,980**	$ 1,042,785
Noninterest expense (GAAP)	**$ 161,973**	$ 163,056	$ 169,126	**$ 636,167**	$ 637,689
Less: FDIC special assessment	**—**	—	—	**—**	880
Less: Loss on debt extinguishment	**1,151**	352	—	**1,503**	(112)
Less/(plus): Corporate development expense	**55**	171	61	**(44)**	473
(Plus)/less: Restructuring expense	**(126)**	398	2,193	**532**	2,193
Core noninterest expense (non-GAAP)	**$ 160,893**	$ 162,135	$ 166,984	**$ 634,176**	$ 634,255
Core efficiency ratio (non-GAAP)	**57.9 %**	59.5 %	63.8 %	**59.0 %**	60.8 %
Core fee revenue ratio (non-GAAP)(tax-equivalent)	**32.4 %**	32.3 %	31.8 %	**32.3 %**	32.2 %

	Three Months Ended		
(dollars in thousands, except per share data)	**December 31, 2025**	September 30, 2025	December 31, 2024
Calculation of tangible common equity ratio:			
Total Assets (GAAP)	**$ 21,314,076**	$ 20,840,415	$ 20,814,303
Less: Goodwill and other intangible assets	**969,903**	973,677	988,160
Total tangible assets (non-GAAP)	**$ 20,344,173**	$ 19,866,738	$ 19,826,143
Total stockholders' equity of WSFS (GAAP)	**$ 2,738,545**	$ 2,753,273	$ 2,589,752
Less: Goodwill and other intangible assets	**969,903**	973,677	988,160
Total tangible common equity (non-GAAP)	**$ 1,768,642**	$ 1,779,596	$ 1,601,592
Equity to asset ratio (GAAP)	**12.85 %**	13.21 %	12.44 %
Tangible common equity to tangible assets ratio (non-GAAP)	**8.69 %**	8.96 %	8.08 %

	Three Months Ended
(dollars in thousands)	**December 31, 2025**
Calculation of effective AOCI:	
Unrealized losses on AFS securities	**$ 376,545**
Unrealized losses on securities transferred from AFS to HTM	**63,409**
Unrecognized fair value on HTM securities	**85,409**
Effective AOCI (non-GAAP)	**$ 525,363**
Calculation of coverage ratio including the estimated remaining credit marks:	
Coverage ratio	**1.36 %**
Plus: Estimated remaining credit marks on the acquired loan portfolios	**0.10**
Coverage ratio including the estimated remaining credit marks (non-GAAP)	**1.46 %**

Appendix: Non-GAAP Financial Information

(dollars in thousands, except per share data)	Three Months Ended December 31, 2025	Three Months Ended September 30, 2025	Three Months Ended December 31, 2024	For the Year Ended December 31, 2025	For the Year Ended December 31, 2024	Nine Months Ended September 30, 2025
GAAP net income attributable to WSFS	**$ 72,678**	$ 76,449	$ 64,202	**$ 287,349**	$ 263,671	$ 214,671
Plus/(less): Pre-tax adjustments[1]	**6,637**	2,411	2,019	**9,020**	(1,704)	2,383
(Less)/plus: Tax impact of pre-tax adjustments	**(1,637)**	(589)	(445)	**(2,097)**	485	(616)
Adjusted net income (non-GAAP) attributable to WSFS	**$ 77,678**	$ 78,271	$ 65,776	**$ 294,272**	$ 262,452	$ 216,438
Net income (GAAP)	**$ 72,694**	$ 76,467	$ 64,155	**$ 287,249**	$ 263,495	$ 214,555
Plus: Income tax provision	**24,538**	24,405	20,197	**93,363**	83,764	68,825
Plus: Provision for credit losses	**12,669**	6,566	8,036	**49,206**	61,410	36,537
PPNR (Non-GAAP)	**109,901**	107,438	92,388	**429,818**	408,669	319,917
Plus/(less): Pre-tax adjustments[1]	**6,637**	2,411	2,019	**9,020**	(1,704)	2,383
Core PPNR (Non-GAAP)	**$ 116,538**	$ 109,849	$ 94,407	**$ 438,838**	$ 406,965	$ 322,300
GAAP return on average assets (ROA)	**1.33 %**	1.44 %	1.21 %	**1.36 %**	1.27 %	1.37 %
Plus/(less): Pre-tax adjustments[1]	**0.12**	0.05	0.04	**0.04**	(0.01)	0.02
(Plus)/less: Tax impact of pre-tax adjustments	**(0.03)**	(0.01)	(0.01)	**(0.01)**	—	—
Core ROA (non-GAAP)	**1.42 %**	1.48 %	1.24 %	**1.39 %**	1.26 %	1.39 %
Earnings per share (diluted)(GAAP)	**$ 1.34**	$ 1.37	$ 1.09	**$ 5.09**	$ 4.41	$ 3.75
Plus/(less): Pre-tax adjustments[1]	**0.12**	0.04	0.03	**0.16**	(0.03)	0.04
(Plus)/less: Tax impact of pre-tax adjustments	**(0.03)**	(0.01)	(0.01)	**(0.04)**	0.01	—
Core earnings per share (non-GAAP)	**$ 1.43**	$ 1.40	$ 1.11	**$ 5.21**	$ 4.39	$ 3.79

[1] Pre-tax adjustments include realized/unrealized gain (loss) on equity investments, net, Visa derivative valuation adjustment, FDIC special assessment, loss on debt extinguishment, and corporate development and restructuring expense

Appendix: Non-GAAP Financial Information

(dollars in thousands)	Three Months Ended **December 31, 2025**	 September 30, 2025	 December 31, 2024	For the Year Ended **December 31, 2025**	Nine Months Ended September 30, 2025
Calculation of return on average tangible common equity:					
GAAP net income attributable to WSFS	**$ 72,678**	$ 76,449	$ 64,202	**$ 287,349**	$ 214,671
Plus: Tax effected amortization of intangible assets	**2,782**	2,864	2,965	**11,538**	8,756
Net tangible income (non-GAAP)	**$ 75,460**	$ 79,313	$ 67,167	**$ 298,887**	$ 223,427
Average stockholders' equity of WSFS	**$ 2,742,480**	$ 2,694,883	$ 2,643,325	**$ 2,682,068**	$ 2,661,709
Less: Average goodwill and intangible assets	**972,332**	976,270	990,762	**979,420**	981,809
Net average tangible common equity	**$ 1,770,148**	$ 1,718,613	$ 1,652,563	**$ 1,702,648**	$ 1,679,900
Return on average equity (GAAP)	**10.51 %**	11.25 %	9.66 %	**10.71 %**	10.78 %
Return on average tangible common equity (non-GAAP)	**16.91 %**	18.31 %	16.17 %	**17.55 %**	17.78 %
Calculation of core return on average tangible common equity:					
Adjusted net income (non-GAAP) attributable to WSFS	**$ 77,678**	$ 78,271	$ 65,776	**$ 294,272**	$ 216,438
Plus: Tax effected amortization of intangible assets	**2,782**	2,864	2,965	**11,538**	8,756
Core net tangible income (non-GAAP)	**$ 80,460**	$ 81,135	$ 68,741	**$ 305,810**	$ 225,194
Net average tangible common equity	**$ 1,770,148**	$ 1,718,613	$ 1,652,563	**$ 1,702,648**	$ 1,679,900
Core return on average equity (non-GAAP)	**11.24 %**	11.52 %	9.90 %	**10.97 %**	10.87 %
Core return on average tangible common equity (non-GAAP)	**18.03 %**	18.73 %	16.55 %	**17.96 %**	17.92 %

Appendix: Non-GAAP Financial Information

(dollars in thousands, except per share data)	**December 31, 2025**	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023
Calculation of tangible common book value per share:									
Total stockholders' equity of WSFS (GAAP)	**$ 2,738,545**	$ 2,753,273	$ 2,682,728	$ 2,671,614	$ 2,589,752	$ 2,678,264	$ 2,489,580	$ 2,473,481	$ 2,477,636
Less: Goodwill and other intangible assets	**969,903**	973,677	977,546	983,882	988,160	992,163	996,181	1,000,344	1,004,560
Total tangible common equity (non-GAAP)	**1,768,642**	1,779,596	1,705,182	1,687,732	1,601,592	1,686,101	1,493,399	1,473,137	1,473,076
Shares outstanding (000s)	**53,410**	55,427	56,235	57,693	58,657	59,033	59,261	60,084	60,538
Tangible common book value per share (non-GAAP)	**$ 33.11**	$ 32.11	$ 30.32	$ 29.25	$ 27.30	$ 28.56	$ 25.20	$ 24.52	$ 24.33

(dollars in thousands, except per share data)	September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022	June 30, 2022	March 31, 2022	December 31, 2021
Calculation of tangible common book value per share:								
Total stockholders' equity of WSFS (GAAP)	$ 2,242,795	$ 2,314,659	$ 2,306,362	$ 2,205,113	$ 2,103,593	$ 2,315,360	$ 2,520,463	$ 1,939,099
Less: Goodwill and other intangible assets	1,008,472	1,004,278	1,008,250	1,012,232	1,016,413	1,019,857	1,032,189	547,231
Total tangible common equity (non-GAAP)	1,234,323	1,310,381	1,298,112	1,192,881	1,087,180	1,295,503	1,488,274	1,391,868
Shares outstanding (000s)	60,728	61,093	61,387	61,612	61,949	63,587	64,735	47,609
Tangible common book value per share (non-GAAP)	$ 20.33	$ 21.45	$ 21.15	$ 19.36	$ 17.55	$ 20.37	$ 22.99	$ 29.24

Appendix: Non-GAAP Financial Information

(dollars in thousands)	As of December 31, 2025
Calculation of adjusted common equity Tier 1 capital:	
Common equity tier 1 capital (GAAP)	$ 2,239,566
Less: Effective AOCI (non-GAAP)	525,363
Adjusted common equity tier 1 capital (non-GAAP)	$ 1,714,203
Risk Weighted Assets (GAAP)	$ 16,083,078
Less: Debt securities	1,000,043
Adjusted Risk Weighted Assets (non-GAAP)	$ 15,083,035
Common equity Tier 1 capital (GAAP)	13.92 %
Adjusted common equity Tier 1 capital ratio (non-GAAP)	11.37 %
Calculation of adjusted Tier 1 leverage:	
Tier 1 capital (GAAP)	$ 2,239,566
Less: Effective AOCI (non-GAAP)	525,363
Adjusted Tier 1 capital (non-GAAP)	$ 1,714,203
Average assets (Corp) (GAAP)	$ 21,143,520
Less: Average debt securities	4,480,006
Adjusted average assets (non-GAAP)	$ 16,663,514
Tier 1 leverage (GAAP)	10.59 %
Adjusted Tier 1 leverage (non-GAAP)	10.29 %

(dollars in thousands)	As of December 31, 2025
Calculation of adjusted total risk-based capital:	
Total risk-based capital (GAAP)	$ 2,519,839
Less: Effective AOCI (non-GAAP)	525,363
Adjusted total risk-based capital (non-GAAP)	$ 1,994,476
Risk Weighted Assets (GAAP)	$ 16,083,078
Adjusted Risk Weighted Assets (non-GAAP)	15,083,035
Total risk-based capital (GAAP)	15.67 %
Adjusted total risk-based capital ratio (non-GAAP)	13.22 %
Calculation of adjusted tangible common equity to tangible assets ratio (non-GAAP):	
Total tangible assets (non-GAAP)	$ 20,344,173
Less: Investment securities, AFS & HTM	4,510,577
Total adjusted tangible assets (non-GAAP)	$ 15,833,596
Total tangible common equity (non-GAAP)	$ 1,768,642
Less: Unrecognized fair value on HTM securities	85,409
Total adjusted tangible common equity (non-GAAP)	$ 1,683,233
Tangible common equity to tangible assets ratio (non-GAAP)	8.69 %
Tangible common equity to tangible assets ratio including effective AOCI (non-GAAP)	10.63 %

Appendix: Non-GAAP Financial Information

(dollars in thousands)	For the year ended December 31, 2021	2022	2023	2024	2025
Net Income (GAAP)	$ 271,442	$ 222,375	$ 269,156	$ 263,671	**$ 287,350**
Adj: Plus/(less) core (after-tax)[1]	(2,893)	48,310	9,683	(1,219)	**6,922**
Adj: Plus BMT LD1 initial provision (after-tax)	—	17,565	—	—	**—**
Adjusted net income (non-GAAP)	$ 268,549	$ 288,250	$ 278,839	$ 262,452	**$ 294,272**
Average Assets	$ 14,903,920	$ 20,463,695	$ 20,203,037	$ 20,821,071	**$ 21,095,621**
GAAP ROA	1.82 %	1.09 %	1.33 %	1.27 %	**1.36 %**
Core ROA (non-GAAP)	1.80 %	1.41 %	1.38 %	1.26 %	**1.39 %**
Net interest income (as reported)	$ 433,649	$ 662,890	$ 725,103	$ 705,438	**$ 726,087**
Core net interest income (non-GAAP)	434,649	664,798	726,918	707,003	**728,053**
Tax-equivalent income	1,000	1,908	1,815	1,565	**1,966**
Noninterest income (as reported)	$ 185,480	$ 260,134	$ 289,871	$ 340,920	**$ 339,899**
Adj: Securities gains	(331)	—	—	—	**—**
Adj: Realized loss (gain) on sale of equity investment, net	706	—	(9,493)	(2,309)	**(957)**
Adj: Unrealized (gain) loss on equity investment, net	(5,141)	(5,980)	(329)	—	**4,057**
Adj: Visa B valuation adjustment	—	2,877	2,460	(2,829)	**3,929**
Core noninterest income	$ 180,714	$ 257,031	$ 282,509	$ 335,782	**$ 346,928**
Core net revenue	$ 614,363	$ 919,921	$ 1,007,612	$ 1,041,220	**$ 1,073,015**
Core net revenue (tax-equivalent)	$ 615,363	$ 921,829	$ 1,009,427	$ 1,042,785	**$ 1,074,981**
Core fee income %	29.4 %	27.9 %	28.0 %	32.2 %	32.3 %
Core fee income % (tax-equivalent)	29.4 %	27.9 %	28.0 %	32.2 %	32.3 %

[1] For details on our core adjustments for full-year 2021 through 2025 refer to each years' respective fourth quarter Earnings Release filed at Exhibit 99.1 on Form 8-K

Appendix: Non-GAAP Financial Information

	For the Year Ended December 31,				
(dollars in thousands)	2021	2022	2023	2024	2025
Calculation of return on average tangible common equity:					
GAAP net income attributable to WSFS	$ 271,442	$ 222,375	$ 269,156	$ 263,671	**$ 287,350**
Plus: Tax effected amortization of intangible assets	8,069	11,752	11,724	11,893	**11,538**
Net tangible income (non-GAAP)	$ 279,511	$ 234,127	$ 280,880	$ 275,564	**$ 298,888**
Average stockholders' equity of WSFS	$ 1,848,904	$ 2,398,871	$ 2,300,467	$ 2,535,737	**$ 2,682,068**
Less: Average goodwill and intangible assets	552,345	1,012,233	1,008,128	996,899	**979,420**
Net average tangible common equity	$ 1,296,559	$ 1,386,638	$ 1,292,339	$ 1,538,838	**$ 1,702,648**
Return on average equity (GAAP)	14.68 %	9.27 %	11.70 %	10.40 %	**10.71 %**
Return on average tangible common equity (non-GAAP)	21.56 %	16.88 %	21.73 %	17.91 %	**17.55 %**
Calculation of core return on average tangible common equity:					
Adjusted net income (non-GAAP) attributable to WSFS	$ 268,549	$ 270,685	$ 278,839	$ 262,452	**$ 294,272**
Plus: Tax effected amortization of intangible assets	8,069	11,752	11,724	11,893	**11,538**
Core net tangible income (non-GAAP)	$ 276,618	$ 282,437	$ 290,563	$ 274,345	**$ 305,810**
Net average tangible common equity	$ 1,296,559	$ 1,386,638	$ 1,292,339	$ 1,538,838	**$ 1,702,648**
Core return on average equity (non-GAAP)	14.52 %	11.28 %	12.12 %	10.35 %	**10.97 %**
Core return on average tangible common equity (non-GAAP)	21.33 %	20.37 %	22.48 %	17.83 %	**17.96 %**

	For the Year Ended December 31,		
(dollars in thousands)	**2025**	2024	2023
Calculation of adjusted Cash Connect® profit margin:			
Cash Connect® net revenue	**$ 85,377**	$ 101,170	$ 69,434
Plus: Impact of client termination	**—**	2,818	—
Adjusted Cash Connect® net revenue	**$ 85,377**	$ 103,988	$ 69,434
Cash Connect® pre-tax income	**$ 9,828**	$ 999	$ 4,235
Plus: Impact of client termination	**—**	4,716	—
Adjusted Cash Connect® pre-tax income	**$ 9,828**	$ 5,715	$ 4,235
GAAP Cash Connect® profit margin	**11.5 %**	1.0 %	6.1 %
Adjusted Cash Connect® profit margin	**11.5 %**	5.5 %	6.1 %