CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: WSFS Financial Corporation
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RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies): H-1232
FDIC Certificate Number (for depository institutions): 17838

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$730,677	$729,323	Includes all residential mortgage, consumer (home equity loans, lines, auto, etc.), and residential construction loans to individuals for personal use.	**In addition, during February, WSFS originated $4.1 million of residential mortgage loans (25 loans) and $17.1 million of reverse mortgage loans (74 loans) all of which were subsequently sold and therefore not included in the balances reported. Also, during March, WSFS originated $10.3 million of residential mortgage loans (56 loans) and $17.8 million of reverse mortgage loans (65 loans) all of which were subsequently sold and therefore not included in the balances reported. Further, WSFS has modified and restructured 49 mortgage and real-estate secured consumer loans totaling $8.2 million as of February 28, 2009. These modifications increased to 54 loans totaling $9.2 million as of March 31, 2009.**
b. Average Commercial Loans	$1,776,906	$1,801,037	Includes all commercial and industrial, commercial real estate, and construction land development (excluding the residential construction loans highlighted in the consumer section).	
c. Total Loans (sum of lines a and b)	$2,507,583	$2,530,360		

2. General Market Commentary (optional)