UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

April 23, 2026
Date of Report
(Date of Earliest Event Reported)

WSFS Financial Corporation
(Exact Name of Registrant as Specified in its Charter)

Delaware	001-35638	22-2866913
(State or Other Jurisdiction of incorporation)	(SEC Commission File Number)	(IRS Employer Identification Number)

500 Delaware Ave,
Wilmington, Delaware, 19801
(Address of Principal Executive Offices) (Zip Code)

Registrant's Telephone Number, including Area Code: (302) 792-6000

Not Applicable
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value $0.01 per share	WSFS	Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR 230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR 40.12b-2).
Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operation and Financial Condition

On April 23, 2026, WSFS Financial Corporation (the "Registrant") issued a press release to report earnings for the quarter ended March 31, 2026. A copy of the press release is furnished with this Form 8-K as Exhibit 99.1.

This information (including Exhibit 99.1) is being furnished under Item 2.02 hereof and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section, and such information shall not be deemed incorporated by reference into any filing under the Securities Act of 1933, as amended (the "Securities Act"), or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Item 7.01 Regulation FD Disclosures

The attached presentation contains information that the members of the Registrant's management will use during visits with investors, analysts, and other interested parties to assist their understanding of the Registrant from time to time throughout the second quarter of 2026. Other presentations and related materials will be made available as they are presented during the year. A copy of the earnings release supplement is furnished with this Form 8-K as Exhibit 99.2.

This information (including Exhibit 99.2) is being furnished under Item 7.01 hereof and shall not be deemed "filed" for purposes of Section 18 of the Exchange Act, or otherwise subject to the liabilities of that section, and such information shall not be deemed incorporated by reference into any filing under the Securities Act, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Other Exhibits

(d) Exhibits.

99.1 Press Release, dated April 23, 2026

99.2 1Q 2026 Earnings Release Supplement, dated April 23, 2026

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, hereunto duly authorized.

		WSFS FINANCIAL CORPORATION	
Date:	April 23, 2026	By:	/s/ David Burg David Burg Executive Vice President, Chief Financial Officer

WSFS Bank Center
500 Delaware Avenue
Wilmington, DE 19801

WSFS Bank Place
1818 Market Street
Philadelphia, PA 19103

EXHIBIT 99.1

FOR IMMEDIATE RELEASE

Investor Relations Contact: Andrew Basile
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April 23, 2026

WSFS REPORTS 1Q 2026 EPS OF $1.64 AND ROA OF 1.61%
STRONG YEAR OVER YEAR DEPOSIT AND FEE GROWTH
BOARD APPROVED 18% DIVIDEND INCREASE, NEW 15% BUYBACK AUTHORIZATION

Wilmington, DE — WSFS Financial Corporation (Nasdaq: WSFS), the parent company of WSFS Bank, today announced its financial results for the first quarter of 2026.

Selected financial results and metrics are as follows:

(Dollars in millions, except per share data)	**1Q 2026**	4Q 2025	1Q 2025
Net interest income	**$ 185.1**	$ 187.4	$ 175.2
Fee revenue	**90.1**	84.5	80.9
Total net revenue	**275.3**	271.9	256.1
(Recovery of) provision for credit losses	**(2.0)**	12.7	17.4
Noninterest expense	**162.8**	162.0	151.8
Net income attributable to WSFS	**86.8**	72.7	65.9
Pre-provision net revenue (PPNR)[(1)]	**112.5**	109.9	104.3
Earnings per share (EPS) (diluted)	**1.64**	1.34	1.12
Return on average assets (ROA) (a)	**1.61 %**	1.33 %	1.29 %
Return on average equity (ROE) (a)	**12.7**	10.5	10.1
Fee revenue as % of total net revenue	**32.7**	31.0	31.5
Efficiency ratio	**59.0**	59.5	59.2

See "Notes"

GAAP results for the periods shown include items that are excluded from core results. Below is a summary of the financial effects of these items. In 1Q 2026, these items include restructuring expenses related to a loss on a property sale and a write-down of held-for-sale real estate. For additional detail, refer to the Non-GAAP Reconciliation in the back of this earnings release.

	1Q 2026		4Q 2025		1Q 2025	
(Dollars in millions, except per share data)	**Total (pre-tax)**	**Per share (pre-tax)**	Total (pre-tax)	Per share (pre-tax)	Total (pre-tax)	Per share (pre-tax)
Fee revenue	**$ —**	**$ —**	$ (5.6)	$ (0.10)	$ —	$ —
Noninterest expense	**2.9**	**0.05**	1.1	0.02	0.3	0.01
Income tax impacts	**(0.6)**	**(0.01)**	(1.6)	(0.03)	(0.1)	—

[(1)] As used in this press release, PPNR is a non-GAAP financial 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. For a reconciliation of this and other non-GAAP financial measures to their most directly comparable GAAP measures, see "Non-GAAP Reconciliation" at the end of the press release.

CEO Commentary and Highlights

Rodger Levenson, Chairman, CEO and President, said, "WSFS performed very well in the first quarter as reflected by a 49% year-over-year increase in core EPS[(2)]. Our results included robust deposit growth, solid C&I loan fundings, and strong performance in our Wealth and Trust segment, which delivered double-digit year-over-year fee revenue growth. Additionally, we continued to execute our capital return framework through dividends and share repurchases. We look forward to building on this momentum as we optimize ongoing franchise investments and grow market share across our diversified businesses."

Overall highlights included:

- Core EPS of $1.68 increased 17% and core ROA[(2)] of 1.65% increased 23bps compared to 4Q 2025.
    - Excluding a previously disclosed $15.7 million loan recovery, core EPS[(2)] was $1.45 and core ROA[(2)] was 1.43%.
- Wealth and Trust continued to deliver double-digit fee growth, increasing 25% year-over-year.
    - WSFS Institutional Services® increased 46% and The Bryn Mawr Trust Company of Delaware (BMT of DE) increased 27%.
- Client deposits grew 5% quarter-over-quarter with strong noninterest demand growth of 14% primarily driven by Trust and Commercial.
- C&I loans grew 2% quarter-over-quarter driven by strong fundings.
- The Board approved an 18% increase in the quarterly cash dividend to $0.20 per share, along with an additional share repurchase authorization of 15% of our outstanding shares as of March 31, 2026.
- Repurchased $85.0 million of common stock (2.5% of outstanding shares[(3)]) and paid quarterly dividends of $9.0 million, for a total capital return of $94.0 million.

[(2)] As used in this press release, core EPS, core ROA, core EPS excluding loan recovery, and core ROA excluding loan recovery are non-GAAP financial measures. These non-GAAP financial measures exclude certain pre-tax adjustments and the tax impact of such adjustments. For a reconciliation of non-GAAP financial measures to their most directly comparable GAAP measures, see "Non-GAAP Reconciliation" at the end of the press release.

[(3)] 1Q 2026 repurchases represent 2.5% of outstanding shares as of December 31, 2025.

First Quarter 2026 Discussion of Financial Results

Balance Sheet

The following table summarizes loan and lease balances and composition at March 31, 2026 compared to December 31, 2025 and March 31, 2025:

Loans and Leases *(Dollars in millions)*	**March 31, 2026**		December 31, 2025		March 31, 2025	
Commercial & industrial (C&I)[4]	**$ 4,849**	**37 %**	$ 4,766	36 %	$ 4,651	36 %
Commercial mortgage	**3,882**	**30**	3,916	30	3,982	31
Construction	**1,034**	**7**	1,024	7	869	6
Commercial small business leases	**588**	**4**	603	5	636	5
Total commercial loans and leases	**10,353**	**78**	10,309	78	10,138	78
Residential mortgage	**1,127**	**9**	1,120	9	992	8
Consumer	**1,854**	**14**	1,894	14	2,033	16
Gross loans and leases	**13,334**	**101 %**	13,323	101 %	13,163	102 %
Allowance for Credit Losses (ACL)	**(180)**	**(1)**	(179)	(1)	(188)	(2)
Net loans and leases	**$ 13,154**	**100 %**	$ 13,144	100 %	$ 12,975	100 %

At March 31, 2026, WSFS' gross loan and lease portfolio increased $10.6 million, or less than 1%, when compared with December 31, 2025. C&I fundings remained strong, resulting in growth of 2% (not annualized), which included 4% growth in Small Business Banking[5]. This growth reflects our continued investment in talent and product offerings, enhancing our ability to win market share and more effectively compete for a broader set of clients. Despite seasonal trends, residential mortgage and home equity generated strong originations and delivered over 1% combined growth. The strong funding momentum was partially offset by elevated payoff and paydown activity in commercial mortgage and residential mortgage as well as the continued runoff of Spring EQ loans.

Gross loans and leases at March 31, 2026 increased 1% when compared with March 31, 2025. Excluding the impacts from the sale of the Upstart portfolio and runoff of Spring EQ, gross loans and leases increased 4%. C&I fundings more than doubled year-over-year, resulting in growth of 4%, while construction loans (19%), residential mortgage (14%), and WSFS-originated consumer loans (15%) also grew. These increases were partially offset by declines in commercial mortgage (3%) and commercial small business leases (8%).

[4] Includes owner-occupied real estate.

[5] Includes Business Banking and Small Business Administration (SBA) loans

The following table summarizes client deposit balances and composition at March 31, 2026 compared to December 31, 2025 and March 31, 2025:

Client Deposits

(Dollars in millions)	**March 31, 2026**		December 31, 2025		March 31, 2025	
Noninterest demand	**$ 6,372**	**34 %**	$ 5,577	32 %	$ 4,947	29 %
Interest-bearing demand	**2,848**	**15**	2,884	16	2,882	17
Savings	**1,418**	**8**	1,410	8	1,463	9
Money market	**5,909**	**33**	5,762	33	5,487	33
Total core deposits	**16,547**	**90**	15,633	89	14,779	88
Time deposits	**1,921**	**10**	2,009	11	2,100	12
Total client deposits	**$ 18,468**	**100 %**	$ 17,642	100 %	$ 16,879	100 %

Total client deposits increased $826.0 million, or 5% (not annualized), when compared with December 31, 2025. Noninterest demand increased 14%, driven by growth in Trust and Commercial, and comprises 34% of total client deposits. Money market grew 3%, while time deposits decreased 4%. End of period deposit balances reflect elevated activity by clients within Trust and Commercial. While some of these transactional deposits are short-term, we continue to see strong deposit growth across our franchise.

Total client deposits increased $1.6 billion, or 9% from March 31, 2025. Noninterest demand grew 29%, driven by Trust and Commercial. Money market grew 8%, driven by Consumer, Trust, and Private Wealth Management, while time deposits decreased 8% as we continued to manage our deposit pricing.

The deposit base remains well-diversified, with 53% of quarterly average client deposits coming from the Commercial, Small Business Banking, and Wealth and Trust businesses. No- and low-cost deposit accounts[6] represented 57% of average total client deposits with a weighted average cost of 28bps for the quarter. The loan-to-deposit ratio[7] was 71% at March 31, 2026, providing capacity to fund ongoing loan growth.

[6] Includes noninterest demand, interest-bearing demand, and savings deposit accounts.

[7] Ratio of net loans and leases to total client deposits.

Net Interest Income

(Dollars in millions)	Three Months Ending March 31, 2026	December 31, 2025	March 31, 2025
Net interest income before purchase accretion	**$ 183.5**	$ 186.0	$ 173.1
Purchase accounting accretion	**1.6**	1.4	2.1
Net interest income	**$ 185.1**	$ 187.4	$ 175.2
Net interest margin before purchase accretion	**3.80 %**	3.80 %	3.83 %
Purchase accounting accretion	**0.03**	0.03	0.05
Net interest margin	**3.83 %**	3.83 %	3.88 %

Net interest income decreased $2.2 million, or 1% (not annualized), compared to 4Q 2025, primarily driven by lower loan yields and higher interest expense on debt, partially offset by lower deposit costs and higher average loan balances.

Net interest income increased $9.9 million, or 6%, compared to 1Q 2025, primarily driven by higher cash balances from growth in deposits, lower deposit costs, and higher average loan balances. The increase was partially offset by lower loan yields.

Total loan yields were 6.27%, a decrease of 13bps when compared to 4Q 2025 and a decrease of 40bps when compared to 1Q 2025. The quarter-over-quarter and year-over-year decreases were primarily driven by the impact of interest rate cuts.

Total client deposit costs were 1.33% and interest-bearing deposit costs were 2.01%, decreases of 12bps and 16bps, respectively, compared to 4Q 2025. Total client deposit costs decreased 38bps and interest-bearing deposit costs decreased 42bps compared to 1Q 2025. The quarter-over-quarter and year-over-year decreases were driven by deposit repricing actions and a continued shift in the mix of deposits, with higher noninterest balances.

Net interest margin of 3.83% was flat compared to 4Q 2025 as lower deposit costs and loan growth were offset by lower loan yields and the higher debt expense noted above. Net interest margin decreased 5bps from 1Q 2025 primarily due to the impact of the three interest rate cuts that occurred in 2025.

Asset Quality

(Dollars in millions)	**March 31, 2026**	December 31, 2025	March 31, 2025
Problem assets[8]	**$ 503.9**	$ 535.9	$ 683.7
Delinquencies (n)	**100.7**	168.4	147.7
Nonperforming assets (n)	**87.8**	72.1	116.9
Net (recoveries) charge-offs on loans and leases	**(3.5)**	15.2	24.6
Total net credit costs (q)	**0.2**	12.0	17.6
Problem assets to total Tier 1 capital plus ACL on loans and leases	**20.71 %**	21.98 %	27.83 %
Classified assets to total Tier 1 capital plus ACL on loans and leases	**17.19**	17.59	20.80
Ratio of nonperforming assets to total assets (n)	**0.40**	0.34	0.57
Delinquencies (n) to gross loans (i)	**0.76**	1.27	1.13
Ratio of quarterly net (recoveries) charge-offs to average gross loans	**(0.11)**	0.46	0.76
Ratio of allowance for credit losses to total loans and leases (p)	**1.36**	1.36	1.43
Ratio of allowance for credit losses to nonaccruing loans (n)	**240**	250	168

See “Notes”

Problem assets continued to trend downward, with a decrease of $32.0 million compared to December 31, 2025, largely driven by payoffs. Delinquencies decreased $67.7 million, or 51bps of gross loans, compared to December 31, 2025, driven by a significant reduction in commercial mortgage delinquencies. Problem assets decreased 26% and delinquencies decreased 32% compared to March 31, 2025.

Nonperforming assets (NPAs) increased $15.7 million, or 6bps of total assets compared to December 31, 2025. The increase in NPAs was primarily driven by a C&I loan of $11.2 million and a multifamily loan of $6.6 million, both of which are well-secured. NPAs are down 25% compared to March 31, 2025.

During the quarter, the Company transferred $12.7 million to other real estate owned related to a nonperforming land development loan.

As previously disclosed in our 2025 Form 10-K, we received payment for loans charged-off in the first quarter of 2025 to a fund invested in office properties, resulting in a recovery of $15.7 million and the payoff of a $2.5 million nonperforming loan. Net recoveries for the quarter were $3.5 million. Excluding the impacts of the recovery, net charge-offs on loans and leases were $12.2 million, a decrease of $2.9 million, or 8bps (annualized) of average gross loans, and total net credit costs increased by $3.9 million when compared to 4Q 2025. The increase in net credit costs was driven by timing-related loan workout costs and higher unfunded commitment reserves as a result of significant new originations.

The ACL on loans and leases was $180.0 million as of March 31, 2026, an increase of $0.4 million when compared to December 31, 2025, and the ACL coverage ratio was flat at 1.36%.

[8] Problem assets includes all criticized, classified, and nonperforming loans as well as other real estate owned (OREO).

Core Fee Revenue(9)

Core fee revenue (noninterest income) of $90.1 million was flat compared to 4Q 2025. Wealth and Trust fees increased 9%, driven by double-digit growth in WSFS Institutional Services®, coupled with growth in Private Wealth Management and BMT of DE. This increase was offset by a $1.4 million decline in Cash Connect®, due to lower volume and rates (which was more than offset in noninterest expense), as well as lower income from equity investments and Capital Markets.

Core fee revenue increased $9.2 million, or 11%, compared to 1Q 2025. The increase was driven by broad-based double-digit growth across several businesses, including WSFS Institutional Services®, BMT of DE, Capital Markets, and WSFS Home Lending. These increases were partially offset by a $2.7 million decrease in Cash Connect®, primarily due to the impact of interest rate cuts and lower ATM volumes.

For 1Q 2026, our core fee revenue ratio(9) was 32.7% compared to 32.4% in 4Q 2025 and 31.5% in 1Q 2025. Fee revenue diversification is a differentiator with further growth opportunities expected.

(9) As used in this press release, core fee revenue and core fee revenue ratio are non-GAAP financial measures. These non-GAAP financial measures exclude certain pre-tax adjustments and the tax impact of such adjustments. For a reconciliation of these and other non-GAAP financial measures to their most directly comparable GAAP measures, see "Non-GAAP Reconciliation" at the end of the press release.

Core Noninterest Expense[10]

Core noninterest expense of $159.9 million decreased $1.0 million, or 1% (not annualized), compared to 4Q 2025. The decrease is primarily due to a $2.1 million decline in salaries and benefits driven by the impact of higher performance-based incentives accrued in 4Q 2025, a $1.3 million decline in professional fees and a $1.1 million decline in Cash Connect® external funding costs due to lower rates and volume. These decreases were partially offset by increases from timing-related loan workout costs and higher unfunded commitment reserves as a result of significant new originations.

Core noninterest expense increased $8.4 million, or 6%, compared to 1Q 2025. The increase was primarily driven by a $9.2 million increase in salaries and benefits, driven by the impact of lower incentive payments made in the first quarter of 2025, higher salaries due to annual merit-based increases, and higher medical costs. In addition, loan workout and other credit costs, including unfunded commitment reserves, increased $1.9 million. These increases were partially offset by a $3.3 million decrease in Cash Connect® external funding costs due to lower ATM volume and rates.

Our core efficiency ratio[10] was 58.0% in 1Q 2026, compared to 57.9% in 4Q 2025 and 59.0% in 1Q 2025, reflecting our focus on expense discipline while continuing to invest in the franchise.

Income Taxes

We recorded a $27.6 million income tax provision in 1Q 2026, compared to $24.5 million in 4Q 2025 and $21.1 million in 1Q 2025. These increases were primarily due to higher income before taxes.

The effective tax rate was 24.1% in 1Q 2026 compared to 25.2% in 4Q 2025 and 24.3% in 1Q 2025. The decrease in effective tax rate compared to 4Q 2025 is primarily due to increased federal income tax credits and lower nondeductible expenses.

[10] As used in this press release, core noninterest expense and core efficiency ratio are non-GAAP financial measures. These non-GAAP financial measures exclude certain pre-tax adjustments and the tax impact of such adjustments. For a reconciliation of these and other non-GAAP financial measures to their most directly comparable GAAP measures, see "Non-GAAP Reconciliation" at the end of the press release.

Capital Management

As part of our annual capital planning process, the Board of Directors approved an 18% increase in the quarterly cash dividend to $0.20 per share of common stock and an incremental share repurchase authorization of 15% of outstanding shares as of March 31, 2026. The dividend will be paid on May 22, 2026 to stockholders of record as of May 8, 2026. As a result of the incremental authorization, WSFS has 10,123,977 shares, or approximately 19% of outstanding shares as of March 31, 2026, available for repurchase.

Capital ratios remain strong and are all substantially in excess of the “well-capitalized” regulatory benchmarks at March 31, 2026, with a Common Equity Tier 1 capital ratio and Tier 1 capital ratio of 13.91%, Tier 1 leverage ratio of 10.51%, and Total Risk-based capital ratio of 15.66%.

During 1Q 2026, WSFS repurchased 1,319,626 shares of common stock for an aggregate of $85.0 million and paid quarterly cash dividends of $9.0 million. Total capital returns to stockholders through share repurchases and quarterly dividends was $94.0 million.

WSFS’ total stockholders’ equity decreased $14.1 million, or less than 1%, during 1Q 2026. The decrease was primarily due to capital returns to stockholders and an increase in accumulated other comprehensive loss of $8.5 million, driven by market-value decreases on available-for-sale investment securities. These decreases were partially offset by quarterly earnings of $86.8 million.

WSFS’ tangible common equity(11) decreased $10.5 million, or 1% (not annualized), compared to December 31, 2025, primarily due to the reasons described above. WSFS’ common equity to assets ratio decreased 53bps to 12.32% during the quarter. Our tangible common equity to tangible assets ratio(11) decreased 37bps to 8.32% during the quarter.

At March 31, 2026, book value per share was $52.24, an increase of $0.97, or 2% (not annualized), from December 31, 2025, and tangible book value per share(11) was $33.71, an increase of $0.60, or 2% (not annualized), from December 31, 2025. Book value per share increased $5.93, or 13%, and tangible book value per share increased $4.46, or 15%, compared to 1Q 2025.

(11) As used in this press release, tangible common equity, tangible common equity to tangible assets ratio, and tangible book value per share are non-GAAP financial measures. These non-GAAP financial measures exclude goodwill and intangible assets and the related tax-effected amortization. For a reconciliation of these and other non-GAAP financial measures to their most directly comparable GAAP measures, see "Non-GAAP Reconciliation" at the end of the press release.

Selected Business Segments (included in previous results):

Wealth and Trust

The Wealth and Trust segment provides a broad array of planning and advisory services, investment management, trust services, credit and deposit products to individual, corporate, and institutional Clients.

Selected quarterly performance results and metrics are as follows:

(Dollars in millions, except where otherwise noted)	**March 31, 2026**	December 31, 2025	March 31, 2025
Net interest income	**$ 27.5**	$ 27.2	$ 20.3
Provision for credit losses	**1.2**	1.0	0.8
Fee revenue(12)	**50.0**	46.2	39.9
Noninterest expense(12)	**31.8**	32.1	30.0
Pre-tax income	**44.5**	40.2	29.4
Performance Metrics			
WSFS Institutional Services® and BMT of DE fee revenue	**$ 34.2**	$ 31.3	$ 24.3
Private Wealth Management fee revenue	**15.9**	15.5	15.1
AUM/AUA (*in billions*)(13)	**97.6**	97.4	89.6

Wealth and Trust pre-tax income was $44.5 million, which increased $4.3 million, or 11% (not annualized), compared to 4Q 2025, driven by an increase in fee revenue of $3.9 million, or 8%.

The increase in fee revenue was due to higher assignment, custody, and paying agent fees across WSFS Institutional Services® as well as higher AUM-based fees in Private Wealth Management. Net interest income increased $0.3 million or 1% (not annualized), due to higher noninterest deposit balances in Trust.

Wealth and Trust pre-tax income increased $15.1 million, or 52%, compared to 1Q 2025, driven by increases in fee revenue of $10.2 million, or 25%, and net interest income of $7.2 million, or 36%. These increases were partially offset by an increase in noninterest expense of $1.9 million, or 6%.

The increase in fee revenue was driven by growth in WSFS Institutional Services® and BMT of DE, while the increase in net interest income was due to higher noninterest deposit balances in Trust. The increase in noninterest expense was primarily due to lower incentive payments made in the first quarter of 2025.

AUM/AUA increased by $0.2 billion to $97.6 billion at the end of 1Q 2026, as client inflows outpaced market depreciation and client spend.

(12) Includes intercompany allocation of revenue and expense.

(13) Represents Assets Under Management and Assets Under Administration, in billions.

Cash Connect®

Cash Connect® is a premier provider of ATM vault cash, smart safe and cash logistics services in the United States, servicing non-bank ATMs and smart safes nationwide and supporting ATMs for WSFS Bank Clients.

Selected quarterly financial results and metrics are as follows:

(Dollars in millions)	**March 31, 2026**	December 31, 2025	March 31, 2025
Net revenue[14]	**$ 19.6**	$ 20.7	$ 21.5
Noninterest expense[15]	**16.7**	18.1	19.9
Pre-tax income	**3.0**	2.6	1.6
Performance Metrics			
Average cash managed	**$ 1,251**	$ 1,292	$ 1,407
Number of serviced non-bank ATMs and smart safes	**35,338**	35,958	38,214
Net profit margin	**15.4 %**	12.7 %	7.4 %
ROA	**2.38 %**	2.11 %	1.21 %

Cash Connect® net profit margin of 15.4% increased 267bps compared to 4Q 2025, and increased 799bps compared to 1Q 2025.

Pre-tax income of $3.0 million in 1Q 2026 increased $0.4 million, or 14% (not annualized), compared to 4Q 2025. Net revenue decreased $1.1 million and noninterest expense decreased $1.4 million compared to 4Q 2025, both driven by lower volume and lower interest rates.

Compared to 1Q 2025, pre-tax income increased $1.5 million, driven by the impact of lower interest rates (lower revenues were more than offset by lower expenses), pricing initiatives (increased revenues), and expense optimization, which more than offset overall ATM volume declines.

Cash Connect® continues to shift its business mix from traditional non-bank ATMs to higher margin products, such as smart safes, which have grown 14% year over year.

(14) Includes intercompany allocation of income and net interest income.
(15) Includes intercompany allocation of expense.

First Quarter 2026 Earnings Release Conference Call

Management will conduct a conference call to review 1Q 2026 results at 1:00 p.m. Eastern Time (ET) on Friday, April 24, 2026. Interested parties may access the conference call live on our Investor Relations website (https://investors.wsfsbank.com). For those who cannot access the live conference call, a replay will be accessible shortly after the event concludes through our Investor Relations website.

About WSFS Financial Corporation

WSFS Financial Corporation is a multibillion-dollar financial services company. Its primary subsidiary, WSFS Bank, is the oldest and largest locally headquartered bank and wealth management franchise in the Greater Philadelphia and Delaware region. As of March 31, 2026, WSFS Financial Corporation had $22.1 billion in assets on its balance sheet and $97.6 billion in assets under management and administration. WSFS operates from 114 offices, 87 of which are banking offices, located in Pennsylvania (58), Delaware (38), New Jersey (14), Florida (2), Nevada (1) and Virginia (1) and provides comprehensive financial services including commercial banking, consumer banking, treasury management, and trust and wealth management. Other subsidiaries or divisions include Arrow Land Transfer, Bryn Mawr Trust Advisors, LLC, Bryn Mawr Trust®, The Bryn Mawr Trust Company of Delaware, Cash Connect®, NewLane Finance®, WSFS Wealth® Management, LLC, WSFS Institutional Services®, and WSFS Mortgage®. Serving the Greater Delaware Valley since 1832, WSFS Bank is one of the ten oldest banks in the United States continuously operating under the same name. For more information, please visit www.wsfsbank.com.

__Forward-Looking Statements__

This press release 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 risks and uncertainties (which change over time) and other factors which could cause actual results to differ materially from those currently anticipated. Such risks and uncertainties include, but are 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, and economic growth; possible additional loan losses and impairment of the collectability of loans; the Company's level of nonperforming assets and the costs associated with resolving problem loans including litigation and other costs and complying with government-imposed foreclosure moratoriums; the credit risk associated with the substantial amount of commercial real estate, commercial and industrial, and construction and land development loans in the Company's loan portfolio; changes in market interest rates, which may increase funding costs and reduce earning asset yields and thus reduce margin; the impact of changes in interest rates and the credit quality and strength of underlying collateral and the effect of such changes on the market value of the Company's investment securities portfolio, which could impact market confidence in the Company's operations; the extensive federal and state regulation, supervision and examination governing almost every aspect of the Company's operations, and potential expenses associated with complying with such regulations; the Company's ability to comply with applicable capital and liquidity requirements, including its ability to generate liquidity internally or raise capital on favorable terms; the impacts related to or resulting from bank failures and other economic industry volatility, including potential increased regulatory requirements and costs and potential impacts to macroeconomic conditions; changes in trade, monetary and fiscal policies and stimulus programs, laws and regulations and other activities of governments, agencies, and similar organizations, and the uncertainty of the short- and long-term impacts of such changes; any impairments of the Company's goodwill or other intangible assets; the success of the Company's growth plans across our WSFS Bank, Cash Connect® and/or Wealth and Trust segments; the Company's ability to successfully integrate and fully realize the cost savings and other benefits of its acquisitions, manage risks related to business disruption following those acquisitions, and post-acquisition Client acceptance of the Company's products and services and related Client disintermediation; negative perceptions or publicity with respect to the Company generally and, in particular, the Company's Wealth and Trust business; failure of the financial and/or operational controls of the Company's Cash Connect® and/or Wealth and Trust segments; adverse judgments or other resolution of pending and future legal proceedings, and costs incurred in defending such proceedings; the Company's reliance on third parties for certain important functions, including the operation of its core systems, and any failures by such third parties; system failures or cybersecurity incidents or other breaches of the Company's network security, particularly given remote working arrangements; any actual or perceived failure or deficiency in the use of artificial intelligence by the Company or third-party vendors or service providers; the Company's ability to recruit and retain key Associates; the effects of weather, including climate change, and natural disasters such as floods, droughts, wind, tornadoes, wildfires and hurricanes as well as effects from geopolitical instability, armed conflicts, public health crises and man-made disasters including terrorist attacks; the effects of regional or national civil unrest (including any resulting branch or ATM closures or damage); possible changes in the speed of loan prepayments by the Company's Clients and loan origination or sales volumes; possible changes in market valuations and/or the speed of prepayments of mortgage-backed securities (MBS) due to changes in the interest rate environment, and the related acceleration of premium amortization on prepayments in the event that prepayments accelerate; regulatory limits on the Company's ability to receive dividends from its subsidiaries, and pay dividends to its stockholders; any reputation, credit, interest rate, market, operational, litigation, legal, liquidity, regulatory and compliance risk resulting from developments related to any of the risks discussed above; any compounding effects or unexpected interactions of the risks discussed above; and other risks and uncertainties, including those discussed in the Company's Annual Report on Form 10-K for the year ended December 31, 2025 under the heading "Risk Factors" and in other documents filed by the Company with the Securities and Exchange Commission from time to time.

The Company cautions readers not to place undue reliance on any such forward-looking statements, which speak only as of the date they are made. 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 press release, 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.

WSFS FINANCIAL CORPORATION
FINANCIAL HIGHLIGHTS
SUMMARY STATEMENTS OF INCOME (Unaudited)

(Dollars in thousands, except per share data)	Three months ended March 31, 2026	December 31, 2025	March 31, 2025
Interest income:			
Interest and fees on loans	**$ 205,243**	$ 212,247	$ 216,752
Interest on mortgage-backed securities	**25,242**	24,526	24,745
Interest and dividends on investment securities	**2,171**	2,170	2,186
Other interest income	**16,553**	18,256	7,195
	249,209	257,199	250,878
Interest expense:			
Interest on deposits	**59,497**	65,847	71,104
Interest on Federal Home Loan Bank advances	**439**	980	938
Interest on senior and subordinated debt	**2,766**	1,520	2,074
Interest on trust preferred borrowings	**1,355**	1,483	1,523
Interest on other borrowings	**16**	16	23
	64,073	69,846	75,662
Net interest income	**185,136**	187,353	175,216
(Recovery of) provision for credit losses	**(1,998)**	12,669	17,350
Net interest income after (recovery of) provision for credit losses	**187,134**	174,684	157,866
Noninterest income:			
Credit/debit card and ATM income	**15,066**	16,804	18,743
Investment management and fiduciary revenue	**49,127**	45,127	39,281
Deposit service charges	**6,877**	6,972	6,753
Mortgage banking activities, net	**2,361**	2,127	1,800
Loan and lease fee income	**2,002**	2,084	1,465
Unrealized loss on equity investment, net	**—**	(4,057)	—
Other income	**14,682**	15,464	12,855
	90,115	84,521	80,897
Noninterest expense:			
Salaries, benefits and other compensation	**91,887**	93,548	82,477
Occupancy expense	**10,139**	8,340	9,893
Equipment expense	**13,272**	13,501	12,728
Data processing and operations expense	**5,011**	5,195	4,695
Professional fees	**4,118**	5,420	4,698
Marketing expense	**2,135**	2,639	1,695
FDIC expenses	**2,634**	2,544	2,578
Loss on debt extinguishment	**—**	1,151	—
Loan workout and other credit costs	**2,174**	(696)	240
Corporate development expense	**57**	55	59
Restructuring expense	**2,796**	(126)	260
Other operating expenses	**28,542**	30,402	32,472
	162,765	161,973	151,795
Income before taxes	**114,484**	97,232	86,968
Income tax provision	**27,639**	24,538	21,101
Net income	**86,845**	72,694	65,867
Less: Net income (loss) attributable to noncontrolling interest	**18**	16	(29)
Net income attributable to WSFS	**$ 86,827**	$ 72,678	$ 65,896
Diluted earnings per share of common stock:	**$ 1.64**	$ 1.34	$ 1.12
Weighted average shares of common stock outstanding for fully diluted EPS	**53,031,912**	54,369,944	58,713,452

See “Notes”

WSFS FINANCIAL CORPORATION
FINANCIAL HIGHLIGHTS
SUMMARY STATEMENTS OF INCOME (Unaudited) **- continued**

	Three months ended		
	March 31, 2026	December 31, 2025	March 31, 2025
Performance Ratios:			
Return on average assets (a)	**1.61 %**	1.33 %	1.29 %
Return on average equity (a)	**12.71**	10.51	10.13
Return on average tangible common equity (a)(o)	**20.18**	16.91	16.91
Net interest margin (a)(b)	**3.83**	3.83	3.88
Efficiency ratio (c)	**59.0**	59.5	59.2
Noninterest income as a percentage of total net revenue (b)	**32.7**	31.0	31.5

See “Notes”

WSFS FINANCIAL CORPORATION
FINANCIAL HIGHLIGHTS (Continued)
SUMMARY STATEMENTS OF FINANCIAL CONDITION (Unaudited)

(Dollars in thousands)	**March 31, 2026**	December 31, 2025	March 31, 2025
Assets:			
Cash and due from banks	**$ 2,067,824**	$ 1,326,339	$ 693,830
Cash in non-owned ATMs	**397,877**	363,926	322,520
Investment securities, available-for-sale	**3,581,894**	3,542,246	3,548,077
Investment securities, held-to-maturity	**958,219**	968,331	1,006,410
Other investments	**43,291**	32,524	39,552
Net loans and leases (e)(f)(l)	**13,153,815**	13,143,600	12,975,323
Goodwill and intangibles	**966,388**	969,903	983,882
Other assets	**937,607**	967,207	979,356
Total assets	**$ 22,106,915**	$ 21,314,076	$ 20,548,950
Liabilities and Stockholders' Equity:			
Noninterest-bearing deposits	**$ 6,371,522**	$ 5,576,598	$ 4,947,049
Interest-bearing deposits	**12,096,966**	12,065,890	11,932,012
Total client deposits	**18,468,488**	17,642,488	16,879,061
Federal Home Loan Bank advances	**—**	—	51,040
Other borrowings	**310,355**	302,682	267,052
Other liabilities	**614,031**	640,831	690,588
Total liabilities	**19,392,874**	18,586,001	17,887,741
Stockholders' equity of WSFS	**2,724,493**	2,738,545	2,671,614
Noncontrolling interest	**(10,452)**	(10,470)	(10,405)
Total stockholders' equity	**2,714,041**	2,728,075	2,661,209
Total liabilities and stockholders' equity	**$ 22,106,915**	$ 21,314,076	$ 20,548,950
Capital Ratios:			
Equity to asset ratio	**12.32 %**	12.85 %	13.00 %
Tangible common equity to tangible asset ratio (o)	**8.32**	8.69	8.63
Common equity Tier 1 capital (required: 4.5%; well capitalized: 6.5%) (g)	**13.91**	13.92	14.10
Tier 1 leverage (required: 4.00%; well-capitalized: 5.00%) (g)	**10.51**	10.59	11.17
Tier 1 risk-based capital (required: 6.00%; well-capitalized: 8.00%) (g)	**13.91**	13.92	14.10
Total risk-based capital (required: 8.00%; well-capitalized: 10.00%) (g)	**15.66**	15.67	15.89
Asset Quality Indicators:			
Nonperforming assets:			
Nonaccruing loans (s)(n)	**$ 75,112**	$ 71,898	$ 111,675
Assets acquired through foreclosure	**12,717**	200	5,204
Total nonperforming assets	**$ 87,829**	$ 72,098	$ 116,879
Past due loans (h)(n)	**$ 12,029**	$ 22,416	$ 11,866
Troubled loans (t)(n)	**110,586**	144,267	184,122
Allowance for credit losses	**182,876**	182,500	188,088
Ratio of nonperforming assets to total assets (n)	**0.40 %**	0.34 %	0.57 %
Ratio of allowance for credit losses to total loans and leases (p)	**1.36**	1.36	1.43
Ratio of allowance for credit losses to nonaccruing loans (n)	**240**	250	168
Ratio of quarterly net (recoveries) charge-offs to average gross loans (a)(e)(i)	**(0.11)**	0.46	0.76
Ratio of year-to-date net (recoveries) charge-offs to average gross loans (a)(e)(i)	**(0.11)**	0.45	0.76

See "Notes"

WSFS FINANCIAL CORPORATION
FINANCIAL HIGHLIGHTS (Continued)
AVERAGE BALANCE SHEET (Unaudited)
(Dollars in thousands)

	Three months ended								
	March 31, 2026			December 31, 2025			March 31, 2025		
	Average Balance	**Interest & Dividends**	**Yield/ Rate (a)(b)**	Average Balance	Interest & Dividends	Yield/ Rate (a)(b)	Average Balance	Interest & Dividends	Yield/ Rate (a)(b)
Assets:									
Interest-earning assets:									
Loans: (e) (j)									
Commercial loans	**$ 4,701,069**	**$ 70,169**	**6.07 %**	$ 4,623,319	$ 72,389	6.23 %	$ 4,598,599	$ 73,154	6.45 %
Commercial real estate loans (r)	**4,968,948**	**76,339**	**6.23**	4,916,393	79,765	6.44	4,881,873	79,095	6.57
Commercial leases	**588,782**	**12,850**	**8.73**	604,445	13,216	8.75	636,912	13,958	8.77
Residential mortgage	**1,089,151**	**14,638**	**5.38**	1,059,006	14,056	5.31	965,624	12,802	5.30
Consumer loans	**1,871,601**	**29,847**	**6.47**	1,896,878	31,498	6.59	2,061,803	36,649	7.21
Loans held for sale	**66,760**	**1,400**	**8.50**	69,230	1,323	7.58	50,929	1,094	8.71
Total loans and leases	**13,286,311**	**205,243**	**6.27**	13,169,271	212,247	6.40	13,195,740	216,752	6.67
Mortgage-backed securities (d)	**4,191,264**	**25,242**	**2.41**	4,136,381	24,526	2.37	4,179,692	24,745	2.37
Investment securities (d)	**368,318**	**2,171**	**2.72**	367,731	2,170	2.66	363,678	2,186	2.74
Other interest-earning assets	**1,793,908**	**16,553**	**3.74**	1,795,895	18,256	4.03	640,424	7,195	4.56
Total interest-earning assets	**$ 19,639,801**	**$ 249,209**	**5.16 %**	$ 19,469,278	$ 257,199	5.25 %	$ 18,379,534	$ 250,878	5.55 %
Allowance for credit losses	**(184,109)**			(184,484)			(196,480)		
Cash and due from banks	**175,052**			166,442			188,138		
Cash in non-owned ATMs	**351,909**			347,883			379,115		
Bank owned life insurance	**37,289**			36,946			36,202		
Other noninterest-earning assets	**1,855,211**			1,861,713			1,947,736		
Total assets	**$ 21,875,153**			$ 21,697,778			$ 20,734,245		
Liabilities and stockholders' equity:									
Interest-bearing liabilities:									
Interest-bearing deposits:									
Interest-bearing demand	**$ 2,828,403**	**$ 6,055**	**0.87 %**	$ 2,861,099	$ 7,163	0.99 %	$ 2,854,258	$ 7,343	1.04 %
Savings	**1,395,028**	**1,163**	**0.34**	1,413,087	1,652	0.46	1,457,440	1,596	0.44
Money market	**5,817,813**	**36,876**	**2.57**	5,708,666	38,871	2.70	5,432,622	41,033	3.06
Time deposits	**1,962,289**	**15,403**	**3.18**	2,047,200	18,158	3.52	2,112,467	21,132	4.06
Total interest-bearing client deposits	**12,003,533**	**59,497**	**2.01**	12,030,052	65,844	2.17	11,856,787	71,104	2.43
Brokered deposits	**—**	**—**	**—**	315	3	3.78	—	—	—
Total interest-bearing deposits	**12,003,533**	**59,497**	**2.01**	12,030,367	65,847	2.17	11,856,787	71,104	2.43
Federal Home Loan Bank advances	**44,444**	**439**	**4.01**	86,957	980	4.47	83,818	938	4.54
Trust preferred borrowings	**91,055**	**1,355**	**6.04**	91,001	1,483	6.47	90,854	1,523	6.80
Senior and subordinated debt	**196,919**	**2,766**	**5.62**	159,787	1,520	3.81	206,984	2,074	4.01
Other borrowed funds	**21,868**	**16**	**0.30**	20,846	16	0.30	31,701	23	0.29
Total interest-bearing liabilities	**$ 12,357,819**	**$ 64,073**	**2.10 %**	$ 12,388,958	$ 69,846	2.24 %	$ 12,270,144	$ 75,662	2.50 %
Noninterest-bearing demand deposits	**6,105,690**			5,955,352			5,040,032		
Other noninterest-bearing liabilities	**652,541**			621,484			797,098		
Stockholders' equity of WSFS	**2,769,574**			2,742,480			2,637,354		
Noncontrolling interest	**(10,471)**			(10,496)			(10,383)		
Total liabilities and equity	**$ 21,875,153**			$ 21,697,778			$ 20,734,245		
Excess of interest-earning assets over interest-bearing liabilities	**$ 7,281,982**			$ 7,080,320			$ 6,109,390		
Net interest and dividend income		**$ 185,136**			$ 187,353			$ 175,216	
Interest rate spread			**3.06 %**			3.01 %			3.05 %
Net interest margin			**3.83 %**			3.83 %			3.88 %

See "Notes"

WSFS FINANCIAL CORPORATION
FINANCIAL HIGHLIGHTS (Continued)
(Unaudited)

(Dollars in thousands, except per share data)	Three months ended		
Stock Information:	**March 31, 2026**	December 31, 2025	March 31, 2025
Market price of common stock:			
High	**$71.32**	$58.86	$59.43
Low	**54.31**	49.92	49.65
Close	**65.46**	55.24	51.87
Book value per share of common stock	**52.24**	51.27	46.31
Tangible common book value (TBV) per share of common stock (o)	**33.71**	33.11	29.25
Number of shares of common stock outstanding (000s)	**52,149**	53,410	57,693
Other Financial Data:			
One-year repricing gap to total assets (k)	**11.50%**	8.37%	2.30%
Weighted average duration of the MBS portfolio	**5.8 years**	5.8 years	6.1 years
Unrealized losses on securities available for sale, net of taxes	**$(385,270)**	$(376,545)	$(467,752)
Number of Associates (FTEs) (m)	**2,348**	2,335	2,336
Number of offices (branches, LPO's, operations centers, etc.)	**114**	113	115

Notes:

(a) Annualized.
(b) Computed on a fully tax-equivalent basis.
(c) Noninterest expense divided by (tax-equivalent) net interest income and noninterest income.
(d) Includes securities held-to-maturity (at amortized cost) and securities available-for-sale (at fair value).
(e) Net of unearned income.
(f) Net of allowance for credit losses.
(g) Represents capital ratios of Wilmington Financial Corporation and subsidiaries. Capital Ratios for the current quarter are to be considered preliminary until the Call Reports are filed.
(h) Accruing loans which are contractually past due 90 days or more as to principal or interest. Balance includes student loans, which are U.S. government guaranteed with little risk of credit loss.
(i) Excludes loans held for sale and reverse mortgage loans.
(j) Nonperforming loans are included in average balance computations.
(k) The difference between projected amounts of interest-sensitive assets and interest-sensitive liabilities repricing within one year divided by total assets, based on a current interest rate scenario.
(l) Includes loans held for sale and reverse mortgages.
(m) Includes seasonal Associates, when applicable.
(n) Includes loans held for sale.
(o) The Company uses non-GAAP (United States Generally Accepted Accounting Principles) financial information in its analysis of the Company's performance. 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 that investors may use these non-GAAP financial 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 and other non-GAAP financial measures to their most directly comparable GAAP measures, see "Non-GAAP Reconciliation" at the end of the press release.
(p) Reflects allowance for credit losses on loans and leases over the amortized cost of the total portfolio.
(q) Includes provision for credit losses, loan workout expenses, OREO expenses and other credit costs.
(r) Includes commercial mortgage and commercial construction loans.
(s) Includes nonaccruing troubled loans.
(t) Represents loans modified in the form of principal forgiveness, interest rate reduction, an other-than-insignificant payment delay, or a term extension to borrowers experiencing financial difficulty.

WSFS FINANCIAL CORPORATION
FINANCIAL HIGHLIGHTS (Continued)
(Dollars in thousands, except per share data)
(Unaudited)

Non-GAAP Reconciliation (o):	Three months ended		
	March 31, 2026	December 31, 2025	March 31, 2025
Net interest income (GAAP)	**$ 185,136**	$ 187,353	$ 175,216
Core net interest income (non-GAAP)	**185,136**	187,353	175,216
Noninterest income (GAAP)	**90,115**	84,521	80,897
Plus: Unrealized loss on equity investments, net	**—**	(4,057)	—
Plus: Visa derivative valuation adjustment	**—**	(1,500)	—
Core fee revenue (non-GAAP)	**$ 90,115**	$ 90,078	$ 80,897
Core net revenue (non-GAAP)	**$ 275,251**	$ 277,431	$ 256,113
Core net revenue (non-GAAP)(tax-equivalent)	**$ 275,780**	$ 277,957	$ 256,568
Noninterest expense (GAAP)	**$ 162,765**	$ 161,973	$ 151,795
Less: Loss on debt extinguishment	**—**	1,151	—
Less: Corporate development expense	**57**	55	59
Less/(plus): Restructuring expense	**2,796**	(126)	260
Core noninterest expense (non-GAAP)	**$ 159,912**	$ 160,893	$ 151,476
Core efficiency ratio (non-GAAP)	**58.0 %**	57.9 %	59.0 %
Core fee revenue ratio (non-GAAP) (b)	**32.7 %**	32.4 %	31.5 %

	End of period		
	March 31, 2026	December 31, 2025	March 31, 2025
Total assets (GAAP)	**$ 22,106,915**	$ 21,314,076	$ 20,548,950
Less: Goodwill and other intangible assets	**966,388**	969,903	983,882
Total tangible assets (non-GAAP)	**$ 21,140,527**	$ 20,344,173	$ 19,565,068
Total stockholders' equity of WSFS (GAAP)	**$ 2,724,493**	$ 2,738,545	$ 2,671,614
Less: Goodwill and other intangible assets	**966,388**	969,903	983,882
Total tangible common equity (non-GAAP)	**$ 1,758,105**	$ 1,768,642	$ 1,687,732
Tangible common book value (TBV) per share:			
Book value per share (GAAP)	**$ 52.24**	$ 51.27	$ 46.31
Tangible common book value per share (non-GAAP)	**33.71**	33.11	29.25
Tangible common equity to tangible assets:			
Equity to asset ratio (GAAP)	**12.32 %**	12.85 %	13.00 %
Tangible common equity to tangible assets ratio (non-GAAP)	**8.32**	8.69	8.63

Non-GAAP Reconciliation - continued (o):

	Three months ended		
	March 31, 2026	December 31, 2025	March 31, 2025
GAAP net income attributable to WSFS	**$ 86,827**	$ 72,678	$ 65,896
Plus/(less): Pre-tax adjustments: Unrealized loss on equity investments, net, Visa derivative valuation adjustment, loss on debt extinguishment, corporate development and restructuring expense	**2,853**	6,637	319
(Less)/plus: Tax impact of pre-tax adjustments	**(639)**	(1,637)	(78)
Adjusted net income (non-GAAP) attributable to WSFS	**$ 89,041**	$ 77,678	$ 66,137
GAAP return on average assets (ROA)	**1.61 %**	1.33 %	1.29 %
Plus/(less): Pre-tax adjustments: Unrealized loss on equity investments, net, Visa derivative valuation adjustment, loss on debt extinguishment, corporate development and restructuring expense	**0.05**	0.12	0.01
(Less)/plus: Tax impact of pre-tax adjustments	**(0.01)**	(0.03)	(0.01)
Core ROA (non-GAAP)	**1.65 %**	1.42 %	1.29 %
Less: Impact of loan recovery (after-tax)	**0.22**	—	—
Core ROA excluding loan recovery (non-GAAP)	**1.43 %**	1.42 %	1.29 %
Earnings per share (diluted) (GAAP)	**$ 1.64**	$ 1.34	$ 1.12
Plus/(less): Pre-tax adjustments: Unrealized loss on equity investments, net, Visa derivative valuation adjustment, loss on debt extinguishment, corporate development and restructuring expense	**0.05**	0.12	0.01
(Less)/plus: Tax impact of pre-tax adjustments	**(0.01)**	(0.03)	—
Core earnings per share (non-GAAP)	**$ 1.68**	$ 1.43	$ 1.13
Less: Impact of loan recovery (after-tax)	**0.23**	—	—
Core EPS excluding loan recovery (non-GAAP)	**$ 1.45**	$ 1.43	$ 1.13
Calculation of return on average tangible common equity:			
GAAP net income attributable to WSFS	**$ 86,827**	$ 72,678	$ 65,896
Plus: Tax effected amortization of intangible assets	**2,778**	2,782	2,945
Net tangible income (non-GAAP)	**$ 89,605**	$ 75,460	$ 68,841
Average stockholders' equity of WSFS	**$ 2,769,574**	$ 2,742,480	$ 2,637,354
Less: Average goodwill and intangible assets	**968,555**	972,332	986,738
Net average tangible common equity	**$ 1,801,019**	$ 1,770,148	$ 1,650,616
Return on average tangible common equity (non-GAAP)	**20.18 %**	16.91 %	16.91 %
Calculation of PPNR:			
Net income (GAAP)	**$ 86,845**	$ 72,694	$ 65,867
Plus: Income tax provision	**27,639**	24,538	21,101
(Less)/plus: (Recovery of) provision for credit losses	**(1,998)**	12,669	17,350
PPNR (non-GAAP)	**$ 112,486**	$ 109,901	$ 104,318

Exhibit 99.2

WSFS Financial Corporation

We Stand For Service®

1Q 2026 Earnings Release Supplement
April 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, 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 1Q26	Reported QoQ Δ	Reported YoY Δ	Core[1] 1Q26	Core[1] QoQ Δ	Core[1] YoY Δ
EPS	**$1.64**	*+22.4%*	*+46.4%*	**$1.68**	*+17.5%*	*+48.7%*
ROA	**1.61%**	*+28bps*	*+32bps*	**1.65%**	*+23bps*	*+36bps*
Net Income[2]	**$86.8**	*+19.4%*	*+31.7%*	**$89.0**	*+14.6%*	*+34.6%*
PPNR[1]	**$112.5**	*+2.4%*	*+7.9%*	**$115.3**	*-1.0%*	*+10.2%*
ROTCE[1]	**20.18%**	*+327bps*	*+327bps*	**20.68%**	*+265bps*	*+371bps*
NIM[4]	**3.83%**	*0bps*	*-5bps*	**3.83%**	*0bps*	*-5bps*
Fee Revenue $	**$90.1**	*+6.6%*	*+11.4%*	**$90.1**	*0.0%*	*+11.4%*
Fee Revenue %[3]	**32.7%**	*+165bps*	*+115bps*	**32.7%**	*+27bps*	*+115bps*
Efficiency Ratio	**59.0%**	*-44bps*	*-14bps*	**58.0%**	*+11bps*	*-105bps*
ACL Ratio[5]	**1.36%**	*0bps*	*-7bps*	**1.36%**	*0bps*	*-7bps*
CET1	**13.91%**	*-1bps*	*-19bps*	**13.91%**	*-1bps*	*-19bps*
TBVPS[1]	**$33.71**	*+1.8%*	*+15.2%*	**$33.71**	*+1.8%*	*+15.2%*

- Excluding the previously disclosed $15.7mm loan recovery, core EPS was $1.45 (up 28% YoY) and core ROA was 1.43% (up 14bps YoY)[1]
- Client deposits grew 5% QoQ driven by Trust and Commercial
- Wealth and Trust fees grew 9% QoQ and 25% YoY
- Returned $94.0mm of capital to shareholders in 1Q26, including $85.0mm in share repurchases (2.5% of outstanding shares[4])
- Board approved 18% dividend increase and additional 15% share repurchase authorization

[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] Tax-equivalent
[4] Represents shares outstanding as of December 31, 2025
[5] Reflects ACL on loans and leases over the amortized cost of the total portfolio

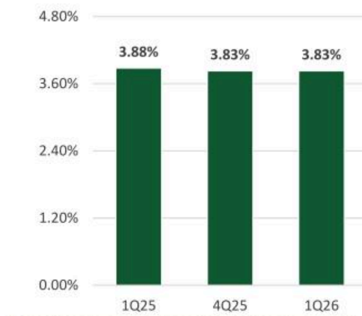
Net Interest Margin Trends

NIM of 3.83%, flat quarter-over-quarter, while absorbing prior quarter interest rate cuts

Average Deposit Cost and Loan Yield

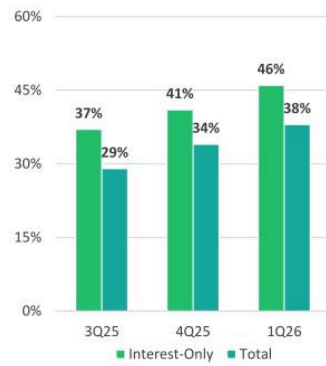
- Loan yields down 14bps QoQ, primarily due to interest rate cuts, while client deposit costs decreased 12bps
- March exit client deposit cost of 1.30%; exit interest-only beta of 46%

Net Interest Margin



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

Deposit Betas[2,3]



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

Loan Portfolio Highlights

Commercial loan growth led by 7% annualized growth in C&I

EOP Loans - QoQ and YoY

($ in millions)	Mar 2026	Dec 2025	Mar 2025	QoQ $ Growth	Annualized % Growth	YoY $ Growth	% Growth
C & I Loans[2]	$4,849	$4,766	$4,651	$83	7%	$198	4%
Commercial Mortgages (CRE)	3,882	3,916	3,982	(34)	(4%)	(100)	(3%)
Construction Loans	1,034	1,024	869	10	4%	165	19%
Commercial Leases	588	603	636	(15)	(10%)	(48)	(8%)
Total Commercial Loans	**$10,353**	**$10,309**	**$10,138**	**$44**	**2%**	**$215**	**2%**
Residential Mortgage (HFS/HFI)	1,127	1,120	992	7	3%	135	14%
Consumer Loans - WSFS	1,046	1,038	906	8	3%	140	15%
Consumer Loans - Partnership	808	856	1,127	(48)	(23%)	(319)	(28%)
Total Gross Loans	**$13,334**	**$13,323**	**$13,163**	**$11**	**0%**	**$171**	**1%**

Commercial:

- Strong overall fundings with C&I more than double year-over-year
- Annualized loan growth of 6% over the past two quarters
- C&I line utilization of 37.7%, up from 35.2% prior quarter
- 90-day weighted average pipeline of ~$270mm

Consumer:

- Residential mortgage originations up over 70% versus 1Q25

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

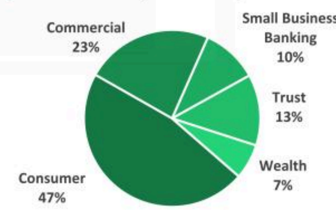
5% quarter-over-quarter growth in client deposits including 14% growth in noninterest deposits

EOP Deposits by Product - QoQ and YoY							
($ in millions)	**Mar 2026**	**Dec 2025**	**Mar 2025**	**QoQ $ Growth**	**Annualized % Growth**	**YoY $ Growth**	**% Growth**
Noninterest Demand	$6,372	$5,577	$4,947	$795	58%	$1,425	29%
Interest-bearing Demand	2,848	2,884	2,882	(36)	(5%)	(34)	(1%)
Savings	1,418	1,410	1,463	8	2%	(45)	(3%)
Money Market	5,909	5,762	5,487	147	10%	422	8%
Total Core Deposits	**$16,547**	**$15,633**	**$14,779**	**$914**	**24%**	**$1,768**	**12%**
Time Deposits	1,921	2,009	2,100	(88)	(18%)	(179)	(9%)
Total Client Deposits	**$18,468**	**$17,642**	**$16,879**	**$826**	**19%**	**$1,589**	**9%**

- 5% increase in ending client deposits QoQ, driven by Trust and Commercial
  - 34% of average deposits are noninterest demand
  - Ending balances reflect elevated client activity within Trust and Commercial
- 9% increase in ending client deposits YoY
  - Noninterest demand increased 29% YoY, driven by Trust and Commercial
- 53% of average client deposits are coming from Commercial, Small Business Banking, and Wealth and Trust

Average Total Client Deposit Mix

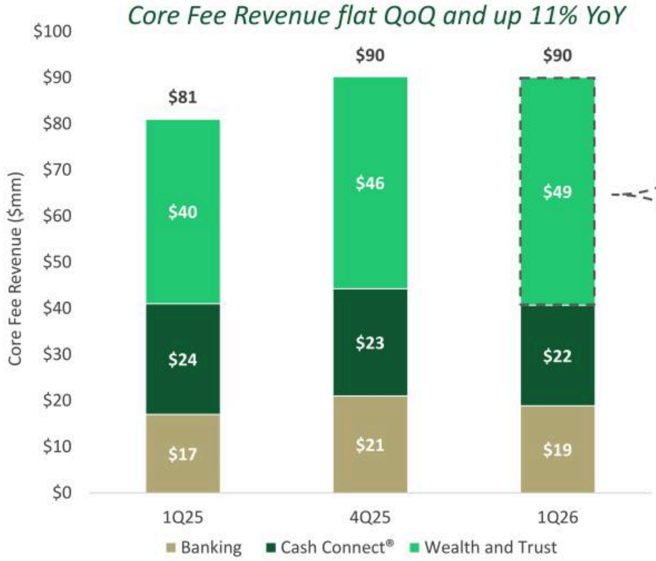
Average Client Deposits By Business Line



Core Fee Revenue[1]

Continued double-digit year-over-year growth in Wealth and Trust

Core Fee Revenue flat QoQ and up 11% YoY



Wealth and Trust (+25% YoY)

WSFS Institutional Services® 51%	Corporate Trust up 46% YoY due to higher custody and paying agent fees as we continue to gain market share *Ranked fourth most active U.S. ABS & MBS trustee with 11.7% market share[2]* Global Capital Markets up 47% YoY due to higher assignment fees from increased deal activity
BMT of DE 18%	Bryn Mawr Trust of Delaware up 27% YoY due to growth in accounts
Bryn Mawr Trust® 31%	Private Wealth Management up 14% YoY when excluding the two previously announced exits of Commonwealth and Powdermill

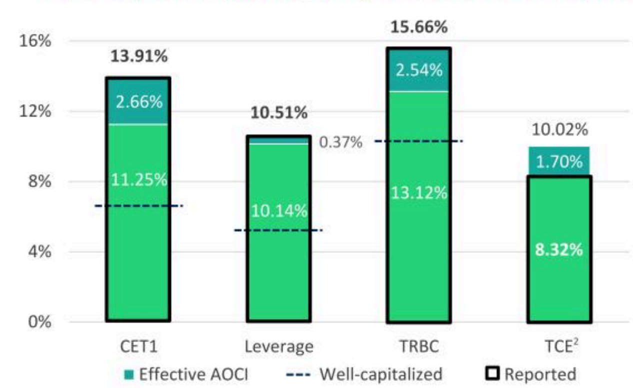
[1] These are non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures
[2] 2025 Asset-Backed Alert; activity based on total issuance of deals in the year

Capital

WSFS Financial Corporation

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

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



- Effective AOCI represents the impact of a full liquidation of the investment portfolio
- TCE of 10.02% when considering Effective AOCI

TBV[2] and AOCI per Share

- Up $4.46 or 15% YoY in TBV per share
- Tangible book value (TBV) of $33.71 per share includes a negative impact of $8.71 per share related to Reported AOCI[1]

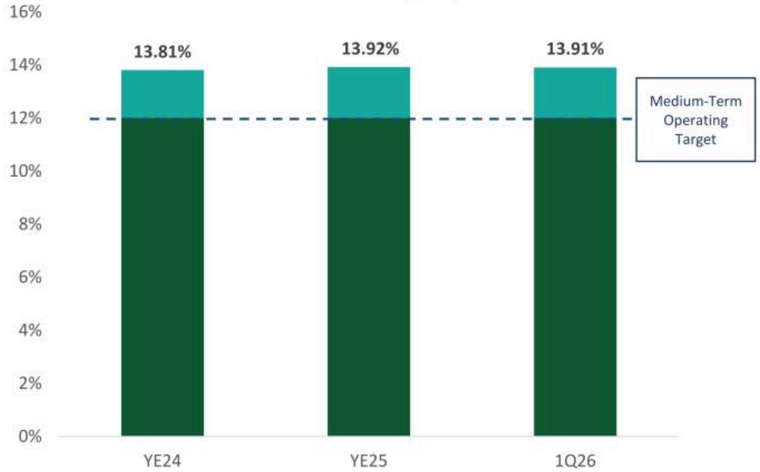
[1] Effective AOCI ($540.6mm) includes unrealized losses on AFS and unrecognized fair value of HTM as of March 31, 2026; reported AOCI of ($454.1mm)
[2] This is a non-GAAP financial measure and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measure

Capital Return Framework

Board approved an 18% dividend increase and an additional 15% share repurchase authorization

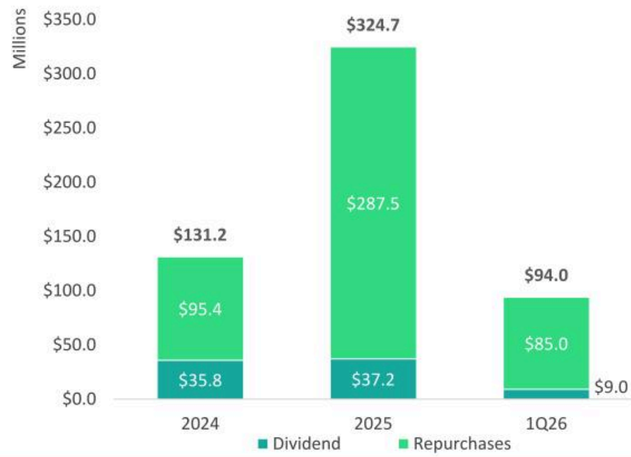
CET1 Trend

CET1 medium-term target of ~12%



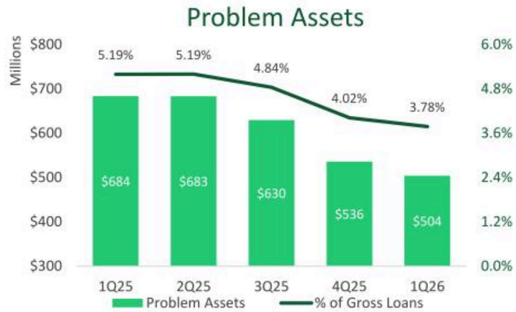
Total Capital Returned to Shareholders

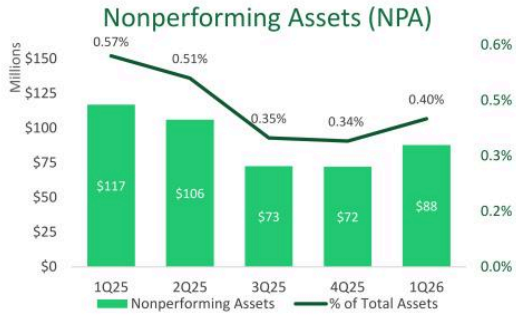
>100% of 1Q26 net income returned to shareholders; Repurchased 2.5% of shares in 1Q26[1] and 11.5% since year-end 2024[2]



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

Asset Quality Metrics

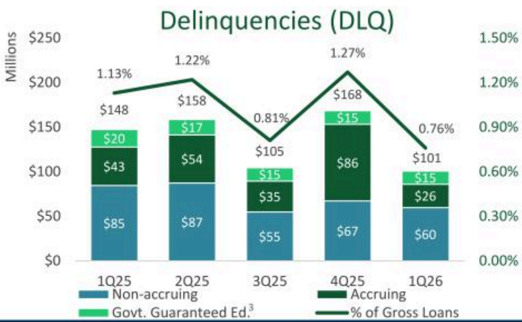


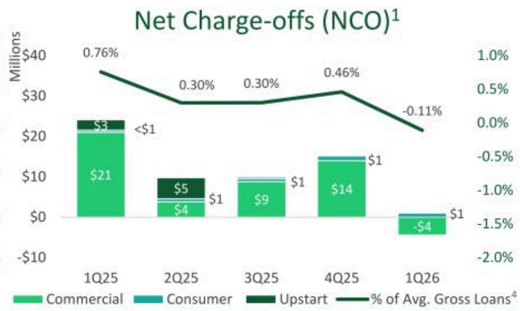


Revised FY26 NCO Outlook 25bps to 35bps[1,2]

1Q 2026 Performance

- Problem Assets and DLQ down significantly QoQ and YoY
- NPA: Increased 6bps QoQ
  - Primarily due to two well-secured loans (C&I and multifamily)
- NCO: Decreased 57bps QoQ
  - Primarily driven by partial charge offs of two existing NPLs which were more than offset by the $15.7mm recovery
- Non-Depository Financial Institutions:
  - $444mm (3.3% of gross loans)
  - 0.11% problem loans
  - No NPAs, DLQs, or charge-offs
  - No single portfolio segment is >33%





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

Loan & Leases ACL Overview

1Q 2026 ACL ($mm)

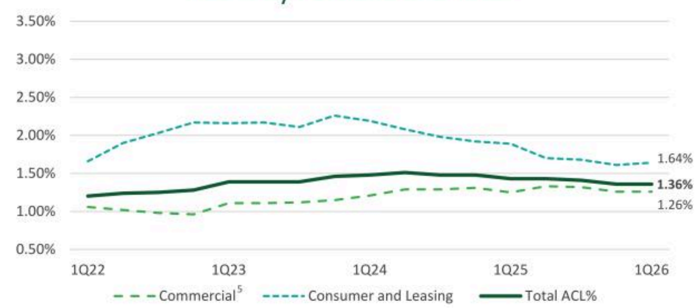
ACL and Coverage Ratio by Segment

($ millions)	March 31, 2025 $	March 31, 2025 %	December 31, 2025 $	December 31, 2025 %	March 31, 2026 $	March 31, 2026 %
C&I[4]	$50.7	1.90%	$52.9	1.89%	$51.3	1.89%
Owner Occupied - R/E	$8.4	0.43%	$7.6	0.39%	$8.2	0.39%
CRE Investor	$49.8	1.25%	$48.0	1.23%	$48.8	1.23%
Construction[4]	$9.7	1.12%	$13.3	1.30%	$13.9	1.30%
Resi Mortgage	$5.7	0.59%	$6.8	0.62%	$7.3	0.62%
Leases	$17.1	2.69%	$16.4	2.73%	$15.8	2.73%
HELOC & HEIL	$10.3	1.34%	$12.6	1.39%	$13.3	1.47%
Consumer Partnerships	$33.1	2.93%	$18.9	2.23%	$18.4	2.28%
Other	$2.7	1.95%	$3.0	2.11%	$3.0	2.15%
TOTAL	**$187.5**	**1.43%**	**$179.6**	**1.36%**	**$180.0**	**1.36%**

1Q 2026 ACL Commentary

- ACL coverage ratio[1] of **1.36%; 1.46%** including estimated remaining credit mark on acquired loan portfolios[2]
- FY GDP forecast of 2.4% in 2026 and 2.7% in 2027[3]
- FY unemployment forecast of 4.5% in 2026 and 4.3% in 2027[3]

ACL % By Portfolio and Total[1]



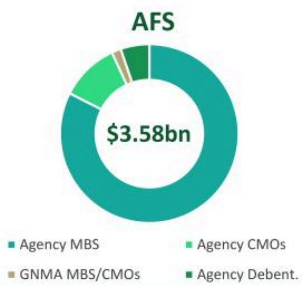
[1] Reflects ACL on loans and leases over the amortized cost of the total portfolio
[2] This is a non-GAAP financial measure and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable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

Investment Portfolio

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

Investments	
Investment Portfolio[1]	$4.54bn
% of Total Assets[1]	*21%*
Portfolio Duration[2]	5.8yrs
Portfolio Yield[2]	2.43%
Agency MBS/Notes %	*>95%*
Reported AOCI	($454.1mm)
Effective AOCI[3,4]	($540.6mm)

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



[1] Investment portfolio value includes market value AFS and book value of HTM
[2] 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 ($540.6mm) includes unrealized losses on AFS and unrecognized fair value of HTM as of March 31, 2026; assumes all securities, including HTM, are sold at market prices
Note: As of March 31, 2026, unless otherwise stated

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

(dollars in thousands)	Three Months Ended March 31, 2026	December 31, 2025	March 31, 2025
Net interest income (GAAP)	$ 185,136	$ 187,353	$ 175,216
Core net interest income (non-GAAP)	$ 185,136	$ 187,353	$ 175,216
Noninterest income (GAAP)	$ 90,115	$ 84,521	$ 80,897
Plus: Unrealized loss on equity investments, net	—	(4,057)	—
(Plus)/less: Visa derivative valuation adjustment	—	(1,500)	—
Core fee revenue (non-GAAP)	$ 90,115	$ 90,078	$ 80,897
Core net revenue (non-GAAP)	$ 275,251	$ 277,431	$ 256,113
Core net revenue (non-GAAP) (tax-equivalent)	$ 275,780	$ 277,957	$ 256,568
Noninterest expense (GAAP)	$ 162,765	$ 161,973	$ 151,795
Less: Loss on debt extinguishment	—	1,151	—
Less: Corporate development expense	57	55	59
Less/(plus): Restructuring expense	2,796	(126)	260
Core noninterest expense (non-GAAP)	$ 159,912	$ 160,893	$ 151,476
Core efficiency ratio (non-GAAP)	58.0 %	57.9 %	59.0 %
Core fee revenue ratio (non-GAAP)(tax-equivalent)	32.7 %	32.4 %	31.5 %

(dollars in thousands, except per share data)	Three Months Ended March 31, 2026	December 31, 2025	March 31, 2025
Calculation of tangible common equity ratio:			
Total Assets (GAAP)	$ 22,106,915	$ 21,314,076	$ 20,548,950
Less: Goodwill and other intangible assets	966,388	969,903	983,882
Total tangible assets (non-GAAP)	$ 21,140,527	$ 20,344,173	$ 19,565,068
Total stockholders' equity of WSFS (GAAP)	$ 2,724,493	$ 2,738,545	$ 2,671,614
Less: Goodwill and other intangible assets	966,388	969,903	983,882
Total tangible common equity (non-GAAP)	$ 1,758,105	$ 1,768,642	$ 1,687,732
Equity to asset ratio (GAAP)	12.32 %	12.85 %	13.00 %
Tangible common equity to tangible assets ratio (non-GAAP)	8.32 %	8.69 %	8.63 %

(dollars in thousands)	Three Months Ended March 31, 2026
Calculation of effective AOCI:	
Unrealized losses on AFS securities	$ 385,270
Unrealized losses on securities transferred from AFS to HTM	60,542
Unrecognized fair value on HTM securities	94,824
Effective AOCI (non-GAAP)	$ 540,636
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

WSFS Financial Corporation

(dollars in thousands, except per share data)	Three Months Ended March 31, 2026	December 31, 2025	March 31, 2025
GAAP net income attributable to WSFS	**$ 86,827**	$ 72,678	$ 65,896
Plus/(less): Pre-tax adjustments[1]	**2,853**	6,637	319
(Less)/plus: Tax impact of pre-tax adjustments	**(639)**	(1,637)	(78)
Adjusted net income (non-GAAP) attributable to WSFS	**$ 89,041**	$ 77,678	$ 66,137
Net income (GAAP)	**$ 86,845**	$ 72,694	$ 65,867
Plus: Income tax provision	**27,639**	24,538	21,101
Plus: Provision for credit losses	**(1,998)**	12,669	17,350
PPNR (Non-GAAP)	**112,486**	109,901	104,318
Plus/(less): Pre-tax adjustments[1]	**2,853**	6,637	319
Core PPNR (Non-GAAP)	**$ 115,339**	$ 116,538	$ 104,637
GAAP return on average assets (ROA)	**1.61 %**	1.33 %	1.29 %
Plus/(less): Pre-tax adjustments[1]	**0.05**	0.12	0.01
(Plus)/less: Tax impact of pre-tax adjustments	**(0.01)**	(0.03)	(0.01)
Core ROA (non-GAAP)	**1.65 %**	1.42 %	1.29 %
Less: Impact of loan recovery (after-tax)	**0.22**	—	—
Core ROA excluding loan recovery (non-GAAP)	**1.43 %**	1.42 %	1.29 %
Earnings per share (diluted)(GAAP)	**$ 1.64**	$ 1.34	$ 1.12
Plus/(less): Pre-tax adjustments[1]	**0.05**	0.12	0.01
(Plus)/less: Tax impact of pre-tax adjustments	**(0.01)**	(0.03)	—
Core earnings per share (non-GAAP)	**$ 1.68**	$ 1.43	$ 1.13
Less: Impact of loan recovery (after-tax)	**0.23**	—	—
Core EPS excluding loan recovery (non-GAAP)	**$ 1.45**	$ 1.43	$ 1.13

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

Appendix: Non-GAAP Financial Information

(dollars in thousands)	Three Months Ended March 31, 2026	December 31, 2025	March 31, 2025
Calculation of return on average tangible common equity:			
GAAP net income attributable to WSFS	**$ 86,827**	$ 72,678	$ 65,896
Plus: Tax effected amortization of intangible assets	**2,778**	2,782	2,945
Net tangible income (non-GAAP)	**$ 89,605**	$ 75,460	$ 68,841
Average stockholders' equity of WSFS	**$ 2,769,574**	$ 2,742,480	$ 2,637,354
Less: Average goodwill and intangible assets	**968,555**	972,332	986,738
Net average tangible common equity	**$ 1,801,019**	$ 1,770,148	$ 1,650,616
Return on average equity (GAAP)	**12.71 %**	10.51 %	10.13 %
Return on average tangible common equity (non-GAAP)	**20.18 %**	16.91 %	16.91 %
Calculation of core return on average tangible common equity:			
Adjusted net income (non-GAAP) attributable to WSFS	**$ 89,041**	$ 77,678	$ 66,137
Plus: Tax effected amortization of intangible assets	**2,778**	2,782	2,945
Core net tangible income (non-GAAP)	**$ 91,819**	$ 80,460	$ 69,082
Net average tangible common equity	**$ 1,801,019**	$ 1,770,148	$ 1,650,616
Core return on average equity (non-GAAP)	**13.04 %**	11.24 %	10.17 %
Core return on average tangible common equity (non-GAAP)	**20.68 %**	18.03 %	16.97 %

Appendix: Non-GAAP Financial Information

(dollars in thousands)		As of March 31, 2026
Calculation of adjusted common equity Tier 1 capital:		
Common equity tier 1 capital (GAAP)	$	2,237,226
Less: Effective AOCI (non-GAAP)		540,636
Adjusted common equity tier 1 capital (non-GAAP)	$	1,696,590
Risk Weighted Assets (GAAP)	$	16,085,590
Less: Debt securities		1,008,284
Adjusted Risk Weighted Assets (non-GAAP)	$	15,077,306
Common equity Tier 1 capital (GAAP)		13.91 %
Adjusted common equity Tier 1 capital ratio (non-GAAP)		11.25 %
Calculation of adjusted Tier 1 leverage:		
Tier 1 capital (GAAP)	$	2,237,226
Less: Effective AOCI (non-GAAP)		540,636
Adjusted Tier 1 capital (non-GAAP)	$	1,696,590
Average assets (Corp) (GAAP)	$	21,296,226
Less: Average debt securities		4,559,582
Adjusted average assets (non-GAAP)	$	16,736,644
Tier 1 leverage (GAAP)		10.51 %
Adjusted Tier 1 leverage (non-GAAP)		10.14 %

(dollars in thousands)		As of March 31, 2026
Calculation of adjusted total risk-based capital:		
Total risk-based capital (GAAP)	$	2,518,296
Less: Effective AOCI (non-GAAP)		540,636
Adjusted total risk-based capital (non-GAAP)	$	1,977,660
Risk Weighted Assets (GAAP)	$	16,085,590
Adjusted Risk Weighted Assets (non-GAAP)		15,077,306
Total risk-based capital (GAAP)		15.66 %
Adjusted total risk-based capital ratio (non-GAAP)		13.12 %
Calculation of adjusted tangible common equity to tangible assets ratio (non-GAAP):		
Total tangible assets (non-GAAP)	$	21,140,527
Less: Investment securities, AFS & HTM		4,540,113
Total adjusted tangible assets (non-GAAP)	$	16,600,414
Total tangible common equity (non-GAAP)	$	1,758,105
Less: Unrecognized fair value on HTM securities		94,824
Total adjusted tangible common equity (non-GAAP)	$	1,663,281
Tangible common equity to tangible assets ratio (non-GAAP)		8.32 %
Tangible common equity to tangible assets ratio including effective AOCI (non-GAAP)		10.02 %