

## WSFS Public File – Main Branch File

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April 1, 2024

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## **PUBLIC DISCLOSURE**

October 30, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Wilmington Savings Fund Society FSB  
Charter Number: 707938

500 Delaware Avenue  
Wilmington, Delaware 19801

Office of the Comptroller of the Currency

Midsized and Trust Bank Supervision  
400 7<sup>th</sup> Street, SW  
Mail Stop 10E-16  
Washington, DC 20219

**NOTE:** This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, and should not be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Bank's CRA Rating:** This bank is rated Satisfactory

The following table indicates the performance level of Wilmington Savings Fund Society FSB (WSFS) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based primarily on the high satisfactory performance in the Philadelphia CSA. The performance of the bank's community development (CD) lending had a neutral impact in the rating areas.
- The Investment Test rating is based on the outstanding performance in the Philadelphia CSA. The bank exhibits good responsiveness to credit and economic development needs.
- The Service Test rating is based primarily on the high satisfactory performance in the Philadelphia CSA. Service delivery systems are accessible to geographies and individuals of different income levels in the bank's assessment areas (AA).

### Lending in Assessment Area

An adequate percentage of the bank's loans are in in its AAs.

The bank originated and purchased 60.7 percent of its total loans inside the bank's assessment area(s) (AAs) during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>											
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)	
	Inside		Outside			Inside		Outside			
	#	%	#	%		\$	%	\$	%		
Home Mortgage	11,677	49.7	11,821	50.3	23,498	2,713,784	66.1	1,391,384	33.9	4,105,168	
Small Business	7,911	90.2	855	9.8	8,766	1,134,296	85.6	190,304	14.4	1,324,600	
Small Farm	42	56.8	32	43.2	74	3,193	38.7	5,055	61.3	8,248	
<b>Total</b>	<b>19,630</b>	<b>60.7</b>	<b>12,708</b>	<b>39.3</b>	<b>32,338</b>	<b>3,851,273</b>	<b>70.8</b>	<b>1,586,743</b>	<b>29.2</b>	<b>5,438,016</b>	

## **Description of Bank**

Wilmington Savings Fund Society, FSB (the bank) is an interstate savings bank headquartered in Wilmington, Delaware.

The bank is a full-service bank with 92 branches and 99 deposit-taking automated teller machines (ATMs). For this performance evaluation the bank has three rating areas: Philadelphia Combined Statistical Area (Philadelphia CSA) and the states of Delaware and New Jersey. Refer to the MMSA or State rating sections of this evaluation for details on the bank's performance by area.

The bank's business strategy is to provide banking products and financing to individuals, families, and businesses within the bank's footprint. The bank's lending focuses on home mortgage loans and small loans to businesses. The bank is aligned into four business segments consisting of commercial banking; bank investment banking (asset management); personal banking; and healthcare services.

According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report dated June 30, 2022, the bank had total deposits of \$17.4 billion. The bank ranked ninth in deposit market share in the Philadelphia CSA. As of December 31, 2022, the bank had total assets of \$19.8 billion, total loans of \$12 billion, and tier 1 capital of \$2 billion.

The bank acquired Bryn Mawr Trust Company January 1, 2022, which added 39 branches to the bank's AA.

There are no legal, financial, or other factors that may impede the bank's ability to meet the credit needs in its AAs. The bank was rated "Outstanding" at the last published CRA examination dated October 26, 2020.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The CRA evaluation period for HMDA, small business, and small farm loans is January 1, 2020, through December 31, 2022. The evaluation period for CD loans, Investment Test, and Service Test is January 1, 2020 through December 31, 2022. Separate analysis periods (2020-2021 and 2022) were used due to the decennial census effect on census tract incomes. Small business and small farm loans for 2022 were not compared to 2022 aggregate peer lending data because it was not available. Primary loan products, for the purpose of this evaluation, are products where the bank originated at least 20 loans within an AA during the analysis period. In our evaluation of the home mortgages for the Lending Test, we considered and concluded upon home purchase, home refinance, and home improvement loans in aggregate. Multifamily loans meeting the CD definition were considered as part of the evaluation of CD lending.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

For the lending test, greater weight was given to HMDA loans than small business and small farm loans when determining ratings for the geographical and borrower distribution in the Salisbury MSA. Small farm loans were not considered in the Salisbury MSA and the Philadelphia CSA during the 2022 analysis period where there were less than 20 loans during the analysis period.

### Ratings

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The Philadelphia CSA received the greatest weight in this evaluation. The Philadelphia CSA represents the largest AA for the entire bank with 95 percent of deposits, 94.6 percent of branches, and 93.1 percent of all bank loans.

The MMSA and state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each State and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

### Lending Activity

To assess the responsiveness of the bank’s lending activity in each AA, market share percentage and rank were used for the comparison between the respective loan products (home mortgage, small business, and small farm) and deposits. Common year data were compared when available. For example, home mortgage data for the analysis periods of 2020-2021 and 2022, respectively, were compared to



deposit data for the same years. The only difference is 2022 data were not available for small business and small farm lending.

The OCC determined lending activity responsiveness in each AA by comparing the bank's market rank percentage for deposits to each lending product market rank percentage. In addition, examiners divided the bank's deposit and lending market ranks by the total number of depository institutions and lenders, respectively. This approach takes into consideration the level of competition for deposits and home mortgage, small business, and small farm loans within the AA.

## **Description of Factors Considered Under Each Performance Test**

### Lending Test

The bank originated a substantial volume of PPP loans during the evaluation period. Between 2020 and 2021, the bank originated 4,962 PPP loans totaling \$555 million. Borrower revenue information was not required in underwriting PPP loans and the bank did not obtain revenue information for the significant majority of its PPP loans. As a result, the bank has a substantially higher volume of small business loans with incomes not reported in each of its assessment areas. Interagency guidance<sup>1</sup> states, "When evaluating CRA performance, the agencies will take into account the unique circumstances affecting borrowers and banks resulting from the COVID-19 emergency and will not penalize a bank for making a large volume of loans for which gross annual revenue information is not available." To fully consider the bank's lending patterns within the context of the PPP program, OCC examiners analyzed bank performance both including and excluding PPP loans for which income was unavailable or uncollected. This generally resulted in better performance when considering the *Distribution of Loans by Income Level of the Borrower* for small businesses. The impact of this analysis is described in the Lending Test section of each full-scope assessment area.

In the full-scope AAs, examiners gave consideration to branches located in middle- or upper-income geographies that improved accessibility to bank products and services for customers in low- and moderate-income geographies. Bank management provided data on the percentage of accounts held in branches in middle- or upper-income geographies by customers residing in low- or moderate-income geographies. Bank management also provided data showing branches that are physically located within a very short distance from a low- or moderate-income geography with no obstructions interfering with the customers access to the branch in the middle- or upper-income geography. Positive consideration was given to the middle- and upper-income branches located in close proximity to low- or moderate-income geographies and increasing the access to retail banking services for customers in those geographies.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. §25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution or any affiliate whose loans have been considered as part of the institution's lending performance has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

# Multistate Metropolitan Statistical Area Rating

## Philadelphia CSA

**CRA rating for the Philadelphia CSA<sup>2</sup>:** Satisfactory

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** Outstanding.

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to credit needs in its AA;
- The bank exhibits an adequate geographic distribution of loans in its AAs, given the strong level of competition;
- The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes;
- The bank made an adequate level of CD loans;
- The bank exhibits an outstanding level of investments and grants;
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the AAs; and
- The bank was a leader in conducting or supporting CD services in the AA.

## Description of Bank's Operations in Philadelphia CSA

The Philadelphia CSA represents the largest AA for the entire bank with 95 percent of deposits, 94.6 percent of branches, and 93.1 percent of all bank loans. The bank chose full counties in the AA. The bank offers a full range of loan and deposit products and services in its AA through its branches.

Refer to appendix A: Scope of the Examination – List of Assessment Areas and Type of Examination for the counties used to form the AAs.

Based on FDIC deposit market share data as of June 30, 2022, the bank had \$16.6 billion in deposits representing a 2.8 percent deposit market share and is ranked ninth out of 95 financial banks doing business in the AA. The largest depository institutions include Capital One, National Association (NA) and TD Bank, NA.

The bank originated and purchased 92 percent of total bank loans in the rating area. Home mortgages

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<sup>2</sup> This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

represented 59 percent, loans to small businesses represented 40.8 percent, and small loans to farms represented 0.2 percent of lending in the rating area.

### **Philadelphia CSA**

Examiners performed 17 community contacts addressing the needs and in the AA during the evaluation period. Community contacts consisted of nonprofit organizations specializing in economic development, housing, and small business development. Community contacts identified the following needs in the AA:

- Affordable housing and loan programs
- Access to financial literacy education
- Small business loans
- Increased access to working capital for existing businesses
- Increased access to branch locations in LMI areas

The bank identified the need for affordable housing, education and workforce development, and small business assistance as needs in the AA. The bank invested in mortgage-backed securities (MBSs) benefitting LMI borrowers. The bank financed various CD loans to develop and renovate housing to address affordable housing and to provide financial education, including multiple work development programs and workshops for LMI youth in the community. The bank implemented mortgage lending programs focused on assisting LMI families with their first home purchase. The programs offer down payment assistance and closing cost assistance. The bank continues to assist small business development, as a Small Business Administration (SBA) 504 lender and provider of SBA 7A loans. The bank established a small business loan program, providing lines of credit and term loans to small businesses in need of working capital.

The following table provides information on the demographic composition of the bank's full-scope AA(s).

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Philadelphia CSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,403	7.1	24.2	36.9	30.2	1.5
Population by Geography	5,747,811	6.9	23.1	38.5	31.2	0.3
Housing Units by Geography	2,330,593	7.1	24.0	38.0	30.7	0.2
Owner-Occupied Units by Geography	1,423,771	3.8	18.6	41.4	36.2	0.0
Occupied Rental Units by Geography	702,444	11.9	31.9	33.5	22.2	0.5
Vacant Units by Geography	204,378	13.4	34.6	30.6	21.2	0.2
Businesses by Geography	578,545	4.4	18.8	36.9	39.3	0.5
Farms by Geography	11,157	1.8	14.2	47.4	36.5	0.1

Family Distribution by Income Level	1,369,858	22.2	17.2	19.9	40.7	0.0
Household Distribution by Income Level	2,126,215	25.3	15.6	17.0	42.1	0.0
Median Family Income MSA - 15804 Camden, NJ	\$87,133	Median Housing Value			\$241,792	
Median Family Income MSA - 20100 Dover, DE MSA	\$64,252	Median Gross Rent			\$1,052	
Median Family Income MSA - 33874 Montgomery County- Bucks County-Chester County, PA	\$99,939	Families Below Poverty Level			9.4%	
Median Family Income MSA - 37964 Philadelphia, PA	\$56,411					
Median Family Income MSA - 48864 Wilmington, DE-MD-NJ	\$80,707					
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Philadelphia CSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,483	6.7	22.8	35.7	31.2	3.5
Population by Geography	5,956,046	6.6	22.7	37.5	32.1	1.2
Housing Units by Geography	2,386,661	6.9	23.5	37.2	31.4	1.0
Owner-Occupied Units by Geography	1,469,223	4.1	19.1	40.3	35.9	0.7
Occupied Rental Units by Geography	741,445	11.2	30.4	33.0	24.0	1.4
Vacant Units by Geography	175,993	12.3	30.8	29.8	25.1	2.0
Businesses by Geography	789,066	4.8	19.8	34.9	38.5	2.0
Farms by Geography	14,148	2.6	16.2	44.1	36.5	0.7
Family Distribution by Income Level	1,420,810	21.9	17.3	20.0	40.8	0.0
Household Distribution by Income Level	2,210,668	25.2	15.7	17.2	41.9	0.0
Median Family Income MSA - 15804 Camden, NJ	\$100,987	Median Housing Value			\$270,368	

Median Family Income MSA - 20100 Dover, DE MSA	\$70,383	Median Gross Rent	\$1,206
Median Family Income MSA - 33874 Montgomery County- Bucks County-Chester County, PA	\$117,345	Families Below Poverty Level	8.5%
Median Family Income MSA - 37964 Philadelphia, PA	\$68,458		
Median Family Income MSA - 48864 Wilmington, DE-MD-NJ	\$93,347		
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data Due to rounding, totals may not equal 100.0% (* The NA category consists of geographies that have not been assigned an income classification.</i>			

One method of assessing housing affordability in the Philadelphia CSA is to compare the adjusted median family income averaged for the CSA to median housing value. Assuming a 30-year mortgage with a five percent interest rate, and not accounting for a down payment, homeowner insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$36,900 per year (or less than 50 percent of the 2022 FFIEC adjusted median family income in the AA) could afford a \$171,845 mortgage with a payment of \$923 per month. A moderate-income borrower making \$59,040 per year (or less than 80 percent of the 2022 FFIEC adjusted median family income in the AA) could afford a \$274,952 mortgage with a payment of \$1,476 per month. This illustrates that low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in the AA with an estimated payment of \$1,744. The median housing value in the AA is \$324,900 and \$285,000 in 2020 and 2022 reflecting a percent change of 14 percent from 2020 to 2022 according to Realtor.com data.

According to the May 2023 Moody's Analytics report, the AA strengths are world-class educational institutions, center for healthcare and medical research, and a well-developed port and international airport. The 2022 unemployment rate for the AA was 5 percent compared to 11.3 percent in 2020. The leading industries by wage tier include colleges, universities, and professional schools; federal government; management of companies and enterprises; and offices of physicians. Major employers include University of Pennsylvania Health Systems, Thomas Jefferson University and TJU Health System Inc. Children's Hospital of Philadelphia, and Comcast.

## Scope of Evaluation in Philadelphia CSA

A full-scope review of the Philadelphia CSA was performed as it was the only AA in the rating area. Bank delineated AAs located in the same MSA are combined, analyzed, and presented as one AA for purposes of this evaluation. Refer to appendix A - Scope of Examination, for a list of all AAs under review.

Home mortgage lending by number and dollar amount represented more than 62.4 percent of the home mortgage, small business, and small farm lending during the evaluation period. Home mortgage lending was given more weight when drawing conclusions.

Home mortgage lending during the 2020-2021 analysis period, by number and dollar amount, represented more than 71.2 percent of home mortgage lending and was given more weight than

2022 lending when drawing home mortgage conclusions.

Small business lending during the 2020-2021 analysis period, by number and dollar amount, represented more than 78.3 percent of small business and small farm lending and was given more weight than 2022 lending when drawing small business conclusions. Small farm loans were only analyzed during the 2020-2021 analysis period because the bank did not originate or purchase more than 20 loans in 2022.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PHILADELPHIA CSA**

### **LENDING TEST**

The bank's performance under the Lending Test in the Philadelphia CSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Philadelphia CSA is good.

### **Lending Activity**

Based on the tables below, lending levels reflected good responsiveness to AA credit needs, taking into account the number and dollar amount of home mortgage, small business, and small farm loans originated and purchased relative to the bank's capacity based on deposits, competition, and market presence.

<b>Number of Loans</b>					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Philadelphia CSA 2020-2021	7,576	6,363	33	48	14,020
Philadelphia CSA 2022	3,070	1,014	3	12	4,099

<b>Dollar Volume of Loans</b>					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Philadelphia CSA 2020-2021	1,788,267	873,387	2,136	98,203	2,761,993
Philadelphia CSA 2022	651,445	190,020	228	32,299	873,992

The following factors support the bank's good responsiveness to community credit needs:

#### 2020-2021

- The bank's deposit market share is (1.6 percent) and is ranked 9 of 99 depository institutions in the AA.
- Competition for loans is significant in the AA. There are a total of 891 residential mortgage lenders, 316 small business lenders, and 36 small farm lenders in the AA.

- The bank's market share (1.3 percent) and rank (18) for mortgage lending are below those for deposits in the AA. However, the ranking for mortgage lending is well above to the rank for deposits when considered in relation to the number of competitors. The deposit rank is in the 10<sup>th</sup> percentile and the bank's mortgage lending rank is in the 3<sup>rd</sup> percentile.
- The bank's market share (2.9 percent) for small business lending is above the market share for deposits. When considered in relation to the number of competitors, the bank's small business lending rank (9<sup>th</sup> percentile) is above the deposit rank.
- Small farm lending is not a strategic focus for the bank and the market share (0.5 percent), and rank (21) are significantly below those for deposits and reflect the bank's primary focus on small business and residential mortgage lending. The rank for small farm lending (59<sup>th</sup> percentile) remains significantly below the rank for deposits when considered in relation to the number of competitors.

### 2022

- The bank's deposit market share is (2.8 percent) and is ranked 9 of 95 depository institutions in the AA.
- Competition for loans is significant in the AA. There are a total of 869 residential mortgage lenders in the AA.
- The bank's market share (1.7 percent) and rank (13) for mortgage lending are well below those for deposits in the AA. However, the ranking for mortgage lending is well above the rank for deposits when considered in relation to the number of competitors. The deposit rank is in the 10<sup>th</sup> percentile and the bank's mortgage lending rank is in the 2<sup>nd</sup> percentile.
- Small business data was not evaluated because the data was not available at the time of the evaluation.

## **Distribution of Loans by Income Level of the Geography**

The bank exhibits an adequate geographic distribution of loans in its AA.

### ***Home Mortgage Loans***

Refer to table O of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

### 2020-2022

The geographic distribution of the bank's home mortgage lending was poor.

### 2020-2021

The geographic distribution of the bank's home mortgage lending was poor. The proportion of loans was significantly below the percentage of owner-occupied housing units in low-income geographies and well below the aggregate. The proportion of loans was well below the percentage of owner-occupied housing units and the aggregate in moderate-income geographies.

### 2022

The geographic distribution of the bank's home mortgage lending was adequate. The proportion of loans was well below the percentage of owner-occupied housing units and below the aggregate in low-income geographies. The proportion of loans was below the percentage of owner-occupied housing units and well below the aggregate in moderate-income geographies.



***Small Loans to Businesses***

Refer to table Q of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

2020-2022

The geographic distribution of the bank's small loans to businesses was good.

2020-2021

The geographic distribution of the bank's small loans to businesses was good. The proportion of loans was below the percentage of businesses in low-income geographies and somewhat near to the aggregate. The proportion of loans was near to the percentage of businesses in moderate-income geographies and the aggregate.

2022

The geographic distribution of the bank's small loans to businesses was good. The proportion of loans was below the percentage of businesses in low-income geographies and somewhat near to moderate-income geographies.

***Small Loans to Farms***

Refer to table S of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

2020-2021

The geographic distribution of the bank's small loans to farms was adequate. The bank did not originate small loans to farms in low-income geographies. There were also no aggregate small loans to farms originated in low-income geographies.

***Lending Gap Analysis***

Maps of the bank's lending, supervisory data, and other summary reports were reviewed and there were not any unexplained conspicuous gaps in the bank's lending.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes.

***Home Mortgage Loans***

Refer to table P of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

2020-2022

The borrower distribution of the bank's home mortgage lending was excellent.

2020-2021

The borrower distribution of the bank's home mortgage lending was excellent. The proportion of loans was well below the percentage of low-income families and exceeded the aggregate. The proportion of loans was near to the percentage of moderate-income families and the aggregate.

### 2022

The borrower distribution of the bank's home mortgage lending was good. The proportion of loans was well below the percentage of low-income families and exceeded the aggregate. The proportion of loans was near to the percentage of moderate-income families and the aggregate.

### ***Small Loans to Businesses***

Refer to table R of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

### 2020-2022

When determining the conclusion in this AA, we considered the fact that 99 percent of the bank's small loans to businesses were PPP loans that did not have revenue information. Based on the data in the tables, the overall borrower distribution of small loans to businesses was adequate. Consideration of the bank's PPP lending had a positive effect on our assessment of the bank's Distribution of Loans by Income Level of the Borrower

The bank did not collect or consider the gross annual revenues in the underwriting of 73.8 percent of its small loans to businesses in the AA. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less was significantly below the percentage of businesses with gross annual revenues of \$1 million or less and well below the aggregate distribution of small loans to businesses.

### 2020-2021

The borrower distribution of the bank's loans to small businesses by revenue was poor. The proportion of loans was significantly below the percentage of small businesses and well below the aggregate.

### 2022

The borrower distribution of the bank's loans to small businesses by revenue was poor. The proportion of loans was well below to the percentage of small businesses.

### ***Small Loans to Farms***

Refer to table T of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

### 2020-2021

When determining the conclusion in this AA, we considered the fact that 94 percent of the bank's small loans to farm were PPP loans that did not have revenue information. Based on the data in the tables and considering the percentage of PPP loans, the overall borrower distribution of small loans to farms was adequate. Consideration of the bank's PPP lending had a positive effect on our assessment of the bank's Distribution of Loans by Income Level of the Borrower

The bank did not collect or consider the gross annual revenues in the underwriting of 73.8 percent of its small loans to farms. Based on those businesses with known revenues, the borrower distribution of the

bank's loans to small farms by revenue was poor. The proportion of loans was well below the percentage of small farms and the aggregate.

### **Community Development Lending**

The bank has made an adequate level of CD loans which had a neutral impact in the overall Lending Test rating in the rating area.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank originated 60 loans totaling \$130.5 million representing 6.9 percent of allocated tier one capital. The bank utilized CD lending opportunities to meet identified credit needs. The bank supported identified CD needs of affordable housing (36 loans totaling \$63.2 million). Additionally, the bank supported community services (16 loans totaling \$25.9 million).

### **Product Innovation and Flexibility**

The bank uses innovative and/or flexible lending practices in order to serve AA credit needs.

The bank offers a first-time home buyer product allowing the borrower to finance 95 to 97 percent of loan to value with a no mortgage insurance option. The bank offers a Department of Veterans Affairs mortgage product allowing the borrower to finance 100 percent of loan to value. The bank offers a United States Department of Agriculture mortgage product allowing the borrower to finance 100 percent of loan to value. The bank offers a Federal Housing Administration mortgage product with a low down payment and flexible credit and income guidelines. The bank offers a Neighborhood Opportunity Program mortgage product allowing the borrower to finance up to 97 percent of loan to value. Additionally, the bank offers a home mortgage down payment grant designed to help families with up to \$10,000 in down payment assistance and/or closing costs. Additionally, the bank had a mortgage neighborhood opportunity program providing low down payment options and no private mortgage insurance.

The bank provides a small business express loan designed for entrepreneurs. Express loan features include simple application process for loans of \$100,000 or less; approval within two days of application receipt; funding as soon as three days from loan approval in the form of lines of credit (LOC) or term loans, generally from 3-10 years; cash flow LOC is accessible using online or mobile banking and provides overdraft protection. The bank is an SBA 504 and SBA 7A lender.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in the Philadelphia AA is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank's performance in the Philadelphia AA is excellent.

The institution has an excellent level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

### Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Philadelphia CSA	38	39,723	168	143,227	206	100	182,950	100	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

The bank's level of qualified CD investment relative to investment opportunities and capacity in the AA is good. The bank made 206 investments, donations, and grants totaling approximately \$183 million. This includes 38 prior period investments totaling \$39.7 million and 41 current period investments totaling \$142 million. Additionally, the bank made 127 grants and donations totaling \$1.2 million. The bank's total investments represented 9.6 percent of allocated tier 1 capital. The bank supported identified CD needs of affordable housing (40 investments totaling \$140.3 million) and economic development (1 investment totaling \$1.7 million).

Examples of investments made during the valuation period include:

- A \$16 million LIHTC equity investment to provide affordable housing to LMI individuals.
- An \$8 million LIHTC equity investment to provide shelter and homes for the homeless population in the AA.
- \$87.3 million in MBS investments, secured by loans to LMI borrowers, providing affordable housing in the AA.

### SERVICE TEST

The bank's performance under the Service Test in the Philadelphia CSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Philadelphia CSA is good.

### Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System													
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
<b>Philadelphia CSA</b>	100	86	100	1.2	12.8	40.7	43.0	2.3	6.6	22.7	37.5	32.1	1.2

The percentage of branches in low-income geographies are well below the percentage of the population in those geographies. The percentage of moderate-income geographies is below the percentage of the population residing in those geographies. The bank has three branches in proximity to serve low-income geographies and 10 branches in proximity to serve moderate-income geographies. The bank provided data showing customers being served in the LMI CTs. This contributed positively to conclusions.

All branches in the AA had deposit-taking ATMs, including those located in or near LMI geographies. The AA also had four additional deposit-taking ATMs not located in a branch, including one in a moderate-income (CT). Retail services offered by the bank include direct deposit, mobile banking, online banking, and bill pay. No significant weight was given to these additional services.

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
<b>Philadelphia CSA</b>	0	12	-1	-2	-4	-5

To the extent changes have been made, the bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank closed 12 branches during the evaluation period, including one in a low-income geography and two in moderate-income geographies. The bank consolidated eight branches and closed four branches due to lease expiration.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly low and moderate-income geographies and/or individuals. Generally, branches are open 9:00 a.m. to 5:00 p.m. Monday through Thursday; 9:00 a.m. to 6:00 p.m. on Friday; and 9:00 a.m. to 1:00 p.m. on Saturday. Some branches in middle- and upper-income CTs have more limited hours due to the branch being located inside a building with limited access hours. Where walk-up or drive through services are offered, hours typically align with branch hours.

The bank offers traditional banking products, mortgages, and consumer and small business lending and services in all branch locations in the AA.

### **Community Development Services**

The bank is a leader in providing CD services.

During the evaluation period, 135 employees provided services to 93 different nonprofit organizations with 32 employees serving as board or committee members at 42 nonprofit organizations. In total, employees donated approximately 2,480 hours of CD services in the AA. The vast majority of CD service hours focused on providing needed community services to LMI individuals.

Examples of qualified CD services in the AA include:

- One employee donated 115 hours and demonstrated leadership serving as the Chairman of the Board of Directors at a Philadelphia nonprofit organization that provides housing to low-income individuals, age 65 years or older. The employee utilized their expertise reviewing financial statements and provided technical assistance in the areas of financial management and fundraising.
- One employee donated 74 hours to a nonprofit organization whose mission is to unify individuals to distribute meals and services to the homeless in Philadelphia.
- Four employees donated 50 hours to three elementary schools in the AA providing financial literacy education to students where a majority of students receive free or reduced lunch.

## State Rating

### State of Delaware

**CRA rating for the State of Delaware:** Satisfactory

**The Lending Test is rated:** Low Satisfactory

**The Investment Test is rated:** High Satisfactory

**The Service Test is rated:** Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to credit needs in its AA;
- The bank exhibits an adequate geographic distribution of loans in its AAs, given the strong level of competition;
- The bank exhibits an adequate distribution of loans among individuals of different income levels and businesses of different sizes;
- The bank has made an adequate level of CD loans;
- The bank exhibits a good level of investments and grants;
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the AAs; and
- The bank conducted or supported an adequate level of CD services in the AA.

### Description of Bank's Operations in Delaware

The bank has one AA within the state, the Salisbury MSA. The bank chose full counties in the AA. The bank offers a full range of loan and deposit products and services in its AA through its branches within the rating area.

Refer to appendix A: Scope of the Examination – List of Assessment Areas and Type of Examination for the counties used to form the AAs.

Based on FDIC deposit market share data as of June 30, 2023, the bank had \$873.6 million in deposits representing a 1 percent deposit market share in the AA and is ranked fourth out of 18 financial banks doing business in the AA. The deposits account for 5 percent of the total bank deposits. The largest depository institutions include Capital One, NA and TD Bank, NA.

The bank originated and purchased 8 percent of total bank loans in the rating area. Home mortgages represented 65.6 percent, loans to small businesses represented 34 percent, and loans to small farms represented 0.4 percent of lending in the AA.

Examiners performed two community contacts addressing the needs in the AA during the evaluation period. Community contacts consisted of nonprofit organizations specializing in economic development, housing, and small business development. Community contacts identified the following needs in the AA:

- Affordable housing opportunities
- Small businesses loan opportunities

The bank identified the need for affordable housing, community development in LMI communities, financial education, workforce development, and small business assistance as needs for the AA. The bank invested in MBSs benefitting LMI borrowers. The bank implemented mortgage lending programs focused on assisting LMI families with their first home purchase. The programs offer down payment and closing cost assistance. The bank assists small business development as an SBA 504 lender and provider of SBA 7A loans. The bank established a small business loan program, which provides lines of credit and term loans to small businesses in need of working capital.

The following table provides information on the demographic composition of the bank's full-scope AA(s).

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Salisbury MSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	54	0.0	9.3	64.8	24.1	1.9
Population by Geography	207,302	0.0	10.1	76.4	13.5	0.0
Housing Units by Geography	127,680	0.0	6.5	65.1	28.4	0.0
Owner-Occupied Units by Geography	62,989	0.0	6.5	77.0	16.4	0.0
Occupied Rental Units by Geography	18,194	0.0	16.2	69.1	14.7	0.0
Vacant Units by Geography	46,497	0.0	2.5	47.5	50.0	0.0
Businesses by Geography	16,496	0.0	8.5	70.7	20.7	0.0
Farms by Geography	900	0.0	7.1	83.6	9.3	0.0
Family Distribution by Income Level	55,052	20.1	18.2	21.2	40.4	0.0
Household Distribution by Income Level	81,183	22.0	16.8	18.7	42.4	0.0
Median Family Income MSA - 41540 Salisbury, MD-DE MSA		\$63,091	Median Housing Value			\$300,388
			Median Gross Rent			\$971
			Families Below Poverty Level			8.8%
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						



<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Salisbury MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	75	0.0	14.7	49.3	32.0	4.0
Population by Geography	237,378	0.0	17.6	61.6	19.9	0.8
Housing Units by Geography	141,123	0.0	14.2	50.4	34.5	0.9
Owner-Occupied Units by Geography	76,401	0.0	13.6	60.1	25.6	0.7
Occupied Rental Units by Geography	17,822	0.0	30.3	53.6	14.3	1.8
Vacant Units by Geography	46,900	0.0	8.9	33.5	56.6	0.9
Businesses by Geography	18,175	0.0	16.3	57.4	25.9	0.5
Farms by Geography	941	0.0	13.0	73.5	13.3	0.2
Family Distribution by Income Level	64,499	18.3	19.8	20.5	41.4	0.0
Household Distribution by Income Level	94,223	21.7	16.4	19.3	42.6	0.0
Median Family Income MSA - 41540 Salisbury, MD-DE MSA		\$76,095	Median Housing Value			\$333,735
			Median Gross Rent			\$1,017
			Families Below Poverty Level			7.6%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

One method of assessing housing affordability in the Salisbury MSA is to compare the average adjusted median family income to median housing value. Assuming a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowner insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$38,048 per year (or less than 50 percent of the 2022 FFIEC adjusted median family income in the AA) could afford a \$177,189 mortgage with a payment of \$951 per month. A moderate-income borrower making \$60,876 per year (or less than 80 percent of the 2022 FFIEC adjusted median family income in the AA) could afford a \$283,502 mortgage with a payment of \$1,522 per month. This illustrates that low- and moderate-income borrowers would be challenged to qualify for a mortgage loan in the AA with an estimated payment of \$2,657. The median housing value in the AA is \$494,990 and \$329,945 in 2020 and 2022 reflecting a percent change of 50 percent from 2020 to 2022 according to Realtor.com data.

According to the May 2023 Moody's Analytics report, the AA strengths are low cost of living for the Northeast, popular among tourists and retirees, and single-family housing is undervalued. The 2022

unemployment rate for the AA was 4.4 percent compared to 7.8 percent in 2020. The leading industries by wage tier include physicians' offices, the federal government, management of companies and enterprise, and agencies, brokerages, and other insurance related companies. Major employers include Peninsula Regional Medical Center, Beebe Medical Center, Salisbury University, and Perdue Farms Inc.

## **Scope of Evaluation in Delaware**

A full-scope review of the Salisbury MSA was performed as it was the only AA in the rating area. Bank delineated AAs located in the same MSA are combined, analyzed, and presented as one AA for purposes of this evaluation. Refer to appendix A - Scope of Examination, for a list of all AAs under review.

Home mortgage lending by number and dollar amount represented more than 69.5 percent of the home mortgage and small business lending during the evaluation period. Home mortgage lending was given more weight when drawing conclusions.

Home mortgage lending during the 2020-2021 analysis period, by number and dollar amount, represented more than 68.8 percent of total home mortgage lending in the AA during the evaluation period and was given more weight than 2022 home mortgage lending when drawing home mortgage conclusions. Small business lending during the 2020-2021 analysis period, by number and dollar amount, represented more than 82.1 percent of home small business lending and was given more weight than 2022 lending when drawing small business conclusions. Small farm loans were not analyzed during the evaluation period because the bank did not originate or purchase more than 20 loans in either analysis period.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DELAWARE**

### **LENDING TEST**

The bank's performance under the Lending Test in Delaware is rated Low Satisfactory.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank's performance in the Salisbury MSA is adequate.

#### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs considering the number and dollar amount of home mortgage and small business loans relative to the bank's lending capacity based on deposits, competition, and market presence.

Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Salisbury MSA 2020-2021	727	453	6	0	1,186
Salisbury MSA 2022	304	81	0	2	387

Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Salisbury MSA 2020-2021	191,686	60,830	829	0	253,345
Salisbury MSA 2022	82,386	10,059	0	3,997	96,442

The following factors support the bank's excellent responsiveness to community credit needs:

#### 2020-2021

- The bank's deposit market share is (1 percent) and is ranked 4 of 18 depository institutions in the AA.
- Competition for loans is significant in the AA. There are a total of 445 residential mortgage lenders and 103 small business lenders in the AA.
- The bank's market share (1.7 percent) for mortgage lending is above the market share for deposits in the AA. The ranking for mortgage lending is significantly above the rank for deposits when considered in relation to the number of competitors. The deposit rank is in the 23<sup>rd</sup> percentile and the bank's mortgage lending rank is in the 4<sup>th</sup> percentile.
- The bank's market share (1.3 percent) for small business lending is above the market share for deposits. When considered in relation to the number of competitors, the bank's small business lending rank (18<sup>th</sup> percentile) is near to the deposit rank.

#### 2022

- The bank's deposit market share is (1 percent) and is ranked 4 of 18 depository institutions in the AA.
- Competition for loans is significant in the AA. There are a total of 432 residential mortgage lenders in the AA.
- The bank's market share (2.3 percent) and rank (9) for mortgage lending are significantly above and below those for deposits in the AA. The ranking for mortgage lending is significantly above to the rank for deposits when considered in relation to the number of competitors. The deposit rank is in the 23<sup>rd</sup> percentile and the bank's mortgage lending rank is in the 3<sup>rd</sup> percentile.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an adequate geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to table O of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

2020-2022

The geographic distribution of the bank's home mortgage lending was poor.

2020-2021

The geographic distribution of the bank's home mortgage lending was poor. There were no low-income geographies in the AA. The proportion of loans was significantly below the percentage of owner-occupied housing units and well below the aggregate in moderate-income geographies.

2022

The geographic distribution of the bank's home mortgage lending was adequate. There were no low-income geographies in the AA. The proportion of loans was below the percentage of owner-occupied housing units and the aggregate in moderate-income geographies.

***Small Loans to Businesses***

Refer to table Q of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

2020-2022

The geographic distribution of the bank's small loans to businesses was excellent.

2020-2021

The geographic distribution of the bank's small loans to businesses was excellent. There were no low-income geographies in the AA. The proportion of loans exceeds the percentage of businesses in moderate-income geographies and the aggregate.

2022

The geographic distribution of the bank's small loans to businesses was excellent. There were no low-income geographies in the AA. The proportion of loans exceeds the percentage of businesses in moderate-income geographies.

***Lending Gap Analysis***

Maps of the bank's lending, supervisory data, and other summary reports were reviewed and there were not any unexplained conspicuous gaps in the bank's lending.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits an adequate distribution of loans among individuals of different income levels and business and farms of different sizes.

***Home Mortgage Loans***

Refer to table P of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of the bank's home mortgage lending was adequate.

#### 2020-2021

The borrower distribution of the bank's home mortgage lending was adequate. The proportion of loans was significantly below the percentage of low-income families and exceeded the aggregate. The proportion of loans was below the percentage of moderate-income families and near to the aggregate.

#### 2022

The borrower distribution of the bank's home mortgage lending was good. The proportion of loans was well below the percentage of low-income families and exceeded the aggregate. The proportion of loans was below the percentage of moderate-income families and the aggregate.

### ***Small Loans to Businesses***

Refer to table R of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

#### 2020-2022

When determining the conclusion in this AA, we considered the fact that 97 percent of the bank's small loans to businesses were PPP loans that did not have revenue information. Based on the data in the tables and considering the high percentage of PPP loan, the overall borrower distribution of small loans to businesses was adequate. Consideration of the bank's PPP lending had a positive effect on our assessment of the bank's Distribution of Loans by Income Level of the Borrower

The bank did not collect or consider the gross annual revenues in the underwriting of 73.8 percent of its small loans to businesses in the AA. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less was well below the percentage of businesses with gross annual revenues of \$1 million or less and significantly below the aggregate distribution of small loans to businesses.

#### 2020-2021

The borrower distribution of the bank's loans to small businesses by revenue was poor. The proportion of loans was significantly below the percentage of small businesses and well below the aggregate.

#### 2022

The borrower distribution of the bank's loans to small businesses by revenue was adequate. The proportion of loans was below the percentage of small businesses.

### **Community Development Lending**

The bank has made an adequate level of CD loans which had a neutral impact in the overall Lending Test rating in the rating area.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank originated two loans totaling \$4 million representing 4 percent of allocated tier one capital. The bank utilized CD lending opportunities to meet identified credit needs. The bank supported identified CD needs of affordable housing (2 loans totaling \$4 million).

### **Product Innovation and Flexibility**

The bank uses innovative and/or flexible lending practices in order to serve AA credit needs.

The bank offers a first-time home buyer product allowing the borrower to finance 95 to 97 percent of loan to value with a no mortgage insurance option. The bank offers a Department of Veterans Affairs mortgage product allowing the borrower to finance 100 percent of loan to value. The bank offers a United States Department of Agriculture mortgage product allowing the borrower to finance 100 percent of loan to value. The bank offers a Federal Housing Administration mortgage product with a low down payment and flexible credit and income guidelines. The bank offers a Neighborhood Opportunity Program mortgage product allowing the borrower to finance up to 97 percent of loan to value. Additionally, the bank offers a home mortgage down payment grant designed to help families with up to \$10,000 in down payment assistance and/or closing costs. Additionally, the bank had a mortgage neighborhood opportunity program providing low down payment options and no private mortgage insurance.

The bank provides a small business express loan designed for entrepreneurs. Express loan features include: simple application process for loans of \$100,000 or less; approval within two days of application; funding as soon as three days from loan approval; come in the form of lines of credit (LOC) or term loans; loan terms are generally from 3-10 years; cash flow LOC is accessible using online or mobile banking and provides overdraft protection. The bank is an SBA 504 and SBA 7A lender. Additionally, the bank participated in the Paycheck Protection Program approving 5,486 loans totaling \$725.5 million.

### **INVESTMENT TEST**

The bank's performance under the Investment Test in the Salisbury AA is rated High Satisfactory.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank's performance in the Salisbury AA is good.

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

## Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Salisbury	1	1,160	16	3,858	17	100	5,018	100	0	0

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

The bank's level of qualified CD investment relative to investment opportunities and capacity in the AA is good. The bank made 17 investments, donations, and grants totaling approximately \$5 million. This includes 1 prior period investment totaling \$1.2 million and 12 current period investments totaling \$3.8 million. Additionally, the bank made four grants and donations totaling \$2,500. The bank's total investments represented 5 percent of allocated tier 1 capital. The bank supported identified CD needs of affordable housing (12 investments totaling \$3.8 million).

An example of investments made during the valuation period include:

- Twelve MBSs totaling \$3.8 million providing housing to LMI individuals in the AA.

## SERVICE TEST

The bank's performance under the Service Test in Delaware is rated Low Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Salisbury MSA is adequate.

## Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Salisbury MSA</b>	100	5	100	0.0	0.0	60.0	40.0	0.0	17.6	61.6	19.9

There are no low-income geographies in the AA. The bank's limited branch and deposit presence in the AA are considered when concluding on accessibility of branches in moderate-income geographies. The

percentage of branches in moderate-income geographies is significantly below the percentage of the population residing in those geographies. The bank has one branch in proximity to serve moderate-income geographies. This branch provided additional access to retail banking services to one moderate-income CT. This contributed positively to conclusions. The branch distribution, taking into consideration the bank’s limited presence in the AA, is adequate.

All branches in the AA had deposit-taking ATMs, including the branch located near to a moderate-income CT. Retail services offered by the bank include direct deposit, mobile banking, online banking, and bill pay.

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Salisbury MSA	0	2	0	-1	-1	0

To the

extent changes have been made, the bank’s opening and closing of branches has adversely affected the accessibility of its delivery systems, particularly LMI geographies and/or to LMI individuals. The bank closed one branch in a moderate-income and one in a middle-income geography in order to consolidate branches.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly LMI geographies and/or individuals. Generally, branches are open 9:00 a.m. to 5:00 p.m. Monday through Thursday; 9:00 a.m. to 6:00 p.m. on Friday; and 9:00 a.m. to 1:00 p.m. on Saturday. Where walk-up or drive through services are offered, hours typically align with branch hours.

The bank offers traditional banking products, mortgages, and consumer and small business lending and services in all branch locations in the AA.

**Community Development Services**

The bank provides an adequate level of CD services.

During the evaluation period, 14 employees provided services to six different organizations. One employee served on the board at one organization. In total, employees donated 32 hours of CD services in the AA. CD service hours focused on community services to LMI individuals. The Covid-19 pandemic and the efforts to address it significantly impacted the bank’s ability to conduct CD services.

Examples of qualified CD services in the AA include:



- One employee demonstrated leadership and served 14 hours on the board of a federally qualified health care center that provides primary healthcare, dental, and mental health services to primarily LMI individuals. The employee's financial expertise and experience allowed them to provide fiscal oversight for the organization through a review of financial reports, audits, and budgets.
- Eleven employees donated a combined 13 hours providing financial literacy education to LMI individuals in the AA to schools where a majority of students received free or reduced lunch.

## State Rating

### State of New Jersey

#### **CRA rating for the State of New Jersey: Satisfactory**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to credit needs in its AA;
- The bank did not make any CD loans in the rating area;
- The bank exhibits an adequate level of investments and grants;
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels; and
- The bank provides an adequate level of CD services.

### **Description of Bank's Operations in New Jersey**

The bank has one AA within the state, the Trenton MSA. The bank chose full counties in the AA. The bank offers loan products and services in its AA and has no branches and one deposit taking ATM in the rating area.

Refer to appendix A: Scope of the Examination – List of Assessment Areas and Type of Examination for the counties used to form the AAs.

Based on FDIC deposit market share data as of June 30, 2022, the bank had no deposits in the AA.

The bank originated and purchased less than 1 percent of total bank loans in the rating area. Home mortgages represented 81 percent and loans to small businesses represented 19 Percent of lending in the AA.

Examiners performed two community contacts addressing the needs in the AA during the evaluation period. Community contacts consisted of nonprofit organizations in the AA, specializing in economic development, housing, and commerce. The community contacts discussed economic conditions in the AA, opportunities for financial institutions, and performance of local financial institutions. Community contacts identified the following needs in the AA:

- Affordable housing
- Financial literacy
- Workforce development

The following table provides information on the demographic composition of the bank's full-scope AA(s).

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Trenton MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	84	17.9	25.0	23.8	32.1	1.2
Population by Geography	387,340	13.4	23.5	29.9	32.8	0.4
Housing Units by Geography	145,115	14.3	23.8	29.2	32.8	0.0
Owner-Occupied Units by Geography	83,468	6.4	21.7	32.4	39.5	0.0
Occupied Rental Units by Geography	47,972	24.1	27.1	24.7	24.1	0.0
Vacant Units by Geography	13,675	27.9	24.6	25.2	22.2	0.0
Businesses by Geography	45,634	11.6	20.1	26.4	41.9	0.0
Farms by Geography	1,018	8.3	25.2	26.9	39.6	0.0
Family Distribution by Income Level	87,704	23.6	16.2	19.8	40.5	0.0
Household Distribution by Income Level	131,440	26.8	13.6	16.9	42.7	0.0
Median Family Income MSA - 45940 Trenton-Princeton, NJ MSA		\$108,756	Median Housing Value			\$324,206
			Median Gross Rent			\$1,347
			Families Below Poverty Level			7.7%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data            Due to rounding, totals may not equal 100.0%            (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in New Jersey

A full-scope review of the Trenton MSA was performed as it was the only AA in the rating area. Bank delineated AAs located in the same MSA are combined, analyzed, and presented as one AA for purposes of this evaluation. Refer to appendix A - Scope of Examination, for a list of all AAs under review.

The assessment area was created January 1, 2022 when the bank acquired Bryn Mawr Trust Company and acquired a deposit taking ATM in the Trenton MSA. The bank did not originate or purchase enough home mortgage or loans to small businesses to be able to perform a meaningful aggregate or demographic analysis.

The bank did not originate 20 home mortgage loans nor 20 small business loans in the Trenton MSA throughout the evaluation period; therefore, home mortgage loans and small business loans were not considered primary products. The limited number of home mortgage loans and small business loans are consistent with the overall lower level of transactional and business development activity in the Trenton MSA with its limited presence consisting of one deposit taking ATM and no branch in the AA. Bank geographic and borrower distribution for the Lending Test will not be evaluated for home mortgage and small business performance.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW JERSEY**

### **LENDING TEST**

The bank's performance under the Lending Test in New Jersey is rated Low Satisfactory.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank's performance in the Trenton MSA is adequate.

### **Lending Activity**

Based on the tables below, lending levels reflected adequate responsiveness to AA credit needs, taking into account the number and dollar amount of home mortgage and small business loans originated and purchased relative to the bank's capacity based on deposits, market presence, and business strategy. This conclusion takes into consideration the bank's presence in the state of New Jersey in the Trenton MSA being limited to one deposit taking ATM for one year of the evaluation period only. The bank's performance is consistent with expectations based upon the very limited presence and time in the AA.

Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Trenton MSA 2022	17	4	0	0	21

Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
Trenton MSA 2022	4,626	1,596	0	0	6,222

Based on the June 30, 2022 FDIC Summary of Deposit Market Share Report, the bank had no deposits in the assessment area.

In home mortgage lending, the bank ranked 89 out of 422 lenders (21<sup>st</sup> percentile) with a market share of 0.2 percent.

Peer small loans to businesses data was not available for the analysis period.

## Community Development Lending

The bank has made few if any CD loans which had a neutral impact the overall Lending Test rating in the rating area. This conclusion takes into consideration the bank's presence in AA being limited to one deposit taking ATM for one year of the evaluation period only. The bank's performance is consistent with expectations based upon the very limited presence and time in the AA.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Trenton MSA

The bank did not originate any CD loans during the evaluation period.

## Product Innovation and Flexibility

The bank makes limited use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank engaged in limited lending because of its very limited presence and time in the AA. None of the loans originated or purchased by the bank are innovative and/or flexible.

## INVESTMENT TEST

The bank's performance under the Investment Test in New Jersey is rated adequate.

## Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Trenton MSA is Low Satisfactory.

The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. This conclusion takes into consideration the bank's presence in AA being limited to one deposit taking ATM for one year of the evaluation period only. The bank's performance is consistent with expectations based upon the very limited presence and time in the AA.

The bank exhibits adequate responsiveness to credit and community economic development needs. The bank made one grant in the amount of \$4,500 to an organization supporting community services.

## Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Trenton MSA	0	0	1	5	1	100	5	100	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

## SERVICE TEST

The bank’s performance under the Service Test in New Jersey is rated Low Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Trenton MSA AA is adequate.

### Retail Banking Services

Delivery systems are reasonably accessible to significant portions of the AA, particularly LMI geographies and/or LMI individuals.

Distribution of Branch Delivery System												
Assessment Area	Deposits	Branches						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography				
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	NA
Trenton MSA	100	0	100	0	0	0	0	13.4	23.5	29.9	32.8	0.4

### Trenton MSA

The bank has no branch locations or deposit taking ATMs located in a low- or moderate-income CT, nor are there any within a proximity of a low- or moderate-income CT. The bank has no branches and one deposit taking ATM in the AA. This conclusion takes into consideration the bank’s presence in AA being limited to one deposit taking ATM acquired in a merger and kept open for only one year of the evaluation period. The bank’s performance is consistent with expectations based upon the very limited presence and time in the AA.

The bank complements its traditional service delivery systems with alternative delivery systems, including debit cards, telephone and online banking, electronic bill-pay, and mobile banking options. These systems provide additional delivery availability and access to banking services to both retail and business customers. The OCC does not place significant weight on these services, as no data was available to determine their impact on LMI individuals.

The bank did not open or close branches during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA(s), particularly LMI geographies and/or individuals.

### Community Development Services

The bank provides an adequate level of CD services, consistent with its capacity and expertise to conduct specific activities. The bank has one loan production office in the AA. CD services in the AA included one individual who participated in one activity, performing 18 hours of community service activities. The employee served 18 hours as a board member for an organization that raises funds for charities that serve LMI individuals.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2020 through December 31, 2022 HMDA and Small business January 1, 2020 through December 31, 2022 Community development loans, investments, and services	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, small farm Community development loans, qualified investments, community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSA(s)</b>		
Philadelphia CSA	Full-scope	<b>Delaware</b> New Castle and Kent Counties  <b>New Jersey</b> Burlington and Camden Counties  <b>Pennsylvania</b> Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties
<b>Delaware</b>		
Salisbury MSA	Full-scope	Sussex County
<b>New Jersey</b>		
Trenton MSA	Full-scope	Mercer County



## Appendix B: Summary of MMSA and State Ratings

RATINGS WSFS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
WSFS Bank	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
MMSA or State:				
Philadelphia CSA	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Delaware	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
New Jersey	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

**Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2020-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Philadelphia CSA	7,576	1,788,267	100.0	311,619	3.8	1.4	2.2	18.6	10.0	16.3	41.4	33.9	41.9	36.2	54.7	39.5	0.0	0.0	0.0
<b>Total</b>	<b>7,576</b>	<b>1,788,267</b>	<b>100.0</b>	<b>311,619</b>	<b>3.8</b>	<b>1.4</b>	<b>2.2</b>	<b>18.6</b>	<b>10.0</b>	<b>16.3</b>	<b>41.4</b>	<b>33.9</b>	<b>41.9</b>	<b>36.2</b>	<b>54.7</b>	<b>39.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2022**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Philadelphia CSA	3,070	651,445	100.0	184,787	4.1	2.6	3.5	19.1	12.5	19.6	40.3	34.5	39.7	35.9	49.6	36.6	0.7	0.8	0.6
<b>Total</b>	<b>3,070</b>	<b>651,445</b>	<b>100.0</b>	<b>184,787</b>	<b>4.1</b>	<b>2.6</b>	<b>3.5</b>	<b>19.1</b>	<b>12.5</b>	<b>19.6</b>	<b>40.3</b>	<b>34.5</b>	<b>39.7</b>	<b>35.9</b>	<b>49.6</b>	<b>36.6</b>	<b>0.7</b>	<b>0.8</b>	<b>0.6</b>



*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2020-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Philadelphia CSA	7,576	1,788,267	100.0	311,619	22.2	7.4	7.0	17.2	15.6	17.6	19.9	20.2	21.1	40.7	48.8	36.2	0.0	8.0	18.1
<b>Total</b>	<b>7,576</b>	<b>1,788,267</b>	<b>100.0</b>	<b>311,619</b>	<b>22.2</b>	<b>7.4</b>	<b>7.0</b>	<b>17.2</b>	<b>15.6</b>	<b>17.6</b>	<b>19.9</b>	<b>20.2</b>	<b>21.1</b>	<b>40.7</b>	<b>48.8</b>	<b>36.2</b>	<b>0.0</b>	<b>8.0</b>	<b>18.1</b>

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Philadelphia CSA	3,070	651,445	100.0	184,787	21.9	9.4	9.1	17.3	16.9	20.0	20.0	20.4	21.8	40.8	43.7	33.1	0.0	9.6	16.0
<b>Total</b>	<b>3,070</b>	<b>651,445</b>	<b>100.0</b>	<b>184,787</b>	<b>21.9</b>	<b>9.4</b>	<b>9.1</b>	<b>17.3</b>	<b>16.9</b>	<b>20.0</b>	<b>20.0</b>	<b>20.4</b>	<b>21.8</b>	<b>40.8</b>	<b>43.7</b>	<b>33.1</b>	<b>0.0</b>	<b>9.6</b>	<b>16.0</b>

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2020-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Philadelphia CSA	6,363	873,387	100.0	174,405	4.4	3.7	4.2	18.8	18.0	18.1	36.9	38.1	39.4	39.3	40.0	38.0	0.5	0.2	0.4
<b>Total</b>	<b>6,363</b>	<b>873,387</b>	<b>100.0</b>	<b>174,405</b>	<b>4.4</b>	<b>3.7</b>	<b>4.2</b>	<b>18.8</b>	<b>18.0</b>	<b>18.1</b>	<b>36.9</b>	<b>38.1</b>	<b>39.4</b>	<b>39.3</b>	<b>40.0</b>	<b>38.0</b>	<b>0.5</b>	<b>0.2</b>	<b>0.4</b>

Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2022**

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Philadelphia CSA	1,014	190,020	100.0	4.8	3.7	19.8	18.8	34.9	40.0	38.5	36.1	2.0	1.3
<b>Total</b>	<b>1,014</b>	<b>190,020</b>	<b>100.0</b>	<b>4.8</b>	<b>3.7</b>	<b>19.8</b>	<b>18.8</b>	<b>34.9</b>	<b>40.0</b>	<b>38.5</b>	<b>36.1</b>	<b>2.0</b>	<b>1.3</b>

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
 Due to rounding, totals may not equal 100.0%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Philadelphia CSA	6,363	873,387	100.0	174,405	88.8	15.7	44.3	4.2	10.5	7.0	73.8	
<b>Total</b>	<b>6,363</b>	<b>873,387</b>	<b>100.0</b>	<b>174,405</b>	<b>88.8</b>	<b>15.7</b>	<b>44.3</b>	<b>4.2</b>	<b>10.5</b>	<b>7.0</b>	<b>73.8</b>	

Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Philadelphia CSA	1,014	190,020	100.0	--	91.3	60.5	--	3.0	37.4	5.7	2.2	
<b>Total</b>	<b>1,014</b>	<b>190,020</b>	<b>100.0</b>	<b>--</b>	<b>91.3</b>	<b>60.5</b>	<b>--</b>	<b>3.0</b>	<b>37.4</b>	<b>5.7</b>	<b>2.2</b>	

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2020-21**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Philadelphia CSA	33	2,136	100.0	763	1.8	0.0	1.2	14.2	15.2	19.5	47.4	63.6	50.9	36.5	21.2	28.4	0.1	0.0	0.0
<b>Total</b>	<b>33</b>	<b>2,136</b>	<b>100.0</b>	<b>763</b>	<b>1.8</b>	<b>0.0</b>	<b>1.2</b>	<b>14.2</b>	<b>15.2</b>	<b>19.5</b>	<b>47.4</b>	<b>63.6</b>	<b>50.9</b>	<b>36.5</b>	<b>21.2</b>	<b>28.4</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2022**

Assessment Area:	Total Loans to Farms			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans
Philadelphia CSA	3	228	100.0	2.6	0.0	16.2	33.3	44.1	66.7	36.5	0.0	0.7	0.0
<b>Total</b>	<b>3</b>	<b>228</b>	<b>100.0</b>	<b>2.6</b>	<b>0.0</b>	<b>16.2</b>	<b>33.3</b>	<b>44.1</b>	<b>66.7</b>	<b>36.5</b>	<b>0.0</b>	<b>0.7</b>	<b>0.0</b>

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues 2020-21**

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Philadelphia CSA	33	2,136	100.0	763	95.2	42.4	62.0	3.0	3.0	1.8	54.5
<b>Total</b>	<b>33</b>	<b>2,136</b>	<b>100.0</b>	<b>763</b>	<b>95.2</b>	<b>42.4</b>	<b>62.0</b>	<b>3.0</b>	<b>3.0</b>	<b>1.8</b>	<b>54.5</b>

Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

**Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues 2022**

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Philadelphia CSA	3	228	100.0	--	96.2	100.0	--	2.3	0.0	1.5	0.0
<b>Total</b>	<b>3</b>	<b>228</b>	<b>100.0</b>	<b>--</b>	<b>96.2</b>	<b>100.0</b>	<b>--</b>	<b>2.3</b>	<b>0.0</b>	<b>1.5</b>	<b>0.0</b>

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
 Due to rounding, totals may not equal 100.0%

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2020-21</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Salisbury MSA	727	191,686	100.0	23,086	0.0	0.0	0.0	6.5	1.9	3.6	77.0	64.4	69.2	16.4	33.7	27.2	0.0	0.0	0.0	
<b>Total</b>	<b>727</b>	<b>191,686</b>	<b>100.0</b>	<b>23,086</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6.5</b>	<b>1.9</b>	<b>3.6</b>	<b>77.0</b>	<b>64.4</b>	<b>69.2</b>	<b>16.4</b>	<b>33.7</b>	<b>27.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2022</b>
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Salisbury MSA	304	82,386	100.0	12,988	0.0	0.0	0.0	13.6	9.2	11.2	60.1	52.3	56.9	25.6	38.2	31.7	0.7	0.3	0.2	
<b>Total</b>	<b>304</b>	<b>82,386</b>	<b>100.0</b>	<b>12,988</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13.6</b>	<b>9.2</b>	<b>11.2</b>	<b>60.1</b>	<b>52.3</b>	<b>56.9</b>	<b>25.6</b>	<b>38.2</b>	<b>31.7</b>	<b>0.7</b>	<b>0.3</b>	<b>0.2</b>	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2020-21</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Salisbury MSA	727	191,686	100.0	23,086	20.1	4.5	3.9	18.2	10.0	12.1	21.2	16.8	16.8	40.4	63.7	50.3	0.0	5.0	17.0	
<b>Total</b>	<b>727</b>	<b>191,686</b>	<b>100.0</b>	<b>23,086</b>	<b>20.1</b>	<b>4.5</b>	<b>3.9</b>	<b>18.2</b>	<b>10.0</b>	<b>12.1</b>	<b>21.2</b>	<b>16.8</b>	<b>16.8</b>	<b>40.4</b>	<b>63.7</b>	<b>50.3</b>	<b>0.0</b>	<b>5.0</b>	<b>17.0</b>	

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2022</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Salisbury MSA	304	82,386	100.0	12,988	18.3	6.6	5.8	19.8	13.8	14.9	20.5	17.1	17.8	41.4	54.3	47.0	0.0	8.2	14.4	
<b>Total</b>	<b>304</b>	<b>82,386</b>	<b>100.0</b>	<b>12,988</b>	<b>18.3</b>	<b>6.6</b>	<b>5.8</b>	<b>19.8</b>	<b>13.8</b>	<b>14.9</b>	<b>20.5</b>	<b>17.1</b>	<b>17.8</b>	<b>41.4</b>	<b>54.3</b>	<b>47.0</b>	<b>0.0</b>	<b>8.2</b>	<b>14.4</b>	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%



<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2020-21</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Salisbury MSA	453	60,830	100.0	6,124	0.0	0.0	0.0	8.5	9.5	5.9	70.7	59.4	72.4	20.7	31.1	21.7	0.0	0.0	0.0		
<b>Total</b>	<b>453</b>	<b>60,830</b>	<b>100.0</b>	<b>6,124</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8.5</b>	<b>9.5</b>	<b>5.9</b>	<b>70.7</b>	<b>59.4</b>	<b>72.4</b>	<b>20.7</b>	<b>31.1</b>	<b>21.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		

Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>														<b>2022</b>	
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts			
	#	\$	% of Total	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Salisbury MSA	81	10,059	100.0	0.0	0.0	16.3	24.7	57.4	51.9	25.9	23.5	0.5	0.0		
<b>Total</b>	<b>81</b>	<b>10,059</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>16.3</b>	<b>24.7</b>	<b>57.4</b>	<b>51.9</b>	<b>25.9</b>	<b>23.5</b>	<b>0.5</b>	<b>0.0</b>		

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Salisbury MSA	453	60,830	100.0	6,124	86.5	19.9	47.1	3.9	12.8	9.6	67.3	
<b>Total</b>	<b>453</b>	<b>60,830</b>	<b>100.0</b>	<b>6,124</b>	<b>86.5</b>	<b>19.9</b>	<b>47.1</b>	<b>3.9</b>	<b>12.8</b>	<b>9.6</b>	<b>67.3</b>	
<i>Source: 2020 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Salisbury MSA	81	10,059	100.0	--	87.1	64.2	--	3.5	34.6	9.4	1.2	
<b>Total</b>	<b>81</b>	<b>10,059</b>	<b>100.0</b>	<b>--</b>	<b>87.1</b>	<b>64.2</b>	<b>--</b>	<b>3.5</b>	<b>34.6</b>	<b>9.4</b>	<b>1.2</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.            Due to rounding, totals may not equal 100.0%</i>												

**Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2020-21**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Salisbury MSA	6	829	100.0	127	0.0	0.0	0.0	7.1	0.0	6.3	83.6	100.0	89.8	9.3	0.0	3.9	0.0	0.0	0.0
<b>Total</b>	<b>6</b>	<b>829</b>	<b>100.0</b>	<b>127</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.1</b>	<b>0.0</b>	<b>6.3</b>	<b>83.6</b>	<b>100.0</b>	<b>89.8</b>	<b>9.3</b>	<b>0.0</b>	<b>3.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2022**

Assessment Area:	Total Loans to Farms			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans
Salisbury MSA	0	0	0.0	0.0	0.0	13.0	0.0	73.5	0.0	13.3	0.0	0.2	0.0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13.0</b>	<b>0.0</b>	<b>73.5</b>	<b>0.0</b>	<b>13.3</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>											<b>2020-21</b>	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Salisbury MSA	6	829	100.0	127	96.0	33.3	63.8	2.2	16.7	1.8	50.0	
<b>Total</b>	<b>6</b>	<b>829</b>	<b>100.0</b>	<b>127</b>	<b>96.0</b>	<b>33.3</b>	<b>63.8</b>	<b>2.2</b>	<b>16.7</b>	<b>1.8</b>	<b>50.0</b>	

*Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>											<b>2022</b>	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Salisbury MSA	0	0	0.0	0.0	96.1	0.0	0.0	2.0	0.0	1.9	0.0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>	<b>96.1</b>	<b>0.0</b>	<b>0.0</b>	<b>2.0</b>	<b>0.0</b>	<b>1.9</b>	<b>0.0</b>	

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%*

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2022**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Trenton MSA	17	4,626	100.0	8,936	6.4	0.0	5.9	21.7	11.8	23.0	32.4	35.3	33.7	39.5	52.9	37.3	0.0	0.0	0.0
<b>Total</b>	<b>17</b>	<b>4,626</b>	<b>100.0</b>	<b>8,936</b>	<b>6.4</b>	<b>0.0</b>	<b>5.9</b>	<b>21.7</b>	<b>11.8</b>	<b>23.0</b>	<b>32.4</b>	<b>35.3</b>	<b>33.7</b>	<b>39.5</b>	<b>52.9</b>	<b>37.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Trenton MSA	17	4,626	100.0	8,936	23.6	5.9	11.0	16.2	5.9	20.6	19.8	11.8	19.4	40.5	41.2	32.6	0.0	35.3	16.3
<b>Total</b>	<b>17</b>	<b>4,626</b>	<b>100.0</b>	<b>8,936</b>	<b>23.6</b>	<b>5.9</b>	<b>11.0</b>	<b>16.2</b>	<b>5.9</b>	<b>20.6</b>	<b>19.8</b>	<b>11.8</b>	<b>19.4</b>	<b>40.5</b>	<b>41.2</b>	<b>32.6</b>	<b>0.0</b>	<b>35.3</b>	<b>16.3</b>

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2022**

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Trenton MSA	4	1,596	100.0	11.6	25.0	20.1	0.0	26.4	75.0	41.9	0.0	0.0	0.0
<b>Total</b>	<b>4</b>	<b>1,596</b>	<b>100.0</b>	<b>11.6</b>	<b>25.0</b>	<b>20.1</b>	<b>0.0</b>	<b>26.4</b>	<b>75.0</b>	<b>41.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
 Due to rounding, totals may not equal 100.0%

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2022**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Trenton MSA	4	1,596	100.0	--	88.8	100.0	--	3.9	0.0	7.4	0.0
<b>Total</b>	<b>4</b>	<b>1,596</b>	<b>100.0</b>	<b>--</b>	<b>88.8</b>	<b>100.0</b>	<b>--</b>	<b>3.9</b>	<b>0.0</b>	<b>7.4</b>	<b>0.0</b>

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
 Due to rounding, totals may not equal 100.0%

## WSFS Public File – Main Branch File

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April 1, 2024

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Total # of WSFS Branches:

88

4/1/2024

Unit	Category	Location Name	Address	City, State & Zip	County	Phone	Census Tract #	Census Tract Income (Geocoded to 2023 FFIEC)	Majority Minority %	Branch Located In Majority Minority Tract	Lobby Days of Operation & Hours	Walk Up or Drive-Thru Days of Operation & Hours	Full Service Branch	Walk-Up ATM	ATM Accepts Deposits/ATM Services	Drive-Up ATM	Night Drop	Safe Boxes	Instant Issue Debit Cards	Internet Café	WiFi WSFS	WiFi Guest
427	Branch	Rosemore Campus	1065 W County Line Road	Harboro, PA 19040	Bucks	215-957-4960	1016.11	Unknown	12.16%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes
452	Branch	Newtown Campus	34 S Sycamore Street	Newtown, PA 18940	Bucks	215-579-3421	1052.03	Upper	14.44%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
457	Branch	Feasterville Campus	172 West Street Road	Feasterville, PA 19053	Bucks	215-526-9210	1014.01	Middle	19.19%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
879	Branch	Medford Lakes Campus	700 Stokes Road	Medford Lakes, NJ 08055	Burlington	609-654-6373	7038.01	Upper	13.24%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
880	Branch	Moorestown	53 E. Main Street	Moorestown, NJ 08057	Burlington	856-235-0544	7005.04	Upper	20.21%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
882	Branch	Mt. Laurel (Church Road)	4522 Church Road	Mount Laurel, NJ 08054	Burlington	856-235-4445	7029.06	Upper	25.64%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
883	Branch	Lumberton	1636 Eayrestown Road	Lumberton, NJ 08048	Burlington	609-267-6811	7031.04	Upper	33.77%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
885	Branch	Delran	3002 Route 130 North	Delran, NJ 08075	Burlington	856-764-3740	7006.05	Upper	24.30%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
887	Branch	Sunset Road	3 Sunset Road	Burlington, New Jersey 08016	Burlington	609-387-2728	7011.05	Middle	56.26%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
890	Branch	Tabernacle	1484 Rt 206	Tabernacle, NJ 08088	Burlington	609-268-5993	7036.00	Middle	9.80%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
893	Branch	Neck Road	1029 Neck Road	Burlington, New Jersey 08016	Burlington	609-239-4500	7011.03	Middle	52.92%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
896	Branch	Willingboro	4406 Rt 130 North	Willingboro, NJ 08046	Burlington	609-871-6009	7028.07	Moderate	87.67%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
897	Branch	Cherry Hill West	818 Haddonfield Road	Cherry Hill, NJ 08002	Camden	856-662-2968	6033.01	Middle	43.85%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
898	Branch	Cherry Hill East	1901 RT 70 E	Cherry Hill, NJ 08003	Camden	856-406-1940	6035.06	Upper	31.04%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
301	Branch	Exton	237 N Pottstown Pike	Exton, PA 19341	Chester	484-875-9050	3022.05	Upper	36.26%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	No, only Drive Up ATM	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
304	Branch	Paoli	39 W Lancaster Ave	Paoli, PA 19301	Chester	610-640-9920	3001.03	Middle	40.19%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	Thru the Wall Walk Up	Yes	No	Yes	Yes	Yes	No	Yes	Yes
320	Branch	Kennett Square	100 Old Forge Lane	Kennett Square, PA 19348	Chester	610-925-5000	3035.01	Middle	13.47%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes





Total # of WSFS Branches:

88

4/1/2024

Unit	Category	Location Name	Address	City, State & Zip	County	Phone	Census Tract #	Census Tract Income (Geocoded to 2023 FFIEC)	Majority Minority %	Branch Located In Majority Minority Tract	Lobby Days of Operation & Hours	Walk Up or Drive-Thru Days of Operation & Hours	Full Service Branch	Walk-Up ATM	ATM Accepts Deposits/ATM Services	Drive-Up ATM	Night Drop	Safe Boxes	Instant Issue Debit Cards	Internet Café	WiFi WSFS	WiFi Guest
874	Branch	Phoenixville (Schuylkill Township)	124 Main Street	Phoenixville, PA 19460	Chester	610-933-1195	3007.00	Middle	27.66%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	Thru the Wall Walk Up	Yes	No	Yes	No	Yes	No	Yes	Yes
333	Branch	West Goshen (Formerly West Chester)	1030 West Chester Pike	West Chester, PA 19382	Chester	484-905-6890	3027.06	Upper	16.64%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
352	Branch	Devon	209 West Lancaster Avenue	Devon, PA 19333	Chester	484-581-2276	3002.01	Upper	19.94%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
378	Branch	Chester Springs	210 Font Road	Downingtown, PA 19335	Chester	610-535-4830	3045.04	Upper	27.41%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
381	Branch	Freedom Village (Services only for residents)	15 Freedom Boulevard	Coatesville, PA 19320	Chester	610-535-6830	3114.03	Middle	11.44%	No	M,W: 9 am - 12 pm Fri: 9 am - 1 pm	N/A	No	Yes	No - Cash dispense only	No	No	Yes	No	No	Yes	Yes
384	Branch	Malvern	199 Lancaster Avenue	Malvern, PA 19355	Chester	610-535-4820	3021.03	Middle	41.62%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
313	Branch	Glen Mills	395 Wilmington-West Chester Pike	Glen Mills, PA 19342	Delaware	610-361-9366	4103.05	Upper	21.75%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
326	Branch	Aston	5000 Pennell Rd	Aston, PA 19014	Delaware	610-364-7800	4069.02	Upper	10.93%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	No, only Drive Up ATM	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
334	Branch	Brookhaven	3218 Edgmont Avenue	Brookhaven, PA 19015	Delaware	610-876-6293	4062.01	Upper	16.68%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	No, only Drive Up ATM	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
335	Branch	Newtown Square	3601 West Chester Pike	Newtown Square, PA 19073	Delaware	610-355-9061	4099.03	Upper	10.30%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	No, only Drive Up ATM	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
339	Branch	Wayne	330 E. Lancaster Ave	Wayne, PA 19087	Delaware	610-971-6800	4098.04	Upper	22.66%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	Walk Up	Yes	No	Yes	Yes	Yes	No	Yes	Yes
351	Branch	Media	7 E. Baltimore Avenue	Media, PA 19063	Delaware	484-234-0568	4075.02	Upper	21.18%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
357	Branch	Granite Run	1238 West Baltimore Pike	Media, PA 19063	Delaware	484-843-2600	4072.02	Upper	13.23%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes
372	Branch	Lansdowne	9 East Baltimore Pike	Lansdowne, PA 19050	Delaware	610-359-6945	4018.00	Middle	75.58%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes
425	Branch	Broomall	2021 Sproul Road	Broomall, PA 19008	Delaware	610-325-6090	4081.02	Upper	17.01%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
429	Branch	Eddystone	1571 Chester Pike	Eddystone, PA 19022	Delaware	610-876-6309	4041.02	Middle	28.48%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes
433	Branch	Havertown	1200 W Township Line Road	Havertown, PA 19083	Delaware	610-449-4254	4095.00	Upper	14.83%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
449	Branch	Springfield	537 Baltimore Pike	Springfield, PA 19064	Delaware	484-472-7328	4078.05	Upper	15.71%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
309	Branch	Dover Mart	290 South DuPont Hwy	Dover, DE 19901	Kent	302-741-2400	0413.00	Moderate	59.11%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes



Total # of WSFS Branches:

88

4/1/2024

Unit	Category	Location Name	Address	City, State & Zip	County	Phone	Census Tract #	Census Tract Income (Geocoded to 2023 FFIEC)	Majority Minority %	Branch Located In Majority Minority Tract	Lobby Days of Operation & Hours	Walk Up or Drive-Thru Days of Operation & Hours	Full Service Branch	Walk-Up ATM	ATM Accepts Deposits/ATM Services	Drive-Up ATM	Night Drop	Safe Boxes	Instant Issue Debit Cards	Internet Café	WiFi WSFS	WiFi Guest	
310	Branch	West Dover	1486 Forrest Avenue	Dover, DE 19904	Kent	302-677-1891	0414.00	Middle	69.03%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
312	Branch	Smyrna	400 Jimmy Drive	Smyrna, DE 19977	Kent	302-389-3151	0402.05	Middle	49.48%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
316	Branch	Camden	4566 South DuPont Highway	Camden, DE 19934	Kent	302-697-8891	0417.01	Middle	41.71%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
353	Branch	Milford	688 North DuPont Boulevard	Milford, DE 19963	Kent	302-346-2930	0425.00	Moderate	61.39%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	N/A	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes	
367	Branch	Harrington	7 Commerce Street	Harrington, DE 19952	Kent	302-398-3232	0430.00	Middle	34.36%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	
343	Branch	Ardmore	50 W. Lancaster Ave	Ardmore, PA 19003	Montgomery	610-896-6435	2053.00	Moderate	49.17%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	Walk Up	Yes	No	Yes	Yes	Yes	No	Yes	Yes	
345	Facility	Audubon (Shannondell)	10000 Shannondell Dr	Audubon, PA 19403	Montgomery	<u>Ashcroft phone number:</u> 610-382-6804 <u>Bradford phone number:</u> 610-382-6800	2060.06	Middle	9.77%	No	<u>ASHCROFT BUILDING</u> M - F: 1pm - 4pm <u>BRADFORD BUILDING</u> M - F: 9am - 12pm	N/A	No	Walk Up	No - Cash dispense only machines at both locations.	No	No	Yes	No	No	No	Yes	Yes
346	Branch	Bala Cynwyd	135 E City Ave	Bala Cynwyd, PA 19004	Montgomery	610-664-6293	2043.00	Middle	25.22%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	No, only Drive Up ATM	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
347	Branch	Bridgeport	105 W 4th St	Bridgeport, PA 19405	Montgomery	610-277-6555	2057.00	Moderate	36.01%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	Thru the Wall Walk Up	Yes	No	Yes	Yes	Yes	No	Yes	Yes	
349	Branch	Bryn Mawr HQ	801 W Lancaster Ave	Bryn Mawr, PA 19010	Montgomery	610-581-4839	2051.00	Upper	32.11%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	Yes, Walk Up	Yes	Yes, Drive Up (Island)	Yes	Yes	Yes	No	Yes	Yes	
362	Branch	Conshohocken	528 Fayette St	Conshohocken, PA 19428	Montgomery	610-684-2500	2041.04	Middle	19.95%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	No, only Drive Up ATM	Yes	Yes	Yes	No	Yes	No	Yes	Yes	
363	Branch	King of Prussia	655 W DeKalb Pike	King of Prussia, PA 19406	Montgomery	610-265-5300	2058.07	Middle	47.81%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	No, only Drive Up ATM	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
364	Branch	Narberth	732 Montgomery Ave	Narberth, PA 19072	Montgomery	610-677-2233	2056.00	Upper	16.47%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: 9 am - 1 pm	Yes	Yes, Walk Up as well as Drive-Up	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
385	Branch	Oaks	1630 Egypt Road	Oaks, PA 19456	Montgomery	484-654-2990	2061.08	Upper	21.60%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
387	Branch	Trooper	2724 W. Ridge Pike	Trooper, PA 19403	Montgomery	610-535-4860	2060.05	Middle	20.55%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
432	Branch	Jenkintown	817 Old York Road, Suite 204	Jenkintown, PA 19046	Montgomery	215-576-8550	2018.00	Middle	21.48%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	N/A	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes	
442	Branch	Flourtown	1311 Bethlehem Pike	Flourtown, PA 19031	Montgomery	215-836-7823	2103.00	Middle	16.24%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	
451	Branch	Maple Glen	901 Limekiln Pike	Maple Glen, PA 19002	Montgomery	215-643-8400	2014.09	Upper	17.16%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes	



Total # of WSFS Branches:

88

4/1/2024

Unit	Category	Location Name	Address	City, State & Zip	County	Phone	Census Tract #	Census Tract Income (Geocoded to 2023 FFIEC)	Majority Minority %	Branch Located In Majority Minority Tract	Lobby Days of Operation & Hours	Walk Up or Drive-Thru Days of Operation & Hours	Full Service Branch	Walk-Up ATM	ATM Accepts Deposits/ATM Services	Drive-Up ATM	Night Drop	Safe Boxes	Instant Issue Debit Cards	Internet Café	WiFi WSFS	WiFi Guest
459	Branch	Blue Bell	640 Skippack Pike	Blue Bell, PA 19422	Montgomery	215-619-8960	2032.07	Upper	16.36%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
302	Branch	Union Street	211 North Union Street	Wilmington, DE 19805	New Castle	302-571-6508	0024.00	Moderate	60.47%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
303	Branch	Fairfax	2005 Concord Pike	Wilmington, DE 19803	New Castle	302-571-6500	0116.00	Upper	16.58%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
305	Branch	Prices Corner	3202 Kirkwood Hwy	Wilmington, DE 19808	New Castle	302-633-5704	0120.00	Moderate	38.81%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	N/A	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
306	Branch	Middletown	400 East Main Street	Middletown, DE 19709	New Castle	302-449-5170	0166.14	Upper	44.72%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
307	Branch	Trolley Square	9A Trolley Square	Wilmington, DE 19806	New Castle	302-571-6516	0012.00	Upper	17.32%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	N/A	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
308	Branch	Fox Run	210 Fox Hunt Drive	Bear, DE 19701	New Castle	302-838-6300	0148.09	Middle	51.56%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
315	Branch	University Plaza	100 University Plaza	Newark, DE 19702	New Castle	302-456-6404	0139.06	Middle	62.13%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
319	Branch	Bank Center	500 Delaware Avenue	Wilmington, DE 19801	New Castle	302-571-7080	0028.00	Unknown	58.92%	Yes	M - Th: 9 am - 5pm Fri 9 am - 6pm	N/A	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
322	Branch	Brandywine	1712 Foulk Road	Wilmington, DE 19803	New Castle	302-792-6430	0114.00	Upper	14.73%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
323	Branch	The Grove (formerly known as College Square)	115 Grove Lane	Newark, DE 19711	New Castle	302-456-6408	0145.02	Middle	41.90%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
327	Branch	Airport Plaza	144 North DuPont Hwy	New Castle, DE 19720	New Castle	302-324-5800	0163.09	Middle	65.84%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes
330	Branch	West Newark (Suburban Plaza)	201 Suburban Plaza	Newark, DE 19711	New Castle	302-283-4500	0144.04	Middle	33.64%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
331	Branch	Lantana	6274 Limestone Road	Hockessin, DE 19707	New Castle	302-283-4600	0135.05	Upper	25.45%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	No	Yes	No	Yes	Yes
344	Branch	Delaware City	145 Clinton Street	Delaware City, DE 19706	New Castle	302-838-7840	0164.04	Middle	30.26%	No	M,W,F: 10 am - 3 pm	N/A	No	Yes	No - Cash dispense only	No	No	No	Yes	No	Yes	Yes
355	Branch	Midway	4601 Kirkwood Hwy	Wilmington, DE 19808	New Castle	302-571-7007	0133.00	Middle	24.86%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
356	Branch	Concord	1700 Rocky Run Parkway	Wilmington, DE 19803	New Castle	302-334-4091	0117.00	Upper	12.86%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	Yes
670	Branch	Greenville	3908 Kennett Pike	Wilmington, DE 19807	New Castle	302-571-7150	0118.00	Upper	18.39%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	N/A	Yes	Yes	Yes	No	No	Yes	Yes	No	Yes	Yes
417	Branch	Bank Place	1818 Market Street	Philadelphia, PA 19103	Philadelphia	215-864-6030	0004.04	Upper	21.82%	No	Monday-Thursday 9am-5pm, Friday 9am-6pm, Saturday 9am-1pm	N/A	Yes	Yes	Yes	N/A	N/A	N/A	Yes	No	Yes	Yes



Total # of WSFS Branches:

88

4/1/2024

Unit	Category	Location Name	Address	City, State & Zip	County	Phone	Census Tract #	Census Tract Income (Geocoded to 2023 FFIEC)	Majority Minority %	Branch Located In Majority Minority Tract	Lobby Days of Operation & Hours	Walk Up or Drive-Thru Days of Operation & Hours	Full Service Branch	Walk-Up ATM	ATM Accepts Deposits/ATM Services	Drive-Up ATM	Night Drop	Safe Boxes	Instant Issue Debit Cards	Internet Café	WiFi WSFS	WiFi Guest
421	Branch	Midtown (12th & Chestnut)	1110 Chestnut Street	Philadelphia, PA 19107	Philadelphia	215-864-6015	0006.00	Upper	32.76%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	N/A	Yes	Yes	Yes	No	No	No	Yes	No	Yes	Yes
423	Branch	Woodland Ave	6401 Woodland Ave	Philadelphia, PA 19142	Philadelphia	215-727-2600	0066.00	Low	97.55%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	N/A	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
426	Branch	Academy Plaza	3202 Red Lion Road	Philadelphia, PA 19114	Philadelphia	215-612-2280	0353.02	Middle	28.90%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
439	Branch	Aramingo	2514 Aramingo Ave	Philadelphia, PA 19125	Philadelphia	215-425-5640	0160.01	Upper	16.62%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
440	Branch	Tyson & Brous Campus	6918 Brous Ave	Philadelphia, PA 19149	Philadelphia	215-331-2612	0315.02	Moderate	64.58%	Yes	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
441	Branch	Fox Chase	1411 Rhawn Street	Philadelphia, PA 19111	Philadelphia	215-745-4360	0337.02	Middle	46.77%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	Yes	No	Yes	Yes
446	Branch	Passyunk	1901 E. Passyunk Ave	Philadelphia, PA 19148	Philadelphia	215-468-1700	0040.01	Moderate	27.47%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	N/A	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
447	Branch	Roxborough	5873 Ridge Ave	Philadelphia, PA 19126	Philadelphia	267-385-9850	0211.00	Upper	25.60%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes
455	Branch	21st & Passyunk	21st Street & Passyunk Ave (2301 S 21st St, Philadelphia, PA 19145)	Philadelphia, PA 19145	Philadelphia	215-465-1600	0038.00	Upper	15.58%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	No	Yes	No	No	No	Yes	Yes
875	Branch	Northern Liberties	180 W. Girard Ave	Philadelphia, PA 19123	Philadelphia	215-922-4500	0142.02	Upper	29.71%	No	M - Th: 9 am - 5 pm Fri: 9 am - 6 pm Sat: N/A	N/A	Yes	Thru the Wall Walk Up	Yes	No	Yes	No	Yes	No	Yes	Yes
314	Branch	Rehoboth Beach	19335 Coastal Highway	Rehoboth Beach, DE 19971	Sussex	302-226-5648	0510.08	Upper	15.07%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
317	Branch	Long Neck	25926 Plaza Drive	Millsboro, DE 19966	Sussex	302-360-0020	0507.07	Middle	14.55%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	
324	Branch	Lewes	34383 Carpenters Way	Lewes, DE 19958	Sussex	302-360-0012	0510.08	Upper	15.07%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
328	Branch	Ocean View	69 Atlantic Avenue	Ocean View, DE 19970	Sussex	302-360-0004	0513.13	Middle	10.88%	No	M - Th: 9am - 5pm Fri: 9am - 6pm	M - Th: 9am - 5pm Fri: 9am - 6pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
329	Branch	Millsboro	26644 Centerview Drive	Millsboro, DE 19966	Sussex	302-360-0002	0506.04	Middle	40.69%	No	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	M - Th: 9am - 5pm Fri: 9am - 6pm Sat: 9am - 1pm	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes

geocoded 10.18.24

REV 11.12.24 for 080124

**WSFS maintains three deposit-taking ATMs not located at a current WSFS branch:**

<b>ATM Site Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>	<b>County</b>	<b>Census Tract #</b>	<b>Census Tract Income (Geocoded to 2023 FFIEC)</b>	<b>Majority Minority %</b>	<b>ATM located in a Majority Minority Tract</b>
Glasgow Safeway WU	2400 People's Plaza	Newark	DE	19702	New Castle County	0148.12	Upper	45.34 %	No
Shoprite at Stanton #538	1600 West Newport Pike	Wilmington	DE	19804	New Castle County	127.00	Moderate	37.04 %	No
Wyoming Island DU	120 W Camden Wyoming Ave	Wyoming	DE	19934	Kent County	0417.01	Middle	41.71 %	No

As of April 1, 2024

## WSFS Public File – Main Branch File

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April 1, 2024

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# WSFS Products & Services

April 1, 2024

Category	Product Type	Personal or Business	Product/Service Name
Deposit	Checking	Personal	WSFS Everyday Banking
Deposit	Checking	Personal	WSFS Campus Banking
Deposit	Checking	Personal	WSFS Relationship Checking
Deposit	Checking	Personal	WSFS Fresh Start Checking
Deposit	Checking	Personal	WSFS Guardian Checking
Deposit	Checking	Personal	WSFS Private Banking Platinum Checking
Deposit	Checking	Personal	New Jersey Checking
Deposit	Savings/Money Market	Personal	WSFS Money Market
Deposit	Savings/Money Market	Personal	WSFS High-Yield Money Market
Deposit	Savings/Money Market	Personal	WSFS Private Banking Platinum Money Market
Deposit	Savings/Money Market	Personal	WSFS Core Savings
Deposit	Savings/Money Market	Personal	WSFS Guardian Savings
Deposit	Savings/Money Market	Personal	WSFS All-Purpose Club
Deposit	Savings/Money Market	Personal	Irrevocable Burial Reserve Accounts (IBRA)
Deposit	Certificate of Deposit	Personal	3-month Fixed CD

## WSFS Products & Services

April 1, 2024

<b>Category</b>	<b>Product Type</b>	<b>Personal or Business</b>	<b>Product/Service Name</b>
Deposit	Certificate of Deposit	Personal	6-month Fixed CD
Deposit	Certificate of Deposit	Personal	12-month Fixed CD
Deposit	Certificate of Deposit	Personal	18-month Fixed CD
Deposit	Certificate of Deposit	Personal	24-month Fixed CD
Deposit	Certificate of Deposit	Personal	36-month Fixed CD
Deposit	Certificate of Deposit	Personal	48-month Fixed CD
Deposit	Certificate of Deposit	Personal	60-month Fixed CD
Deposit	Certificate of Deposit	Personal	84-month Fixed CD
Deposit	Certificate of Deposit	Personal	Jumbo CD
Deposit	IRA	Personal	WSFS IRA Money Market Savings or CD
Deposit	Additional Services	Personal	Online Account Opening
Deposit	Additional Services	Personal	Online Banking
Deposit	Additional Services	Personal	Online Bill Pay
Deposit	Additional Services	Personal	Online Documents
Deposit	Additional Services	Personal	Online Mortgage Application



## WSFS Products & Services

April 1, 2024

<b>Category</b>	<b>Product Type</b>	<b>Personal or Business</b>	<b>Product/Service Name</b>
Deposit	Additional Services	Personal	Online Consumer Loan Application
Deposit	Additional Services	Personal	Premium Account Alerts
Deposit	Additional Services	Personal	Mobile Banking
Deposit	Additional Services	Personal	Telephone Banking
Deposit	Additional Services	Personal	Direct Deposit
Deposit	Additional Services	Personal	CD Check Imaging
Deposit	Additional Services	Personal	ATM Card
Deposit	Additional Services	Personal	Personal Debit Card - Contactless
Deposit	Additional Services	Personal	Network of more than 500 ATMS
Deposit	Additional Services	Personal	Consumer Credit Card
Deposit	Additional Services	Personal	PayPal Account Linking via Online and Mobile Banking
Deposit	Additional Services	Personal	Debit Card Alerts
Deposit	Additional Services	Personal	Safe Deposit Box
Deposit	Additional Services	Personal	Automatic Transfer Service
Deposit	Additional Services	Personal	Coin Counting Service

## WSFS Products & Services

April 1, 2024

<b>Category</b>	<b>Product Type</b>	<b>Personal or Business</b>	<b>Product/Service Name</b>
Deposit	Additional Services	Personal	WSFS SnapShot Deposit (consumer RDC)
Deposit	Additional Services	Personal	Zelle
Deposit	Checking	Business	Commercial Investment Sweep
Deposit	Checking	Business	WSFS Small Business Checking
Deposit	Checking	Business	WSFS Small Business Premier Checking
Deposit	Checking	Business	WSFS Non-Profit Checking
Deposit	Checking	Business	WSFS Non-Profit Interest Checking
Deposit	Checking	Business	WSFS Non-Profit Comercial Interest Checking
Deposit	Checking	Business	WSFS Basic Commercial Checking
Deposit	Checking	Business	WSFS Commercial Interest Checking
Deposit	Checking	Business	WSFS IOLTA Checking
Deposit	Checking	Business	WSFS Escrow Checking
Deposit	Savings/Money Market	Business	WSFS Small Business Core Savings
Deposit	Savings/Money Market	Business	WSFS Community Core Savings
Deposit	Savings/Money Market	Business	WSFS Business Core Savings

## WSFS Products & Services

April 1, 2024

<b>Category</b>	<b>Product Type</b>	<b>Personal or Business</b>	<b>Product/Service Name</b>
Deposit	Savings/Money Market	Business	WSFS Small Business Money Market
Deposit	Savings/Money Market	Business	WSFS Public Funds Money Market
Deposit	Savings/Money Market	Business	WSFS Community Money Market
Deposit	Savings/Money Market	Business	WSFS Business Money Market
Deposit	Savings/Money Market	Business	WSFS Escrow Savings
Deposit	Certificate of Deposit	Business	3-month Fixed CD
Deposit	Certificate of Deposit	Business	6-month Fixed CD
Deposit	Certificate of Deposit	Business	12-month Fixed CD
Deposit	Certificate of Deposit	Business	18-month Fixed CD
Deposit	Certificate of Deposit	Business	24-month Fixed CD
Deposit	Certificate of Deposit	Business	36-month Fixed CD
Deposit	Certificate of Deposit	Business	48-month Fixed CD
Deposit	Certificate of Deposit	Business	60-month Fixed CD
Deposit	Certificate of Deposit	Business	84-month Fixed CD
Deposit	Certificate of Deposit	Business	Jumbo CD

# WSFS Products & Services

April 1, 2024

<b>Category</b>	<b>Product Type</b>	<b>Personal or Business</b>	<b>Product/Service Name</b>
Deposit	Cash Management	Business	Automated Clearing House (ACH)
Deposit	Cash Management	Business	Credit/Investment Sweep
Deposit	Cash Management	Business	Remote Deposit Capture
Deposit	Cash Management	Business	Commercial Cash Processing
Deposit	Cash Management	Business	Lockbox
Deposit	Cash Management	Business	Wire Transfers
Deposit	Cash Management	Business	Positive Pay
Deposit	Cash Management	Business	Zero Balance Accounts
Deposit	Cash Management	Business	Certificate of Deposit Account Registry Service (CDARS)
Deposit	Additional Services	Business	Business Online Banking
Deposit	Additional Services	Business	Business Online Bill Pay
Deposit	Additional Services	Business	Automatic Transfer Service
Deposit	Additional Services	Business	Coin Counting Service
Deposit	Additional Services	Business	Safe Deposit Box
Deposit	Additional Services	Business	Business Mobile Banking

## WSFS Products & Services

April 1, 2024

<b>Category</b>	<b>Product Type</b>	<b>Personal or Business</b>	<b>Product/Service Name</b>
Deposit	Additional Services	Business	Business Debit Card
Deposit	Additional Services	Business	CD Check Imaging
Deposit	Additional Services	Business	Online Documents
Deposit	Additional Services	Business	Quickbooks Reporting via Online Banking
Deposit	Additional Services	Business	Merchant Services
Lending	Equity Loans	Consumer	Home Equity Loan
Lending	Equity Loans	Consumer	Home Equity Line of Credit
Lending	Equity Loans	Consumer	Lot Loan
Lending	Equity Loans	Consumer	Bridge Loan
Lending	Mortgage Loan	Consumer	Conventional Fixed Rate Mortgage
Lending	Mortgage Loan	Consumer	Neighborhood Opportunity Program
Lending	Mortgage Loan	Consumer	Down Payment Grant Program
Lending	Mortgage Loan	Consumer	Jumbo Mortgage
Lending	Mortgage Loan	Consumer	Adjustable Rate Mortgage

## WSFS Products & Services

April 1, 2024

<b>Category</b>	<b>Product Type</b>	<b>Personal or Business</b>	<b>Product/Service Name</b>
Lending	Mortgage Loan	Consumer	First-Time Homebuyer Program
Lending	Mortgage Loan	Consumer	Reverse Mortgage
Lending	Mortgage Loan	Consumer	USDA Mortgage
Lending	Mortgage Loan	Consumer	VA Mortgage
Lending	Mortgage Loan	Consumer	Community Mortgage Program
Lending	Mortgage Loan	Wealth Client Management	Held-For-Investment
Lending	Consumer Loans	Consumer	Automobile Loan - New & Used
Lending	Consumer Loans	Consumer	Boat/RV Loan
Lending	Consumer Loans	Consumer	Motorcycle Loan
Lending	Consumer Loans	Consumer	Certificate of Deposit Secured Loan
Lending	Consumer Loans	Consumer	Titled Manufactured Home Loan
Lending	Consumer Loans	Consumer	Private Student Loan
Lending	Consumer Loans	Consumer	Private Student Loan Consolidation Loan
Lending	Consumer Loans	Consumer	Private Parent PLUS Consolidation Loan

## WSFS Products & Services

April 1, 2024

<b>Category</b>	<b>Product Type</b>	<b>Personal or Business</b>	<b>Product/Service Name</b>
Lending	Consumer Loans	Consumer	Signature Line of Credit
Lending	Consumer Loans	Consumer	Personal Line of Credit
Lending	Consumer Credit Card	Consumer	Platinum Credit Card
Lending	Consumer Credit Card	Consumer	Cash Back Credit Card
Lending	Other Services	Small Business & Commercial	Business Cash Back Credit Card
Lending	Other Services	Small Business & Commercial	Commercial Mortgage
Lending	Other Services	Small Business & Commercial	Construction Loan
Lending	Other Services	Small Business & Commercial	Construction Loan for Residential Tract Subdivisions
Lending	Other Services	Small Business & Commercial	Line of Credit
Lending	Other Services	Small Business & Commercial	Letter of Credit
Lending	Other Services	Small Business & Commercial	Term Loan
Lending	Other Services	Small Business & Commercial	Small Business Cash Flow Line of Credit
Lending	Other Services	Small Business & Commercial	SBA Loan
Lending	Other Services	Small Business & Commercial	Unsecured Line of Credit

## WSFS Products & Services

April 1, 2024

Category	Product Type	Personal or Business	Product/Service Name
Wealth	Wealth Services	Bryn Mawr Trust Company of Company of Delaware	Personal Trust Services including: Asset Protection Trusts, Delaware Directed Trusts, Discretionary Trusts – fully managed trusts, Dynasty Trusts, Purpose Trusts, Custody & Safekeeping, Agent to Individual Trustees and Investment Management
Wealth	Wealth Services	Bryn Mawr Trust	Investment Management and Trust Services
Wealth	Wealth Services	Powdermill Financial Services	A subsidiary of WSFS Financial Corp., Powdermill offers family office services for affluent clientele.
Wealth	Wealth Services	WSFS Institutional Services - Corporate Trust	Owner and indenture trustee services for asset-backed and residential securities, indenture trustee for corporate debt issuances, administrative and collateral agent for the leveraged loan market, as well as paying agent, calculation agent and loan data agent services. Custody, escrow, verification agent and independent director services.
Wealth	Wealth Services	WSFS Institutional Services - Global Capital Markets	Restructuring and Bankruptcy Services
Wealth	Wealth Services	Private Banking	Deposit and Credit Solutions
Wealth	Wealth Services	WSFS Wealth Investments	Brokerage Services (offered through Commonwealth Financial, a registered broker dealer and federally registered investment advisor not affiliated with WSFS, FSB)



## WSFS Products & Services

April 1, 2024

Category	Product Type	Personal or Business	Product/Service Name
Wealth	Wealth Services	Bryn Mawr Capital Management	A subsidiary of WSFS Financial Corp, Bryn Mawr Capital Management leads with advice and planning offering fully-customized investment, tax and estate planning strategies to high net worth individuals and institutions.
Deposit	Consumer	Grandfathered Beneficial	Student Savers
Deposit	Consumer	Grandfathered Beneficial	Rewards Checking
Deposit	Consumer	Grandfathered Beneficial	Core Savings for Passbook (Classic Savings)
Deposit	Consumer	Grandfathered Beneficial	Professional Checking
Deposit	Consumer	Grandfathered Beneficial	Campus Banking
Deposit	Business	Grandfathered Beneficial	1031 Escrow Checking
Deposit	Business	Grandfathered Beneficial	Repurposed Brokered CD
Deposit	Business	Grandfathered Beneficial	IOLTA PA DESA
Deposit	Business	Grandfathered Beneficial	IOLTA NJ DESA
Deposit	Business	Grandfathered Beneficial	IOLTA PA Sub
Deposit	Business	Grandfathered Beneficial	IOLTA DE Sub
Deposit	Business	Grandfathered Beneficial	IOLTA Checking NJ

# Personal Mortgage Solutions

04/01/2024

Purchase Products	Description
<b>Conventional Fixed Rate Mortgage</b>	A conventional fixed-rate mortgage offers a fixed interest rate and monthly payment (principal and interest) over the term of the loan. Conventional fixed rate mortgages are a good choice for Customers who plan to stay in the home for many years.
<b>Conventional Adjustable Rate Mortgage (ARM)</b>	Adjustable-rate mortgages (ARMs) have an interest rate that may change periodically depending on changes in a corresponding financial index that's associated with the loan. Therefore, the monthly mortgage payment may increase or decrease if the index rate changes. ARM loan terms are the length of time the interest rate remains fixed over how often the interest rate is subject to change. In a 7/1 ARM, the 7 stands for an initial 7-year period when the interest rate remains fixed, and the 1 shows that the interest rate may adjust once a year thereafter. Adjustable-rate mortgages are a good choice for Customers who plan to move before the end of the introductory fixed-rate period, so they want initial monthly payments lower than a fixed-rate mortgage could offer.
<b>First Time Homebuyer Mortgage</b>	WSFS offers 95% and 97% financing options with or without monthly mortgage premiums.
<b>VA Mortgage Program</b>	The VA Mortgage program is designed for homebuyers and homeowners who are active or former members of the U.S. military, along with their spouses. The program offers up to 100% financing if certain criteria is met as determined by the U.S. Department of Veterans Affairs. No mortgage insurance payments.
<b>USDA Mortgage Program</b>	The USDA Mortgage program is designed to provide affordable mortgage solutions for homebuyers and homeowners in rural communities. The program offers up to 100% financing if certain criteria is met. Mortgage insurance premiums are subsidized.
<b>FHA Mortgage</b>	The Federal Housing Administration (FHA) offers government mortgage loans that have features (such as low down payment options and flexible credit and income guidelines) that may make mortgages easier for first-time homebuyers to obtain. Features include low down payments and flexible credit and income guidelines).
<b>Jumbo Mortgage</b>	A Jumbo Mortgage is for loan amounts exceeding the loan-servicing limits set by Fannie Mae and Freddie Mac. Jumbo mortgages are available for primary residences, second/vacation homes and investment properties, and are available in fixed-rate or adjustable-rate terms. A jumbo loan typically has a higher interest rate and more underwriting requirements.
<b>Neighborhood Opportunity Program</b>	Low down payment options, up to 97% financing for qualified borrowers. Minimal reserves, flexible guidelines. Homebuyer education program, helps borrowers prepare for the loan process and home ownership. Seller's assist up to 6% depending on the loan-to-value. Competitive mortgage rates. No Private Mortgage Insurance required for qualified loans below \$100,000 and/or in a defined low- or moderate-income census tract.
<b>Down Payment Grant Program</b>	Up to \$10,000 assistance with down payment and/or closing costs for eligible borrowers* No required repayment for any grant funds awarded** Flexible guidelines. Can be combined with other programs, including the WSFS Neighborhood Opportunity Program. Homebuyer education program for first-time homebuyers. 6% seller's assist depending upon borrower down payment. Competitive mortgage rates. *May vary based on program underwriting guidelines. Home must be a primary residence located in a census tract where the population is at least a 50% majority minority census tract and the total household income cannot exceed 100% of the census tract median income as determined by the FFIEC Geocoding System/US Census. **1099-MISC will be issued to borrower on awarded funds. Grant funds awarded while funds last for the award program year. Loan program is subject to change.
<b>LLC Product</b>	30 year loan offers financing to borrowers where their properties are titled in LLCs.

## Personal Mortgage Solutions

04/01/2024

Refinance Products	Description
<b>Refinance</b>	A refinance allows the opportunity for a Customer to take their existing mortgage, pay it off, and open a new mortgage loan with a reduced interest rate, term, or monthly payment. A Customer may also apply for a “cash-out refinance” for a mortgage in an amount higher than they need to pay it off, and then take the “cash out” of the loan if needed for home improvements, to consolidate debt, or pay for higher education.
<b>Home Affordable Refinance Program (HARP)</b>	HARP was created by the Federal Housing Finance Agency to help homeowners who are current on their mortgage payments but have little to no equity in their homes refinance their mortgage. Qualifying Customers can save money by refinancing with a lower rate or other morefavorable terms. No minimum credit score is required; closing costs can be bundled into new loan so Customers don't need much cash up front.
<b>Government Streamlined Refinance Program</b>	Streamline refinance refers to the refinance of an existing FHA-insured mortgage requiring limited borrower credit documentation and underwriting. Streamline refinances are available under credit qualifying and non-credit qualifying options. "Streamline refinance" refers only to the amount of documentation and underwriting that the lender must perform, and does not mean that there are no costs involved in the transaction.
<b>No-Cost Refinance Program</b>	A no cost refinance is a loan transaction in which WSFS pays settlement costs, including lender fees.
<b>Mortgage Assistance Program</b>	The WSFS Mortgage Assistance Program is in place for borrowers who are experiencing a financial hardship and are in need of assistance. Customers should call WSFS Mortgage at 1-888-992-7729 to speak to a WSFS Mortgage Associate.
Home-Building Products	Description
<b>Construction Loan</b>	Financing for borrowers who own their land and want to build a custom home using a WSFS approved builder.
<b>Custom Home Mortgage Program</b>	A specially-promoted program for borrowers who are looking to buy land, build a home, and take out a permanent mortgage. The program is “packaged” as a progression from 1) Lot Acquisition Loan; to 2) Construction Loan; and finally to 3) Permanent Mortgage. However, a borrower can take advantage of any or all of these products.

**Personal Mortgage Solutions**

04/01/2024

<b>Reverse Mortgage Product</b>	<b>Description</b>
<b>Reverse Mortgage</b>	A reverse mortgage allows a Customer to take the equity they've built up in their home over the years and convert it into tax-free cash for their needs today. How much money they're eligible for depends on the home's value, the Customer's age and the specific plan. Qualified Customers must be 62 years of age or older and own their home (those with existing mortgages may also qualify.) The home must be a primary residence and meet the minimum property standards established by the U.S. Department of Housing and Urban Development (HUD). All reverse mortgage borrowers must have reverse mortgage counseling from a HUD-approved counseling agency; counseling covers the mortgages available, the suitability, costs associated with a reverse mortgage, and other services available.

**For more information about our mortgage offerings, please ask a WSFS Mortgage Loan Officer or call 1-888-992-7729.**

4/1/24

# Community/Non-Profit Deposit Services Cost Summary

Effective December 2023 and subject to change.

Product Type	Minimum Balance Requirement	Monthly Maintenance/Transaction Charges
WSFS Non-Profit Interest Checking <i>Available only to Non-Profit Organizations</i>	\$500 minimum average monthly balance <sup>1</sup> required to avoid monthly account maintenance fee.	Monthly Account Maintenance \$10.00 Per-Item Cost <sup>2</sup> Each item after 1,000 items \$0.50
WSFS Non-Profit Checking <i>Available only to Non-Profit Organizations</i>	None	Monthly Account Maintenance N/C Per-Item Cost <sup>2</sup> Each item after 200 items \$0.50
WSFS Community Money Market <i>Available only to Community Organizations</i>	\$5,000 minimum daily balance <sup>3</sup> required to avoid \$12.00 monthly account maintenance fee	Monthly Account Maintenance if balance is not met \$12.00
WSFS Community Savings <i>Available only to Community Organizations</i>	\$500 minimum daily balance <sup>3</sup> required to avoid \$5.00 monthly account maintenance fee	Monthly Account Maintenance if balance is not met \$5.00
<ol style="list-style-type: none"> <li>The Monthly Average Balance is computed by summing the balance for each day in the statement cycle and dividing by the number of days in the statement cycle.</li> <li>Items include: deposits, deposited items, checks paid and ACH credit and debits.</li> <li>The Minimum Daily Balance is the balance remaining in the account at the end of each business day.</li> </ol>		

## Cost Summary

### Business Deposit Processing – Money Room

Monthly Account Maintenance	\$110.00
Currency/Coin Order (per order)	\$9.00
Rolled Coin Order (per roll)	\$0.10
Strapped Currency Order (per \$1,000)	\$0.60
Currency Deposit Verification (per \$1,000)	\$1.00
Money Room Deposit	\$4.75
Loose Coin Order/ Deposit (per bag)	\$3.50
Late Order Charge	\$27.50
Deposit Discrepancy	\$4.00

### Business Deposit Processing – Branch\*

Purchased/ Deposited Rolled Coin (per roll)	\$0.10
Purchased/ Deposited Currency (per strap)	\$0.60
Deposited Coin - Loose (per bag)	\$3.50
Zipper Deposit Bag	\$5.00
Night Drop Cost (per bag)	\$3.00
Night Drop Deposit Bag (per bag)	\$25.00
Key for Night Drop Bag or Depository – Replacement	\$5.00

\*Branch cash orders not to exceed \$15,000 per week

**Inactive and Dormant Cost****Inactive Cost – For Checking Account Types**

If there has been no Customer-generated activity for 3 months and the minimum daily balance<sup>3</sup> is less than \$1,000 \$8.00/month

**Inactive Cost – For Money Market Account Types**

If there has been no Customer-generated activity for 12 months and the minimum daily balance<sup>3</sup> is less than \$1,000 \$8.00/month

**Inactive Cost – For Savings Account Types**

If there has been no customer-generated activity for 1 year and the minimum daily balance<sup>3</sup> is less than \$100 \$3.00/month

**Dormant Cost – For Checking, Savings, and Money Market Accounts**

If there has been no customer-generated activity for 2 years and the address on the account is incorrect \$5.00/month

**Transaction Costs**

ATM Withdrawal at Non-WSFS ATMs (per withdrawal)	\$3.00
International Purchase Transaction (% of purchase amount)	1.00%
ATM Deposit at Non-WSFS ATMs (per deposit)	\$1.00
ATM Transfer at Non-WSFS ATMs (per transfer, cost deducted from account that funds are drawn)	\$1.00
ATM Inquiry at Non-WSFS ATMs (per inquiry)	\$1.00
Automatic Transfer Service (each day a transfer is made)	\$15.00
Wire Transfers (per wire):	
Incoming	\$16.00
Outgoing Domestic	\$32.00
Outgoing International	\$50.00
Outgoing International (FX)	\$32.00

**Miscellaneous Service Costs**

Account Reconciliation (per hour; \$10 minimum)	\$20.00
Account Activity Printout	\$3.00
ACH Return Deposited Item	\$10.00
Cashier's Check	\$10.00
Check Cashing (non-customers, per check)	\$10.00
Check Orders	Cost depends on style
Check Return Deposited Item	\$12.00
Collection Item:	
Incoming	\$60.00
Outgoing (Domestic or Foreign)	\$60.00
Deposit Verification	\$20.00
Escheat Cost	\$50.00
Replacement ATM/Debit Card	\$5.00
Rush Order ATM/Debit Card Replacement	\$55.00
Overdrafts (unavailable funds created by check, in-person withdrawal, ATM withdrawal or other electronic means for paid items):	\$35.00

**Miscellaneous Costs (continued)****Photocopies (cost per copy):**

Statements/Checks (statements with check images)	\$5.00
Deposits and Withdrawal Tickets	\$2.00
Debit Card VISA® Sales Draft	\$5.00
Premature Account Closing (If account is closed within 90 days of opening)	\$20.00

**Research Cost:**

	<u>1 year or less</u>	<u>1-3 years</u>	<u>3-5 years</u>	<u>5+ years</u>
Statements	\$20.00	\$35.00	\$50.00	\$70 per hour
Checks	\$25.00	\$40.00	\$55.00	pricing
Deposits	\$50.00	\$75.00	\$100.00	available upon request

Safe Box Lock & Key Replacement Cost	\$200.00
Safe Box Monthly Delinquency Cost	\$10.00
Special Handling Monthly Cost	\$25.00
Stop Payment (Check or ACH)	\$35.00
Tax/Levy/Garnishment/Citations/Court Orders	\$125.00

**Business Online Banking Costs**

Business Online (access to 3 accounts)	N/A
Business Online Plus (monthly/access to 5 accounts)	\$15.00
Additional Account Access (cost per account)	\$3.00

**Automated Clearing House (ACH) Origination Costs<sup>4</sup> for Non-Profit**

Maximum daily ACH origination limit of \$20,000

ACH Origination Service Cost (monthly)	\$25.00
ACH Origination One Time Set Up Cost	\$75.00
ACH Origination File Upload Cost (monthly)	\$15.00
ACH Transaction Cost (per item)	\$0.17

**Xpress Deposit Service Costs<sup>5</sup> for Non-Profit**

Maximum daily Xpress Deposit limit of \$20,000

Xpress Deposit Service Cost (monthly/1 location)	\$50.00
Xpress Deposit One Time Set Up Cost	\$100.00
Xpress Deposit Scanner	Cost passed on to Customer
Xpress Deposit Early Termination (within 2 years)	\$200.00

<sup>4</sup>ACH Origination requires Business Online Plus. Subject to credit approval.

<sup>5</sup>Subject to credit approval.

# Commercial Deposit Services Cost Summary

Effective December 2023 subject to change

Product Type	Minimum Balance Requirement to Avoid a Maintenance Charge	Monthly Maintenance/Transaction Costs																		
WSFS Commercial Checking	Earnings Credit <sup>1</sup> may wholly or partially offset item charges for Deposits and Other Credits, Debits/Checks Paid, Deposited Items and maintenance charges. Accounts in account analysis may also have other per-item charges wholly or partially offset by Earnings Credit.	<table> <tr> <td>Monthly Account Maintenance</td> <td>\$25.00</td> </tr> <tr> <td>Per-Item Cost:</td> <td></td> </tr> <tr> <td>    Deposits &amp; Other Credits</td> <td>\$0.75</td> </tr> <tr> <td>    Deposited Items (City, Local, Out of District)</td> <td>\$0.18</td> </tr> <tr> <td>    Debits/Checks Paid</td> <td>\$0.24</td> </tr> <tr> <td>    ACH Credits</td> <td>\$0.24</td> </tr> <tr> <td>Negative Balance Charge</td> <td>Prime +3%</td> </tr> <tr> <td>Deposit Balance Maintenance</td> <td>\$0.1532/thousand dollar average balances</td> </tr> <tr> <td>Monthly Paper Statement</td> <td>\$2.00</td> </tr> </table>	Monthly Account Maintenance	\$25.00	Per-Item Cost:		Deposits & Other Credits	\$0.75	Deposited Items (City, Local, Out of District)	\$0.18	Debits/Checks Paid	\$0.24	ACH Credits	\$0.24	Negative Balance Charge	Prime +3%	Deposit Balance Maintenance	\$0.1532/thousand dollar average balances	Monthly Paper Statement	\$2.00
Monthly Account Maintenance	\$25.00																			
Per-Item Cost:																				
Deposits & Other Credits	\$0.75																			
Deposited Items (City, Local, Out of District)	\$0.18																			
Debits/Checks Paid	\$0.24																			
ACH Credits	\$0.24																			
Negative Balance Charge	Prime +3%																			
Deposit Balance Maintenance	\$0.1532/thousand dollar average balances																			
Monthly Paper Statement	\$2.00																			
WSFS Basic Commercial Checking	None	<table> <tr> <td>Monthly Account Maintenance</td> <td>\$12.00</td> </tr> <tr> <td>Per-Item Cost:</td> <td></td> </tr> <tr> <td>    Each item after 500 items<sup>2</sup></td> <td>\$0.40</td> </tr> <tr> <td>Deposit Balance Maintenance</td> <td>\$0.1532/thousand dollar average balances</td> </tr> <tr> <td>Monthly Paper Statement</td> <td>\$2.00</td> </tr> </table>	Monthly Account Maintenance	\$12.00	Per-Item Cost:		Each item after 500 items <sup>2</sup>	\$0.40	Deposit Balance Maintenance	\$0.1532/thousand dollar average balances	Monthly Paper Statement	\$2.00								
Monthly Account Maintenance	\$12.00																			
Per-Item Cost:																				
Each item after 500 items <sup>2</sup>	\$0.40																			
Deposit Balance Maintenance	\$0.1532/thousand dollar average balances																			
Monthly Paper Statement	\$2.00																			
Interest on Lawyers Trust Accounts (IOLTA)	None	None																		
WSFS Business Money Market	\$5,000 minimum daily balance <sup>3</sup> required to avoid the monthly maintenance charge	Monthly Account Maintenance \$12.00																		
WSFS Business Core Savings	\$500 minimum daily balance <sup>3</sup> required to avoid the monthly maintenance charge	Monthly Account Maintenance \$5.00																		

## Cost Summary

### Business Deposit Processing – Money Room

Monthly Account Maintenance	\$110.00
Currency/Coin Order (per order)	\$9.00
Rolled Coin Order (per roll)	\$0.10
Strapped Currency Order (per \$1,000)	\$0.60
Currency Deposit Verification (per \$1,000)	\$1.00
Money Room Deposit	\$4.75
Loose Coin Order/ Deposit (per bag)	\$3.50
Late Order Cost	\$27.50
Deposit Discrepancy	\$4.00

### Business Deposit Processing – Branch\*

Purchased/ Deposited Rolled Coin (per roll)	\$0.10
Purchased/ Deposited Currency (per strap)	\$0.60
Deposited Coin - Loose (per bag)	\$3.50
Zipper Deposit Bag	\$5.00
Night Drop Cost (per bag)	\$3.00
Night Drop Deposit Bag (per bag)	\$25.00
Key for Night Drop Bag or Depository – Replacement	\$5.00
<i>*Branch cash orders not to exceed \$15,000 per week</i>	

**Inactive and Dormant Costs****Inactive Cost – For Checking Account Types**

If there has been no Customer-generated activity for 3 months and the minimum daily balance<sup>3</sup> is less than \$1,000 \$8.00/month

**Inactive Cost – For Money Market Account Types**

If there has been no Customer-generated activity for 12 months and the minimum daily balance<sup>3</sup> is less than \$1,000 \$8.00/month

**Inactive Cost – For Savings Account Types**

If there has been no customer-generated activity for 1 year and the minimum daily balance<sup>3</sup> is less than \$100 \$3.00/month

**Dormant Cost – For Checking, Savings, and Money Market Accounts**

If there has been no customer-generated activity for 2 years and the address on the account is incorrect \$5.00/month

**Transaction Services**

ATM Withdrawal at Non-WSFS ATMs (per withdrawal)	\$3.00
International Purchase Transaction (% of purchase amount)	1.00%
ATM Deposit at Non-WSFS ATMs (per deposit)	\$1.00
ATM Transfer at Non-WSFS ATMs (per transfer, cost deducted from account that funds are drawn)	\$1.00
ATM Inquiry at Non-WSFS ATMs (per inquiry)	\$1.00
Wire Transfers (per wire):	
Incoming	\$16.00
Outgoing Domestic	\$32.00
Outgoing International	\$50.00
Outgoing International (FX)	\$32.00

**Other Services**

Account Reconciliation (per hour; \$10 minimum)	\$20.00
Account Activity Printout	\$2.00
ACH Return Deposited Item	\$10.00
Cashier's Check	\$10.00
Check Cashing (non-customers, per check)	\$10.00
Check Orders	Cost depends on style
Collection Item: Incoming, Outgoing Domestic or Foreign	\$60.00
Deposit Bag	\$5.00
Deposit Verification	\$20.00
Account Escheatment	\$50.00
Replacement ATM/Debit Card	\$5.00
Rush Order ATM/Debit Card Replacement	\$55.00

**Other Services (continued)**

Overdrafts (unavailable funds created by check, in-person withdrawal, ATM withdrawal or other electronic means for paid items): \$35.00

**Photocopies (cost per copy):**

ATM receipts	\$2.00
Deposits and Withdrawal Tickets	\$2.00
VISA® Debit Card Sales Receipts	\$5.00
Checks	\$5.00
Statements	\$5.00

Premature Account Closing  
(If account is closed within 90 days of opening) \$20.00

**Research Cost:**

	<u>1 year or less</u>	<u>1-3 years</u>	<u>3-5 years</u>	<u>5+ years</u>
Statements	\$20.00	\$35.00	\$50.00	\$70 per hour
Checks	\$25.00	\$40.00	\$55.00	pricing
Deposits	\$50.00	\$75.00	\$100.00	available upon request

Return Deposited Item	\$12.00
Safe Box Lock & Key Replacement	\$200.00
Safe Box Monthly Delinquency Cost	\$10.00
Special Handling Monthly Cost	\$25.00
Stop Payment	\$35.00
Tax/Levy/Garnishment/Citations/Court Orders	\$125.00

**Cash Management Products & Services**

Business Online Banking	\$44.00
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Information on the following is available upon request:

- Account Reconciliation
- Automated Clearing House (ACH)
- CD Rom
- Investment Sweep
- Positive Pay
- Wholesale Lockbox
- Xpress Deposit
- Zero Balance Accounts (ZBA's)

<sup>1</sup> Earnings Credit rate is an internal calculation of the bank and is based on a combination of funding sources. Any balance that can be invested is defined as ledger balance minus float and reserves.

<sup>2</sup> Debits/Checks Paid, Deposits and Other Credits, and Deposited Items (applies to paper and electronic transactions).

<sup>3</sup> The Minimum Daily Balance is the balance remaining in the account at the end of each business day.



# Personal Deposit Services Cost Summary

Effective as of December 2023 and subject to change.

## INACTIVE AND DORMANT MONTHLY COSTS

Inactive Cost – For Checking Account Types <i>If there has been no Customer-generated activity for 3 months and the minimum daily balance<sup>1</sup> is less than \$1,000</i>	\$8.00/month
Inactive Cost – For Money Market Account Types <i>If there has been no Customer-generated activity for 12 months and the minimum daily balance<sup>1</sup> is less than \$1,000</i>	\$8.00/month
Inactive Cost – For Savings Account Types <i>If there has been no customer-generated activity for 1 year and the minimum daily balance<sup>1</sup> is less than \$100</i>	\$3.00/month
Dormant Cost – For Checking, Savings, and Money Market Accounts <i>if there has been no Customer-generated activity for 2 years and the address on the account is incorrect</i>	\$5.00/month

<sup>1</sup>The minimum daily balance is the balance remaining in the account at the end of each business day.

## TRANSACTION SERVICES

ATM Withdrawal Cost at Non-WSFS ATMs (per withdrawal)	\$3.00
International Purchase Transaction Cost (% of purchase amount)	1.00%
ATM Deposit Cost at Non-WSFS ATMs (per deposit)	\$1.00
ATM Transfer Cost at Non-WSFS ATMs (Per transfer, cost deducted from account that funds are drawn)	\$1.00
ATM Inquiry Cost at Non-WSFS ATMs (per inquiry)	\$1.00
Wire Transfers (per wire):	
Incoming	\$16.00
Outgoing Domestic (per wire)	\$32.00
Outgoing International (per wire)	\$50.00
Outgoing International – FX (per wire)	\$32.00

## OTHER SERVICES

Account Activity Printout	\$2.00
Account Reconciliation (per hour, \$10.00 minimum)	\$20.00
ACH Returned Item	\$10.00
Cashier's Check	\$10.00
Check Cashing for Non-Customers (per check)	\$10.00
Check Orders	Cost depends on style
Collection Item: Incoming, Outgoing Domestic or Foreign	\$60.00
Deposit Bag	\$5.00
Purchased/ Deposited Rolled Coin (per roll)	\$0.10
Deposited Coin - Loose (per bag)	\$3.50

## OTHER SERVICES (continued)

Deposit Verification	\$20.00
Account Escheatment	\$50.00
IRA Transfer-out	\$10.00
Replacement ATM/Debit Card	\$5.00
Rush Order ATM/Debit Card Replacement	\$55.00
Overdrafts (unavailable funds created by check, in-person withdrawal, ATM withdrawal or other electronic means for paid items)	\$35.00
Photocopies (cost per copy):	
ATM receipts	\$2.00
Deposits and Withdrawal Tickets	\$2.00
Checks	\$5.00
Statements	\$5.00
Premature Account Closing (If account is closed within 90 days of opening)	\$20.00
Research Charge:	
	<u>1 year or less</u> <u>1-3 years</u> <u>3-5 years</u> <u>5+ years</u>
Statements	\$10.00    \$20.00    \$30.00    \$50 per hour
Checks	\$15.00    \$30.00    \$45.00    pricing
Deposits	\$25.00    \$50.00    \$75.00    available upon request
Safe Box Lock & Key Replacement	\$200.00
Safe Box Monthly Delinquency Charge	\$10.00
Stop Payment	\$35.00
Tax/Levy/Garnishment/Citations/Court Orders	\$125.00

**WSFS** bank  
We Stand For Service®

# Private Banking Platinum Services Cost Summary

Effective as of December 2023 and subject to change.

## TRANSACTION COSTS

ATM Withdrawal Cost at Non-WSFS ATMs (per withdrawal)	N/C
International Purchase Transaction Cost (% of purchase amount)	1.00%
ATM Deposit Cost at Non-WSFS STAR® ATMs (per deposit)	N/C
ATM Transfer Cost at Non-WSFS STAR® ATMs	N/C
ATM Inquiry Cost at Non-WSFS ATMs (per inquiry)	N/C
<i>Foreign ATM fees are refunded up to \$30 per month</i>	
Wire Transfers (per wire):	
Incoming	N/C
Outgoing Domestic (per wire)	N/C
Outgoing International (per wire)	N/C
Outgoing International – FX (per wire)	N/C

## INACTIVE AND DORMANT MONTHLY CHARGES

Inactivity Cost	N/C
Dormant Cost	N/C
<i>Accounts will still become dormant if there has been no Customer-generated activity for 2 years and the address on the account is incorrect</i>	

## OTHER SERVICE COSTS

Account Activity Printout	N/C
Account Reconciliation (per hour; \$10 min)	\$20.00
ACH Returned Item	\$10.00
Cashier's Check	N/C
Certified Check	N/C
Check Orders	N/C
Collection Item:	
Incoming	\$60.00
Outgoing	\$60.00

## OTHER SERVICE COSTS (continued)

Deposit Bag	N/C
Deposit Verification	\$20.00
Account Escheatment	\$50.00
IRA Transfer-out	\$10.00
Replacement ATM/Debit Card	N/C
Rush Order ATM/Debit Card Replacement	\$55.00
Overdrafts (unavailable funds created by check, in-person withdrawal, ATM withdrawal or other electronic means for paid items):	\$35.00
Photocopies (cost per copy):	
Checks with Safekeeping	N/C
Checks with Safekeeping-Others	N/C
Checks without Safekeeping	N/C
Deposit and Withdrawal Tickets	N/C
Statements	N/C
Premature Account Closing (If account is closed within 90 days of opening)	N/C
Research Cost:	
	<u>1 year or less</u> <u>1-3 years</u> <u>3-5 years</u> <u>5+ years</u>
Statements	\$10.00    \$20.00    \$30.00    \$50 per hour
Checks	\$15.00    \$30.00    \$45.00    pricing
Deposits	\$25.00    \$50.00    \$75.00    available upon request
Safe Box Lock & Key Replacement Cost	\$200.00
Safe Box Monthly Delinquency Cost	\$10.00
Stop Payment	\$35.00
Tax/Levy/Garnishment/Citations/Court Orders	\$125.00
Purchased/ Deposited Rolled Coin (per roll)	N/C
Deposited Coin - Loose (per bag)	N/C

# Cash Management Deposit Services Cost Summary

Cost Summary effective as of April 30, 2018 and subject to change. Current as of April 1, 2024.

## Business Online Banking

One Time Set-Up Cost	\$25.00
Monthly Costs:	
Balance Reporting Module (up to 5 accounts)	\$44.00
Cost per additional account	\$10.00
ACH Module (see additional ACH costs below)	\$40.00
Wire Module (Secure Token Required)	\$22.00
First two tokens	N/C
Additional tokens (per token)	\$87.00
Electronic Data Interchange Module	\$30.00
Upload Capability	\$15.00
Stop Payment	\$20.00
Outgoing Domestic Wire Transfer (Initiated through Business Online Banking)	\$26.00
Premium Reporting Functionality	\$30.00
Return Deposit Item Fee Report	\$8.00
Internal account transfers	N/C

## Business Online Bill Pay

Monthly Maintenance Cost	\$15.00
Stop Payment/Insufficient Funds Charge	\$30.00
Transaction Charge	N/C

## Automated Clearing House (ACH)

Monthly Payroll Processing (disk or tape transmission)	\$40.00
ACH File Transmission	\$12.00
ACH Upload File Transmission	\$12.00
ACH Upload Transactions	\$0.17
Business Online Banking ACH Payments	\$0.21
Business Online Banking ACH Collections	\$0.21
ACH Payments & Collections	\$0.21
ACH NOC Fee	\$2.50
ACH File Reversal / Deletion	\$20.00

## ACH Positive Pay<sup>1</sup>

One Time Set-Up Cost	\$25.00
Monthly Maintenance Cost	\$40.00
Per Account	\$10.00
Per Item Blocked	\$0.15

## Check Positive Pay<sup>1</sup>

One Time Set-Up Cost	\$25.00
Module Per Month	\$65.00
Per Account	\$35.00
Per Issued Item	\$0.13

<sup>1</sup>Access to Business Online Banking required. Additional costs apply.

## CD ROM

Implementation Cost	\$50.00
Monthly Maintenance Cost	\$10.00
Additional CD (per CD)	\$25.00

## Sweeps

One Time Set-Up Cost	\$100
<b>Investment Sweep<sup>2</sup></b>	
Monthly Maintenance Cost:	
Investment Sweep REPO	\$150.00
Premium Sweep REPO	\$150.00
Goldman Sachs Sweep	\$150.00
<b>Credit Sweep</b>	
Monthly Maintenance Cost	\$250.00
<b>Combined Sweep</b>	
Monthly Maintenance Cost	\$250.00

Sweep transaction costs apply. (See Other Costs -Internal Funds Transfer)

<sup>2</sup>Investments are not insured by the FDIC; are not bank deposits or obligations & are not bank-guaranteed; are subject to investment risk, and may lose value.

## Xpress Deposit

Monthly Maintenance Cost	\$70.00
Deposit and Credit Items	\$0.75
Scanned Items (additional per item)	\$0.15
One Time Set-Up Cost	\$100.00

## Zero Balance Accounts (ZBA)

Monthly Master Account Maintenance	\$35.00
Monthly Sub-Account Maintenance	\$25.00
ZBA transaction costs apply. (See Transaction Costs-Internal Funds Transfer)	

## Other Charges

Internal Funds Transfers (applies to Investment Sweep, Zero Balance Accounts, and all other account transactions)

First 20 transfers (each)	\$0.25
Next 20 transfers (each)	\$0.20
Thereafter (each)	\$0.15

## Wholesale Lockbox

Custom Charge Proposal available upon request.

Please refer to the Commercial Deposit Services for additional costs.

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# Small Business Deposit Services Cost Summary

Effective as of December 2023 and subject to change.

Product Type	Minimum Balance Requirement	Monthly Maintenance/Transaction Charges
WSFS Small Business Premier Checking	\$10,000 average monthly balance <sup>1</sup> OR \$100,000 combined average monthly balances in qualified account(s) <sup>2</sup> to avoid a monthly maintenance fee	Monthly Account Maintenance \$25.00 Per-Item Cost <sup>3</sup> Each item after 500 \$0.50 Paper Statement Cost (waived with Online Statements) \$3.00
WSFS Small Business Checking	\$500 average monthly balance <sup>1</sup> required to avoid a monthly maintenance fee	Monthly Account Maintenance \$10.00 Per-Item Cost <sup>3</sup> Each item after 200 \$0.50 Paper Statement Cost (waived with Online Statements) \$3.00
WSFS Escrow Checking	None	Monthly Account Maintenance N/C Paper Statement Cost (waived with Online Statements) \$3.00
WSFS Escrow Savings	None	Monthly Account Maintenance N/C Paper Statement Cost (waived with Online Statements) \$3.00
WSFS Small Business Money Market	\$5,000 minimum daily balance <sup>4</sup> required to avoid a monthly maintenance fee	Monthly Account Maintenance \$12.00
WSFS Small Business Savings	\$500 minimum daily balance <sup>4</sup> required to avoid a monthly maintenance fee	Monthly Account Maintenance \$5.00

1. The Average Monthly Balance is computed by summing the balance for each day in the statement cycle and dividing by the number of days in the statement cycle.
2. Qualifying account balance(s) include Small Business checking, savings and money market accounts and WSFS Business Loans, Mortgages and Lines outstanding excluding Credit Cards.
3. Items include Deposits, Deposited Items, Checks Paid and ACH Debits and Credits.
4. The Minimum Daily Balance is the balance remaining in the account at the end of each business day.

## Cost Summary

### Business Deposit Processing – Money Room

Monthly Account Maintenance	\$110.00
Currency/Coin Order (per order)	\$9.00
Rolled Coin Order (per roll)	\$0.10
Strapped Currency Order (per \$1,000)	\$0.60
Currency Deposit Verification (per \$1,000)	\$1.00
Money Room Deposit	\$4.75
Loose Coin Order/ Deposit (per bag)	\$3.50
Late Order Cost	\$27.50
Deposit Discrepancy	\$4.00

### Business Deposit Processing – Branch\*

Purchased/ Deposited Rolled Coin (per roll)	\$0.10
Purchased/ Deposited Currency (per strap)	\$0.60
Deposited Coin - Loose (per bag)	\$3.50
Zipper Deposit Bag	\$5.00
Night Drop Cost (per bag)	\$3.00
Night Drop Deposit Bag (per bag)	\$25.00
Key for Night Drop Bag or Depository – Replacement	\$5.00

\*Branch cash orders not to exceed \$15,000 per week

**Inactive and Dormant Cost**

<b>Inactive Cost – For Checking Account Types</b> <i>If there has been no Customer-generated activity for 3 months and the minimum daily balance<sup>4</sup> is less than \$1,000</i>	\$8.00/month
<b>Inactive Cost – For Money Market Account Types</b> <i>If there has been no Customer-generated activity for 12 months and the minimum daily balance<sup>4</sup> is less than \$1,000</i>	\$8.00/month
<b>Inactive Cost – For Savings Account Types</b> <i>If there has been no customer-generated activity for 1 year and the minimum daily balance<sup>4</sup> is less than \$100</i>	\$3.00/month
<b>Dormant Cost – For Checking, Savings, and Money Market Accounts</b> <i>if there has been no customer-generated activity for 2 years and the address on the account is incorrect</i>	\$5.00/month

**Transaction Costs**

ATM Withdrawal at Non-WSFS ATMs (per withdrawal)	\$3.00
International Purchase Transaction (% of purchase amount)	1.00%
ATM Deposit at Non-WSFS ATMs (per deposit)	\$1.00
ATM Transfer at Non-WSFS ATMs (per transfer, cost deducted from account that funds are drawn)	\$1.00
ATM Inquiry at Non-WSFS ATMs (per inquiry)	\$1.00
Wire Transfers (per wire):	
Incoming	\$16.00
Outgoing Domestic	\$32.00
Outgoing International	\$50.00
Outgoing International (FX)	\$32.00

**Miscellaneous Service Costs**

Account Reconciliation (per hour; \$10 minimum)	\$20.00
Account Activity Printout	\$3.00
ACH Return Deposited Item	\$10.00
Cashier's Check	\$10.00
Check Cashing (non-customers, per check)	\$10.00
Check Orders	Cost depends on style
Check Return Deposited Item	\$12.00
Collection Item:	
Incoming	\$60.00
Outgoing (Domestic or Foreign)	\$60.00
Deposit Verification	\$20.00
Escheat Cost	\$50.00
Replacement ATM/Debit Card	\$5.00
Rush Order ATM/Debit Card Replacement	\$55.00
Overdrafts (unavailable funds created by check, in-person withdrawal, ATM withdrawal or other electronic means for paid items):	\$35.00

**Miscellaneous Costs (continued)**

<b>Photocopies (cost per copy):</b>				
Statements/Checks (statements with check images)				\$5.00
Deposits and Withdrawal Tickets				\$2.00
Debit Card VISA® Sales Draft				\$5.00
Premature Account Closing (If account is closed within 90 days of opening)				\$20.00
<b>Research Cost:</b>				
	<u>1 year or less</u>	<u>1-3 years</u>	<u>3-5 years</u>	<u>5+ years</u>
Statements	\$20.00	\$35.00	\$50.00	\$70 per hour
Checks	\$25.00	\$40.00	\$55.00	pricing
Deposits	\$50.00	\$75.00	\$100.00	available upon request
Safe Box Lock & Key Replacement Cost				\$200.00
Safe Box Monthly Delinquency Cost				\$10.00
Special Handling Monthly Cost				\$25.00
Stop Payment (Check or ACH)				\$35.00
Tax/Levy/Garnishment/Citations/Court Orders				\$125.00

**Business Online Banking Costs**

Business Online (access to 3 accounts)	N/A
Business Online Plus (monthly/access to 5 accounts)	\$15.00 <sup>5</sup>
Additional Account Access (cost per account)	\$3.00

**Automated Clearing House (ACH) Origination Costs<sup>6</sup> for Small Business**

<i>Maximum daily ACH origination limit of \$20,000</i>	
ACH Origination Service Cost (monthly)	\$25.00
ACH Origination One Time Set Up Cost	\$75.00
ACH Origination File Upload Cost (monthly)	\$15.00
ACH Transaction Cost (per item)	\$0.15

**Xpress Deposit Service Costs<sup>7</sup> for Small Business**

<i>Maximum daily Xpress Deposit limit of \$20,000</i>	
Xpress Deposit Service Cost (monthly/1 location)	\$50.00
Xpress Deposit One Time Set Up Cost	\$100.00
Xpress Deposit Scanner	Cost passed on to Customer
Xpress Deposit Early Termination (within 2 years)	\$200.00

<sup>5</sup>This fee is waived for WSFS Small Business Premier Checking accounts.<sup>6</sup>ACH Origination requires Business Online Plus. Subject to credit approval.<sup>7</sup>Subject to credit approval.

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## WSFS Public File – Main Branch File

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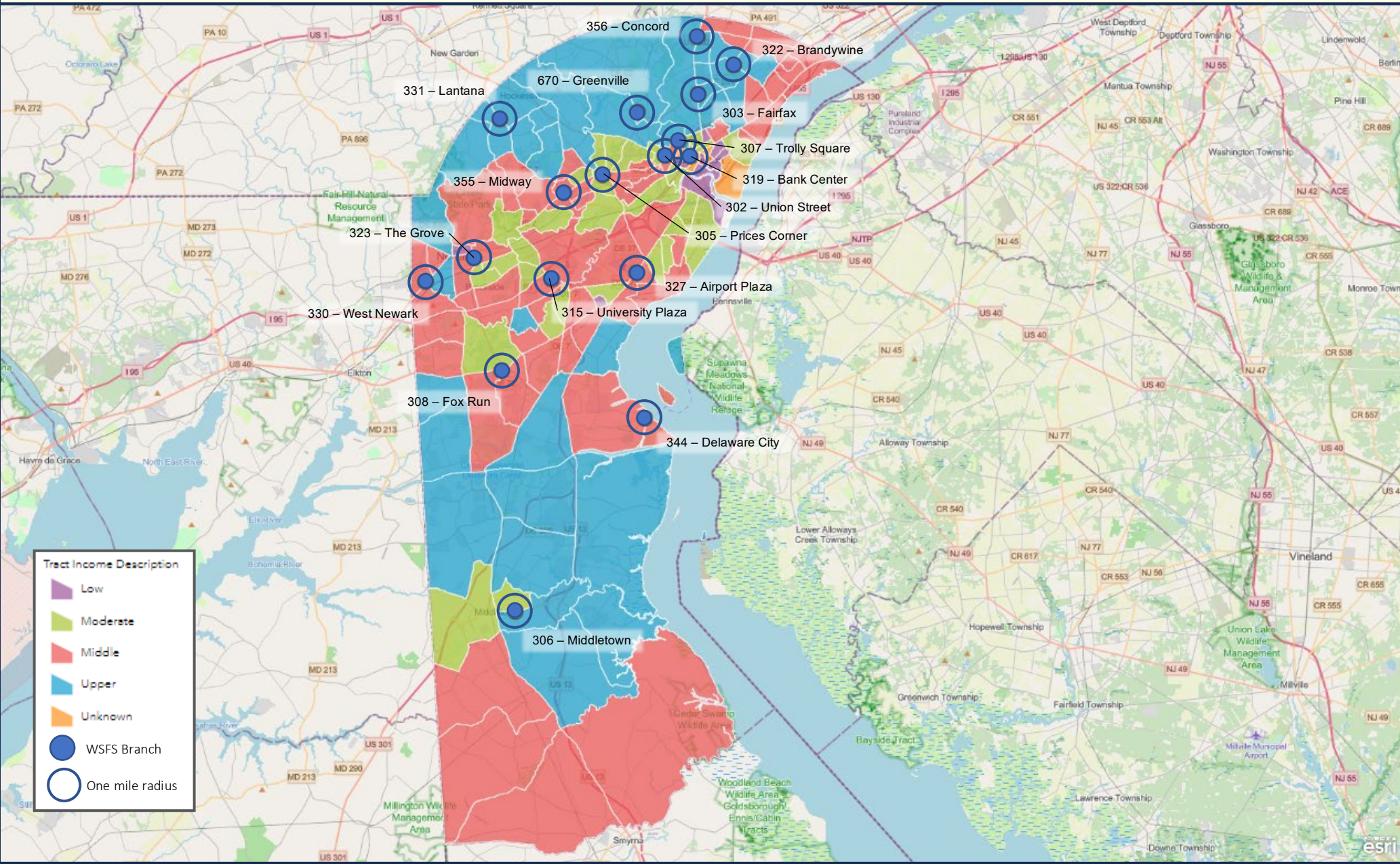
April 1, 2024

Section	Content
A	WSFS Public Evaluation
B	WSFS Locations, hours, and branch services
C	WSFS Products, Services, Fee Schedule
D	Maps and Census Tracts of each county in the Bank's Assessment Areas
E	WSFS Bank Branch Open and Close
F	Public Comments
G	HMDA Disclosure Statement
H	WSFS CRA Disclosure Statement



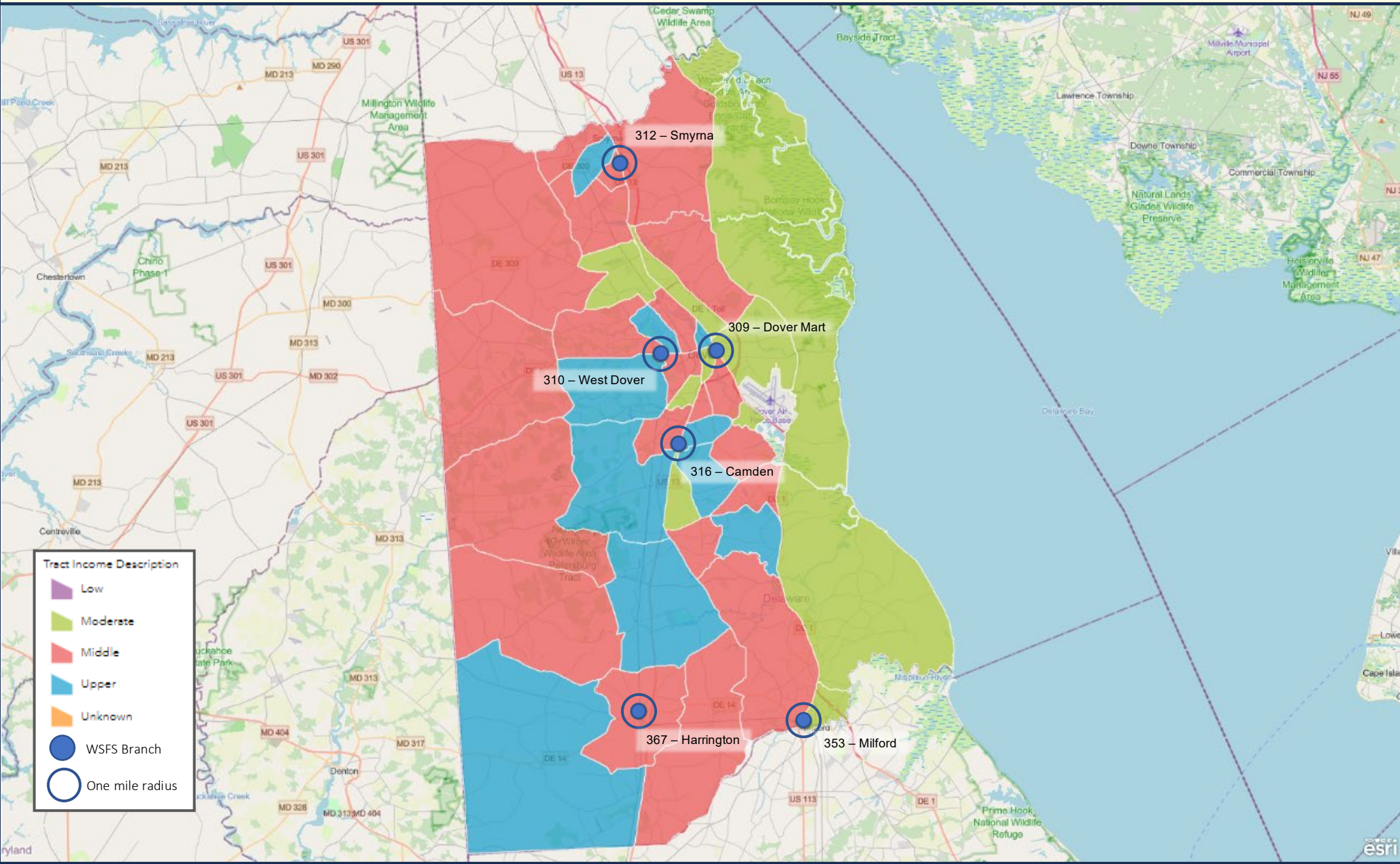


# New Castle County, Delaware – 2024 Census Tract Map with WSFS Branch Location Pins



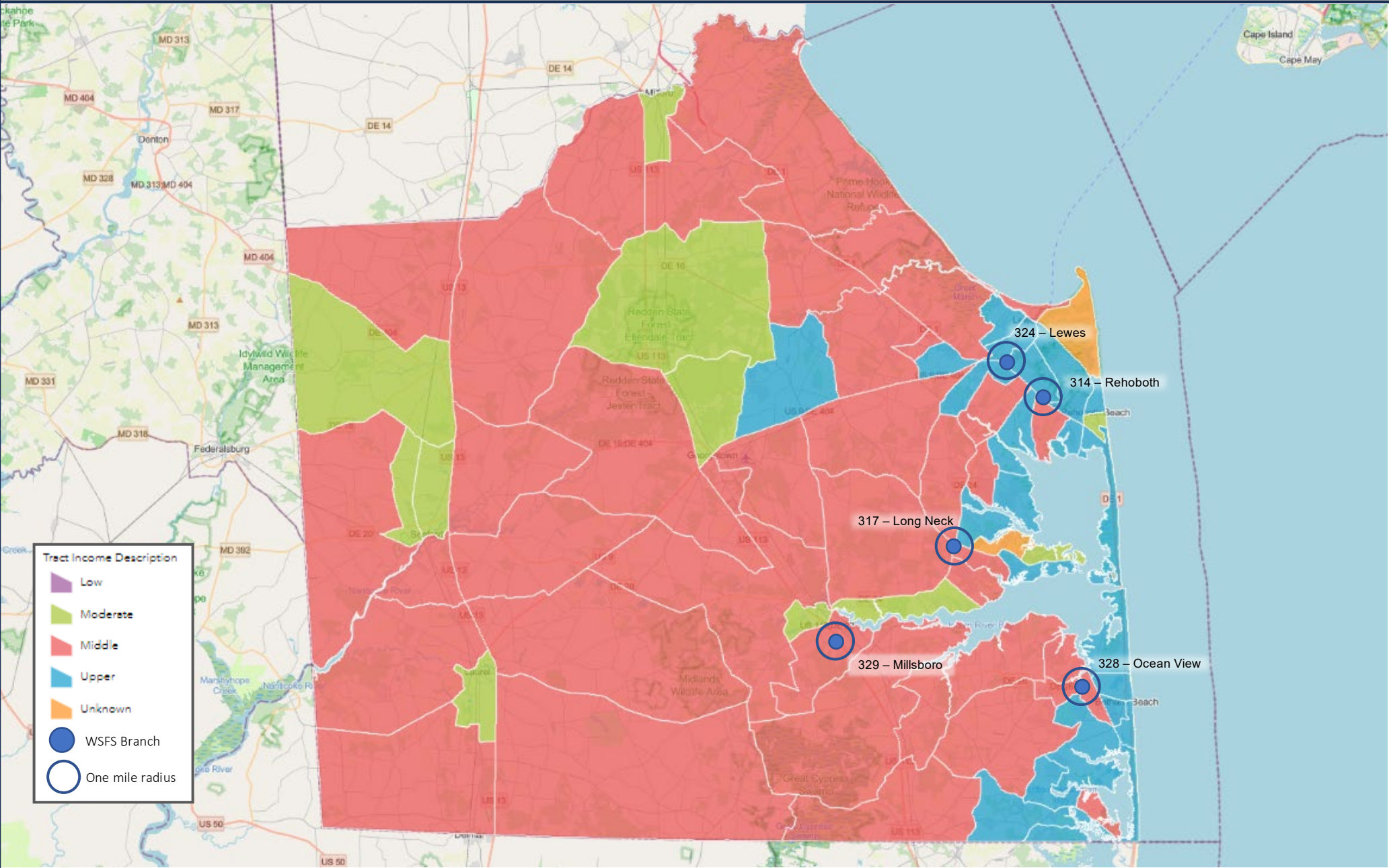


# Kent County, Delaware – 2024 Census Tract Map with WSFS Branch Location Pins



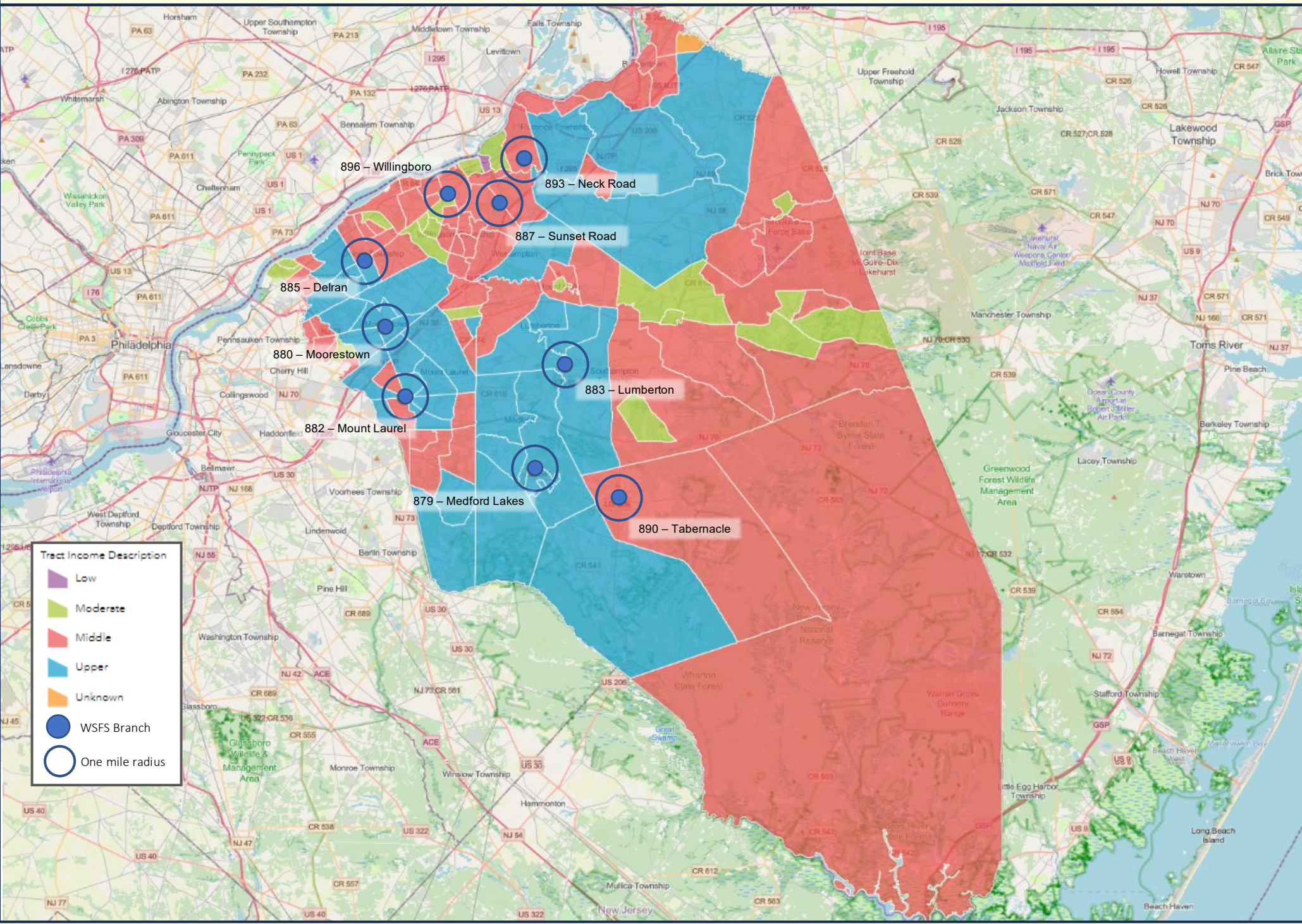


# Sussex County, Delaware – 2024 Census Tract Map with WSFS Branch Location Pins



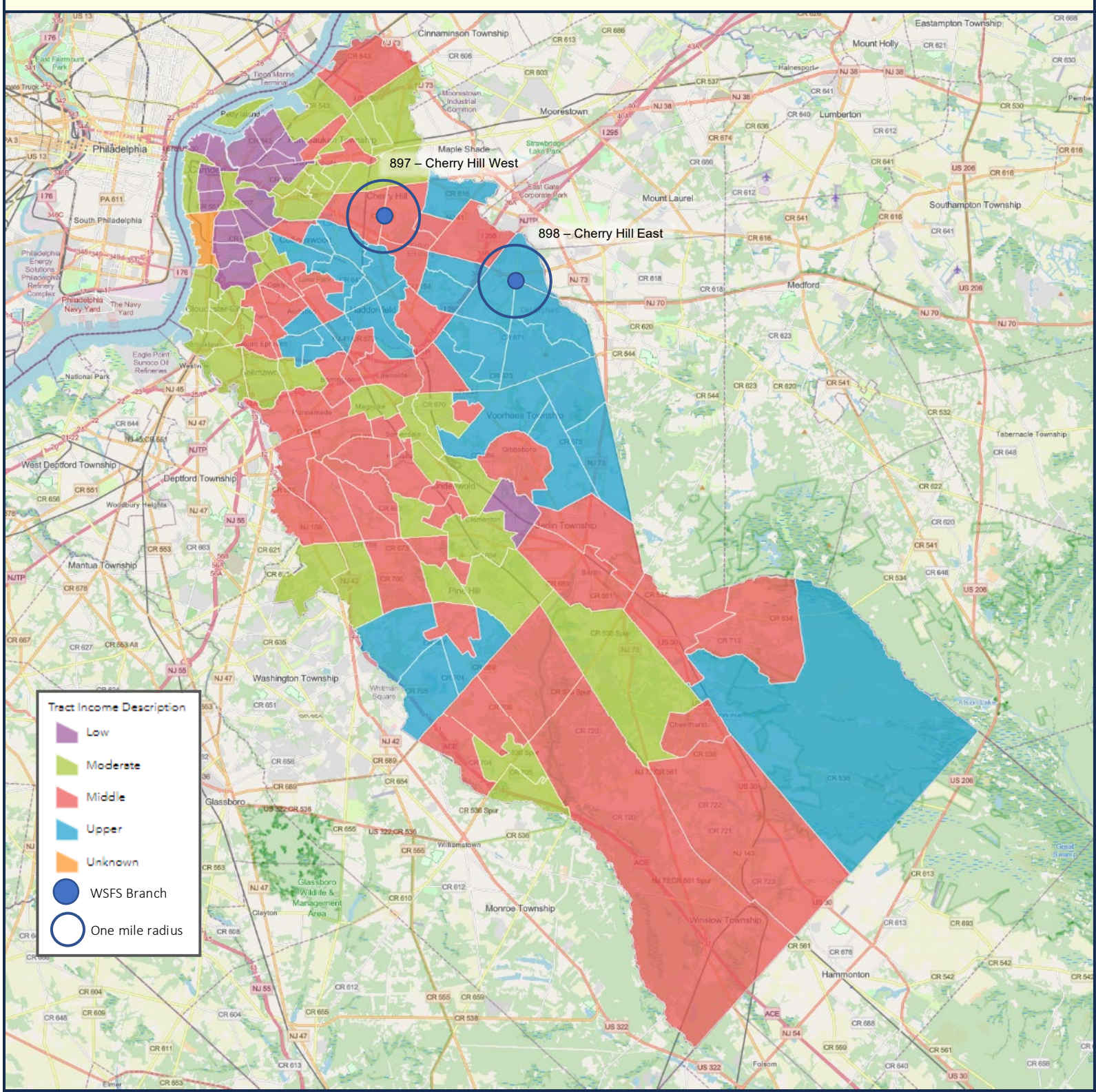


# Burlington County, New Jersey – 2024 Census Tract Map with WSFS Branch Location Pins



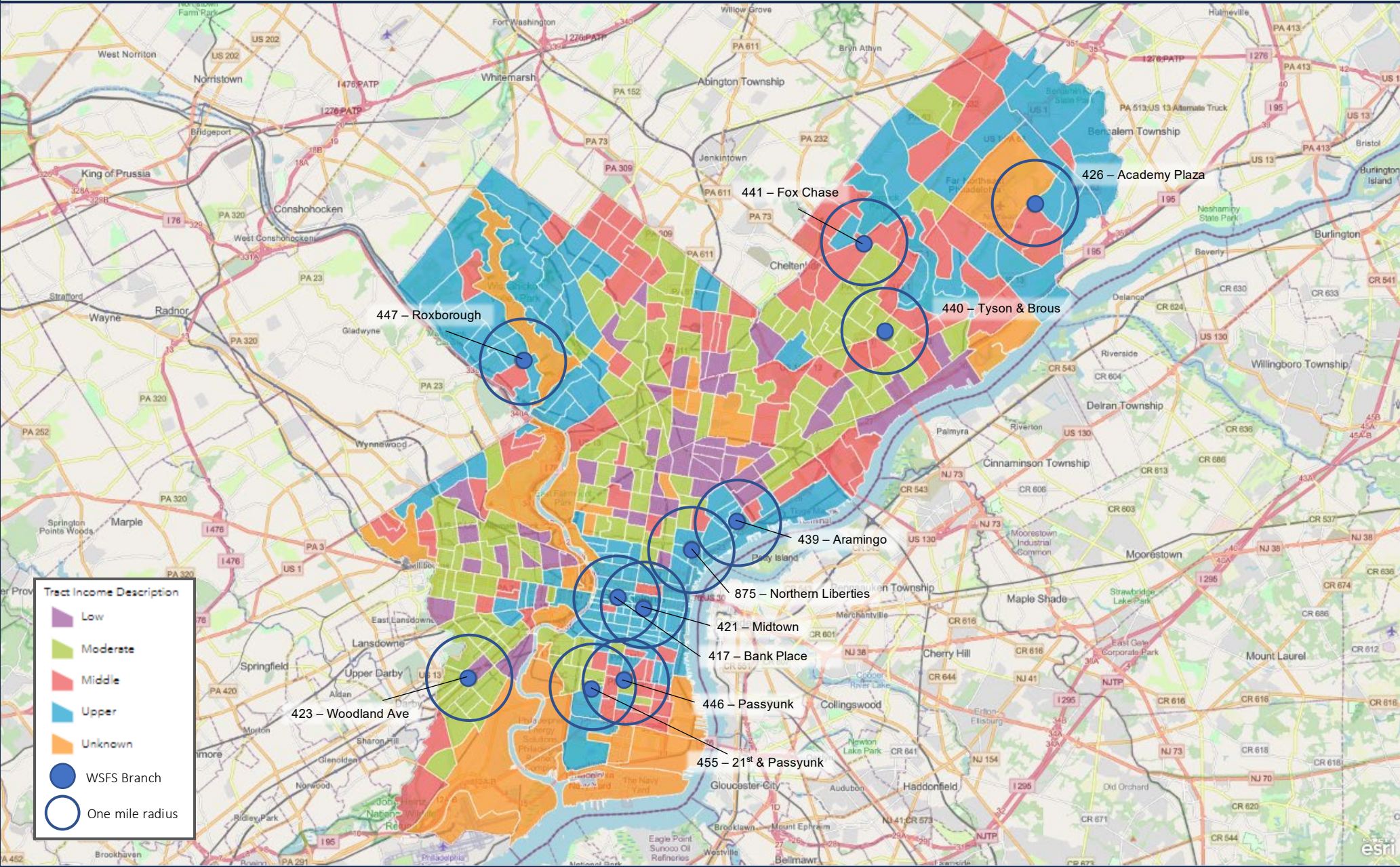


# Camden County, New Jersey – 2024 Census Tract Map with WSFS Branch Location Pins



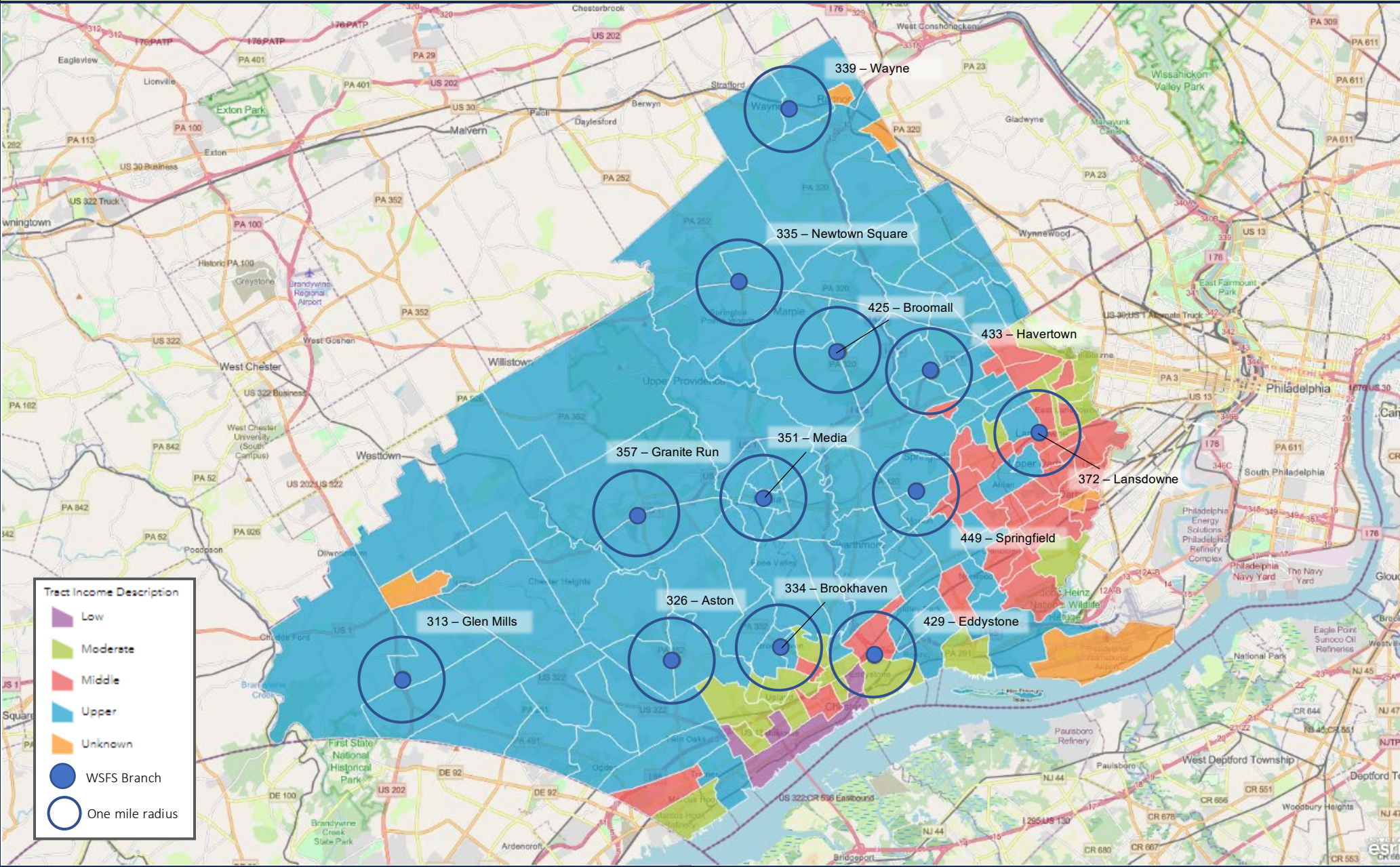


# Philadelphia County, Pennsylvania – 2024 Census Tract Map with WSFS Branch Location Pins



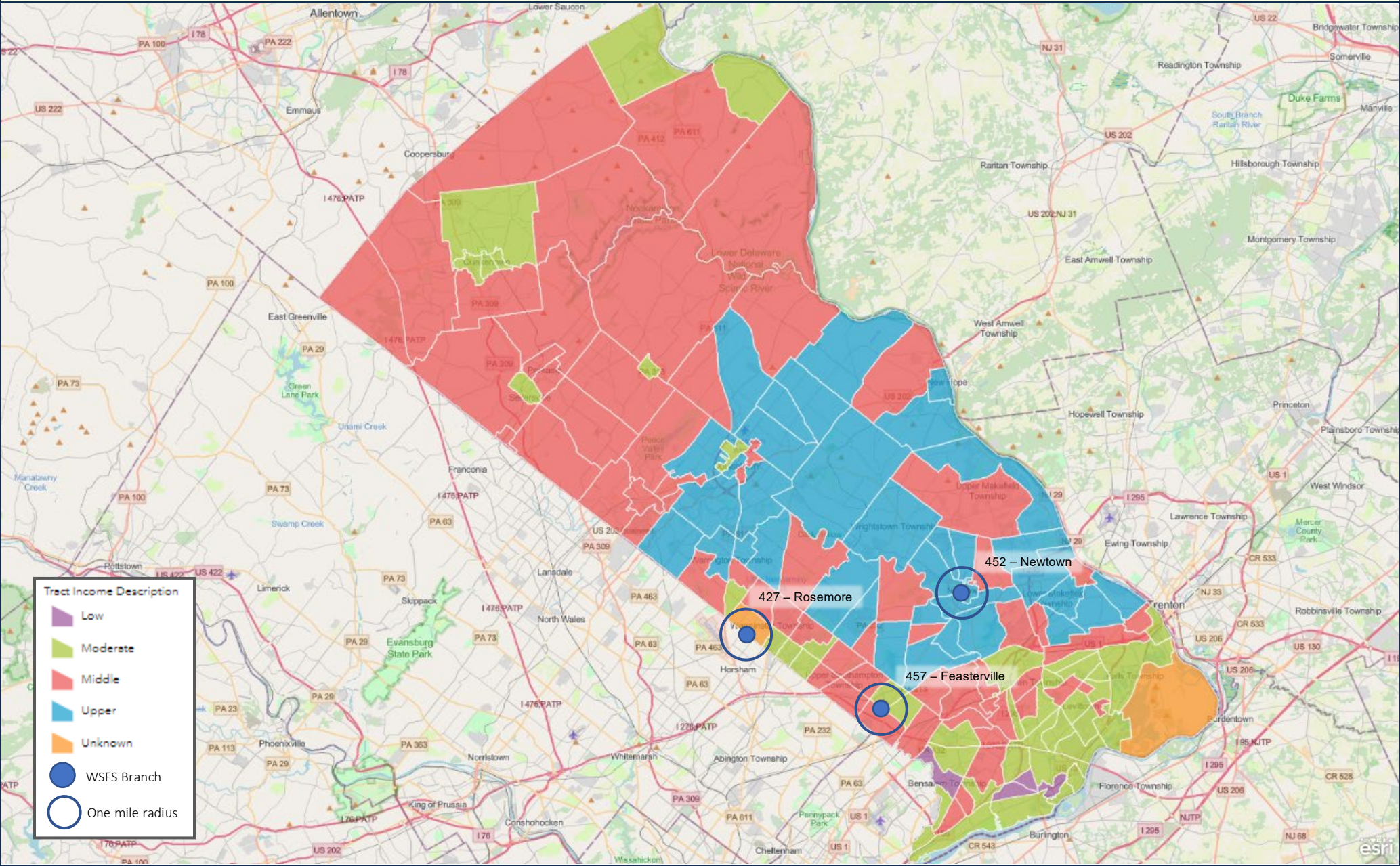


# Delaware County, Pennsylvania – 2024 Census Tract Map with WSFS Branch Location Pins



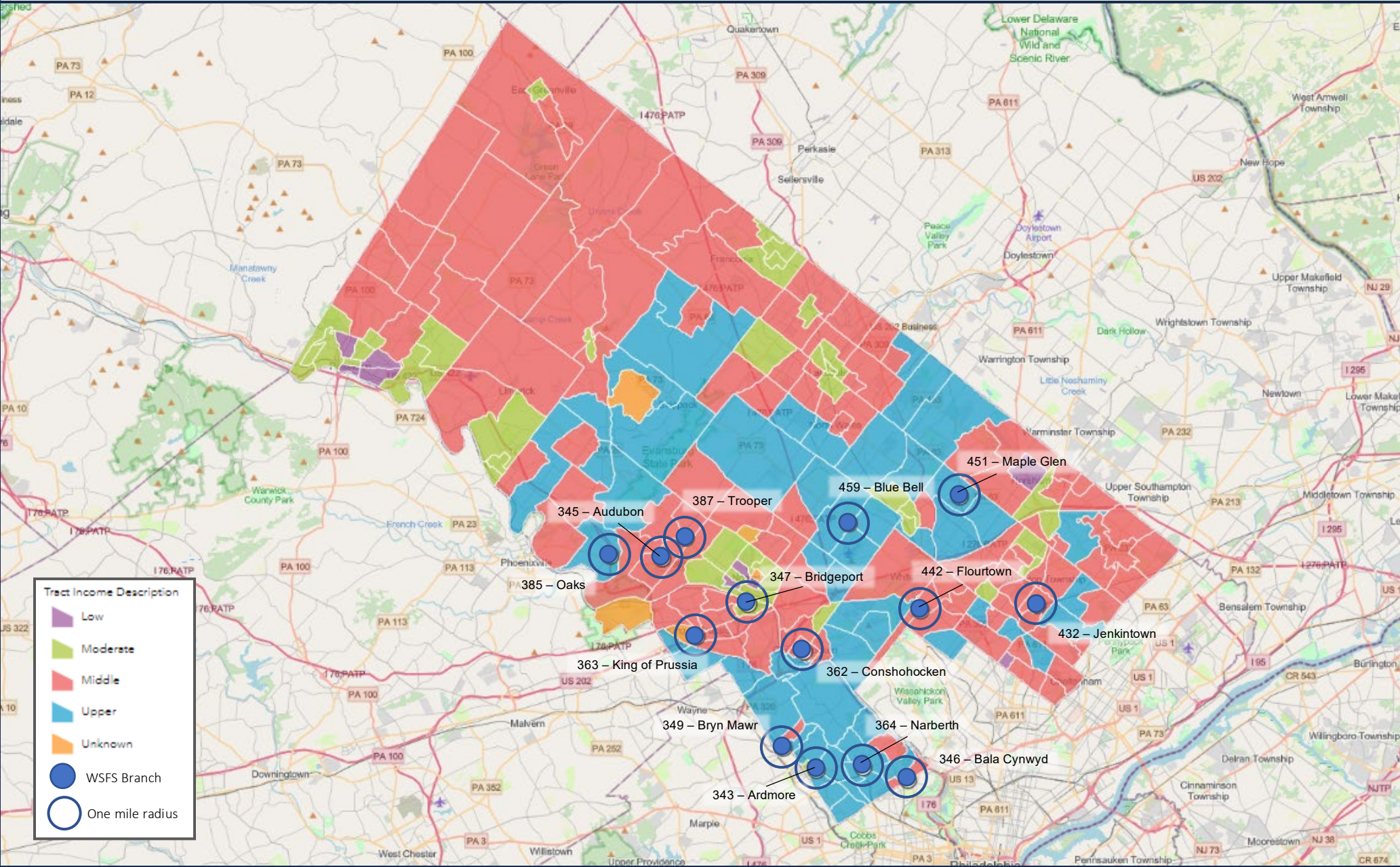


# Bucks County, Pennsylvania – 2024 Census Tract Map with WSFS Branch Location Pins



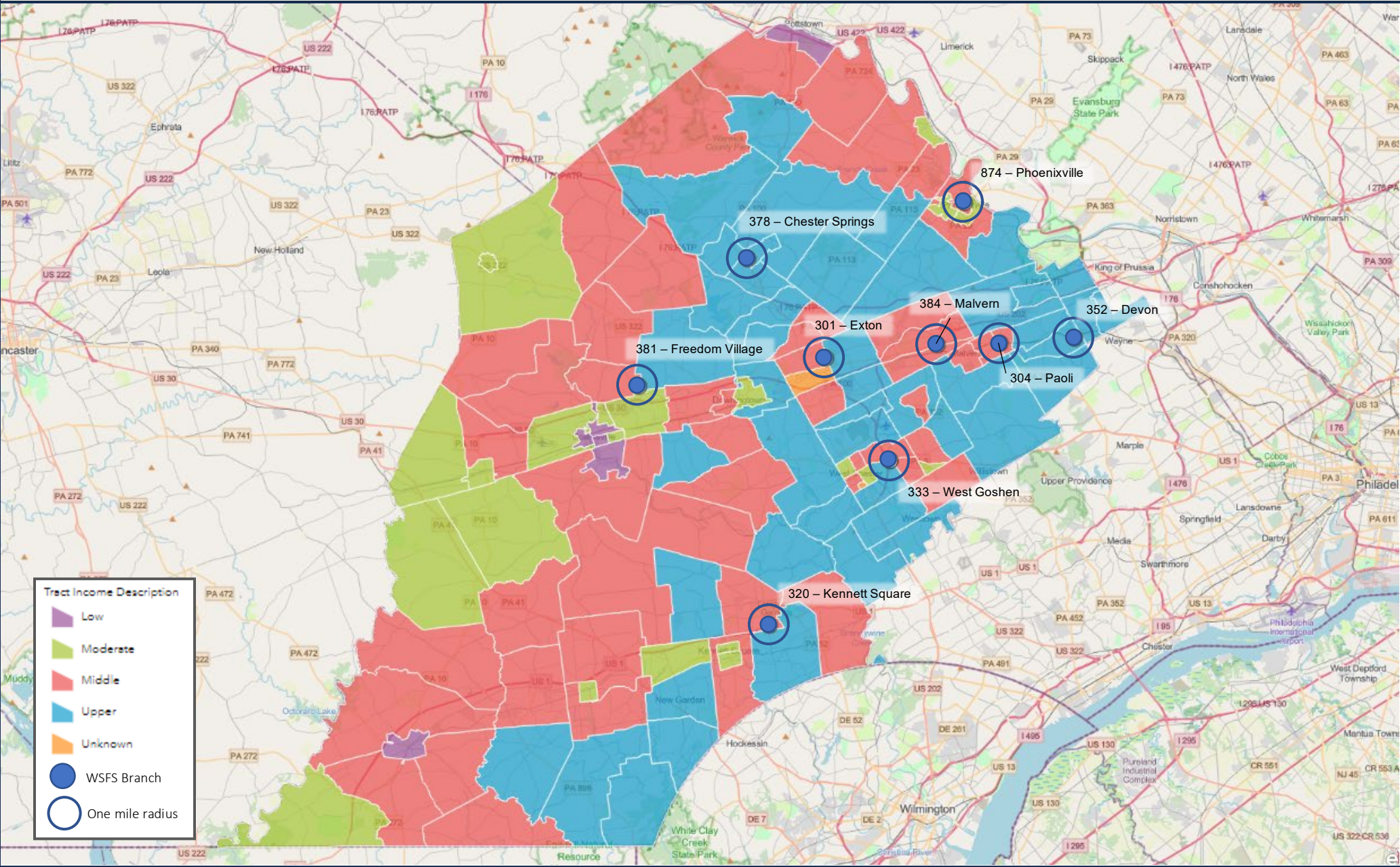


# Montgomery County, Pennsylvania – 2024 Census Tract Map with WSFS Branch Location Pins





# Chester County, Pennsylvania – 2024 Census Tract Map with WSFS Branch Location Pins





**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 017 - BUCKS COUNTY

Tract: ALL TRACTS

Records 1 through 147

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MS A/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4 Family Units
1001.02	Moderate	No	70.08	\$143,700	\$100,705	\$82,238	3125	24.16	755	348	627
1001.03	Moderate	No	60.36	\$143,700	\$86,737	\$70,833	2391	26.06	623	449	634
1001.04	Moderate	No	51.14	\$143,700	\$73,488	\$60,018	4625	58.38	2700	611	789
1001.05	Middle	No	82.66	\$143,700	\$118,782	\$97,009	3247	18.45	599	953	1073
1002.01	Middle	No	82.32	\$143,700	\$118,294	\$96,607	5243	34.67	1818	1683	1903
1002.06	Moderate	No	76.82	\$143,700	\$110,390	\$90,145	5540	39.87	2209	1095	1390
1002.07	Moderate	No	73.78	\$143,700	\$106,022	\$86,588	4337	37.74	1637	1050	1287
1002.08	Low	No	49.33	\$143,700	\$70,887	\$57,893	6511	50.27	3273	897	1345
1002.10	Middle	No	93.46	\$143,700	\$134,302	\$109,681	7389	31.22	2307	2341	2384
1002.11	Middle	No	90.79	\$143,700	\$130,465	\$106,543	6745	22.95	1548	1648	2226
1002.12	Middle	No	91.89	\$143,700	\$132,046	\$107,833	3882	19.84	770	1255	1300
1002.13	Moderate	No	66.45	\$143,700	\$95,489	\$77,982	5472	44.99	2462	829	1276
1002.14	Middle	No	87.6	\$143,700	\$125,881	\$102,795	4200	57.64	2421	542	941
1003.02	Moderate	No	65.45	\$143,700	\$94,052	\$76,806	5053	21.51	1087	1519	1889
1003.03	Moderate	No	71.81	\$143,700	\$103,191	\$84,270	5136	48.21	2476	1393	1804
1003.04	Moderate	No	61.35	\$143,700	\$88,160	\$72,000	2599	45.17	1174	538	720
1003.06	Low	No	45.8	\$143,700	\$65,815	\$53,750	3643	42.77	1558	851	1442
1003.07	Low	No	48.7	\$143,700	\$69,982	\$57,148	5039	33.54	1690	1263	1405
1004.01	Moderate	No	73.34	\$143,700	\$105,390	\$86,066	6302	30.2	1903	1632	1894
1004.02	Moderate	No	77.44	\$143,700	\$111,281	\$90,872	6456	24.46	1579	1754	2023
1004.03	Moderate	No	66.3	\$143,700	\$95,273	\$77,809	2130	47.09	1003	689	919
1004.04	Moderate	No	74.76	\$143,700	\$107,430	\$87,730	6170	23.94	1477	1659	1835
1004.06	Middle	No	82.43	\$143,700	\$118,452	\$96,737	3655	23.34	853	1125	1458
1004.07	Middle	No	89.49	\$143,700	\$128,597	\$105,019	1223	16.76	205	466	497
1004.08	Moderate	No	74.6	\$143,700	\$107,200	\$87,545	6885	21.29	1466	2073	2287
1005.00	Moderate	No	65.51	\$143,700	\$94,138	\$76,875	2716	18.3	497	757	1062
1006.00	Moderate	No	71.29	\$143,700	\$102,444	\$83,664	3735	30.33	1133	763	1451
1007.00	Low	No	48.75	\$143,700	\$70,054	\$57,213	3410	42.11	1436	695	1163
1008.03	Middle	No	85.07	\$143,700	\$122,246	\$99,828	4783	16.7	799	1457	1604
1008.04	Middle	No	97.09	\$143,700	\$139,518	\$113,938	3909	14.53	568	1045	1099
1008.05	Moderate	No	78.56	\$143,700	\$112,891	\$92,193	6235	14.66	914	1945	2042
1008.07	Moderate	No	75.75	\$143,700	\$108,853	\$88,889	4241	13.98	593	1231	1304
1008.08	Upper	No	126.4	\$143,700	\$181,637	\$148,325	5307	13.68	726	1237	1391

**2024 FFIEC Census Report - Summary Census Demographic Information**

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County: 017 - BUCKS COUNTY

Tract: ALL TRACTS

Records 1 through 147

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1008.09	Middle	No	107.36	\$143,700	\$154,276	\$125,986	5894	16.25	958	1752	1920
1008.11	Moderate	No	74.24	\$143,700	\$106,683	\$87,125	4432	41.54	1841	573	852
1009.00	Middle	No	95.34	\$143,700	\$137,004	\$111,886	7694	13.83	1064	2400	2584
1011.00	Middle	No	81.64	\$143,700	\$117,317	\$95,804	2515	24.41	614	515	686
1014.01	Middle	No	100.66	\$143,700	\$144,648	\$118,125	5278	19.19	1013	1613	1732
1014.03	Middle	No	96.2	\$143,700	\$138,239	\$112,896	5901	10.24	604	2029	2159
1014.04	Moderate	No	65.63	\$143,700	\$94,310	\$77,019	2512	15.05	378	937	1080
1014.05	Moderate	No	61.68	\$143,700	\$88,634	\$72,388	6908	16.72	1155	1568	1778
1015.03	Middle	No	86.41	\$143,700	\$124,171	\$101,403	3912	11.76	460	1541	1625
1015.04	Middle	No	82.37	\$143,700	\$118,366	\$96,667	2779	8.82	245	704	815
1015.05	Middle	No	114.25	\$143,700	\$164,177	\$134,076	3349	9.94	333	1133	1205
1015.06	Middle	No	85.01	\$143,700	\$122,159	\$99,766	5229	8.34	436	1747	1876
1016.03	Moderate	No	67.69	\$143,700	\$97,271	\$79,432	3282	27.24	894	727	1105
1016.05	Moderate	No	50.92	\$143,700	\$73,172	\$59,761	4445	45.74	2033	387	1113
1016.07	Moderate	No	74.01	\$143,700	\$106,352	\$86,850	3636	15.29	556	1485	1172
1016.09	Middle	No	92.27	\$143,700	\$132,592	\$108,281	4527	14.76	668	1290	1265
1016.10	Middle	No	91.44	\$143,700	\$131,399	\$107,308	4767	12.15	579	1409	1333
1016.11	Unknown	No	0	\$143,700	\$0	\$0	7132	12.16	867	3185	3362
1018.02	Upper	No	131.74	\$143,700	\$189,310	\$154,597	6440	19.07	1228	1912	2003
1018.05	Upper	No	124.72	\$143,700	\$179,223	\$146,359	2212	9.04	200	729	739
1018.07	Middle	No	91.29	\$143,700	\$131,184	\$107,132	4576	32.28	1477	982	1211
1018.08	Moderate	No	79.84	\$143,700	\$114,730	\$93,693	2639	22.96	606	691	512
1018.09	Upper	No	150.08	\$143,700	\$215,665	\$176,116	3510	17.81	625	1275	1233
1018.10	Middle	No	109.04	\$143,700	\$156,690	\$127,958	6262	26.03	1630	1989	2216
1019.00	Middle	No	109.39	\$143,700	\$157,193	\$128,375	4253	14.91	634	1399	1508
1020.02	Middle	No	109.08	\$143,700	\$156,748	\$128,000	2883	10.61	306	900	969
1020.03	Middle	No	112.59	\$143,700	\$161,792	\$132,125	4473	17.93	802	1231	1327
1020.04	Middle	No	83.92	\$143,700	\$120,593	\$98,482	4971	14.81	736	1418	1696
1021.02	Middle	No	85.8	\$143,700	\$123,295	\$100,688	3523	8.52	300	1011	1191
1021.04	Middle	No	97.8	\$143,700	\$140,539	\$114,766	5993	19.04	1141	1930	2094
1023.00	Middle	No	98.41	\$143,700	\$141,415	\$115,490	5819	8.71	507	1730	2178
1024.01	Middle	No	84.72	\$143,700	\$121,743	\$99,421	4061	8.72	354	1010	1426
1024.02	Middle	No	88.16	\$143,700	\$126,686	\$103,452	5059	12.1	612	1342	1672

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Tract: ALL TRACTS

Records 1 through 147

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MS A/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4 Family Units
1025.00	Moderate	No	62.41	\$143,700	\$89,683	\$73,239	4711	15.52	731	1259	1664
1026.00	Middle	No	96.55	\$143,700	\$138,742	\$113,299	2199	20.78	457	549	677
1027.00	Middle	No	90.67	\$143,700	\$130,293	\$106,402	5295	8.48	449	1618	1793
1028.01	Middle	No	98.08	\$143,700	\$140,941	\$115,099	3465	9.81	340	1240	1341
1031.01	Moderate	No	74.33	\$143,700	\$106,812	\$87,232	2359	16.45	388	471	777
1031.02	Moderate	No	70.66	\$143,700	\$101,538	\$82,917	2204	16.2	357	422	668
1031.03	Moderate	No	70.55	\$143,700	\$101,380	\$82,792	4796	20.27	972	1115	1484
1033.00	Middle	No	106.31	\$143,700	\$152,767	\$124,750	2201	6.18	136	754	877
1034.00	Middle	No	91.07	\$143,700	\$130,868	\$106,870	5175	7.81	404	1856	2176
1037.00	Middle	No	91.81	\$143,700	\$131,931	\$107,743	3379	7.19	243	1056	1429
1038.00	Moderate	No	77.3	\$143,700	\$111,080	\$90,714	1234	7.62	94	499	624
1039.00	Middle	No	95.94	\$143,700	\$137,866	\$112,583	3818	6.86	262	1743	2133
1040.00	Middle	No	109	\$143,700	\$156,633	\$127,917	7541	10.9	822	2413	2782
1041.00	Moderate	No	78.92	\$143,700	\$113,408	\$92,614	2177	21.5	468	546	666
1042.01	Middle	No	93.74	\$143,700	\$134,704	\$110,000	2938	11.27	331	1065	1226
1042.03	Upper	No	120.41	\$143,700	\$173,029	\$141,298	5678	16.27	924	1697	2004
1042.04	Middle	No	93.22	\$143,700	\$133,957	\$109,392	5405	15.5	838	1805	2121
1043.01	Upper	No	145.93	\$143,700	\$209,701	\$171,250	2889	9.48	274	989	1189
1043.03	Middle	No	113.78	\$143,700	\$163,502	\$133,516	4572	14.28	653	1722	1913
1043.04	Upper	No	137.46	\$143,700	\$197,530	\$161,310	1248	10.5	131	539	698
1044.00	Upper	No	148.06	\$143,700	\$212,762	\$173,750	2612	16.12	421	759	1152
1045.02	Upper	No	138.28	\$143,700	\$198,708	\$162,269	8103	15.6	1264	2878	3097
1045.03	Upper	No	157.38	\$143,700	\$226,155	\$184,688	4578	12.23	560	1365	1491
1045.05	Upper	No	143.6	\$143,700	\$206,353	\$168,508	5684	11.98	681	1849	1903
1045.06	Upper	No	161.76	\$143,700	\$232,449	\$189,821	2486	13.23	329	847	951
1046.01	Upper	No	148.06	\$143,700	\$212,762	\$173,750	4931	9.73	480	1476	1542
1046.03	Upper	No	163.06	\$143,700	\$234,317	\$191,349	6667	13.24	883	1577	1674
1046.04	Upper	No	128	\$143,700	\$183,936	\$150,208	6365	10.26	653	1872	2185
1047.01	Moderate	No	73.67	\$143,700	\$105,864	\$86,458	3525	14.41	508	577	936
1047.02	Upper	No	136.19	\$143,700	\$195,705	\$159,821	2556	10.29	263	600	1301
1047.03	Middle	No	107.94	\$143,700	\$155,110	\$126,667	2227	9.21	205	733	868
1048.00	Middle	No	109.71	\$143,700	\$157,653	\$128,750	2836	12.17	345	806	911
1049.01	Upper	No	144.45	\$143,700	\$207,575	\$169,514	7278	12.86	936	2183	2220

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 017 - BUCKS COUNTY

Tract: ALL TRACTS

Records 1 through 147

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MS A/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4 Family Units
1049.02	Middle	No	104.71	\$143,700	\$150,468	\$122,881	7573	15.38	1165	2931	3052
1050.03	Middle	No	111.94	\$143,700	\$160,858	\$131,365	4915	11.45	563	2780	2787
1050.04	Upper	No	140.13	\$143,700	\$201,367	\$164,444	5654	9.27	524	1733	1852
1050.06	Upper	No	126.66	\$143,700	\$182,010	\$148,631	5924	10.15	601	1608	1730
1050.08	Upper	No	130.06	\$143,700	\$186,896	\$152,625	3908	13.25	518	1266	1368
1050.09	Middle	No	106.64	\$143,700	\$153,242	\$125,139	3478	9.37	326	909	954
1050.10	Upper	No	120.05	\$143,700	\$172,512	\$140,875	3995	11.19	447	1223	1295
1050.11	Upper	No	132.75	\$143,700	\$190,762	\$155,781	3497	13.18	461	1045	1001
1050.12	Middle	No	107.37	\$143,700	\$154,291	\$125,994	2724	7.01	191	859	897
1050.13	Upper	No	132.02	\$143,700	\$189,713	\$154,926	5820	12.46	725	1869	1944
1051.00	Upper	No	137.1	\$143,700	\$197,013	\$160,885	3286	14.76	485	993	1222
1052.02	Upper	No	126.43	\$143,700	\$181,680	\$148,365	5102	16.29	831	1611	1738
1052.03	Upper	No	125.21	\$143,700	\$179,927	\$146,932	2084	14.44	301	769	853
1052.06	Middle	No	116.3	\$143,700	\$167,123	\$136,477	5307	18.03	957	1994	2223
1052.07	Upper	No	138.14	\$143,700	\$198,507	\$162,105	5029	20	1006	1682	1782
1052.08	Upper	No	186.94	\$143,700	\$268,633	\$219,375	2373	25.24	599	736	773
1053.00	Upper	No	124.36	\$143,700	\$178,705	\$145,938	2268	7.8	177	627	826
1054.01	Middle	No	119.89	\$143,700	\$172,282	\$140,691	4593	13.59	624	1424	1618
1054.02	Upper	No	169.13	\$143,700	\$243,040	\$198,469	4264	11.28	481	1520	1581
1055.05	Upper	No	144.16	\$143,700	\$207,158	\$169,167	3949	12.61	498	1323	1430
1055.06	Upper	No	167.45	\$143,700	\$240,626	\$196,500	4184	20.1	841	1306	1324
1055.07	Upper	No	144.37	\$143,700	\$207,460	\$169,421	7404	14.38	1065	2379	2686
1055.08	Upper	No	210.73	\$143,700	\$302,819	\$247,287	3598	19.37	697	1117	1168
1055.09	Upper	No	144.43	\$143,700	\$207,546	\$169,482	4633	15.91	737	1508	1594
1055.10	Middle	No	88.75	\$143,700	\$127,534	\$104,146	5257	22.5	1183	1601	2455
1055.11	Upper	No	143.16	\$143,700	\$205,721	\$168,000	4155	21.61	898	1370	1411
1056.00	Middle	No	109.27	\$143,700	\$157,021	\$128,233	2605	13.86	361	881	1051
1057.02	Moderate	No	67.73	\$143,700	\$97,328	\$79,479	3314	37.75	1251	635	1103
1057.04	Middle	No	81.78	\$143,700	\$117,518	\$95,968	7143	45.15	3225	2041	2536
1058.01	Middle	No	83.26	\$143,700	\$119,645	\$97,708	6209	34.39	2135	1408	1521
1058.05	Moderate	No	78.69	\$143,700	\$113,078	\$92,344	5650	24.18	1366	1935	2349
1058.07	Moderate	No	65.79	\$143,700	\$94,540	\$77,205	3755	31.66	1189	779	854
1058.08	Moderate	No	78.56	\$143,700	\$112,891	\$92,188	3723	18.96	706	1118	1320

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 017 - **BUCKS COUNTY**

Tract: ALL TRACTS

Records 1 through 147

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MS A/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4 Family Units
1058.09	Moderate	No	76.56	\$143,700	\$110,017	\$89,844	4411	16.71	737	1223	1267
1058.10	Moderate	No	73.79	\$143,700	\$106,036	\$86,597	2428	11.53	280	644	687
1058.11	Moderate	No	73.88	\$143,700	\$106,166	\$86,699	6181	17.54	1084	1646	1786
1058.12	Middle	No	82.97	\$143,700	\$119,228	\$97,368	1711	14.09	241	519	548
1059.00	Moderate	No	74.56	\$143,700	\$107,143	\$87,500	2282	15.95	364	420	645
1060.00	Middle	No	96.23	\$143,700	\$138,283	\$112,924	4527	18.14	821	1014	1217
1061.00	Middle	No	104.82	\$143,700	\$150,626	\$123,011	3139	15.64	491	510	805
1062.01	Moderate	No	72.27	\$143,700	\$103,852	\$84,816	3520	18.04	635	1052	1128
1062.02	Middle	No	85.92	\$143,700	\$123,467	\$100,833	3249	7.45	242	845	489
1063.00	Middle	No	109.37	\$143,700	\$157,165	\$128,351	7573	12.2	924	2016	2521
1064.01	Middle	No	88.35	\$143,700	\$126,959	\$103,679	7751	15.28	1184	2494	2806
1064.02	Middle	No	98.16	\$143,700	\$141,056	\$115,192	7682	11.34	871	2538	2762
1065.00	Moderate	No	71.96	\$143,700	\$103,407	\$84,444	7438	12.41	923	2219	2818
1066.00	Moderate	No	79.79	\$143,700	\$114,658	\$93,636	1941	5.92	115	626	867
9800.00	Unknown	No	0	\$143,700	\$0	\$0	0	0	0	0	0

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 34 - NEW JERSEY (NJ)

County: 005 - BURLINGTON COUNTY

Tract: ALL TRACTS

Records 1 through 117

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
7001.02	Middle	No	83.24	\$117,400	\$97,724	\$84,063	2569	18.53	476	652	925
7001.03	Moderate	No	75.05	\$117,400	\$88,109	\$75,792	2985	28.51	851	889	1129
7001.04	Moderate	No	54.3	\$117,400	\$63,748	\$54,837	1884	54.78	1032	354	669
7002.00	Middle	No	112.01	\$117,400	\$131,500	\$113,125	2764	14.25	394	776	1008
7003.03	Upper	No	128.33	\$117,400	\$150,659	\$129,605	4067	39.64	1612	911	1238
7003.04	Middle	No	94.29	\$117,400	\$110,696	\$95,227	2541	19.17	487	757	828
7003.05	Upper	No	129.8	\$117,400	\$152,385	\$131,083	5017	14.63	734	1631	1625
7003.06	Upper	No	120.06	\$117,400	\$140,950	\$121,250	2593	12.65	328	863	918
7003.07	Upper	No	145.37	\$117,400	\$170,664	\$146,806	2846	12.72	362	961	999
7004.01	Middle	No	100.75	\$117,400	\$118,281	\$101,750	2046	16.72	342	596	744
7004.02	Middle	No	85.06	\$117,400	\$99,860	\$85,909	3352	15.39	516	1173	1361
7004.03	Middle	No	99.86	\$117,400	\$117,236	\$100,848	4373	18.41	805	1148	1464
7004.05	Middle	No	88.47	\$117,400	\$103,864	\$89,352	1683	21.39	360	510	609
7004.07	Moderate	No	51.21	\$117,400	\$60,121	\$51,719	6136	66.54	4083	268	1054
7004.08	Middle	No	84.41	\$117,400	\$99,097	\$85,250	2390	51	1219	127	438
7005.01	Upper	No	154.06	\$117,400	\$180,866	\$155,583	5432	23.91	1299	1614	1840
7005.02	Upper	No	141.28	\$117,400	\$165,863	\$142,679	2224	19.06	424	767	895
7005.03	Upper	No	171.43	\$117,400	\$201,259	\$173,125	3835	24.56	942	1039	1257
7005.04	Upper	No	190.5	\$117,400	\$223,647	\$192,386	3192	20.21	645	931	1188
7005.05	Upper	No	246.57	\$117,400	\$289,473	\$249,009	6672	29.09	1941	1683	1804
7006.02	Middle	No	102.65	\$117,400	\$120,511	\$103,667	6516	28.16	1835	1760	1979
7006.03	Middle	No	81.01	\$117,400	\$95,106	\$81,816	6361	34.46	2192	1323	1696
7006.05	Upper	No	120.49	\$117,400	\$141,455	\$121,683	5005	24.3	1216	1332	1498
7007.01	Middle	No	94.21	\$117,400	\$110,603	\$95,147	3089	30.92	955	688	1154
7007.02	Middle	No	83.04	\$117,400	\$97,489	\$83,864	2458	48.58	1194	519	834
7007.03	Moderate	No	54.11	\$117,400	\$63,525	\$54,653	2456	40.64	998	468	1077
7008.00	Middle	No	83.4	\$117,400	\$97,912	\$84,225	4824	33.02	1593	1411	1809
7009.00	Middle	No	100.39	\$117,400	\$117,858	\$101,382	2499	52.26	1306	600	1019
7010.01	Middle	No	87.65	\$117,400	\$102,901	\$88,517	5013	56.13	2814	1197	1067
7010.02	Middle	No	92.62	\$117,400	\$108,736	\$93,537	3917	52.08	2040	1017	1241
7011.02	Middle	No	116.43	\$117,400	\$136,689	\$117,589	5715	50.24	2871	1671	1865
7011.03	Middle	No	94.56	\$117,400	\$111,013	\$95,500	6434	52.92	3405	2205	2252
7011.04	Middle	No	107.15	\$117,400	\$125,794	\$108,214	5428	59.86	3249	1185	1459
7011.05	Middle	No	98.48	\$117,400	\$115,616	\$99,461	6406	56.26	3604	1648	1889

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 34 - NEW JERSEY (NJ)

County: 005 - BURLINGTON COUNTY

Tract: ALL TRACTS

Records 1 through 117

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
7012.01	Middle	No	101.36	\$117,400	\$118,997	\$102,361	2948	50.34	1484	957	1057
7012.03	Moderate	No	65.42	\$117,400	\$76,803	\$66,071	2142	50.37	1079	506	687
7012.04	Low	No	38.8	\$117,400	\$45,551	\$39,193	2471	74.26	1835	455	981
7012.05	Moderate	No	73.96	\$117,400	\$86,829	\$74,698	2182	42.71	932	527	885
7013.01	Middle	No	85.54	\$117,400	\$100,424	\$86,385	4704	36.27	1706	1120	1598
7013.02	Middle	No	103.65	\$117,400	\$121,685	\$104,674	2611	22.6	590	1052	1196
7013.03	Upper	No	138.04	\$117,400	\$162,059	\$139,405	5497	37.47	2060	1810	2046
7014.01	Upper	No	142.11	\$117,400	\$166,837	\$143,519	6522	31.83	2076	2069	2294
7014.02	Middle	No	88.42	\$117,400	\$103,805	\$89,293	2375	17.01	404	1221	1267
7015.02	Middle	No	96.99	\$117,400	\$113,866	\$97,955	3999	28.73	1149	1104	1462
7017.00	Middle	No	100.52	\$117,400	\$118,010	\$101,518	3993	23.79	950	995	1574
7021.01	Moderate	No	77.18	\$117,400	\$90,609	\$77,945	3380	46.51	1572	0	1271
7022.03	Middle	No	95.43	\$117,400	\$112,035	\$96,381	3242	55.83	1810	902	1109
7022.04	Moderate	No	68.29	\$117,400	\$80,172	\$68,966	2094	47.61	997	480	768
7022.06	Moderate	No	65.23	\$117,400	\$76,580	\$65,875	1745	26.76	467	458	680
7022.07	Moderate	No	59.17	\$117,400	\$69,466	\$59,762	3370	42.94	1447	989	1455
7022.08	Middle	No	81.6	\$117,400	\$95,798	\$82,415	6819	36.06	2459	2156	2600
7022.09	Middle	No	85.64	\$117,400	\$100,541	\$86,495	2989	38.41	1148	936	1196
7022.10	Moderate	No	76.03	\$117,400	\$89,259	\$76,788	4559	45.93	2094	1153	1774
7023.00	Moderate	No	76.74	\$117,400	\$90,093	\$77,500	1371	44.42	609	368	611
7024.00	Upper	No	121.08	\$117,400	\$142,148	\$122,283	3245	16.55	537	1113	1295
7025.00	Middle	No	107.35	\$117,400	\$126,029	\$108,413	6191	40.58	2512	1580	2161
7026.01	Middle	No	96.89	\$117,400	\$113,749	\$97,847	4145	40.41	1675	1275	1607
7026.03	Moderate	No	62.66	\$117,400	\$73,563	\$63,281	2599	49.75	1293	260	840
7027.01	Middle	No	103.1	\$117,400	\$121,039	\$104,118	2917	64.18	1872	857	1087
7027.02	Upper	No	136.06	\$117,400	\$159,734	\$137,404	6204	44.89	2785	1969	2170
7028.01	Middle	No	85.89	\$117,400	\$100,835	\$86,738	2120	87.5	1855	637	801
7028.02	Middle	No	82.93	\$117,400	\$97,360	\$83,750	3248	88.36	2870	961	1154
7028.03	Middle	No	111.81	\$117,400	\$131,265	\$112,917	3778	88.43	3341	1322	1495
7028.04	Middle	No	88.84	\$117,400	\$104,298	\$89,722	2594	86.89	2254	846	1088
7028.05	Middle	No	84.41	\$117,400	\$99,097	\$85,250	3651	89.48	3267	934	1340
7028.06	Middle	No	86.86	\$117,400	\$101,974	\$87,721	3803	90.27	3433	783	1186
7028.07	Moderate	No	73.73	\$117,400	\$86,559	\$74,464	3195	87.67	2801	618	975
7028.08	Moderate	No	73.67	\$117,400	\$86,489	\$74,406	3295	89.35	2944	712	1141



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 34 - NEW JERSEY (NJ)

County: 005 - BURLINGTON COUNTY

Tract: ALL TRACTS

Records 1 through 117

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
7028.09	Moderate	No	77.63	\$117,400	\$91,138	\$78,403	2266	87.33	1979	377	814
7028.10	Moderate	No	74.23	\$117,400	\$87,146	\$74,971	1371	84.83	1163	447	543
7028.11	Middle	No	119.05	\$117,400	\$139,765	\$120,234	2568	89.72	2304	751	908
7029.05	Middle	No	106.81	\$117,400	\$125,395	\$107,870	4810	27.88	1341	1168	1385
7029.06	Upper	No	129.71	\$117,400	\$152,280	\$131,000	2223	25.64	570	540	550
7029.07	Upper	No	127.49	\$117,400	\$149,673	\$128,750	2979	16.35	487	1072	1185
7029.08	Upper	No	128.66	\$117,400	\$151,047	\$129,934	4398	17.85	785	1764	1838
7029.09	Upper	No	129.55	\$117,400	\$152,092	\$130,833	6282	35.96	2259	1885	2255
7029.10	Upper	No	193.15	\$117,400	\$226,758	\$195,066	6103	33.11	2021	1631	1721
7029.13	Moderate	No	79.79	\$117,400	\$93,673	\$80,581	4755	47.17	2243	1229	1070
7029.14	Middle	No	113.2	\$117,400	\$132,897	\$114,318	4383	32.53	1426	1287	1767
7029.15	Middle	No	98.26	\$117,400	\$115,357	\$99,236	4282	46.33	1984	1194	1639
7029.17	Upper	No	129.43	\$117,400	\$151,951	\$130,714	2606	37.38	974	768	792
7029.18	Middle	No	100.92	\$117,400	\$118,480	\$101,920	1812	35.43	642	705	733
7030.00	Middle	No	116	\$117,400	\$136,184	\$117,154	6035	22.88	1381	2241	2444
7031.02	Upper	No	182.81	\$117,400	\$214,619	\$184,615	2600	24.19	629	792	975
7031.03	Upper	No	129.53	\$117,400	\$152,068	\$130,813	4979	55.83	2780	1069	1357
7031.04	Upper	No	125.75	\$117,400	\$147,631	\$127,000	5224	33.77	1764	1654	1799
7032.01	Middle	No	99.52	\$117,400	\$116,836	\$100,506	3550	14.76	524	1160	1295
7032.02	Upper	No	130.79	\$117,400	\$153,547	\$132,083	2642	12.45	329	939	1091
7032.03	Moderate	No	64.91	\$117,400	\$76,204	\$65,556	4125	8.44	348	2115	2351
7036.00	Middle	No	102.34	\$117,400	\$120,147	\$103,351	6776	9.8	664	2690	2897
7037.00	Upper	No	120.87	\$117,400	\$141,901	\$122,066	6460	9.97	644	2051	2157
7038.01	Upper	No	142.75	\$117,400	\$167,589	\$144,167	7215	13.24	955	2174	2332
7038.02	Upper	No	134.26	\$117,400	\$157,621	\$135,595	4926	14.51	715	1444	1662
7038.03	Upper	No	137.96	\$117,400	\$161,965	\$139,324	5062	10.31	522	1617	1706
7038.04	Upper	No	185.39	\$117,400	\$217,648	\$187,222	7294	10.95	799	2155	2304
7039.00	Upper	No	138.32	\$117,400	\$162,388	\$139,688	4264	7.9	337	1362	1426
7040.04	Middle	No	81.99	\$117,400	\$96,256	\$82,805	3811	29.39	1120	800	1011
7040.05	Upper	No	123.98	\$117,400	\$145,553	\$125,208	3874	20.44	792	1038	1179
7040.06	Middle	No	115.36	\$117,400	\$135,433	\$116,500	2342	33.69	789	715	789
7040.07	Middle	No	91.37	\$117,400	\$107,268	\$92,279	3579	14.98	536	791	1205
7040.08	Middle	No	113.43	\$117,400	\$133,167	\$114,557	5100	14.57	743	1565	1820
7040.09	Middle	No	106.44	\$117,400	\$124,961	\$107,500	4661	26.78	1248	968	1305



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 34 - NEW JERSEY (NJ)

County: 005 - BURLINGTON COUNTY

Tract: ALL TRACTS

Records 1 through 117

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
7040.11	Upper	No	153.11	\$117,400	\$179,751	\$154,625	3340	14.34	479	997	1083
7040.12	Upper	No	131.97	\$117,400	\$154,933	\$133,274	5865	17.73	1040	1923	2240
7040.13	Upper	No	142.83	\$117,400	\$167,682	\$144,245	5263	21.95	1155	1773	1866
7040.15	Middle	No	112.91	\$117,400	\$132,556	\$114,028	4068	32.06	1304	1155	1584
7040.16	Upper	No	179.76	\$117,400	\$211,038	\$181,544	4923	21.31	1049	1353	1483
7042.01	Middle	No	112.46	\$117,400	\$132,028	\$113,571	5303	21.52	1141	1751	2011
7042.02	Middle	No	118.73	\$117,400	\$139,389	\$119,911	3015	55.92	1686	639	731
7043.02	Upper	No	152.55	\$117,400	\$179,094	\$154,063	6298	37.33	2351	1592	1771
7045.00	Middle	No	80.82	\$117,400	\$94,883	\$81,625	5303	26.89	1426	1113	1393
7046.00	Middle	No	86.08	\$117,400	\$101,058	\$86,938	3237	58.73	1901	613	1047
7047.00	Middle	No	101.71	\$117,400	\$119,408	\$102,721	3592	13.81	496	1116	1450
7048.01	Middle	No	91.96	\$117,400	\$107,961	\$92,871	3455	46.05	1591	350	1141
9818.02	Unknown	No	0	\$117,400	\$0	\$0	3124	83	2593	11	11
9821.11	Middle	No	92.83	\$117,400	\$108,982	\$93,750	1142	45.27	517	0	171
9822.00	Middle	No	90.9	\$117,400	\$106,717	\$91,799	3855	62.08	2393	0	358

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 34 - NEW JERSEY (NJ)

County: 007 - CAMDEN COUNTY

Tract: ALL TRACTS

Records 1 through 129

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
6002.00	Moderate	No	65.29	\$117,400	\$76,650	\$65,942	1876	97.33	1826	375	864
6004.00	Low	No	17.89	\$117,400	\$21,003	\$18,068	2910	96.25	2801	409	1457
6007.00	Low	No	26.81	\$117,400	\$31,475	\$27,083	1540	94.61	1457	233	545
6008.00	Low	No	20.31	\$117,400	\$23,844	\$20,513	4805	96.8	4651	363	1154
6009.00	Low	No	30.25	\$117,400	\$35,514	\$30,554	4059	98.05	3980	380	1149
6010.00	Low	No	48.8	\$117,400	\$57,291	\$49,286	5365	97.48	5230	1027	1684
6011.01	Low	No	39.23	\$117,400	\$46,056	\$39,625	3027	98.61	2985	358	855
6011.02	Low	No	46.73	\$117,400	\$54,861	\$47,200	5111	97.59	4988	871	1352
6012.00	Low	No	38.19	\$117,400	\$44,835	\$38,571	5691	97.93	5573	1245	1951
6013.00	Low	No	34.01	\$117,400	\$39,928	\$34,347	5330	96.81	5160	679	1646
6014.00	Low	No	33.69	\$117,400	\$39,552	\$34,028	4274	98.18	4196	715	1819
6015.00	Low	No	21.72	\$117,400	\$25,499	\$21,935	5447	97.76	5325	798	1821
6016.00	Low	No	24.91	\$117,400	\$29,244	\$25,163	2134	98.13	2094	202	968
6017.00	Low	No	24.72	\$117,400	\$29,021	\$24,964	2875	97.95	2816	240	867
6018.00	Unknown	No	0	\$117,400	\$0	\$0	1102	93.38	1029	297	556
6019.00	Low	No	38.91	\$117,400	\$45,680	\$39,300	2804	98.72	2768	464	1028
6020.00	Low	No	37.65	\$117,400	\$44,201	\$38,024	6247	94.73	5918	1020	2397
6025.03	Moderate	No	69.18	\$117,400	\$81,217	\$69,868	2621	92.94	2436	686	855
6026.01	Moderate	No	75.19	\$117,400	\$88,273	\$75,938	2936	69.48	2040	749	928
6026.02	Moderate	No	64.68	\$117,400	\$75,934	\$65,320	3021	82.36	2488	667	944
6029.01	Moderate	No	76.32	\$117,400	\$89,600	\$77,083	4993	47.93	2393	1573	1726
6029.02	Moderate	No	79.44	\$117,400	\$93,263	\$80,225	3224	61.04	1968	825	1105
6030.01	Moderate	No	72.53	\$117,400	\$85,150	\$73,254	3736	49.22	1839	1152	1398
6030.02	Middle	No	85.96	\$117,400	\$100,917	\$86,818	5021	85.76	4306	1097	1393
6031.00	Middle	No	93.14	\$117,400	\$109,346	\$94,063	3820	37.77	1443	855	1159
6032.01	Moderate	No	79.53	\$117,400	\$93,368	\$80,317	5006	42.53	2129	1100	1557
6032.02	Middle	No	99.68	\$117,400	\$117,024	\$100,668	2693	39.06	1052	607	710
6033.01	Middle	No	103.81	\$117,400	\$121,873	\$104,844	5993	43.85	2628	1614	1459
6033.02	Upper	No	130.18	\$117,400	\$152,831	\$131,474	6338	32.93	2087	1896	2060
6033.03	Middle	No	106.6	\$117,400	\$125,148	\$107,656	2897	42.8	1240	509	446
6034.00	Middle	No	97.02	\$117,400	\$113,901	\$97,982	7573	38.57	2921	1955	1865
6035.01	Upper	No	160.41	\$117,400	\$188,321	\$162,000	6669	40.76	2718	1756	2121
6035.03	Upper	No	159.99	\$117,400	\$187,828	\$161,578	4840	26.05	1261	1483	1556

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 34 - NEW JERSEY (NJ)

County: 007 - CAMDEN COUNTY

Tract: ALL TRACTS

Records 1 through 129

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
6035.04	Upper	No	154.29	\$117,400	\$181,136	\$155,819	2688	29.39	790	966	977
6035.05	Middle	No	103.63	\$117,400	\$121,662	\$104,655	3381	34.46	1165	1220	1351
6035.06	Upper	No	165.82	\$117,400	\$194,673	\$167,457	6560	31.04	2036	1924	1960
6035.07	Upper	No	158.65	\$117,400	\$186,255	\$160,216	7239	31.95	2313	2125	2179
6036.01	Middle	No	101.2	\$117,400	\$118,809	\$102,207	3951	25.01	988	1326	1336
6036.02	Upper	No	177	\$117,400	\$207,798	\$178,750	2621	12.93	339	810	864
6036.03	Upper	No	143.95	\$117,400	\$168,997	\$145,375	2465	16.02	395	868	928
6037.00	Middle	No	89.24	\$117,400	\$104,768	\$90,128	3639	37.73	1373	986	1363
6038.00	Upper	No	131.07	\$117,400	\$153,876	\$132,368	5504	10.57	582	1715	2037
6039.01	Upper	No	122.06	\$117,400	\$143,298	\$123,271	5044	12.79	645	1466	1751
6039.02	Middle	No	113.74	\$117,400	\$133,531	\$114,866	3178	18.09	575	664	704
6041.00	Moderate	No	58.31	\$117,400	\$68,456	\$58,894	2902	87.9	2551	499	926
6042.00	Middle	No	86.23	\$117,400	\$101,234	\$87,083	3183	26.42	841	671	1191
6043.00	Upper	No	146.14	\$117,400	\$171,568	\$147,583	3887	16.29	633	1071	1447
6044.00	Upper	No	136.42	\$117,400	\$160,157	\$137,768	3255	13.55	441	1079	1239
6046.00	Middle	No	81.22	\$117,400	\$95,352	\$82,031	2091	26.3	550	528	826
6047.00	Middle	No	116.5	\$117,400	\$136,771	\$117,656	1839	13.32	245	595	666
6051.00	Moderate	No	73.95	\$117,400	\$86,817	\$74,688	2393	18.72	448	717	932
6052.00	Moderate	No	76.84	\$117,400	\$90,210	\$77,604	2732	33.09	904	798	951
6053.00	Moderate	No	53.87	\$117,400	\$63,243	\$54,408	1815	23.97	435	664	930
6054.00	Middle	No	83.42	\$117,400	\$97,935	\$84,250	2666	13.99	373	686	1019
6056.02	Upper	No	122.54	\$117,400	\$143,862	\$123,750	2781	11.65	324	748	985
6057.00	Middle	No	98.4	\$117,400	\$115,522	\$99,375	3538	13.68	484	924	1261
6058.00	Upper	No	120.84	\$117,400	\$141,866	\$122,042	2906	9.36	272	1033	1247
6059.00	Upper	No	120.32	\$117,400	\$141,256	\$121,513	2608	8.05	210	866	1070
6060.00	Upper	No	132.39	\$117,400	\$155,426	\$133,704	1981	10.8	214	545	699
6061.00	Upper	No	184.25	\$117,400	\$216,310	\$186,071	2480	8.83	219	634	689
6062.00	Upper	No	150.83	\$117,400	\$177,074	\$152,321	4279	13.41	574	1224	1407
6063.00	Upper	No	154.1	\$117,400	\$180,913	\$155,625	2359	13.82	326	573	858
6064.00	Upper	No	247.55	\$117,400	\$290,624	\$250,001	3441	12.09	416	922	975
6065.00	Middle	No	98.77	\$117,400	\$115,956	\$99,745	2955	93.6	2766	807	1076
6066.00	Middle	No	114.38	\$117,400	\$134,282	\$115,511	2280	17.37	396	624	940
6067.00	Middle	No	98.34	\$117,400	\$115,451	\$99,319	4795	20.4	978	963	1225

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 34 - NEW JERSEY (NJ)

County: 007 - CAMDEN COUNTY

Tract: ALL TRACTS

Records 1 through 129

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
6068.00	Moderate	No	71.48	\$117,400	\$83,918	\$72,188	3960	31.82	1260	1218	1516
6070.00	Moderate	No	58.74	\$117,400	\$68,961	\$59,324	4745	22.91	1087	916	1656
6071.00	Middle	No	93.14	\$117,400	\$109,346	\$94,060	3742	15.93	596	1131	1469
6072.00	Middle	No	82.69	\$117,400	\$97,078	\$83,509	4582	25.73	1179	1053	1275
6073.00	Moderate	No	71.64	\$117,400	\$84,105	\$72,353	4352	35.96	1565	1106	1517
6074.01	Middle	No	87.88	\$117,400	\$103,171	\$88,750	2989	42.86	1281	779	932
6074.02	Moderate	No	73.79	\$117,400	\$86,629	\$74,524	2577	45.56	1174	850	954
6075.02	Upper	No	153.68	\$117,400	\$180,420	\$155,202	5781	28.18	1629	1939	2125
6075.03	Upper	No	133.29	\$117,400	\$156,482	\$134,612	7150	39.26	2807	1653	1792
6075.04	Upper	No	202.31	\$117,400	\$237,512	\$204,313	4086	26.97	1102	1086	1165
6075.05	Upper	No	159.85	\$117,400	\$187,664	\$161,435	4640	31.23	1449	1222	1438
6075.06	Middle	No	99.06	\$117,400	\$116,296	\$100,038	3185	63.2	2013	508	619
6075.07	Moderate	No	79.93	\$117,400	\$93,838	\$80,719	6227	46.38	2888	723	1163
6076.00	Middle	No	94.29	\$117,400	\$110,696	\$95,227	2189	18.14	397	722	808
6077.01	Low	No	33.42	\$117,400	\$39,235	\$33,750	6969	84.98	5922	474	1055
6077.02	Moderate	No	62.06	\$117,400	\$72,858	\$62,679	6382	72.53	4629	805	1063
6078.01	Moderate	No	58.59	\$117,400	\$68,785	\$59,176	5787	67.06	3881	855	1453
6078.02	Middle	No	89.12	\$117,400	\$104,627	\$90,000	2503	49.1	1229	577	731
6079.00	Middle	No	106.98	\$117,400	\$125,595	\$108,036	1978	23.36	462	514	649
6080.01	Moderate	No	78.28	\$117,400	\$91,901	\$79,053	3403	44.34	1509	877	989
6082.02	Middle	No	98.63	\$117,400	\$115,792	\$99,608	4059	32.79	1331	1037	1230
6082.05	Middle	No	107.94	\$117,400	\$126,722	\$109,007	3929	15.19	597	1302	1610
6082.06	Middle	No	103.29	\$117,400	\$121,262	\$104,316	3534	19.69	696	1112	1212
6082.09	Middle	No	102.34	\$117,400	\$120,147	\$103,357	4270	47.21	2016	844	1251
6082.10	Moderate	No	53.16	\$117,400	\$62,410	\$53,688	3640	54.31	1977	438	449
6082.11	Middle	No	90.05	\$117,400	\$105,719	\$90,946	6367	58.13	3701	1432	1752
6083.02	Middle	No	89.6	\$117,400	\$105,190	\$90,486	4746	31.46	1493	1011	1468
6083.03	Middle	No	87.88	\$117,400	\$103,171	\$88,750	3079	28.39	874	700	1012
6083.04	Middle	No	91.33	\$117,400	\$107,221	\$92,236	6107	26.1	1594	2040	1837
6084.01	Middle	No	105.03	\$117,400	\$123,305	\$106,071	3994	27.67	1105	1031	1176
6084.02	Upper	No	125.48	\$117,400	\$147,314	\$126,719	4021	38.85	1562	1170	1218
6084.03	Upper	No	127.02	\$117,400	\$149,121	\$128,278	7473	51.04	3814	1605	2263
6084.04	Upper	No	123.24	\$117,400	\$144,684	\$124,457	6402	43.81	2805	2132	2538

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 34 - NEW JERSEY (NJ)

County: 007 - CAMDEN COUNTY

Tract: ALL TRACTS

Records 1 through 129

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
6085.03	Middle	No	97.05	\$117,400	\$113,937	\$98,009	2882	61.55	1774	550	801
6085.04	Moderate	No	52.16	\$117,400	\$61,236	\$52,684	3300	58.45	1929	817	1006
6086.00	Moderate	No	71.14	\$117,400	\$83,518	\$71,852	5338	47.94	2559	779	1343
6087.00	Middle	No	108.1	\$117,400	\$126,909	\$109,177	7489	18.65	1397	2438	2855
6088.00	Middle	No	83.37	\$117,400	\$97,876	\$84,200	5867	29.78	1747	1486	1947
6089.01	Middle	No	103.21	\$117,400	\$121,169	\$104,235	5794	20.75	1202	1807	2120
6089.03	Middle	No	97.63	\$117,400	\$114,618	\$98,594	3212	10.96	352	1006	1106
6089.04	Upper	No	122.8	\$117,400	\$144,167	\$124,013	1415	9.82	139	617	658
6090.00	Middle	No	81.23	\$117,400	\$95,364	\$82,039	1536	58.59	900	416	513
6091.03	Moderate	No	72.36	\$117,400	\$84,951	\$73,077	5663	38.41	2175	1431	1698
6092.01	Middle	No	83.71	\$117,400	\$98,276	\$84,541	4520	59.12	2672	1487	1727
6092.02	Moderate	No	77.06	\$117,400	\$90,468	\$77,826	4847	82.26	3987	1148	1821
6092.04	Moderate	No	76.18	\$117,400	\$89,435	\$76,939	3966	87.34	3464	831	1332
6092.05	Middle	No	92.62	\$117,400	\$108,736	\$93,542	6440	40.59	2614	1508	1924
6092.06	Middle	No	118.08	\$117,400	\$138,626	\$119,250	5008	64.4	3225	1304	1578
6092.07	Middle	No	96.73	\$117,400	\$113,561	\$97,685	4714	66.82	3150	1340	1631
6103.00	Moderate	No	59.34	\$117,400	\$69,665	\$59,934	2662	72.76	1937	114	393
6104.00	Low	No	28.1	\$117,400	\$32,989	\$28,382	4532	91.24	4135	457	1223
6105.00	Moderate	No	72.06	\$117,400	\$84,598	\$72,775	6775	87.29	5914	1396	2403
6106.00	Moderate	No	60.1	\$117,400	\$70,557	\$60,700	1459	61.82	902	105	218
6108.00	Middle	No	80.14	\$117,400	\$94,084	\$80,938	3288	70.77	2327	715	932
6109.00	Middle	No	92.38	\$117,400	\$108,454	\$93,295	3379	9.62	325	708	1388
6110.00	Moderate	No	69.24	\$117,400	\$81,288	\$69,925	6359	31.84	2025	1195	2156
6111.00	Moderate	No	72.35	\$117,400	\$84,939	\$73,073	3002	25.85	776	567	662
6112.00	Middle	No	103.43	\$117,400	\$121,427	\$104,453	4505	21.66	976	1360	1550
6113.00	Moderate	No	77.42	\$117,400	\$90,891	\$78,192	4413	25.52	1126	1098	1360
6114.00	Moderate	No	73.12	\$117,400	\$85,843	\$73,847	4582	31.01	1421	1391	1554
6115.00	Middle	No	91.57	\$117,400	\$107,503	\$92,480	4749	22.97	1091	1429	1684
6116.00	Moderate	No	68.11	\$117,400	\$79,961	\$68,786	4592	49.96	2294	484	804
6117.00	Middle	No	91.08	\$117,400	\$106,928	\$91,979	2935	17.21	505	710	1046

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 029 - CHESTER COUNTY

Tract: ALL TRACTS

Records 1 through 124

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
3001.01	Upper	No	126.61	\$143,700	\$181,939	\$148,578	3117	23.8	742	847	784
3001.03	Middle	No	86.89	\$143,700	\$124,861	\$101,964	2787	40.19	1120	694	802
3001.04	Upper	No	168.56	\$143,700	\$242,221	\$197,807	5331	21.29	1135	1712	1832
3001.06	Upper	No	130.61	\$143,700	\$187,687	\$153,269	5610	43.05	2415	1504	1853
3001.07	Upper	No	193.07	\$143,700	\$277,442	\$226,563	4572	22.66	1036	1273	1352
3001.08	Upper	No	147.02	\$143,700	\$211,268	\$172,528	6685	34	2273	1467	1582
3001.09	Upper	No	188.09	\$143,700	\$270,285	\$220,724	3825	18.67	714	1070	1179
3002.01	Upper	No	139.04	\$143,700	\$199,800	\$163,168	5355	19.94	1068	1528	1742
3002.02	Upper	No	213.04	\$143,700	\$306,138	\$250,001	5629	18.8	1058	1799	1911
3003.01	Upper	No	127.18	\$143,700	\$182,758	\$149,250	4118	15.03	619	1381	1693
3003.02	Upper	No	172.12	\$143,700	\$247,336	\$201,979	3940	8.12	320	1244	1431
3003.03	Middle	No	112.83	\$143,700	\$162,137	\$132,411	3215	15.96	513	1030	1171
3004.00	Middle	No	106.67	\$143,700	\$153,285	\$125,179	3419	17.78	608	887	1140
3005.01	Upper	No	168.24	\$143,700	\$241,761	\$197,426	5062	12.19	617	1452	1674
3005.02	Middle	No	117.61	\$143,700	\$169,006	\$138,021	3718	15.47	575	1022	1278
3006.00	Middle	No	107.01	\$143,700	\$153,773	\$125,577	6197	26.87	1665	1287	1910
3007.00	Middle	No	81.54	\$143,700	\$117,173	\$95,694	5423	27.66	1500	862	1516
3008.00	Moderate	No	77.17	\$143,700	\$110,893	\$90,564	4456	25.27	1126	659	1173
3009.00	Moderate	No	73.5	\$143,700	\$105,620	\$86,250	2526	21.26	537	693	819
3010.01	Upper	No	132.14	\$143,700	\$189,885	\$155,066	4584	11.1	509	1891	2108
3010.02	Middle	No	113.1	\$143,700	\$162,525	\$132,727	3676	18.69	687	1015	1144
3011.00	Moderate	No	72.73	\$143,700	\$104,513	\$85,350	3494	16.94	592	814	1331
3013.00	Middle	No	93.64	\$143,700	\$134,561	\$109,891	7068	14.42	1019	2117	2350
3014.01	Low	No	47.73	\$143,700	\$68,588	\$56,016	3100	16.29	505	707	984
3014.02	Middle	No	95.33	\$143,700	\$136,989	\$111,875	5341	10.9	582	1607	1730
3015.00	Upper	No	123.4	\$143,700	\$177,326	\$144,808	2796	10.77	301	893	947
3016.00	Middle	No	87.55	\$143,700	\$125,809	\$102,742	2590	7.88	204	947	1095
3017.00	Upper	No	134.92	\$143,700	\$193,880	\$158,333	1832	8.3	152	523	640
3018.00	Upper	No	173.14	\$143,700	\$248,802	\$203,182	6668	22.18	1479	1673	1926
3019.00	Upper	No	204.4	\$143,700	\$293,723	\$239,856	4024	12.6	507	1422	1514
3020.00	Upper	No	137.27	\$143,700	\$197,257	\$161,080	6001	28	1680	1809	2030
3021.02	Middle	No	111.69	\$143,700	\$160,499	\$131,064	4531	26.66	1208	867	988
3021.03	Middle	No	111.1	\$143,700	\$159,651	\$130,375	3813	41.62	1587	910	1044

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 029 - CHESTER COUNTY

Tract: ALL TRACTS

Records 1 through 124

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
3021.04	Middle	No	115.6	\$143,700	\$166,117	\$135,662	5573	49.08	2735	1070	1520
3022.03	Middle	No	113.79	\$143,700	\$163,516	\$133,533	5552	28.4	1577	1639	1862
3022.04	Upper	No	136.28	\$143,700	\$195,834	\$159,924	6278	21.87	1373	1867	2182
3022.05	Upper	No	128.62	\$143,700	\$184,827	\$150,938	2703	36.26	980	605	771
3022.06	Middle	No	104.98	\$143,700	\$150,856	\$123,194	5035	36.25	1825	972	1525
3022.07	Unknown	No	0	\$143,700	\$0	\$0	64	34.38	22	0	14
3023.00	Middle	No	113.1	\$143,700	\$162,525	\$132,727	2872	14.69	422	563	739
3024.00	Moderate	No	73.04	\$143,700	\$104,958	\$85,717	3927	40.06	1573	722	1288
3025.00	Middle	No	105.66	\$143,700	\$151,833	\$123,992	3791	15.33	581	685	1477
3026.00	Moderate	No	70.84	\$143,700	\$101,797	\$83,133	4389	39.23	1722	649	1372
3027.02	Middle	No	89.81	\$143,700	\$129,057	\$105,388	4877	33.67	1642	1079	1172
3027.03	Upper	No	144.28	\$143,700	\$207,330	\$169,306	4409	12.63	557	1467	1595
3027.04	Upper	No	134.85	\$143,700	\$193,779	\$158,243	4987	14.72	734	1692	1787
3027.05	Middle	No	108.28	\$143,700	\$155,598	\$127,063	3942	23.69	934	827	1073
3027.06	Upper	No	122.87	\$143,700	\$176,564	\$144,183	4825	16.64	803	1305	1465
3028.02	Upper	No	135.28	\$143,700	\$194,397	\$158,750	5267	6.97	367	1532	1719
3028.03	Middle	No	91.18	\$143,700	\$131,026	\$107,000	2017	2.33	47	1268	1456
3028.04	Upper	No	176.23	\$143,700	\$253,243	\$206,806	3923	11.01	432	1133	1230
3028.06	Moderate	No	62.15	\$143,700	\$89,310	\$72,941	3162	23.75	751	1255	1040
3028.07	Middle	No	101.21	\$143,700	\$145,439	\$118,775	4041	16.51	667	903	1098
3029.01	Middle	No	118.59	\$143,700	\$170,414	\$139,167	4837	14.14	684	1431	1573
3029.02	Upper	No	124.34	\$143,700	\$178,677	\$145,909	6317	13.19	833	1823	2010
3030.00	Upper	No	151.41	\$143,700	\$217,576	\$177,679	3177	17.75	564	849	983
3031.00	Upper	No	171.99	\$143,700	\$247,150	\$201,833	4082	15.92	650	1422	1466
3033.01	Middle	No	95.19	\$143,700	\$136,788	\$111,705	3333	38.67	1289	809	1102
3033.02	Upper	No	165.31	\$143,700	\$237,550	\$193,990	4956	12.53	621	1852	2000
3034.01	Moderate	No	76.35	\$143,700	\$109,715	\$89,604	4083	56.38	2302	798	1191
3034.02	Moderate	No	54.6	\$143,700	\$78,460	\$64,079	1853	49.54	918	403	737
3035.01	Middle	No	116.74	\$143,700	\$167,755	\$137,000	4372	13.47	589	1512	1713
3035.02	Upper	No	129.88	\$143,700	\$186,638	\$152,409	2934	18.03	529	1055	1225



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 029 - CHESTER COUNTY

Tract: ALL TRACTS

Records 1 through 124

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
3038.01	Middle	No	108.57	\$143,700	\$156,015	\$127,402	4528	15.7	711	1426	1641
3038.03	Middle	No	109.88	\$143,700	\$157,898	\$128,949	3692	14.33	529	1299	1403
3038.04	Upper	No	132.47	\$143,700	\$190,359	\$155,456	6096	18.34	1118	1626	1685
3039.01	Upper	No	158.52	\$143,700	\$227,793	\$186,023	5039	19.03	959	1321	1385
3039.02	Upper	No	131.12	\$143,700	\$188,419	\$153,864	5300	9.83	521	1804	2098
3040.00	Upper	No	137.97	\$143,700	\$198,263	\$161,904	5384	36.05	1941	1380	1317
3041.01	Moderate	No	67.38	\$143,700	\$96,825	\$79,078	4518	27.73	1253	967	1262
3041.02	Middle	No	84.49	\$143,700	\$121,412	\$99,145	3374	25.19	850	807	1268
3042.01	Middle	No	102.49	\$143,700	\$147,278	\$120,272	7263	26.12	1897	1983	2349
3043.00	Upper	No	137.88	\$143,700	\$198,134	\$161,803	9738	19.04	1854	2779	3099
3044.03	Middle	No	107.32	\$143,700	\$154,219	\$125,938	3998	20.39	815	1478	1651
3044.04	Middle	No	95.87	\$143,700	\$137,765	\$112,500	5143	22.92	1179	1103	1955
3044.05	Upper	No	161	\$143,700	\$231,357	\$188,936	6469	18.66	1207	1957	2031
3044.06	Upper	No	150.43	\$143,700	\$216,168	\$176,533	3551	12.11	430	983	1054
3045.02	Upper	No	137.73	\$143,700	\$197,918	\$161,625	3125	12.1	378	942	958
3045.03	Upper	No	163.75	\$143,700	\$235,309	\$192,164	4988	54.65	2726	1309	1397
3045.04	Upper	No	147.76	\$143,700	\$212,331	\$173,400	4162	27.41	1141	1174	1272
3046.00	Middle	No	116.93	\$143,700	\$168,028	\$137,222	3711	10.99	408	986	1130
3049.00	Moderate	No	64.28	\$143,700	\$92,370	\$75,438	8274	8.92	738	2042	2828
3050.00	Moderate	No	74.32	\$143,700	\$106,798	\$87,222	1892	13.9	263	534	681
3051.01	Middle	No	85.77	\$143,700	\$123,251	\$100,647	4213	10.94	461	1616	1906
3051.02	Middle	No	95.97	\$143,700	\$137,909	\$112,625	4697	12.99	610	1471	1654
3053.00	Moderate	No	70.83	\$143,700	\$101,783	\$83,125	7985	38.33	3061	2174	3022
3054.00	Low	No	37.67	\$143,700	\$54,132	\$44,205	4180	69.31	2897	468	1039
3055.00	Low	No	44.78	\$143,700	\$64,349	\$52,557	3715	85.06	3160	509	1331
3056.00	Low	No	46.96	\$143,700	\$67,482	\$55,109	3016	85.84	2589	365	894
3057.00	Moderate	No	57.01	\$143,700	\$81,923	\$66,900	2439	64.25	1567	564	807
3060.00	Middle	No	90.42	\$143,700	\$129,934	\$106,106	7626	22.75	1735	2465	2800
3063.00	Moderate	No	63.74	\$143,700	\$91,594	\$74,797	2770	52.24	1447	684	923
3065.01	Upper	No	127.68	\$143,700	\$183,476	\$149,833	4138	21.12	874	1423	1814



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State: 42 - PENNSYLVANIA (PA)

County: 029 - CHESTER COUNTY

Tract: ALL TRACTS

Records 1 through 124

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
3065.03	Moderate	No	61.74	\$143,700	\$88,720	\$72,454	2588	54.79	1418	600	914
3065.04	Upper	No	126.76	\$143,700	\$182,154	\$148,750	4637	39.72	1842	1355	1651
3066.00	Upper	No	128.89	\$143,700	\$185,215	\$151,250	3179	11.04	351	1014	1113
3067.00	Upper	No	131.88	\$143,700	\$189,512	\$154,756	4433	12.88	571	1587	1708
3068.00	Middle	No	99.77	\$143,700	\$143,369	\$117,083	1698	11.66	198	565	651
3069.00	Upper	No	120.9	\$143,700	\$173,733	\$141,875	5810	13.1	761	1829	2010
3070.00	Middle	No	88.88	\$143,700	\$127,721	\$104,306	5644	21.6	1219	1620	1842
3071.00	Middle	No	104.46	\$143,700	\$150,109	\$122,583	2476	15.35	380	854	1013
3072.00	Moderate	No	76.24	\$143,700	\$109,557	\$89,464	1259	18.27	230	326	478
3073.00	Middle	No	92.97	\$143,700	\$133,598	\$109,097	4125	23.18	956	1165	1459
3074.00	Moderate	No	77.86	\$143,700	\$111,885	\$91,373	3862	27.58	1065	976	1303
3077.00	Moderate	No	63.02	\$143,700	\$90,560	\$73,958	2459	15.74	387	703	904
3078.00	Middle	No	83.01	\$143,700	\$119,285	\$97,414	2560	15.66	401	751	889
3079.00	Middle	No	85.04	\$143,700	\$122,202	\$99,792	5420	38.32	2077	839	1047
3080.00	Low	No	45.22	\$143,700	\$64,981	\$53,068	5736	45.35	2601	754	1692
3081.01	Middle	No	109.18	\$143,700	\$156,892	\$128,125	4360	16.15	704	1354	1410
3081.02	Middle	No	92.26	\$143,700	\$132,578	\$108,264	4622	24.73	1143	1147	1384
3082.00	Moderate	No	56.59	\$143,700	\$81,320	\$66,417	2764	21.27	588	797	1017
3110.00	Middle	No	101.7	\$143,700	\$146,143	\$119,342	7433	19.88	1478	2001	2222
3111.00	Middle	No	119.6	\$143,700	\$171,865	\$140,347	3876	14.42	559	1042	1226
3112.00	Middle	No	107.58	\$143,700	\$154,592	\$126,250	2177	12.72	277	617	895
3113.00	Upper	No	139.04	\$143,700	\$199,800	\$163,162	4455	25.9	1154	902	1039
3114.01	Moderate	No	76.24	\$143,700	\$109,557	\$89,469	7169	36.07	2586	1750	2407
3114.03	Middle	No	94.91	\$143,700	\$136,386	\$111,375	3383	11.44	387	1376	1104
3114.04	Middle	No	100.13	\$143,700	\$143,887	\$117,500	3948	13.98	552	1233	1368
3115.00	Middle	No	96.22	\$143,700	\$138,268	\$112,917	3581	9.1	326	1105	1325
3116.00	Low	No	44.18	\$143,700	\$63,487	\$51,850	2142	58.92	1262	401	869
3117.01	Middle	No	102.5	\$143,700	\$147,293	\$120,286	3482	41.13	1432	744	944
3117.02	Middle	No	117.92	\$143,700	\$169,451	\$138,375	6589	28.32	1866	1937	2319

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State: 42 - PENNSYLVANIA (PA)

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3118.00	Moderate	No	76.6	\$143,700	\$110,074	\$89,896	3749	15.23	571	912	1207
9800.00	Unknown	No	0	\$143,700	\$0	\$0	3692	24.38	900	0	0

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 045 - DELAWARE COUNTY

Tract: ALL TRACTS

Records 1 through 152

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
4003.01	Moderate	No	61.7	\$84,300	\$52,013	\$42,239	6915	90.22	6239	862	2729
4003.02	Moderate	No	60.45	\$84,300	\$50,959	\$41,385	4167	86.39	3600	582	1320
4004.01	Middle	No	85.24	\$84,300	\$71,857	\$58,359	5504	90.93	5005	982	1895
4004.02	Moderate	No	54.32	\$84,300	\$45,792	\$37,188	4710	89.28	4205	860	1444
4005.00	Moderate	No	60.68	\$84,300	\$51,153	\$41,547	4649	76.94	3577	714	1329
4006.00	Middle	No	98.75	\$84,300	\$83,246	\$67,604	5460	58.77	3209	1297	1902
4007.00	Middle	No	111.65	\$84,300	\$94,121	\$76,438	5412	80.08	4334	1361	1710
4008.01	Moderate	No	79.04	\$84,300	\$66,631	\$54,111	2055	91.82	1887	66	252
4008.02	Upper	No	133.47	\$84,300	\$112,515	\$91,375	3417	52.53	1795	886	1124
4009.00	Upper	No	200.62	\$84,300	\$169,123	\$137,344	1630	32.82	535	495	548
4010.00	Upper	No	169.6	\$84,300	\$142,973	\$116,111	1960	36.22	710	438	534
4011.01	Middle	No	104.26	\$84,300	\$87,891	\$71,375	3095	35.86	1110	820	1220
4011.03	Upper	No	189.45	\$84,300	\$159,706	\$129,700	3366	26.41	889	888	994
4011.04	Upper	No	126.53	\$84,300	\$106,665	\$86,625	4346	28	1217	988	1441
4012.00	Upper	No	162.24	\$84,300	\$136,768	\$111,071	3670	22.45	824	964	1253
4013.02	Upper	No	146.07	\$84,300	\$123,137	\$100,000	2990	34.18	1022	769	957
4013.03	Middle	No	105.9	\$84,300	\$89,274	\$72,500	2330	54.55	1271	35	743
4014.01	Upper	No	143.28	\$84,300	\$120,785	\$98,088	2238	44.01	985	591	800
4014.02	Moderate	No	74.14	\$84,300	\$62,500	\$50,761	4105	49.62	2037	874	1401
4015.02	Middle	No	117.77	\$84,300	\$99,280	\$80,625	4259	44.66	1902	741	971
4015.03	Middle	No	92.54	\$84,300	\$78,011	\$63,355	3487	18.18	634	1173	1415
4016.00	Upper	No	127.81	\$84,300	\$107,744	\$87,500	1816	55.12	1001	432	547
4017.00	Middle	No	91.9	\$84,300	\$77,472	\$62,917	2714	84.19	2285	569	1086
4018.00	Middle	No	113.2	\$84,300	\$95,428	\$77,500	3932	75.58	2972	1077	1632
4019.00	Upper	No	150.85	\$84,300	\$127,167	\$103,269	4646	61.06	2837	1261	1867
4020.00	Middle	No	108.2	\$84,300	\$91,213	\$74,073	2529	66.59	1684	694	815
4021.00	Middle	No	108.89	\$84,300	\$91,794	\$74,545	5953	95.51	5686	1485	2226
4022.00	Middle	No	84.62	\$84,300	\$71,335	\$57,935	2422	91.04	2205	432	614
4023.00	Middle	No	89.47	\$84,300	\$75,423	\$61,250	3672	97.25	3571	453	681
4024.00	Unknown	No	0	\$84,300	\$0	\$0	3551	93.24	3311	551	1233
4025.00	Middle	No	102.03	\$84,300	\$86,011	\$69,850	3602	94.56	3406	704	1526
4026.00	Middle	No	82.55	\$84,300	\$69,590	\$56,518	3562	87.11	3103	616	1222
4027.00	Middle	No	89.01	\$84,300	\$75,035	\$60,938	2474	90.91	2249	370	748

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State: 42 - PENNSYLVANIA (PA)

County: 045 - DELAWARE COUNTY

Tract: ALL TRACTS

Records 1 through 152

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4028.00	Middle	No	96.9	\$84,300	\$81,687	\$66,339	6014	81.11	4878	1344	1831
4029.00	Moderate	No	74.2	\$84,300	\$62,551	\$50,800	3357	97.65	3278	1009	1612
4030.01	Upper	No	150.89	\$84,300	\$127,200	\$103,300	3039	17.28	525	1090	1256
4030.02	Middle	No	94.21	\$84,300	\$79,419	\$64,500	2823	33.83	955	649	1061
4031.01	Middle	No	109.65	\$84,300	\$92,435	\$75,069	3574	63.88	2283	732	1615
4031.03	Middle	No	102.97	\$84,300	\$86,804	\$70,492	2839	64.85	1841	868	1210
4031.04	Middle	No	89.05	\$84,300	\$75,069	\$60,962	2495	78.72	1964	418	978
4032.00	Upper	No	149.13	\$84,300	\$125,717	\$102,093	4244	50.57	2146	1244	1662
4033.00	Middle	No	99.68	\$84,300	\$84,030	\$68,239	6863	41.59	2854	1571	2545
4034.01	Middle	No	103.28	\$84,300	\$87,065	\$70,708	3048	58.86	1794	710	904
4034.02	Middle	No	89.78	\$84,300	\$75,685	\$61,464	3744	59.94	2244	791	1327
4035.01	Middle	No	110.9	\$84,300	\$93,489	\$75,924	4239	28.87	1224	1013	1264
4035.02	Upper	No	123.03	\$84,300	\$103,714	\$84,226	2984	27.41	818	871	1052
4036.01	Upper	No	139.56	\$84,300	\$117,649	\$95,542	4096	20.04	821	1077	1562
4036.02	Upper	No	151.85	\$84,300	\$128,010	\$103,958	1847	11.97	221	582	677
4037.01	Upper	No	120.51	\$84,300	\$101,590	\$82,500	1712	15.48	265	503	808
4037.02	Moderate	No	68.56	\$84,300	\$57,796	\$46,941	2271	17.35	394	530	980
4038.00	Middle	No	113.7	\$84,300	\$95,849	\$77,841	6427	20.97	1348	1718	2369
4039.01	Upper	No	137.99	\$84,300	\$116,326	\$94,471	3512	16.23	570	803	1240
4039.02	Upper	No	165.27	\$84,300	\$139,323	\$113,143	3674	10.04	369	1321	1445
4040.03	Middle	No	111.38	\$84,300	\$93,893	\$76,250	2216	45.04	998	410	454
4040.04	Upper	No	156.91	\$84,300	\$132,275	\$107,424	6464	13.88	897	2069	2423
4041.01	Upper	No	131.66	\$84,300	\$110,989	\$90,132	6438	16.48	1061	1897	2058
4041.02	Middle	No	117.26	\$84,300	\$98,850	\$80,278	5165	28.48	1471	1223	2066
4041.03	Upper	No	133.75	\$84,300	\$112,751	\$91,567	3461	12.77	442	987	1119
4043.00	Moderate	No	63.03	\$84,300	\$53,134	\$43,152	2459	39.93	982	452	879
4044.00	Upper	No	122.33	\$84,300	\$103,124	\$83,750	1446	68.95	997	412	582
4045.00	Moderate	No	52.95	\$84,300	\$44,637	\$36,250	4720	84.32	3980	550	1187
4046.00	Middle	No	115.81	\$84,300	\$97,628	\$79,286	2327	89.13	2074	259	816
4047.00	Moderate	No	64.35	\$84,300	\$54,247	\$44,053	3256	55.1	1794	189	717
4048.00	Low	No	43.33	\$84,300	\$36,527	\$29,663	2074	89.44	1855	257	897
4049.00	Moderate	No	51.01	\$84,300	\$43,001	\$34,922	1212	94.31	1143	152	505
4050.00	Middle	No	81.37	\$84,300	\$68,595	\$55,708	1999	95.4	1907	246	691

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 045 - DELAWARE COUNTY

Tract: ALL TRACTS

Records 1 through 152

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
4051.00	Moderate	No	70.35	\$84,300	\$59,305	\$48,162	2170	97.05	2106	430	977
4052.00	Low	No	46.37	\$84,300	\$39,090	\$31,750	2911	98.56	2869	321	1168
4053.00	Moderate	No	63.23	\$84,300	\$53,303	\$43,289	2940	94.39	2775	644	1367
4054.00	Low	No	43.54	\$84,300	\$36,704	\$29,808	2426	90.73	2201	438	1090
4061.00	Upper	No	124.71	\$84,300	\$105,131	\$85,380	2321	33.22	771	551	816
4062.01	Upper	No	144.47	\$84,300	\$121,788	\$98,904	3214	16.68	536	1198	1107
4062.02	Upper	No	120.2	\$84,300	\$101,329	\$82,292	5086	15.16	771	1856	1769
4063.00	Moderate	No	75.47	\$84,300	\$63,621	\$51,667	3068	59.16	1815	598	1326
4064.01	Moderate	No	74.09	\$84,300	\$62,458	\$50,724	2668	88.72	2367	673	971
4064.02	Moderate	No	56.23	\$84,300	\$47,402	\$38,500	1412	86.54	1222	181	620
4065.00	Upper	No	248.57	\$84,300	\$209,545	\$170,171	1976	43.12	852	716	898
4066.00	Moderate	No	66.73	\$84,300	\$56,253	\$45,688	2454	37.08	910	299	844
4067.00	Middle	No	91.42	\$84,300	\$77,067	\$62,588	3425	34.36	1177	578	1364
4068.01	Upper	No	143.92	\$84,300	\$121,325	\$98,529	4347	25.76	1120	1235	1399
4068.02	Upper	No	154.68	\$84,300	\$130,395	\$105,897	4315	26.33	1136	1371	1769
4068.04	Upper	No	138.99	\$84,300	\$117,169	\$95,156	4564	24.58	1122	1390	1410
4068.05	Upper	No	151.48	\$84,300	\$127,698	\$103,703	3672	26.36	968	895	1029
4069.02	Upper	No	162.89	\$84,300	\$137,316	\$111,513	5909	10.93	646	2103	2242
4069.03	Upper	No	157.7	\$84,300	\$132,941	\$107,965	5084	8.69	442	1797	1942
4069.04	Upper	No	176.15	\$84,300	\$148,494	\$120,590	5798	12.12	703	1590	1859
4070.00	Upper	No	151.55	\$84,300	\$127,757	\$103,750	2897	17.71	513	704	872
4071.01	Upper	No	199.39	\$84,300	\$168,086	\$136,500	3824	19.33	739	1270	1443
4071.02	Upper	No	174.37	\$84,300	\$146,994	\$119,375	3106	10.21	317	1222	1345
4072.01	Upper	No	210.5	\$84,300	\$177,452	\$144,107	5641	15.62	881	1161	1205
4072.02	Upper	No	174.01	\$84,300	\$146,690	\$119,125	3802	13.23	503	1037	1099
4074.01	Upper	No	259.86	\$84,300	\$219,062	\$177,895	4140	22.95	950	1140	1298
4074.04	Upper	No	217.16	\$84,300	\$183,066	\$148,667	3060	18.59	569	1080	1032
4075.01	Upper	No	188.94	\$84,300	\$159,276	\$129,345	2502	15.19	380	800	950
4075.02	Upper	No	151.55	\$84,300	\$127,757	\$103,750	3399	21.18	720	423	1195
4076.00	Upper	No	236.19	\$84,300	\$199,108	\$161,691	6657	27.99	1863	1644	1496
4077.00	Upper	No	147.49	\$84,300	\$124,334	\$100,972	2778	38.91	1081	647	953
4078.01	Upper	No	205.41	\$84,300	\$173,161	\$140,625	4549	11.21	510	1559	1640
4078.02	Upper	No	182.59	\$84,300	\$153,923	\$125,000	6785	14.69	997	1911	2146

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 045 - DELAWARE COUNTY

Tract: ALL TRACTS

Records 1 through 152

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
4078.03	Upper	No	183.34	\$84,300	\$154,556	\$125,513	5598	10.4	582	1618	1850
4078.04	Upper	No	193.05	\$84,300	\$162,741	\$132,159	4639	9.64	447	1457	1588
4078.05	Upper	No	172.88	\$84,300	\$145,738	\$118,355	1712	15.71	269	510	604
4078.06	Upper	No	176.94	\$84,300	\$149,160	\$121,136	1673	22.36	374	507	567
4079.01	Upper	No	262.11	\$84,300	\$220,959	\$179,438	4249	12.31	523	1214	1331
4079.02	Upper	No	209.73	\$84,300	\$176,802	\$143,580	3017	15.51	468	767	931
4079.03	Upper	No	188.13	\$84,300	\$158,594	\$128,792	3586	19.94	715	824	991
4080.01	Upper	No	233.55	\$84,300	\$196,883	\$159,886	6374	14.94	952	1800	2032
4080.02	Upper	No	204.21	\$84,300	\$172,149	\$139,804	4622	16.49	762	1555	1597
4081.01	Upper	No	194.49	\$84,300	\$163,955	\$133,150	5156	15.71	810	1648	1857
4081.02	Upper	No	157.87	\$84,300	\$133,084	\$108,081	3557	17.01	605	980	1282
4081.03	Upper	No	129.64	\$84,300	\$109,287	\$88,750	4505	20.93	943	1019	1180
4083.00	Upper	No	241.75	\$84,300	\$203,795	\$165,500	4786	24.32	1164	914	1293
4084.00	Upper	No	242.44	\$84,300	\$204,377	\$165,972	2192	11.18	245	649	589
4085.00	Upper	No	193.07	\$84,300	\$162,758	\$132,177	4258	19.87	846	1461	1549
4086.00	Upper	No	219.39	\$84,300	\$184,946	\$150,192	3629	10.53	382	1052	1159
4087.00	Upper	No	208.63	\$84,300	\$175,875	\$142,829	5044	11.5	580	1580	1733
4088.00	Upper	No	190.38	\$84,300	\$160,490	\$130,336	5083	18.36	933	1649	1986
4089.00	Upper	No	243.76	\$84,300	\$205,490	\$166,875	3098	15.24	472	991	1047
4090.00	Upper	No	155.48	\$84,300	\$131,070	\$106,439	3785	18.02	682	1211	1347
4091.00	Upper	No	176.78	\$84,300	\$149,026	\$121,023	4198	8.27	347	1282	1438
4092.00	Upper	No	199.57	\$84,300	\$168,238	\$136,625	4194	12.02	504	1295	1428
4093.00	Upper	No	175.57	\$84,300	\$148,006	\$120,192	2475	14.67	363	761	805
4094.00	Upper	No	188.29	\$84,300	\$158,728	\$128,900	2907	16.82	489	919	932
4095.00	Upper	No	171.09	\$84,300	\$144,229	\$117,125	4782	14.83	709	1565	1422
4096.01	Upper	No	214.25	\$84,300	\$180,613	\$146,676	4930	27.75	1368	1100	1359
4096.02	Upper	No	155.53	\$84,300	\$131,112	\$106,474	4629	25.51	1181	598	888
4097.01	Upper	No	365.18	\$84,300	\$307,847	\$250,001	8507	21.36	1817	1630	1813
4098.03	Upper	No	220.93	\$84,300	\$186,244	\$151,250	7282	19.34	1408	1580	2305
4098.04	Upper	No	263.39	\$84,300	\$222,038	\$180,313	5927	22.66	1343	1091	1287
4099.02	Upper	No	232.64	\$84,300	\$196,116	\$159,265	5860	12.99	761	1513	1795
4099.03	Upper	No	201.78	\$84,300	\$170,101	\$138,135	3981	10.3	410	1305	1357
4099.04	Upper	No	301.2	\$84,300	\$253,912	\$206,196	5161	13.35	689	1265	1385

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 045 - DELAWARE COUNTY

Tract: ALL TRACTS

Records 1 through 152

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
4100.00	Upper	No	188.16	\$84,300	\$158,619	\$128,816	4283	10.72	459	1212	1568
4101.01	Upper	No	276.52	\$84,300	\$233,106	\$189,306	3935	21.78	857	1246	1310
4101.02	Upper	No	301.89	\$84,300	\$254,493	\$206,673	2969	10.51	312	951	951
4102.00	Upper	No	236.64	\$84,300	\$199,488	\$162,000	3972	25.35	1007	1140	1293
4103.03	Upper	No	209.01	\$84,300	\$176,195	\$143,088	4810	16.07	773	1625	1502
4103.04	Upper	No	283.9	\$84,300	\$239,328	\$194,357	5053	23.39	1182	873	1035
4103.05	Upper	No	216.83	\$84,300	\$182,788	\$148,438	4928	21.75	1072	1163	1036
4103.06	Upper	No	220.48	\$84,300	\$185,865	\$150,938	3426	34.15	1170	458	530
4104.01	Upper	No	215.33	\$84,300	\$181,523	\$147,414	2910	24.47	712	705	754
4104.02	Upper	No	224.85	\$84,300	\$189,549	\$153,930	3207	15.47	496	1270	1363
4104.03	Upper	No	247.96	\$84,300	\$209,030	\$169,750	3457	20.51	709	988	1057
4105.00	Moderate	No	76.25	\$84,300	\$64,279	\$52,206	5319	91.54	4869	799	1624
4106.01	Upper	No	172.73	\$84,300	\$145,611	\$118,250	3309	11.48	380	1085	1343
4106.02	Upper	No	146.9	\$84,300	\$123,837	\$100,568	4782	13.47	644	1376	1575
4107.00	Low	No	38.8	\$84,300	\$32,708	\$26,567	5124	85.42	4377	564	1838
4108.00	Upper	No	182.57	\$84,300	\$153,907	\$124,985	8342	22.85	1906	2582	2947
9800.00	Unknown	No	0	\$84,300	\$0	\$0	0	0	0	0	0
9801.00	Unknown	No	0	\$84,300	\$0	\$0	1953	14.59	285	152	156
9802.00	Unknown	No	0	\$84,300	\$0	\$0	0	0	0	0	0
9803.00	Unknown	No	0	\$84,300	\$0	\$0	78	7.69	6	0	34

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 001 - KENT COUNTY

Tract: ALL TRACTS

Records 1 through 42 of 42

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
401.00	Middle	No	108.04	\$91,300	\$98,641	\$76,046	7315	19.26	1409	2067	2849
402.01	Middle	No	110.7	\$91,300	\$101,069	\$77,917	5446	39.52	2152	1182	1727
402.03	Middle	No	87.98	\$91,300	\$80,326	\$61,923	5182	47.2	2446	1516	1950
402.04	Upper	No	143.81	\$91,300	\$131,299	\$101,224	6451	45.25	2919	1530	1792
402.05	Middle	No	99.45	\$91,300	\$90,798	\$70,000	4699	49.48	2325	1144	1389
402.06	Middle	No	103.52	\$91,300	\$94,514	\$72,862	7643	47.61	3639	2299	2423
405.01	Moderate	No	77.11	\$91,300	\$70,401	\$54,274	4605	61.37	2826	1423	1749
405.02	Middle	No	94.94	\$91,300	\$86,680	\$66,824	2645	53.27	1409	708	956
407.00	Upper	No	122.38	\$91,300	\$111,733	\$86,140	5461	55.8	3047	1433	1933
409.00	Upper	No	132.31	\$91,300	\$120,799	\$93,125	2374	44.19	1049	313	559
410.00	Moderate	No	69.53	\$91,300	\$63,481	\$48,938	7443	65.3	4860	1387	2432
411.01	Moderate	No	65.88	\$91,300	\$60,148	\$46,372	2816	42.83	1206	0	1310
412.00	Middle	No	95.53	\$91,300	\$87,219	\$67,240	4368	59.59	2603	1230	1674
413.00	Moderate	No	52.51	\$91,300	\$47,942	\$36,959	2059	59.11	1217	319	782
414.00	Middle	No	84.17	\$91,300	\$76,847	\$59,243	3839	69.03	2650	592	1158
415.00	Moderate	No	74.21	\$91,300	\$67,754	\$52,232	4085	57.28	2340	765	1178
416.00	Middle	No	85.68	\$91,300	\$78,226	\$60,306	2107	30.19	636	670	898
417.01	Middle	No	101.55	\$91,300	\$92,715	\$71,476	6164	41.71	2571	1759	2461
417.02	Upper	No	147.27	\$91,300	\$134,458	\$103,657	4472	44.23	1978	1387	1859
418.02	Upper	No	143.19	\$91,300	\$130,732	\$100,787	6720	47.16	3169	1290	2290
418.03	Moderate	No	70.55	\$91,300	\$64,412	\$49,661	4384	45.8	2008	1432	1909
418.04	Middle	No	104.29	\$91,300	\$95,217	\$73,409	5980	40.3	2410	1726	1997
419.00	Middle	No	103.32	\$91,300	\$94,331	\$72,721	5289	17.62	932	1760	2179
420.00	Middle	No	110.11	\$91,300	\$100,530	\$77,500	3064	17.13	525	1052	1291
421.00	Upper	No	120.76	\$91,300	\$110,254	\$85,000	3997	27.72	1108	1219	1528
422.03	Middle	No	99.94	\$91,300	\$91,245	\$70,341	5705	43.03	2455	1127	1840
422.04	Upper	No	156.64	\$91,300	\$143,012	\$110,250	4773	43.33	2068	1194	1436
422.05	Moderate	No	69.58	\$91,300	\$63,527	\$48,973	3019	46.41	1401	764	1060
422.06	Middle	No	110.73	\$91,300	\$101,096	\$77,941	2822	30.33	856	1105	1138
422.07	Middle	No	114.77	\$91,300	\$104,785	\$80,781	2576	35.83	923	679	960
422.08	Upper	No	122.37	\$91,300	\$111,724	\$86,133	4016	37.33	1499	1379	1706
425.00	Moderate	No	60.38	\$91,300	\$55,127	\$42,500	3590	61.39	2204	587	1127



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 001 - KENT COUNTY

Tract: ALL TRACTS

Records 1 through 42 of 42

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
428.01	Middle	No	97.23	\$91,300	\$88,771	\$68,438	2007	14.3	287	580	896
428.02	Upper	No	120.51	\$91,300	\$110,026	\$84,821	5612	30.2	1695	1620	2330
429.00	Middle	No	100.77	\$91,300	\$92,003	\$70,927	5105	23.58	1204	1505	2040
430.00	Middle	No	94.38	\$91,300	\$86,169	\$66,429	5414	34.36	1860	1166	1677
431.00	Upper	No	127.01	\$91,300	\$115,960	\$89,396	2573	12.67	326	761	1152
432.02	Moderate	No	70.64	\$91,300	\$64,494	\$49,722	3722	22.57	840	1310	2088
433.00	Middle	No	82.96	\$91,300	\$75,742	\$58,393	6553	60.92	3992	638	1123
434.00	Middle	No	92.36	\$91,300	\$84,325	\$65,009	5648	33.82	1910	1708	2226
9800.00	Unknown	No	0	\$91,300	\$0	\$0	108	48.15	52	0	0
9900.00	Unknown	No	0	\$91,300	\$0	\$0	0	0	0	0	0

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 091 - MONTGOMERY COUNTY

Tract: ALL TRACTS

Records 1 through 219

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
2001.03	Middle	No	115.94	\$143,700	\$166,606	\$136,058	4396	17.95	789	1246	1359
2001.04	Middle	No	108.52	\$143,700	\$155,943	\$127,350	4446	16.8	747	1274	1351
2001.05	Middle	No	118.45	\$143,700	\$170,213	\$139,000	2965	25.97	770	842	978
2001.06	Middle	No	87.88	\$143,700	\$126,284	\$103,125	2110	15.59	329	453	477
2002.00	Middle	No	103.01	\$143,700	\$148,025	\$120,882	1272	12.03	153	251	340
2003.01	Moderate	No	69.61	\$143,700	\$100,030	\$81,691	6749	32.79	2213	1028	1558
2003.05	Middle	No	104.47	\$143,700	\$150,123	\$122,600	2237	10.37	232	716	780
2003.06	Middle	No	85.35	\$143,700	\$122,648	\$100,156	3781	13.51	511	954	1217
2003.07	Moderate	No	71.62	\$143,700	\$102,918	\$84,052	3387	32.83	1112	576	769
2003.08	Middle	No	88.76	\$143,700	\$127,548	\$104,167	4184	29.54	1236	991	1516
2003.09	Middle	No	101.48	\$143,700	\$145,827	\$119,088	2770	15.49	429	764	811
2003.10	Upper	No	131.02	\$143,700	\$188,276	\$153,750	3008	12.37	372	863	1011
2004.01	Middle	No	102.31	\$143,700	\$147,019	\$120,056	3741	14.14	529	966	1108
2004.02	Middle	No	86.63	\$143,700	\$124,487	\$101,667	4497	17.3	778	787	1173
2005.01	Middle	No	101.71	\$143,700	\$146,157	\$119,356	4091	12.96	530	1248	1273
2005.02	Low	No	45.86	\$143,700	\$65,901	\$53,825	5653	29.88	1689	760	1435
2005.05	Upper	No	167.12	\$143,700	\$240,151	\$196,111	6940	22.71	1576	1501	1696
2005.06	Middle	No	103.11	\$143,700	\$148,169	\$121,000	4458	18.89	842	1309	1532
2005.07	Middle	No	106.18	\$143,700	\$152,581	\$124,605	5422	21.08	1143	1688	1805
2006.02	Middle	No	103.48	\$143,700	\$148,701	\$121,429	8218	39.83	3273	2819	2878
2006.03	Middle	No	118.24	\$143,700	\$169,911	\$138,750	3762	30.44	1145	1234	1360
2006.05	Upper	No	130.95	\$143,700	\$188,175	\$153,664	6280	30.51	1916	2285	2345
2006.06	Middle	No	82.02	\$143,700	\$117,863	\$96,250	3132	25.8	808	970	903
2006.07	Upper	No	120.21	\$143,700	\$172,742	\$141,071	4470	28.17	1259	1596	1640
2007.03	Middle	No	98.65	\$143,700	\$141,760	\$115,764	4656	34.56	1609	1116	1337
2007.04	Middle	No	82.7	\$143,700	\$118,840	\$97,045	3491	26.58	928	761	1167
2007.07	Middle	No	82.55	\$143,700	\$118,624	\$96,875	4347	42.12	1831	762	860
2007.08	Middle	No	83.55	\$143,700	\$120,061	\$98,049	6146	34.54	2123	1559	1837
2008.00	Moderate	No	70.8	\$143,700	\$101,740	\$83,090	3496	44.59	1559	635	968
2009.01	Moderate	No	71.85	\$143,700	\$103,248	\$84,315	4681	44.52	2084	950	1285
2009.02	Moderate	No	56.2	\$143,700	\$80,759	\$65,950	1367	44.84	613	237	533
2009.03	Moderate	No	73.26	\$143,700	\$105,275	\$85,977	5193	39.55	2054	751	1252
2009.06	Middle	No	92.55	\$143,700	\$132,994	\$108,611	2191	26.38	578	440	462

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2009.07	Middle	No	89.29	\$143,700	\$128,310	\$104,779	2736	19.44	532	662	941
2009.08	Moderate	No	56.6	\$143,700	\$81,334	\$66,429	2605	35.2	917	534	766
2010.03	Middle	No	90.49	\$143,700	\$130,034	\$106,196	5245	28.03	1470	1136	1353
2010.04	Middle	No	94.56	\$143,700	\$135,883	\$110,969	5857	32.37	1896	1381	1599
2010.05	Upper	No	120.69	\$143,700	\$173,432	\$141,629	3521	21.24	748	1216	1277
2010.06	Upper	No	130.43	\$143,700	\$187,428	\$153,056	2449	15.48	379	849	742
2011.00	Middle	No	102.55	\$143,700	\$147,364	\$120,346	3426	16.99	582	917	1366
2012.01	Upper	No	135.14	\$143,700	\$194,196	\$158,583	6474	24.25	1570	1741	2013
2012.03	Upper	No	176.24	\$143,700	\$253,257	\$206,818	3313	17.27	572	947	1006
2012.04	Moderate	No	79.89	\$143,700	\$114,802	\$93,750	2289	33.94	777	841	921
2013.01	Moderate	No	70.28	\$143,700	\$100,992	\$82,473	3531	29.48	1041	786	1038
2013.02	Moderate	No	63.68	\$143,700	\$91,508	\$74,727	3276	39.19	1284	601	1172
2014.04	Upper	No	140.29	\$143,700	\$201,597	\$164,625	4868	22.23	1082	1363	1593
2014.06	Middle	No	119.8	\$143,700	\$172,153	\$140,585	5085	22.36	1137	1482	1549
2014.07	Middle	No	110	\$143,700	\$158,070	\$129,091	2604	33.37	869	760	890
2014.08	Upper	No	162.3	\$143,700	\$233,225	\$190,456	4400	18.23	802	1375	1580
2014.09	Upper	No	160.02	\$143,700	\$229,949	\$187,778	4423	17.16	759	1354	1482
2014.10	Middle	No	115.4	\$143,700	\$165,830	\$135,417	2552	20.53	524	778	893
2014.11	Upper	No	137.58	\$143,700	\$197,702	\$161,447	2733	19.28	527	807	1012
2015.01	Middle	No	106.63	\$143,700	\$153,227	\$125,125	3810	25.17	959	718	753
2015.02	Upper	No	147.42	\$143,700	\$211,843	\$173,000	2070	20.1	416	691	691
2016.03	Moderate	No	79.53	\$143,700	\$114,285	\$93,333	4770	53.84	2568	1570	1859
2016.04	Middle	No	85.13	\$143,700	\$122,332	\$99,899	3178	48.02	1526	1037	1158
2016.05	Middle	No	85.97	\$143,700	\$123,539	\$100,893	3265	31.03	1013	1047	1138
2016.06	Moderate	No	74.03	\$143,700	\$106,381	\$86,875	2415	50.14	1211	554	809
2016.07	Middle	No	96.06	\$143,700	\$138,038	\$112,724	3604	26.75	964	990	1250
2016.08	Middle	No	103.06	\$143,700	\$148,097	\$120,946	4944	20.91	1034	1422	1701
2017.03	Middle	No	80.13	\$143,700	\$115,147	\$94,036	3107	17.9	556	938	1097
2017.04	Moderate	No	75.93	\$143,700	\$109,111	\$89,104	3564	28.11	1002	1066	1191
2017.05	Middle	No	105.66	\$143,700	\$151,833	\$123,992	4530	14.75	668	1260	1475
2017.06	Middle	No	90.98	\$143,700	\$130,738	\$106,768	4743	26.33	1249	1613	1856
2018.00	Middle	No	90.57	\$143,700	\$130,149	\$106,288	3603	21.48	774	869	892
2019.01	Upper	No	128.44	\$143,700	\$184,568	\$150,729	5066	17.47	885	1566	1729

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2019.02	Middle	No	96.77	\$143,700	\$139,058	\$113,558	5833	33.19	1936	1401	1615
2020.00	Middle	No	81.53	\$143,700	\$117,159	\$95,673	2638	12.13	320	704	961
2021.00	Middle	No	115.44	\$143,700	\$165,887	\$135,466	4719	19.98	943	1217	1342
2022.01	Middle	No	99.58	\$143,700	\$143,096	\$116,861	4821	47.48	2289	1321	1714
2022.02	Middle	No	97.46	\$143,700	\$140,050	\$114,375	3115	78.36	2441	952	976
2023.01	Upper	No	133.15	\$143,700	\$191,337	\$156,250	4544	35.56	1616	1402	1343
2023.02	Middle	No	94.8	\$143,700	\$136,228	\$111,250	2390	46.86	1120	730	663
2024.01	Low	No	48.03	\$143,700	\$69,019	\$56,361	3252	88.5	2878	8	1251
2024.02	Middle	No	99.3	\$143,700	\$142,694	\$116,531	4957	62.94	3120	1457	1602
2025.00	Middle	No	106.59	\$143,700	\$153,170	\$125,089	6260	76.21	4771	1576	1535
2026.02	Upper	No	152.86	\$143,700	\$219,660	\$179,375	2670	33.15	885	605	634
2026.03	Middle	No	116.23	\$143,700	\$167,023	\$136,397	3096	29.2	904	874	1064
2026.04	Upper	No	126.97	\$143,700	\$182,456	\$149,000	2347	33.53	787	674	776
2030.00	Middle	No	119.54	\$143,700	\$171,779	\$140,278	3421	20.14	689	852	1056
2031.03	Upper	No	152.16	\$143,700	\$218,654	\$178,559	3530	11.3	399	1027	1124
2031.04	Upper	No	152.22	\$143,700	\$218,740	\$178,625	4484	10.01	449	1394	1463
2031.05	Upper	No	130.4	\$143,700	\$187,385	\$153,019	5888	15.98	941	1609	1751
2031.06	Middle	No	100.66	\$143,700	\$144,648	\$118,125	2384	19.21	458	391	568
2032.03	Middle	No	108.72	\$143,700	\$156,231	\$127,589	4262	29.54	1259	1127	1542
2032.04	Upper	No	158.44	\$143,700	\$227,678	\$185,923	7350	31.28	2299	2109	2378
2032.05	Upper	No	141.67	\$143,700	\$203,580	\$166,250	2245	23.07	518	659	754
2032.07	Upper	No	162.52	\$143,700	\$233,541	\$190,714	3375	16.36	552	984	1115
2032.08	Upper	No	152.48	\$143,700	\$219,114	\$178,929	3101	20.61	639	963	1167
2033.02	Middle	No	82.17	\$143,700	\$118,078	\$96,423	6197	23.48	1455	2183	2366
2033.03	Middle	No	82.36	\$143,700	\$118,351	\$96,652	4055	29.47	1195	1294	1553
2033.04	Middle	No	95.5	\$143,700	\$137,234	\$112,067	3769	33.11	1248	933	1145
2034.01	Moderate	No	79.29	\$143,700	\$113,940	\$93,052	6348	32.59	2069	2021	2405
2034.02	Middle	No	98.6	\$143,700	\$141,688	\$115,705	6606	28.81	1903	1758	2120
2034.03	Moderate	No	76.44	\$143,700	\$109,844	\$89,702	3247	21.9	711	1260	1198
2035.00	Moderate	No	58.17	\$143,700	\$83,590	\$68,264	6365	65.56	4173	1304	2199
2036.01	Unknown	No	0	\$143,700	\$0	\$0	3068	86.77	2662	464	988
2036.02	Moderate	No	78.59	\$143,700	\$112,934	\$92,232	4037	63.26	2554	1074	1384
2037.01	Moderate	No	66.25	\$143,700	\$95,201	\$77,750	1620	59.51	964	188	314

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2038.01	Low	No	43.21	\$143,700	\$62,093	\$50,707	3746	69.65	2609	628	1150
2038.03	Moderate	No	56.78	\$143,700	\$81,593	\$66,632	5956	78.86	4697	714	1766
2038.04	Low	No	35.8	\$143,700	\$51,445	\$42,015	3439	78.31	2693	413	1089
2039.01	Low	No	28.39	\$143,700	\$40,796	\$33,321	3529	89.06	3143	256	1068
2039.02	Moderate	No	51.72	\$143,700	\$74,322	\$60,693	3988	74.7	2979	172	969
2040.02	Middle	No	91.47	\$143,700	\$131,442	\$107,340	3571	34.05	1216	862	1099
2040.07	Moderate	No	72.86	\$143,700	\$104,700	\$85,500	2446	30.7	751	413	675
2040.08	Middle	No	84.42	\$143,700	\$121,312	\$99,063	3160	21.93	693	814	982
2040.09	Upper	No	123.99	\$143,700	\$178,174	\$145,500	2201	23.03	507	606	421
2040.10	Upper	No	134.55	\$143,700	\$193,348	\$157,896	2622	14.53	381	1016	1043
2041.01	Middle	No	106.07	\$143,700	\$152,423	\$124,474	4493	11.24	505	1244	1986
2041.03	Upper	No	134.26	\$143,700	\$192,932	\$157,554	2076	21.05	437	233	137
2041.04	Middle	No	97.42	\$143,700	\$139,993	\$114,318	2692	19.95	537	532	816
2042.00	Upper	No	141.67	\$143,700	\$203,580	\$166,250	1493	18.96	283	497	702
2043.00	Middle	No	90.68	\$143,700	\$130,307	\$106,420	3259	25.22	822	977	521
2044.00	Upper	No	144.01	\$143,700	\$206,942	\$169,000	3559	20.29	722	741	894
2045.00	Upper	No	201.82	\$143,700	\$290,015	\$236,827	4988	24.54	1224	1316	1309
2046.00	Upper	No	203.4	\$143,700	\$292,286	\$238,690	4941	17.41	860	1659	1746
2047.01	Upper	No	161.73	\$143,700	\$232,406	\$189,792	2282	18.58	424	834	610
2047.02	Middle	No	110.83	\$143,700	\$159,263	\$130,060	3531	25.8	911	1077	1218
2048.00	Upper	No	213.04	\$143,700	\$306,138	\$250,001	5406	14.87	804	1605	1738
2049.00	Upper	No	213.04	\$143,700	\$306,138	\$250,001	5540	17.38	963	1511	1742
2050.00	Middle	No	91.35	\$143,700	\$131,270	\$107,204	2675	35.4	947	482	527
2051.00	Upper	No	132.24	\$143,700	\$190,029	\$155,179	1993	32.11	640	233	423
2052.00	Upper	No	148.85	\$143,700	\$213,897	\$174,671	2863	15.82	453	873	792
2053.00	Moderate	No	65.86	\$143,700	\$94,641	\$77,292	2219	49.17	1091	461	797
2054.01	Upper	No	181.19	\$143,700	\$260,370	\$212,618	2315	35.38	819	378	448
2054.02	Upper	No	213.04	\$143,700	\$306,138	\$250,001	4794	21.44	1028	1091	1079
2055.01	Upper	No	128.15	\$143,700	\$184,152	\$150,385	3846	33.78	1299	1034	1389
2055.02	Upper	No	174.35	\$143,700	\$250,541	\$204,602	3812	23.01	877	1334	1286
2055.03	Upper	No	155.87	\$143,700	\$223,985	\$182,917	5610	34.1	1913	1555	1368
2056.00	Upper	No	126.27	\$143,700	\$181,450	\$148,173	4492	16.47	740	1101	1494
2057.00	Moderate	No	58.29	\$143,700	\$83,763	\$68,409	5015	36.01	1806	803	1522

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2058.05	Middle	No	89.59	\$143,700	\$128,741	\$105,139	3420	33.95	1161	918	1158
2058.06	Middle	No	81.92	\$143,700	\$117,719	\$96,136	2213	35.83	793	506	725
2058.07	Middle	No	87.24	\$143,700	\$125,364	\$102,375	1826	47.81	873	411	501
2058.08	Middle	No	107.89	\$143,700	\$155,038	\$126,611	5586	32.37	1808	1553	1797
2058.09	Middle	No	100.39	\$143,700	\$144,260	\$117,813	2767	27.39	758	853	954
2058.10	Middle	No	85.85	\$143,700	\$123,366	\$100,749	4179	54.73	2287	571	99
2058.11	Upper	No	143.69	\$143,700	\$206,483	\$168,622	2525	37.5	947	83	114
2059.03	Upper	No	138.86	\$143,700	\$199,542	\$162,955	2670	16.78	448	948	1074
2059.04	Upper	No	136.59	\$143,700	\$196,280	\$160,288	2331	21.15	493	949	1037
2059.05	Middle	No	84.85	\$143,700	\$121,929	\$99,576	3892	51.08	1988	716	962
2059.06	Middle	No	104.12	\$143,700	\$149,620	\$122,188	2192	34.12	748	713	981
2060.04	Middle	No	100.68	\$143,700	\$144,677	\$118,150	5626	33.79	1901	1050	1355
2060.05	Middle	No	103.41	\$143,700	\$148,600	\$121,352	4502	20.55	925	1545	1776
2060.06	Middle	No	91.25	\$143,700	\$131,126	\$107,083	3356	9.77	328	917	619
2060.07	Middle	No	93.82	\$143,700	\$134,819	\$110,100	6093	37.75	2300	1731	1989
2061.04	Middle	No	117.14	\$143,700	\$168,330	\$137,460	3938	24.61	969	1138	1382
2061.05	Upper	No	149.47	\$143,700	\$214,788	\$175,404	6187	20.91	1294	1775	1835
2061.06	Middle	No	94.33	\$143,700	\$135,552	\$110,694	4524	15.1	683	1449	1608
2061.07	Middle	No	113.98	\$143,700	\$163,789	\$133,750	6775	32.47	2200	2494	2803
2061.08	Upper	No	140.85	\$143,700	\$202,401	\$165,288	2667	21.6	576	802	861
2062.01	Moderate	No	76.14	\$143,700	\$109,413	\$89,350	2727	19.51	532	626	868
2062.02	Moderate	No	57.55	\$143,700	\$82,699	\$67,540	2213	23.41	518	328	705
2063.00	Upper	No	128.7	\$143,700	\$184,942	\$151,029	5043	16.89	852	1134	1167
2064.00	Middle	No	106.73	\$143,700	\$153,371	\$125,245	4002	20.81	833	1080	1339
2065.01	Upper	No	122.21	\$143,700	\$175,616	\$143,417	4147	19.89	825	1385	1432
2065.02	Middle	No	99.43	\$143,700	\$142,881	\$116,685	4812	17.23	829	1464	1753
2066.00	Moderate	No	63.3	\$143,700	\$90,962	\$74,286	1296	15.28	198	398	356
2067.03	Upper	No	121.56	\$143,700	\$174,682	\$142,656	4239	12.6	534	1337	1602
2067.04	Upper	No	129.38	\$143,700	\$185,919	\$151,827	6980	14.08	983	2485	2706
2068.01	Upper	No	157.09	\$143,700	\$225,738	\$184,338	7192	22.37	1609	2241	2564
2068.02	Middle	No	103	\$143,700	\$148,011	\$120,868	3125	20.19	631	825	1096
2069.01	Middle	No	99.31	\$143,700	\$142,708	\$116,538	4421	30.58	1352	1019	1168
2069.04	Moderate	No	78.86	\$143,700	\$113,322	\$92,546	6018	23.96	1442	1526	1930

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2069.05	Middle	No	98.55	\$143,700	\$141,616	\$115,646	4632	22.91	1061	1540	1714
2069.06	Middle	No	82.16	\$143,700	\$118,064	\$96,417	2938	15.72	462	988	1126
2070.01	Upper	No	149	\$143,700	\$214,113	\$174,851	8059	16.57	1335	2555	3066
2070.03	Upper	No	141.18	\$143,700	\$202,876	\$165,673	3178	13.31	423	794	967
2070.04	Middle	No	88.41	\$143,700	\$127,045	\$103,750	4659	15.63	728	1189	1437
2071.01	Middle	No	111.95	\$143,700	\$160,872	\$131,378	6133	14.35	880	1686	1991
2071.03	Middle	No	107.27	\$143,700	\$154,147	\$125,882	4093	16.37	670	1758	1972
2071.04	Moderate	No	74.86	\$143,700	\$107,574	\$87,847	3033	10.02	304	1011	1234
2072.01	Moderate	No	68.22	\$143,700	\$98,032	\$80,060	2566	25.25	648	640	911
2072.02	Moderate	No	75.01	\$143,700	\$107,789	\$88,026	4625	29.06	1344	954	1452
2073.00	Moderate	No	71.6	\$143,700	\$102,889	\$84,022	2729	28.8	786	663	850
2074.00	Middle	No	104.81	\$143,700	\$150,612	\$123,000	3035	10.18	309	1026	1119
2075.00	Middle	No	86.77	\$143,700	\$124,688	\$101,827	3172	7.85	249	1034	1221
2076.00	Middle	No	84.12	\$143,700	\$120,880	\$98,722	4010	7.63	306	1196	1468
2078.00	Middle	No	91.34	\$143,700	\$131,256	\$107,188	8350	11.69	976	2997	3238
2079.00	Middle	No	81.38	\$143,700	\$116,943	\$95,500	2496	10.02	250	679	986
2080.00	Middle	No	80.12	\$143,700	\$115,132	\$94,022	3889	18.21	708	1051	1265
2081.00	Moderate	No	58.88	\$143,700	\$84,611	\$69,100	3166	13.83	438	673	1072
2082.01	Middle	No	87.56	\$143,700	\$125,824	\$102,750	2180	4.63	101	657	778
2082.03	Middle	No	106.31	\$143,700	\$152,767	\$124,750	5050	12.08	610	1490	1762
2082.04	Middle	No	110.72	\$143,700	\$159,105	\$129,929	3355	10.67	358	960	1058
2083.01	Middle	No	86.81	\$143,700	\$124,746	\$101,875	2523	7.09	179	925	1127
2083.03	Middle	No	119.66	\$143,700	\$171,951	\$140,417	5143	9.1	468	1715	1736
2083.04	Middle	No	109.18	\$143,700	\$156,892	\$128,125	5307	17.88	949	1800	1807
2084.00	Middle	No	82.93	\$143,700	\$119,170	\$97,315	3703	8.05	298	1149	1310
2085.00	Middle	No	81.37	\$143,700	\$116,929	\$95,494	4830	11.41	551	1582	1968
2086.01	Middle	No	108.73	\$143,700	\$156,245	\$127,596	7658	15.06	1153	2416	2638
2086.03	Middle	No	91.31	\$143,700	\$131,212	\$107,159	6555	16.63	1090	1952	2212
2086.04	Moderate	No	74.32	\$143,700	\$106,798	\$87,212	6245	20.13	1257	1673	1831
2087.02	Middle	No	101.9	\$143,700	\$146,430	\$119,583	3471	13.68	475	1172	1312
2087.03	Moderate	No	76.58	\$143,700	\$110,045	\$89,867	3936	15.45	608	1185	1669
2087.04	Moderate	No	58.66	\$143,700	\$84,294	\$68,846	4810	35.09	1688	1169	1624
2088.01	Low	No	44.06	\$143,700	\$63,314	\$51,705	1512	46.56	704	209	553



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 091 - MONTGOMERY COUNTY

Tract: ALL TRACTS

Records 1 through 219

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
2088.02	Low	No	46.43	\$143,700	\$66,720	\$54,495	3142	31.38	986	592	1231
2089.01	Low	No	47.26	\$143,700	\$67,913	\$55,462	3702	35.6	1318	892	1429
2089.03	Low	No	48.7	\$143,700	\$69,982	\$57,150	3017	44.78	1351	699	1211
2089.04	Moderate	No	51.14	\$143,700	\$73,488	\$60,021	3425	53.26	1824	410	1313
2089.05	Moderate	No	63.26	\$143,700	\$90,905	\$74,238	2791	23.68	661	792	1146
2089.06	Moderate	No	64.68	\$143,700	\$92,945	\$75,903	4194	43.2	1812	762	1654
2090.00	Moderate	No	53.76	\$143,700	\$77,253	\$63,092	1650	51.39	848	284	481
2091.00	Middle	No	92.57	\$143,700	\$133,023	\$108,636	5870	21.6	1268	1889	2154
2092.01	Moderate	No	68.46	\$143,700	\$98,377	\$80,339	1584	20.2	320	431	706
2092.02	Moderate	No	63.68	\$143,700	\$91,508	\$74,737	2214	24.93	552	556	875
2101.00	Middle	No	90.3	\$143,700	\$129,761	\$105,969	4384	19.09	837	1251	1547
2102.00	Middle	No	105.7	\$143,700	\$151,891	\$124,038	2902	19.02	552	990	1038
2103.00	Middle	No	108.65	\$143,700	\$156,130	\$127,500	4002	16.24	650	1065	1240
2104.00	Middle	No	99.25	\$143,700	\$142,622	\$116,473	4946	25.48	1260	1482	1729
2105.00	Upper	No	133.64	\$143,700	\$192,041	\$156,823	4580	27.45	1257	1208	1455
2106.00	Middle	No	99.59	\$143,700	\$143,111	\$116,875	4256	27.47	1169	1215	1324
2107.00	Upper	No	137.16	\$143,700	\$197,099	\$160,952	6048	21.66	1310	1837	2017
9800.00	Unknown	No	0	\$143,700	\$0	\$0	0	0	0	0	0
9801.00	Unknown	No	0	\$143,700	\$0	\$0	3170	74.7	2368	0	0
9802.00	Unknown	No	0	\$143,700	\$0	\$0	1	100	1	0	0
9803.00	Unknown	No	0	\$143,700	\$0	\$0	11	63.64	7	0	0



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 003 - NEW CASTLE COUNTY

Tract: ALL TRACTS

Records 1 through 145

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
2.00	Middle	No	102.78	\$111,300	\$114,394	\$95,950	5298	84.5	4477	1588	2179
3.00	Low	No	40.55	\$111,300	\$45,132	\$37,854	3012	86.82	2615	530	1199
4.00	Moderate	No	72.99	\$111,300	\$81,238	\$68,140	2957	60.74	1796	666	1181
5.00	Moderate	No	79.83	\$111,300	\$88,851	\$74,528	3453	91.69	3166	637	1417
6.01	Low	No	43.11	\$111,300	\$47,981	\$40,250	2773	96.65	2680	463	952
6.02	Unknown	No	0	\$111,300	\$0	\$0	2876	93.25	2682	356	905
9.00	Low	No	45.97	\$111,300	\$51,165	\$42,917	2267	95.68	2169	309	1080
11.00	Upper	No	123.64	\$111,300	\$137,611	\$115,417	3375	29.3	989	627	595
12.00	Upper	No	147.45	\$111,300	\$164,112	\$137,647	1605	17.32	278	394	850
13.00	Upper	No	206.29	\$111,300	\$229,601	\$192,566	3588	10.59	380	1370	1259
14.00	Middle	No	86.37	\$111,300	\$96,130	\$80,625	2103	49.5	1041	421	815
15.00	Unknown	No	0	\$111,300	\$0	\$0	2231	61.27	1367	397	892
16.00	Moderate	No	59.15	\$111,300	\$65,834	\$55,223	2419	85.24	2062	235	854
19.02	Low	No	46.42	\$111,300	\$51,665	\$43,333	2113	82.02	1733	339	685
21.00	Low	No	31.06	\$111,300	\$34,570	\$29,000	1809	92.81	1679	118	637
22.00	Low	No	48.36	\$111,300	\$53,825	\$45,144	2874	95.69	2750	340	983
23.00	Low	No	47.58	\$111,300	\$52,957	\$44,420	3003	90.68	2723	339	1095
24.00	Moderate	No	66.31	\$111,300	\$73,803	\$61,900	4250	60.47	2570	998	1843
25.00	Middle	No	83.75	\$111,300	\$93,214	\$78,182	3235	63.12	2042	1047	1443
26.00	Moderate	No	52.55	\$111,300	\$58,488	\$49,057	3730	87.1	3249	505	1573
27.00	Moderate	No	58.09	\$111,300	\$64,654	\$54,231	2990	74.28	2221	597	826
28.00	Unknown	No	0	\$111,300	\$0	\$0	2378	58.92	1401	197	691
29.00	Low	No	35.19	\$111,300	\$39,166	\$32,857	3499	94.4	3303	339	798
30.02	Low	No	38.46	\$111,300	\$42,806	\$35,905	3060	86.05	2633	202	595
101.04	Middle	No	88.95	\$111,300	\$99,001	\$83,036	3620	58.54	2119	504	960
101.05	Middle	No	108.9	\$111,300	\$121,206	\$101,659	2916	64.99	1895	402	619
101.06	Middle	No	87.22	\$111,300	\$97,076	\$81,419	1760	67.39	1186	56	97
102.00	Middle	No	113.59	\$111,300	\$126,426	\$106,033	2034	37.22	757	634	693
103.00	Middle	No	102.44	\$111,300	\$114,016	\$95,625	4106	53.39	2192	1158	1459
104.00	Middle	No	94.85	\$111,300	\$105,568	\$88,542	4591	29.93	1374	1102	1397
105.02	Middle	No	104.16	\$111,300	\$115,930	\$97,232	5779	31.56	1824	1642	1956
107.03	Middle	No	87.28	\$111,300	\$97,143	\$81,475	2036	45.53	927	503	627
107.04	Moderate	No	61.59	\$111,300	\$68,550	\$57,500	3947	64.66	2552	942	1077

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 003 - NEW CASTLE COUNTY

Tract: ALL TRACTS

Records 1 through 145

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
108.00	Upper	No	149.08	\$111,300	\$165,926	\$139,167	4796	26.33	1263	1202	1219
109.00	Upper	No	126.59	\$111,300	\$140,895	\$118,173	2773	14.75	409	1036	1127
110.00	Middle	No	112.94	\$111,300	\$125,702	\$105,430	3201	22.74	728	1080	1164
111.00	Upper	No	139.6	\$111,300	\$155,375	\$130,313	2654	14.77	392	951	1146
112.01	Upper	No	143.53	\$111,300	\$159,749	\$133,988	2421	36.51	884	603	648
112.02	Middle	No	118.07	\$111,300	\$131,412	\$110,223	4003	23.88	956	1438	1515
112.03	Middle	No	81.98	\$111,300	\$91,244	\$76,528	4805	42.85	2059	1239	1265
112.04	Middle	No	115.16	\$111,300	\$128,173	\$107,500	3313	25.38	841	1158	1130
112.05	Middle	No	105.78	\$111,300	\$117,733	\$98,750	1968	20.93	412	774	844
112.06	Upper	No	139.41	\$111,300	\$155,163	\$130,139	4319	16.6	717	1225	1412
113.00	Upper	No	136.35	\$111,300	\$151,758	\$127,287	2244	20.41	458	826	875
114.00	Upper	No	150.93	\$111,300	\$167,985	\$140,893	3456	14.73	509	1002	1098
115.00	Upper	No	127.01	\$111,300	\$141,362	\$118,569	2908	20.22	588	1076	1140
116.00	Upper	No	129.74	\$111,300	\$144,401	\$121,111	3287	16.58	545	978	1231
117.00	Upper	No	224.39	\$111,300	\$249,746	\$209,464	4260	12.86	548	1814	1742
118.00	Upper	No	175.42	\$111,300	\$195,242	\$163,750	4927	18.39	906	1274	1850
119.00	Upper	No	267.81	\$111,300	\$298,073	\$250,001	3298	21.13	697	930	1216
120.00	Moderate	No	76.13	\$111,300	\$84,733	\$71,068	4334	38.81	1682	1355	1649
121.00	Moderate	No	76.2	\$111,300	\$84,811	\$71,136	2901	33.47	971	730	1076
122.00	Moderate	No	72.69	\$111,300	\$80,904	\$67,857	4676	50.17	2346	1026	1845
123.00	Middle	No	88.17	\$111,300	\$98,133	\$82,308	2739	51.59	1413	623	968
124.00	Middle	No	89.26	\$111,300	\$99,346	\$83,325	4637	49.43	2292	1301	1851
125.00	Middle	No	82.6	\$111,300	\$91,934	\$77,109	5660	45.64	2583	1356	1926
126.00	Middle	No	92.39	\$111,300	\$102,830	\$86,250	2945	30.8	907	947	1151
127.00	Moderate	No	73.99	\$111,300	\$82,351	\$69,074	4392	37.04	1627	1259	1654
129.00	Moderate	No	73.09	\$111,300	\$81,349	\$68,233	4823	62.78	3028	974	1488
130.00	Middle	No	88.26	\$111,300	\$98,233	\$82,396	1927	31.29	603	645	768
131.00	Middle	No	87.16	\$111,300	\$97,009	\$81,364	2248	32.21	724	692	954
132.00	Moderate	No	75.45	\$111,300	\$83,976	\$70,435	2653	43.27	1148	637	725
133.00	Middle	No	82.94	\$111,300	\$92,312	\$77,426	1907	24.86	474	655	773
134.00	Middle	No	114.05	\$111,300	\$126,938	\$106,467	2504	20.09	503	758	888
135.01	Upper	No	152.02	\$111,300	\$169,198	\$141,913	7213	18.79	1355	2193	2276
135.05	Upper	No	157.16	\$111,300	\$174,919	\$146,707	3489	25.45	888	966	1172

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 003 - NEW CASTLE COUNTY

Tract: ALL TRACTS

Records 1 through 145

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
135.06	Upper	No	160.4	\$111,300	\$178,525	\$149,737	4567	16.97	775	1494	1584
135.07	Upper	No	164.76	\$111,300	\$183,378	\$153,800	1819	26.06	474	567	567
135.08	Upper	No	173.27	\$111,300	\$192,850	\$161,750	5655	26.58	1503	1934	2032
136.04	Middle	No	105.92	\$111,300	\$117,889	\$98,875	4156	20.91	869	1231	1423
136.07	Middle	No	103.93	\$111,300	\$115,674	\$97,019	6255	33.96	2124	1743	1812
136.08	Middle	No	92.31	\$111,300	\$102,741	\$86,172	1959	27.62	541	469	595
136.10	Middle	No	115.35	\$111,300	\$128,385	\$107,679	5460	23.08	1260	1632	1679
136.11	Middle	No	89.99	\$111,300	\$100,159	\$84,010	5572	29.18	1626	1510	1774
136.12	Upper	No	165	\$111,300	\$183,645	\$154,028	6158	32.28	1988	1823	1974
136.13	Upper	No	159.29	\$111,300	\$177,290	\$148,700	5657	23.39	1323	1601	1805
136.14	Middle	No	98.2	\$111,300	\$109,297	\$91,667	3258	46.5	1515	666	792
136.15	Moderate	No	66.02	\$111,300	\$73,480	\$61,632	4107	38.5	1581	1291	1632
137.00	Moderate	No	75.76	\$111,300	\$84,321	\$70,724	4071	52.69	2145	706	845
138.00	Middle	No	90.39	\$111,300	\$100,604	\$84,384	5901	48.75	2877	1180	1499
139.01	Moderate	No	74.58	\$111,300	\$83,008	\$69,625	3492	48.37	1689	739	895
139.03	Upper	No	122.81	\$111,300	\$136,688	\$114,643	4820	50.39	2429	1344	1547
139.05	Middle	No	94.6	\$111,300	\$105,290	\$88,309	4169	64.74	2699	612	881
139.06	Middle	No	110.14	\$111,300	\$122,586	\$102,813	4648	62.13	2888	955	1526
140.00	Moderate	No	78.64	\$111,300	\$87,526	\$73,409	5441	54.14	2946	788	854
141.00	Moderate	No	59.47	\$111,300	\$66,190	\$55,515	4985	50.35	2510	1078	1454
142.00	Middle	No	81.44	\$111,300	\$90,643	\$76,023	1600	23.38	374	556	741
143.01	Upper	No	130.26	\$111,300	\$144,979	\$121,597	1317	15.79	208	549	574
143.02	Upper	No	154.94	\$111,300	\$172,448	\$144,632	4908	33.52	1645	829	1039
144.02	Upper	No	127.36	\$111,300	\$141,752	\$118,895	2807	28.5	800	802	1181
144.03	Middle	No	101.14	\$111,300	\$112,569	\$94,415	3611	38.13	1377	805	1258
144.04	Middle	No	96.05	\$111,300	\$106,904	\$89,665	4159	33.64	1399	1125	1394
145.01	Low	No	23.51	\$111,300	\$26,167	\$21,950	2134	34.86	744	19	300
145.02	Middle	No	115.02	\$111,300	\$128,017	\$107,375	7374	41.9	3090	160	837
147.02	Middle	No	100	\$111,300	\$111,300	\$93,354	1910	36.02	688	537	690
147.03	Moderate	No	67.94	\$111,300	\$75,617	\$63,426	4827	47.88	2311	1080	1316
147.05	Middle	No	95.83	\$111,300	\$106,659	\$89,455	5891	44.63	2629	1229	1783
147.06	Middle	No	107.79	\$111,300	\$119,970	\$100,625	2929	63.54	1861	558	577
148.03	Middle	No	84.45	\$111,300	\$93,993	\$78,833	4150	32.17	1335	1452	1238

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 003 - NEW CASTLE COUNTY

Tract: ALL TRACTS

Records 1 through 145

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
148.08	Moderate	No	73.43	\$111,300	\$81,728	\$68,553	6476	56.69	3671	1507	2095
148.09	Middle	No	99.92	\$111,300	\$111,211	\$93,281	8360	51.56	4310	2154	2676
148.10	Middle	No	97.44	\$111,300	\$108,451	\$90,964	7083	43.36	3071	1864	2127
148.11	Upper	No	135.37	\$111,300	\$150,667	\$126,370	6677	45.07	3009	1955	2178
148.12	Upper	No	161.06	\$111,300	\$179,260	\$150,350	4559	45.34	2067	1239	1489
148.13	Middle	No	88.23	\$111,300	\$98,200	\$82,366	4889	45.96	2247	1378	1364
148.14	Middle	No	101.51	\$111,300	\$112,981	\$94,764	4361	47.15	2056	1394	1523
149.03	Middle	No	81.2	\$111,300	\$90,376	\$75,802	7365	79	5818	1392	2162
149.04	Middle	No	94.72	\$111,300	\$105,423	\$88,421	5003	60.6	3032	1136	1322
149.06	Moderate	No	56.91	\$111,300	\$63,341	\$53,125	5339	70.63	3771	961	1392
149.07	Moderate	No	68.41	\$111,300	\$76,140	\$63,859	4921	67.83	3338	1411	1989
149.08	Low	No	38.64	\$111,300	\$43,006	\$36,071	2425	81.81	1984	324	538
149.09	Moderate	No	72.75	\$111,300	\$80,971	\$67,917	6186	74.65	4618	1101	1882
150.00	Middle	No	100.07	\$111,300	\$111,378	\$93,421	5659	55.72	3153	1342	1510
151.00	Moderate	No	64.21	\$111,300	\$71,466	\$59,946	3594	43.57	1566	1106	1330
152.00	Middle	No	84	\$111,300	\$93,492	\$78,413	5783	58.98	3411	1412	2120
154.00	Moderate	No	59.19	\$111,300	\$65,878	\$55,260	2932	94.51	2771	750	1087
155.02	Moderate	No	60.64	\$111,300	\$67,492	\$56,607	2686	77.96	2094	704	1045
156.00	Moderate	No	71.83	\$111,300	\$79,947	\$67,056	2343	80.58	1888	642	851
158.02	Moderate	No	51.77	\$111,300	\$57,620	\$48,333	2276	61.6	1402	574	789
159.00	Middle	No	85.78	\$111,300	\$95,473	\$80,082	3344	55.83	1867	938	1174
160.00	Moderate	No	65.61	\$111,300	\$73,024	\$61,250	2999	75.79	2273	605	681
161.00	Middle	No	91.71	\$111,300	\$102,073	\$85,609	1961	37.89	743	821	1193
162.00	Middle	No	102.99	\$111,300	\$114,628	\$96,146	3051	35.3	1077	540	883
163.01	Middle	No	97.65	\$111,300	\$108,684	\$91,155	7385	54.75	4043	1611	1831
163.06	Middle	No	106.85	\$111,300	\$118,924	\$99,750	4598	65.4	3007	1360	1459
163.07	Middle	No	102.28	\$111,300	\$113,838	\$95,481	2756	55.3	1524	905	928
163.08	Upper	No	132.82	\$111,300	\$147,829	\$123,984	3728	79.88	2978	821	895
163.09	Middle	No	116.86	\$111,300	\$130,065	\$109,087	4125	65.84	2716	1123	1220
164.01	Upper	No	129.06	\$111,300	\$143,644	\$120,476	6711	54.85	3681	2023	2153
164.04	Middle	No	95.85	\$111,300	\$106,681	\$89,479	3334	30.26	1009	812	1107
166.08	Upper	No	122.8	\$111,300	\$136,676	\$114,632	6561	33.53	2200	2015	2208
166.09	Upper	No	156.04	\$111,300	\$173,673	\$145,661	5595	19.77	1106	1606	1637

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 003 - NEW CASTLE COUNTY

Tract: ALL TRACTS

Records 1 through 145

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
166.10	Moderate	No	75.37	\$111,300	\$83,887	\$70,357	7062	46.81	3306	1946	2623
166.11	Upper	No	140.97	\$111,300	\$156,900	\$131,600	7851	43.46	3412	2211	2393
166.12	Upper	No	166.07	\$111,300	\$184,836	\$155,025	6450	33.27	2146	1998	2101
166.13	Moderate	No	78.3	\$111,300	\$87,148	\$73,099	6109	58.47	3572	1495	1907
166.14	Upper	No	157.27	\$111,300	\$175,042	\$146,815	6239	44.72	2790	1834	2130
168.05	Middle	No	94.55	\$111,300	\$105,234	\$88,265	1723	14.57	251	500	565
168.06	Middle	No	118.95	\$111,300	\$132,391	\$111,037	6347	44.62	2832	1613	1722
168.07	Upper	No	172.86	\$111,300	\$192,393	\$161,360	1901	29.62	563	441	471
168.08	Upper	No	136.73	\$111,300	\$152,180	\$127,641	7377	39.54	2917	1744	1872
169.01	Middle	No	113	\$111,300	\$125,769	\$105,489	2364	12.56	297	692	787
169.04	Middle	No	112.75	\$111,300	\$125,491	\$105,250	3096	43.8	1356	444	507
9801.00	Unknown	No	0	\$111,300	\$0	\$0	0	0	0	0	0
9901.00	Unknown	No	0	\$111,300	\$0	\$0	0	0	0	0	0

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 101 - PHILADELPHIA COUNTY

Tract: ALL TRACTS

Records 1 through 408

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1.01	Upper	No	256.38	\$84,300	\$216,128	\$175,515	2329	23.1	538	401	134
1.02	Upper	No	257.19	\$84,300	\$216,811	\$176,071	3511	22.56	792	686	407
2.00	Middle	No	104.58	\$84,300	\$88,161	\$71,600	3367	76.72	2583	851	342
3.00	Upper	No	250.31	\$84,300	\$211,011	\$171,364	4501	31.13	1401	386	378
4.01	Upper	No	146.44	\$84,300	\$123,449	\$100,250	3123	43.84	1369	550	97
4.03	Upper	No	365.18	\$84,300	\$307,847	\$250,001	1139	30.9	352	312	0
4.04	Upper	No	210.52	\$84,300	\$177,468	\$144,118	3822	21.82	834	1125	139
5.00	Upper	No	161.51	\$84,300	\$136,153	\$110,568	3614	54.32	1963	66	94
6.00	Upper	No	285.69	\$84,300	\$240,837	\$195,581	2317	32.76	759	36	113
7.01	Upper	No	292.45	\$84,300	\$246,535	\$200,208	2722	30.05	818	278	110
7.02	Upper	No	217.39	\$84,300	\$183,260	\$148,821	2012	34.99	704	260	188
8.01	Upper	No	365.18	\$84,300	\$307,847	\$250,001	1748	21.05	368	263	293
8.03	Middle	No	115.89	\$84,300	\$97,695	\$79,338	4463	21.11	942	670	444
8.05	Upper	No	262.32	\$84,300	\$221,136	\$179,583	2587	26.44	684	397	71
8.06	Upper	No	233.34	\$84,300	\$196,706	\$159,746	2702	23.54	636	361	91
9.01	Upper	No	161.64	\$84,300	\$136,263	\$110,656	2409	35.91	865	55	266
9.02	Upper	No	301.27	\$84,300	\$253,971	\$206,250	2842	35.89	1020	233	276
10.01	Upper	No	280.21	\$84,300	\$236,217	\$191,827	2993	15.27	457	1086	464
10.02	Upper	No	256.04	\$84,300	\$215,842	\$175,286	4651	20.43	950	1142	1004
11.01	Upper	No	142.58	\$84,300	\$120,195	\$97,614	4297	34.58	1486	687	1042
11.02	Upper	No	298.41	\$84,300	\$251,560	\$204,286	2800	24.25	679	679	582
12.01	Upper	No	248.8	\$84,300	\$209,738	\$170,324	3953	20.49	810	946	1298
12.03	Upper	No	330.99	\$84,300	\$279,025	\$226,591	1827	20.69	378	278	424
12.04	Upper	No	247.11	\$84,300	\$208,314	\$169,167	4014	22.77	914	553	765
13.01	Upper	No	294.14	\$84,300	\$247,960	\$201,364	1671	40.16	671	429	690
13.02	Upper	No	199.5	\$84,300	\$168,179	\$136,574	5102	32.42	1654	1194	1800
14.00	Upper	No	298.29	\$84,300	\$251,458	\$204,205	4736	31.61	1497	1112	1857
15.00	Upper	No	231.56	\$84,300	\$195,205	\$158,527	3338	33.04	1103	748	1277
16.00	Upper	No	344.07	\$84,300	\$290,051	\$235,547	2665	20.53	547	565	1147
17.00	Upper	No	293.64	\$84,300	\$247,539	\$201,023	2997	20.42	612	831	1377
18.00	Upper	No	235.68	\$84,300	\$198,678	\$161,346	3476	31.73	1103	769	1384
19.00	Upper	No	184.05	\$84,300	\$155,154	\$126,000	4083	39.75	1623	887	1535

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 101 - PHILADELPHIA COUNTY

Tract: ALL TRACTS

Records 1 through 408

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
20.00	Moderate	No	72.47	\$84,300	\$61,092	\$49,615	2537	65.31	1657	518	1167
21.00	Upper	No	121.36	\$84,300	\$102,306	\$83,083	2462	56.82	1399	597	1075
22.00	Moderate	No	54.51	\$84,300	\$45,952	\$37,319	2750	54.65	1503	520	980
23.00	Middle	No	119.14	\$84,300	\$100,435	\$81,563	3043	35.13	1069	676	1262
24.00	Upper	No	187.63	\$84,300	\$158,172	\$128,450	5624	40.24	2263	1191	2321
25.00	Middle	No	117.87	\$84,300	\$99,364	\$80,694	4393	47.28	2077	1104	1814
27.01	Upper	No	141.04	\$84,300	\$118,897	\$96,556	4200	55.69	2339	1001	1925
27.02	Upper	No	148.12	\$84,300	\$124,865	\$101,406	4268	18.06	771	1350	1862
28.01	Middle	No	84.15	\$84,300	\$70,938	\$57,610	4364	62.24	2716	793	1693
28.02	Middle	No	99.65	\$84,300	\$84,005	\$68,223	5375	32.97	1772	1251	2391
29.00	Upper	No	157.79	\$84,300	\$133,017	\$108,023	4351	19.86	864	1214	2101
30.01	Middle	No	87.03	\$84,300	\$73,366	\$59,583	4188	67.02	2807	935	1756
30.02	Upper	No	122.64	\$84,300	\$103,386	\$83,962	3529	57.16	2017	764	1480
31.00	Middle	No	102.82	\$84,300	\$86,677	\$70,393	5089	66.73	3396	1270	2278
32.00	Moderate	No	69.87	\$84,300	\$58,900	\$47,833	4511	78.12	3524	872	2043
33.00	Moderate	No	52.51	\$84,300	\$44,266	\$35,953	6307	73.71	4649	864	2899
36.00	Moderate	No	70.97	\$84,300	\$59,828	\$48,591	6571	81.98	5387	1397	2331
37.01	Moderate	No	70.91	\$84,300	\$59,777	\$48,547	6106	80.15	4894	1308	2649
37.02	Moderate	No	69.96	\$84,300	\$58,976	\$47,895	3678	72.24	2657	597	1361
38.00	Upper	No	132.88	\$84,300	\$112,018	\$90,972	3820	15.58	595	1286	1632
39.01	Middle	No	103.04	\$84,300	\$86,863	\$70,543	6219	37.31	2320	1286	2962
39.02	Middle	No	103.55	\$84,300	\$87,293	\$70,895	5697	11.39	649	1729	2477
40.01	Moderate	No	72.45	\$84,300	\$61,075	\$49,603	4477	27.47	1230	914	1948
40.02	Upper	No	137.49	\$84,300	\$115,904	\$94,125	5359	25.92	1389	1700	2319
41.01	Middle	No	118.46	\$84,300	\$99,862	\$81,099	7166	75.05	5378	1141	1933
41.03	Moderate	No	57.58	\$84,300	\$48,540	\$39,423	4273	74.73	3193	724	1487
41.04	Middle	No	88.13	\$84,300	\$74,294	\$60,333	4561	66.37	3027	693	1283
42.01	Middle	No	87.35	\$84,300	\$73,636	\$59,801	5287	25.61	1354	1784	2310
42.02	Middle	No	90.03	\$84,300	\$75,895	\$61,636	5261	37.58	1977	1504	2091
54.00	Middle	No	103.94	\$84,300	\$87,621	\$71,161	1191	87.83	1046	265	380
55.00	Middle	No	92.07	\$84,300	\$77,615	\$63,033	5498	92.67	5095	1676	2412
56.00	Moderate	No	52.95	\$84,300	\$44,637	\$36,250	1061	93.31	990	61	497



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 101 - PHILADELPHIA COUNTY

Tract: ALL TRACTS

Records 1 through 408

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
60.00	Moderate	No	64.56	\$84,300	\$54,424	\$44,199	6607	90.45	5976	1428	2416
61.00	Moderate	No	56.77	\$84,300	\$47,857	\$38,864	3380	91.92	3107	767	1241
62.00	Moderate	No	50.35	\$84,300	\$42,445	\$34,474	4498	95.24	4284	547	1518
63.00	Moderate	No	56.46	\$84,300	\$47,596	\$38,653	4022	96.67	3888	480	1734
64.00	Moderate	No	57.51	\$84,300	\$48,481	\$39,375	4549	96.17	4375	958	1657
65.00	Moderate	No	70.05	\$84,300	\$59,052	\$47,961	4663	98.65	4600	843	1983
66.00	Low	No	49.97	\$84,300	\$42,125	\$34,211	3592	97.55	3504	414	1367
67.00	Moderate	No	69.8	\$84,300	\$58,841	\$47,790	7450	94.05	7007	1224	2781
70.00	Moderate	No	61.29	\$84,300	\$51,667	\$41,964	3892	98.15	3820	727	1659
71.01	Moderate	No	52.19	\$84,300	\$43,996	\$35,731	2437	95.03	2316	325	1062
71.02	Moderate	No	61.09	\$84,300	\$51,499	\$41,825	4674	97.56	4560	1014	1942
72.00	Moderate	No	58.83	\$84,300	\$49,594	\$40,278	4502	97.33	4382	726	1902
73.00	Moderate	No	78.68	\$84,300	\$66,327	\$53,864	3207	82.23	2637	639	1369
74.00	Moderate	No	74.16	\$84,300	\$62,517	\$50,769	4225	87.98	3717	741	1877
77.00	Middle	No	88.71	\$84,300	\$74,783	\$60,735	2302	56.17	1293	96	401
78.00	Upper	No	145.4	\$84,300	\$122,572	\$99,539	4358	41.46	1807	524	1374
79.00	Upper	No	186.36	\$84,300	\$157,101	\$127,583	4722	44.56	2104	897	1374
80.00	Middle	No	108.94	\$84,300	\$91,836	\$74,583	3942	75.52	2977	793	1803
81.01	Moderate	No	71.53	\$84,300	\$60,300	\$48,971	2715	96.21	2612	537	1104
81.02	Moderate	No	67.34	\$84,300	\$56,768	\$46,103	5034	97.32	4899	1266	2325
82.00	Low	No	47.45	\$84,300	\$40,000	\$32,485	6935	98.5	6831	1639	3218
83.01	Moderate	No	75.72	\$84,300	\$63,832	\$51,840	4310	93.36	4024	722	1491
83.02	Moderate	No	56.82	\$84,300	\$47,899	\$38,899	4998	96.6	4828	803	2029
84.00	Moderate	No	64.95	\$84,300	\$54,753	\$44,464	4611	97.9	4514	891	1883
85.00	Moderate	No	58.72	\$84,300	\$49,501	\$40,204	6773	89.75	6079	1070	3139
86.01	Middle	No	101.04	\$84,300	\$85,177	\$69,174	3212	51.37	1650	301	648
86.02	Middle	No	95.52	\$84,300	\$80,523	\$65,394	3452	75.12	2593	200	838
87.01	Upper	No	154.2	\$84,300	\$129,991	\$105,565	4347	49.78	2164	267	999
87.02	Upper	No	157.32	\$84,300	\$132,621	\$107,700	3441	52.22	1797	156	310
88.01	Moderate	No	76.32	\$84,300	\$64,338	\$52,250	1600	64.38	1030	0	45
88.02	Low	No	24.13	\$84,300	\$20,342	\$16,521	6580	59.38	3907	93	632
90.00	Unknown	No	0	\$84,300	\$0	\$0	7694	39.33	3026	94	502



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 101 - PHILADELPHIA COUNTY

Tract: ALL TRACTS

Records 1 through 408

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
91.00	Upper	No	124.89	\$84,300	\$105,282	\$85,500	3934	62.96	2477	256	806
92.00	Moderate	No	50.9	\$84,300	\$42,909	\$34,850	3974	78.84	3133	479	1139
93.00	Moderate	No	52.25	\$84,300	\$44,047	\$35,774	4261	95.56	4072	1258	2256
94.00	Low	No	42.41	\$84,300	\$35,752	\$29,036	3766	98.46	3708	573	1609
95.00	Moderate	No	61.6	\$84,300	\$51,929	\$42,171	3289	99.48	3272	632	1660
96.00	Moderate	No	62.83	\$84,300	\$52,966	\$43,014	4275	98.39	4206	897	2088
98.01	Middle	No	94.3	\$84,300	\$79,495	\$64,556	2206	89.12	1966	619	848
98.02	Middle	No	82.97	\$84,300	\$69,944	\$56,802	5495	92.87	5103	1607	2141
100.00	Middle	No	116.28	\$84,300	\$98,024	\$79,603	4397	94.04	4135	954	1753
101.00	Moderate	No	77.78	\$84,300	\$65,569	\$53,252	5640	98.55	5558	1413	2870
102.00	Moderate	No	65.92	\$84,300	\$55,571	\$45,128	3147	98.51	3100	571	1300
103.00	Moderate	No	60.07	\$84,300	\$50,639	\$41,125	2572	97.71	2513	340	1220
104.00	Low	No	3.65	\$84,300	\$3,077	\$2,499	3573	95.55	3414	620	1786
105.00	Moderate	No	63.29	\$84,300	\$53,353	\$43,333	3363	97.32	3273	457	1150
106.00	Low	No	38.57	\$84,300	\$32,515	\$26,406	1476	94.51	1395	161	727
107.00	Moderate	No	63.51	\$84,300	\$53,539	\$43,484	3479	94.57	3290	419	1485
108.00	Low	No	40.51	\$84,300	\$34,150	\$27,734	3936	86.94	3422	560	1872
109.00	Low	No	43.71	\$84,300	\$36,848	\$29,924	2641	75.65	1998	248	894
110.00	Low	No	22.52	\$84,300	\$18,984	\$15,417	3378	95.17	3215	532	1371
111.00	Moderate	No	73.5	\$84,300	\$61,961	\$50,321	3537	98.3	3477	819	1710
112.00	Low	No	49.3	\$84,300	\$41,560	\$33,750	5598	99.21	5554	1079	2444
113.00	Moderate	No	55.17	\$84,300	\$46,508	\$37,770	2834	99.22	2812	808	1387
114.00	Moderate	No	67.06	\$84,300	\$56,532	\$45,909	6320	97.77	6179	1553	2987
115.00	Middle	No	103.89	\$84,300	\$87,579	\$71,125	4104	94.47	3877	1293	1753
117.00	Upper	No	161.89	\$84,300	\$136,473	\$110,833	1893	54.89	1039	268	332
118.00	Low	No	46.53	\$84,300	\$39,225	\$31,857	5491	96.12	5278	1885	2294
119.00	Middle	No	98.29	\$84,300	\$82,858	\$67,292	5016	96.49	4840	1273	1878
120.00	Upper	No	158.49	\$84,300	\$133,607	\$108,500	1943	73.03	1419	354	447
121.00	Moderate	No	69.79	\$84,300	\$58,833	\$47,778	2817	77.81	2192	433	644
122.01	Middle	No	98.52	\$84,300	\$83,052	\$67,446	2893	69.82	2020	0	103
122.03	Upper	No	121.42	\$84,300	\$102,357	\$83,125	658	58.51	385	0	46
122.04	Middle	No	90.77	\$84,300	\$76,519	\$62,140	3694	82.89	3062	924	1126

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125.01	Upper	No	176.69	\$84,300	\$148,950	\$120,965	2935	43.54	1278	0	72
125.02	Upper	No	221.78	\$84,300	\$186,961	\$151,827	5141	38.36	1972	482	184
131.00	Low	No	44.86	\$84,300	\$37,817	\$30,714	1709	75.6	1292	168	576
132.00	Moderate	No	55.85	\$84,300	\$47,082	\$38,235	3221	80.41	2590	165	801
133.00	Upper	No	153.27	\$84,300	\$129,207	\$104,931	4057	44.84	1819	330	1088
134.01	Upper	No	237.2	\$84,300	\$199,960	\$162,386	2971	17.81	529	1117	693
134.02	Upper	No	218.77	\$84,300	\$184,423	\$149,766	3635	31.83	1157	379	848
135.00	Upper	No	236.56	\$84,300	\$199,420	\$161,951	4252	35.89	1526	949	1535
136.01	Upper	No	242.05	\$84,300	\$204,048	\$165,707	2911	17.79	518	878	1098
136.02	Upper	No	180.88	\$84,300	\$152,482	\$123,828	3776	21.16	799	949	1658
137.01	Upper	No	174.37	\$84,300	\$146,994	\$119,375	2122	55.33	1174	249	630
137.02	Unknown	No	0	\$84,300	\$0	\$0	3913	61.79	2418	876	1894
138.00	Moderate	No	74.48	\$84,300	\$62,787	\$50,993	2126	74.79	1590	370	986
139.00	Moderate	No	66.74	\$84,300	\$56,262	\$45,691	2520	78.69	1983	224	820
140.00	Moderate	No	76.23	\$84,300	\$64,262	\$52,188	5456	65.08	3551	372	1064
141.00	Moderate	No	78.99	\$84,300	\$66,589	\$54,079	3088	74.71	2307	290	766
142.01	Upper	No	211.86	\$84,300	\$178,598	\$145,039	3497	25.76	901	647	1045
142.02	Upper	No	171.63	\$84,300	\$144,684	\$117,500	2309	29.71	686	366	588
143.00	Upper	No	172.28	\$84,300	\$145,232	\$117,946	1937	19.41	376	478	837
144.00	Upper	No	160.92	\$84,300	\$135,656	\$110,169	5111	40.95	2093	1063	1718
145.00	Moderate	No	59.45	\$84,300	\$50,116	\$40,701	2718	76.45	2078	227	690
146.00	Middle	No	86.6	\$84,300	\$73,004	\$59,286	7477	62.42	4667	453	816
147.00	Low	No	36.06	\$84,300	\$30,399	\$24,688	4781	63.48	3035	162	1007
148.00	Low	No	33.77	\$84,300	\$28,468	\$23,125	1099	95.18	1046	44	308
149.00	Unknown	No	0	\$84,300	\$0	\$0	3765	93.44	3518	616	1958
151.01	Moderate	No	56.6	\$84,300	\$47,714	\$38,750	2217	96.93	2149	237	863
151.02	Moderate	No	51.6	\$84,300	\$43,499	\$35,328	4154	98.1	4075	584	1914
152.00	Middle	No	81.01	\$84,300	\$68,291	\$55,462	5509	96.91	5339	635	2291
153.00	Moderate	No	75.75	\$84,300	\$63,857	\$51,859	7943	55.28	4391	273	1500
156.00	Moderate	No	56.93	\$84,300	\$47,992	\$38,977	1902	74.29	1413	185	479
157.00	Middle	No	92.66	\$84,300	\$78,112	\$63,438	2924	51.64	1510	695	1181
158.00	Upper	No	174.93	\$84,300	\$147,466	\$119,755	6575	16.82	1106	1933	2734

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160.01	Upper	No	122.42	\$84,300	\$103,200	\$83,810	2695	16.62	448	802	1187
160.02	Upper	No	130.59	\$84,300	\$110,087	\$89,400	4236	18.86	799	1377	2117
161.00	Upper	No	125.24	\$84,300	\$105,577	\$85,743	6583	40.71	2680	1228	2551
162.00	Moderate	No	69.38	\$84,300	\$58,487	\$47,500	2078	88.4	1837	359	734
163.00	Low	No	45.7	\$84,300	\$38,525	\$31,288	3243	93.15	3021	354	1095
164.00	Moderate	No	52.03	\$84,300	\$43,861	\$35,625	4181	98.09	4101	474	1585
165.00	Unknown	No	0	\$84,300	\$0	\$0	2477	98.06	2429	221	1148
166.00	Low	No	48.33	\$84,300	\$40,742	\$33,090	1838	83.79	1540	167	540
167.01	Moderate	No	63.87	\$84,300	\$53,842	\$43,730	2833	97.32	2757	848	1763
167.02	Moderate	No	50.35	\$84,300	\$42,445	\$34,469	2908	94.77	2756	332	1166
168.00	Low	No	49.37	\$84,300	\$41,619	\$33,803	3565	98.6	3515	766	1892
169.01	Moderate	No	74.26	\$84,300	\$62,601	\$50,838	3125	98.11	3066	559	1477
169.02	Low	No	30.24	\$84,300	\$25,492	\$20,707	5030	99.05	4982	861	2412
170.00	Middle	No	109.48	\$84,300	\$92,292	\$74,954	3126	76.01	2376	271	588
171.00	Moderate	No	74.97	\$84,300	\$63,200	\$51,327	3722	98.74	3675	918	1873
172.01	Middle	No	89.6	\$84,300	\$75,533	\$61,339	2903	98.97	2873	830	1540
172.02	Moderate	No	64.15	\$84,300	\$54,078	\$43,917	3729	98.93	3689	990	1943
173.00	Moderate	No	53.4	\$84,300	\$45,016	\$36,563	2872	98.92	2841	493	1044
174.00	Low	No	42.67	\$84,300	\$35,971	\$29,214	2307	98.44	2271	444	1007
175.00	Low	No	38.65	\$84,300	\$32,582	\$26,464	6711	98.18	6589	1263	2746
176.01	Low	No	27.72	\$84,300	\$23,368	\$18,980	5027	97.23	4888	812	1900
176.02	Low	No	35.9	\$84,300	\$30,264	\$24,583	3573	96.11	3434	506	1355
177.01	Unknown	No	0	\$84,300	\$0	\$0	3552	91.53	3251	401	1396
177.02	Low	No	34.63	\$84,300	\$29,193	\$23,708	4582	92.93	4258	740	1712
178.00	Low	No	40.11	\$84,300	\$33,813	\$27,465	6246	81.43	5086	1078	2494
179.00	Low	No	48.68	\$84,300	\$41,037	\$33,328	6152	64.21	3950	1266	2603
180.01	Middle	No	99.19	\$84,300	\$83,617	\$67,907	2485	21.81	542	675	1110
180.02	Upper	No	122.07	\$84,300	\$102,905	\$83,571	5439	14.65	797	1656	2419
183.00	Middle	No	119.62	\$84,300	\$100,840	\$81,895	4326	9.2	398	1365	1699
184.00	Middle	No	84.54	\$84,300	\$71,267	\$57,875	2278	10.14	231	701	910
188.01	Low	No	34.51	\$84,300	\$29,092	\$23,631	4445	80.67	3586	517	1312
188.02	Moderate	No	64.57	\$84,300	\$54,433	\$44,208	3570	83.73	2989	414	1357

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190.00	Moderate	No	54.44	\$84,300	\$45,893	\$37,274	7806	89.61	6995	1420	2269
191.00	Middle	No	84.09	\$84,300	\$70,888	\$57,570	8237	88.99	7330	2099	2732
192.00	Low	No	40.94	\$84,300	\$34,512	\$28,030	7661	91.29	6994	1163	2926
195.01	Low	No	32.79	\$84,300	\$27,642	\$22,449	4689	96.46	4523	781	1734
195.02	Low	No	34.31	\$84,300	\$28,923	\$23,493	3494	96.31	3365	654	1250
197.00	Unknown	No	0	\$84,300	\$0	\$0	6416	97.74	6271	1050	2327
198.00	Low	No	47.13	\$84,300	\$39,731	\$32,266	5763	98.58	5681	1153	2317
199.00	Low	No	31.53	\$84,300	\$26,580	\$21,587	4389	98.41	4319	480	1834
200.00	Moderate	No	51.6	\$84,300	\$43,499	\$35,329	1277	94.91	1212	139	818
201.01	Low	No	37.32	\$84,300	\$31,461	\$25,553	3750	96.27	3610	435	1356
201.02	Moderate	No	69.68	\$84,300	\$58,740	\$47,708	3490	98.31	3431	911	1606
202.00	Moderate	No	54.92	\$84,300	\$46,298	\$37,603	4932	97.47	4807	1237	2301
203.00	Moderate	No	61.45	\$84,300	\$51,802	\$42,069	2786	97.31	2711	594	1291
204.00	Low	No	45.09	\$84,300	\$38,011	\$30,871	3052	98.62	3010	740	1352
205.00	Moderate	No	67.7	\$84,300	\$57,071	\$46,349	2728	98.13	2677	517	999
206.00	Upper	No	153.09	\$84,300	\$129,055	\$104,808	2043	50.42	1030	255	494
207.01	Upper	No	166.07	\$84,300	\$139,997	\$113,689	3863	24.31	939	1093	1828
207.02	Upper	No	295.26	\$84,300	\$248,904	\$202,132	2464	38.27	943	370	480
208.00	Upper	No	150.63	\$84,300	\$126,981	\$103,125	2490	49.24	1226	490	226
209.00	Upper	No	131.55	\$84,300	\$110,897	\$90,063	3165	22.65	717	599	1251
210.00	Middle	No	115.82	\$84,300	\$97,636	\$79,292	5470	19.58	1071	1121	2158
211.00	Upper	No	137.72	\$84,300	\$116,098	\$94,286	2656	25.6	680	763	1060
212.00	Upper	No	173.08	\$84,300	\$145,906	\$118,491	2423	24.52	594	704	979
213.00	Upper	No	162.5	\$84,300	\$136,988	\$111,250	3573	18.89	675	832	1507
214.00	Upper	No	192.33	\$84,300	\$162,134	\$131,667	4217	20.68	872	582	1665
215.00	Upper	No	142.16	\$84,300	\$119,841	\$97,321	4135	20.63	853	1049	1769
216.00	Upper	No	140.4	\$84,300	\$118,357	\$96,118	2251	31.63	712	422	681
217.00	Upper	No	144.29	\$84,300	\$121,636	\$98,783	5783	25.78	1491	2030	2191
218.00	Middle	No	94.51	\$84,300	\$79,672	\$64,700	4424	42.56	1883	633	737
219.00	Upper	No	142.42	\$84,300	\$120,060	\$97,500	1492	22.59	337	550	540
220.00	Upper	No	224.71	\$84,300	\$189,431	\$153,832	1446	21.72	314	449	485
231.00	Upper	No	205.3	\$84,300	\$173,068	\$140,547	1285	15.49	199	339	541

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235.00	Upper	No	147.17	\$84,300	\$124,064	\$100,750	1108	39.98	443	379	449
236.00	Upper	No	285.21	\$84,300	\$240,432	\$195,250	2698	43.81	1182	683	814
237.00	Upper	No	153.98	\$84,300	\$129,805	\$105,417	4850	67.59	3278	957	1135
238.00	Upper	No	132.17	\$84,300	\$111,419	\$90,481	4441	67.73	3008	830	1406
239.00	Moderate	No	75.83	\$84,300	\$63,925	\$51,914	1857	70.38	1307	155	190
240.00	Upper	No	127.25	\$84,300	\$107,272	\$87,115	3808	73.95	2816	637	1060
241.00	Unknown	No	0	\$84,300	\$0	\$0	1343	81.31	1092	118	239
242.00	Middle	No	81.44	\$84,300	\$68,654	\$55,758	4113	87.65	3605	667	1415
243.00	Moderate	No	75	\$84,300	\$63,225	\$51,346	3878	88.5	3432	809	1577
244.00	Moderate	No	52.38	\$84,300	\$44,156	\$35,859	3152	94.86	2990	519	1113
245.00	Moderate	No	51.79	\$84,300	\$43,659	\$35,455	4251	94.73	4027	563	1531
246.00	Low	No	48.72	\$84,300	\$41,071	\$33,359	2956	94.18	2784	477	1175
247.00	Moderate	No	76.85	\$84,300	\$64,785	\$52,610	4489	94.07	4223	706	1528
248.00	Moderate	No	72.14	\$84,300	\$60,814	\$49,390	1912	97.91	1872	607	838
249.00	Low	No	49.57	\$84,300	\$41,788	\$33,939	3412	98.56	3363	757	1233
252.00	Moderate	No	62.03	\$84,300	\$52,291	\$42,469	7267	93.46	6792	1262	2830
253.00	Moderate	No	57.11	\$84,300	\$48,144	\$39,098	3859	90.15	3479	1234	2018
254.00	Upper	No	134.71	\$84,300	\$113,561	\$92,222	4152	89.88	3732	1333	1859
255.00	Upper	No	132.97	\$84,300	\$112,094	\$91,033	2667	60.85	1623	839	1080
256.00	Upper	No	205.41	\$84,300	\$173,161	\$140,625	2609	50.06	1306	768	1091
257.00	Middle	No	116.59	\$84,300	\$98,285	\$79,821	3456	47.97	1658	556	1046
258.00	Middle	No	107.54	\$84,300	\$90,656	\$73,625	1663	96.51	1605	738	816
259.00	Middle	No	108.15	\$84,300	\$91,170	\$74,038	4674	98.37	4598	1477	1939
260.00	Middle	No	95.54	\$84,300	\$80,540	\$65,409	2850	98.88	2818	957	1295
261.00	Middle	No	86.63	\$84,300	\$73,029	\$59,310	3060	98.04	3000	873	1275
262.00	Middle	No	96.66	\$84,300	\$81,484	\$66,172	4076	98.43	4012	1242	1762
263.01	Middle	No	94.42	\$84,300	\$79,596	\$64,643	3726	98.77	3680	1206	1629
263.02	Moderate	No	77.64	\$84,300	\$65,451	\$53,155	5353	98.82	5290	1402	2150
264.00	Middle	No	97.4	\$84,300	\$82,108	\$66,679	5199	98.94	5144	1512	2353
265.00	Middle	No	92.48	\$84,300	\$77,961	\$63,312	4285	99.07	4245	1036	1657
266.00	Moderate	No	79.36	\$84,300	\$66,900	\$54,330	6409	99.24	6360	1924	2761
267.00	Moderate	No	79.66	\$84,300	\$67,153	\$54,538	6617	98.91	6545	1609	2648

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268.00	Moderate	No	78.62	\$84,300	\$66,277	\$53,828	4651	95.25	4430	562	1264
269.00	Upper	No	142.68	\$84,300	\$120,279	\$97,679	2231	85.93	1917	430	632
270.00	Upper	No	125.12	\$84,300	\$105,476	\$85,660	2270	91.1	2068	569	700
271.00	Moderate	No	73.62	\$84,300	\$62,062	\$50,402	2353	96.01	2259	727	883
272.00	Middle	No	103.99	\$84,300	\$87,664	\$71,192	4256	96.45	4105	1256	1498
273.00	Moderate	No	64.75	\$84,300	\$54,584	\$44,328	5951	96.3	5731	1482	2265
274.01	Middle	No	109.71	\$84,300	\$92,486	\$75,111	3298	95.42	3147	588	1105
274.02	Middle	No	95.12	\$84,300	\$80,186	\$65,123	6499	95.12	6182	1846	2385
275.00	Middle	No	93.47	\$84,300	\$78,795	\$63,991	4503	94.31	4247	1253	1739
276.00	Middle	No	82.4	\$84,300	\$69,463	\$56,414	3546	97.12	3444	818	1329
277.00	Moderate	No	70.96	\$84,300	\$59,819	\$48,579	4918	98.68	4853	1457	2045
278.00	Moderate	No	75.64	\$84,300	\$63,765	\$51,784	4655	98.54	4587	870	1731
279.01	Middle	No	83.84	\$84,300	\$70,677	\$57,396	3796	99.05	3760	768	1561
279.02	Moderate	No	59.09	\$84,300	\$49,813	\$40,452	3572	74.75	2670	351	890
280.00	Moderate	No	63.44	\$84,300	\$53,480	\$43,432	4180	98.78	4129	1058	1626
281.00	Middle	No	83.72	\$84,300	\$70,576	\$57,317	3362	97.62	3282	1283	1704
282.00	Moderate	No	66.49	\$84,300	\$56,051	\$45,521	4696	96.64	4538	874	1851
283.00	Low	No	37.39	\$84,300	\$31,520	\$25,597	6294	97.71	6150	986	2432
284.00	Unknown	No	0	\$84,300	\$0	\$0	3811	98.71	3762	793	1392
285.00	Low	No	49.07	\$84,300	\$41,366	\$33,594	2303	97.05	2235	695	1081
286.00	Low	No	47.7	\$84,300	\$40,211	\$32,659	6668	97.2	6481	1190	2469
287.00	Low	No	28.93	\$84,300	\$24,388	\$19,811	2371	97.55	2313	315	828
288.00	Low	No	40.08	\$84,300	\$33,787	\$27,442	4251	94.14	4002	1154	1721
289.01	Moderate	No	51.35	\$84,300	\$43,288	\$35,156	3932	94.1	3700	756	1286
289.02	Moderate	No	50.53	\$84,300	\$42,597	\$34,596	6047	93.17	5634	1214	2035
290.00	Moderate	No	50.82	\$84,300	\$42,841	\$34,794	6195	94.58	5859	1190	1940
291.00	Low	No	24.68	\$84,300	\$20,805	\$16,901	4826	94.76	4573	507	2330
292.00	Middle	No	110.12	\$84,300	\$92,831	\$75,391	4205	89.32	3756	1011	1457
293.00	Moderate	No	73.53	\$84,300	\$61,986	\$50,339	3026	79.87	2417	533	1209
294.00	Low	No	30.14	\$84,300	\$25,408	\$20,638	3308	83.95	2777	535	1239
298.00	Moderate	No	59.98	\$84,300	\$50,563	\$41,062	4847	80.79	3916	1018	1924
299.00	Moderate	No	50.69	\$84,300	\$42,732	\$34,702	4617	86.2	3980	576	1598

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300.00	Low	No	47.47	\$84,300	\$40,017	\$32,500	7402	88.25	6532	1224	2737
301.00	Moderate	No	54.65	\$84,300	\$46,070	\$37,413	6215	83.72	5203	992	1941
302.00	Middle	No	98.14	\$84,300	\$82,732	\$67,188	7431	86.29	6412	1731	2530
305.01	Moderate	No	63.76	\$84,300	\$53,750	\$43,649	5450	91.01	4960	944	1802
305.02	Moderate	No	73.41	\$84,300	\$61,885	\$50,259	5847	87.91	5140	1295	1841
306.00	Middle	No	86.6	\$84,300	\$73,004	\$59,286	7142	70.82	5058	1656	2420
307.00	Middle	No	86.32	\$84,300	\$72,768	\$59,097	3743	67.22	2516	553	1056
308.00	Middle	No	101.75	\$84,300	\$85,775	\$69,659	5138	66.54	3419	1602	2084
309.00	Moderate	No	72.62	\$84,300	\$61,219	\$49,720	4137	83.39	3450	732	1173
310.00	Moderate	No	54.07	\$84,300	\$45,581	\$37,020	7266	77.24	5612	1461	2231
311.01	Moderate	No	62.94	\$84,300	\$53,058	\$43,091	5194	86.91	4514	875	1708
311.02	Moderate	No	69.21	\$84,300	\$58,344	\$47,385	4618	89.58	4137	893	1383
312.00	Moderate	No	54.54	\$84,300	\$45,977	\$37,337	4804	87.05	4182	863	1689
313.00	Moderate	No	77.44	\$84,300	\$65,282	\$53,016	7416	82.66	6130	935	2231
314.01	Moderate	No	71.11	\$84,300	\$59,946	\$48,681	7456	81.38	6068	833	2147
314.02	Moderate	No	66.11	\$84,300	\$55,731	\$45,264	5956	80.42	4790	1121	1802
315.01	Moderate	No	72.32	\$84,300	\$60,966	\$49,511	7381	58.53	4320	1642	2426
315.02	Moderate	No	79.68	\$84,300	\$67,170	\$54,551	4746	64.58	3065	836	1270
316.00	Middle	No	86.7	\$84,300	\$73,088	\$59,357	6729	64.08	4312	1162	2199
317.00	Middle	No	87.93	\$84,300	\$74,125	\$60,201	6597	72.59	4789	1609	2365
318.00	Moderate	No	74.69	\$84,300	\$62,964	\$51,136	4093	84.49	3458	1030	1723
319.00	Moderate	No	65.05	\$84,300	\$54,837	\$44,536	5133	70.87	3638	976	1826
320.00	Moderate	No	74.56	\$84,300	\$62,854	\$51,047	7327	62.86	4606	1615	2580
321.00	Moderate	No	69.06	\$84,300	\$58,218	\$47,278	3985	65.04	2592	687	1518
323.00	Low	No	49.47	\$84,300	\$41,703	\$33,870	4078	67.31	2745	794	1469
325.00	Moderate	No	72.73	\$84,300	\$61,311	\$49,792	6210	57.97	3600	1265	2450
326.00	Middle	No	92.81	\$84,300	\$78,239	\$63,536	7761	56.37	4375	2300	2985
329.00	Moderate	No	73.75	\$84,300	\$62,171	\$50,491	4431	57.03	2527	923	1547
330.00	Low	No	46.46	\$84,300	\$39,166	\$31,806	8213	59.88	4918	1759	3031
331.01	Middle	No	102.57	\$84,300	\$86,467	\$70,221	5398	45.11	2435	1307	1795
331.02	Middle	No	114.6	\$84,300	\$96,608	\$78,456	4478	38.45	1722	850	1368
332.00	Middle	No	101.72	\$84,300	\$85,750	\$69,638	3292	60.84	2003	794	1083



**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 101 - PHILADELPHIA COUNTY

Tract: ALL TRACTS

Records 1 through 408

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
333.00	Upper	No	142.42	\$84,300	\$120,060	\$97,500	4339	36.32	1576	1013	1262
334.00	Middle	No	89.88	\$84,300	\$75,769	\$61,534	5447	59.13	3221	1091	1386
335.00	Moderate	No	69.58	\$84,300	\$58,656	\$47,639	4214	62.51	2634	747	1239
336.00	Moderate	No	66.23	\$84,300	\$55,832	\$45,342	8155	48.79	3979	1204	1986
337.01	Middle	No	119.83	\$84,300	\$101,017	\$82,039	5672	43.92	2491	883	1906
337.02	Middle	No	105.32	\$84,300	\$88,785	\$72,105	5679	46.77	2656	1373	1746
338.00	Middle	No	101.79	\$84,300	\$85,809	\$69,688	6285	45.2	2841	1494	1967
339.00	Middle	No	113.04	\$84,300	\$95,293	\$77,386	3106	37.48	1164	717	1105
340.00	Upper	No	155.17	\$84,300	\$130,808	\$106,233	2971	32.18	956	1005	1093
341.00	Middle	No	96.16	\$84,300	\$81,063	\$65,833	5829	25.13	1465	1394	2187
342.00	Middle	No	103.95	\$84,300	\$87,630	\$71,167	3732	28.08	1048	814	1300
344.00	Upper	No	133.69	\$84,300	\$112,701	\$91,528	7814	32.26	2521	2597	2752
345.01	Middle	No	90.55	\$84,300	\$76,334	\$61,990	3783	47.82	1809	302	472
345.02	Moderate	No	68.16	\$84,300	\$57,459	\$46,667	5928	48.45	2872	780	1425
346.00	Middle	No	84.16	\$84,300	\$70,947	\$57,619	2840	60	1704	266	529
347.01	Middle	No	98.41	\$84,300	\$82,960	\$67,371	6736	50.03	3370	1939	2151
347.02	Upper	No	146.07	\$84,300	\$123,137	\$100,000	3896	30.83	1201	1111	1298
348.01	Middle	No	94.83	\$84,300	\$79,942	\$64,920	4553	21.79	992	1024	1995
348.02	Upper	No	122.58	\$84,300	\$103,335	\$83,917	5570	47.68	2656	1082	1727
348.03	Upper	No	125.76	\$84,300	\$106,016	\$86,096	4516	26.42	1193	1320	1522
349.00	Middle	No	98.77	\$84,300	\$83,263	\$67,616	5740	53.94	3096	1328	1880
351.00	Upper	No	126.69	\$84,300	\$106,800	\$86,734	4268	18.18	776	1354	1203
352.00	Upper	No	158.74	\$84,300	\$133,818	\$108,676	4871	20.14	981	1779	2015
353.01	Middle	No	114.52	\$84,300	\$96,540	\$78,403	5260	22.41	1179	1518	2022
353.02	Middle	No	109.49	\$84,300	\$92,300	\$74,958	4719	28.9	1364	1085	1418
355.00	Upper	No	125.62	\$84,300	\$105,898	\$85,997	8239	38.04	3134	2219	2624
356.01	Middle	No	94.94	\$84,300	\$80,034	\$65,000	5794	29.2	1692	1523	1792
356.02	Upper	No	136.49	\$84,300	\$115,061	\$93,444	3693	40.51	1496	1049	1100
357.01	Moderate	No	74.46	\$84,300	\$62,770	\$50,980	5528	55.61	3074	534	1219
357.02	Moderate	No	78.57	\$84,300	\$66,235	\$53,793	5181	28.59	1481	639	1805
358.00	Middle	No	102.55	\$84,300	\$86,450	\$70,208	6282	31.87	2002	1668	1641
359.00	Middle	No	119.46	\$84,300	\$100,705	\$81,786	5361	31.15	1670	1462	1780

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 101 - PHILADELPHIA COUNTY

Tract: ALL TRACTS

Records 1 through 408

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
360.00	Upper	No	120.09	\$84,300	\$101,236	\$82,212	3247	49.68	1613	752	866
361.00	Upper	No	125.03	\$84,300	\$105,400	\$85,599	4029	34.28	1381	739	1162
362.01	Upper	No	125.71	\$84,300	\$105,974	\$86,061	5093	22.87	1165	1314	1703
362.02	Upper	No	136.65	\$84,300	\$115,196	\$93,554	6191	23.73	1469	1898	2410
362.03	Upper	No	130.85	\$84,300	\$110,307	\$89,583	5134	18.45	947	1616	1768
363.01	Upper	No	136.34	\$84,300	\$114,935	\$93,338	3843	32.01	1230	1141	1553
363.02	Middle	No	101.39	\$84,300	\$85,472	\$69,413	3712	42.67	1584	877	1209
363.03	Upper	No	147.57	\$84,300	\$124,402	\$101,027	6695	16.88	1130	2079	2424
364.00	Upper	No	130.55	\$84,300	\$110,054	\$89,375	971	25.75	250	232	262
365.01	Middle	No	118.51	\$84,300	\$99,904	\$81,135	5698	29.66	1690	1050	1131
365.02	Upper	No	174.89	\$84,300	\$147,432	\$119,728	4130	17.55	725	1174	1593
366.00	Upper	No	281.52	\$84,300	\$237,321	\$192,727	2171	29.11	632	508	311
367.00	Upper	No	243.16	\$84,300	\$204,984	\$166,466	3856	30.21	1165	674	1241
369.01	Unknown	No	0	\$84,300	\$0	\$0	4	50	2	0	0
369.02	Upper	No	185.02	\$84,300	\$155,972	\$126,667	6598	59.91	3953	0	21
372.00	Middle	No	96.65	\$84,300	\$81,476	\$66,167	4524	43.06	1948	1398	1776
373.00	Upper	No	133.45	\$84,300	\$112,498	\$91,364	5913	24.51	1449	1532	1911
375.00	Upper	No	133.96	\$84,300	\$112,928	\$91,713	4074	51.15	2084	852	1086
376.00	Upper	No	166.56	\$84,300	\$140,410	\$114,028	3664	56.09	2055	379	425
377.00	Low	No	39.34	\$84,300	\$33,164	\$26,932	4583	69.87	3202	246	1050
378.00	Upper	No	122.06	\$84,300	\$102,897	\$83,560	2389	22.65	541	624	1165
379.00	Middle	No	108.69	\$84,300	\$91,626	\$74,409	5313	13.89	738	1571	2477
380.00	Moderate	No	73.29	\$84,300	\$61,783	\$50,179	2502	50.4	1261	502	870
381.00	Low	No	45.91	\$84,300	\$38,702	\$31,431	753	57.1	430	164	346
382.00	Moderate	No	60.36	\$84,300	\$50,883	\$41,324	2801	52.59	1473	743	1269
383.01	Moderate	No	62.56	\$84,300	\$52,738	\$42,833	2663	92.26	2457	485	1096
384.00	Upper	No	156.46	\$84,300	\$131,896	\$107,115	2411	21.78	525	838	913
385.00	Upper	No	263.78	\$84,300	\$222,367	\$180,583	1855	14.88	276	524	660
386.00	Upper	No	280.89	\$84,300	\$236,790	\$192,292	1338	22.72	304	454	535
387.00	Upper	No	260.12	\$84,300	\$219,281	\$178,077	2249	23.3	524	600	797
388.00	Upper	No	221.16	\$84,300	\$186,438	\$151,406	3883	42.08	1634	1047	1406
389.00	Middle	No	110.01	\$84,300	\$92,738	\$75,316	2988	96.32	2878	695	911

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 42 - PENNSYLVANIA (PA)

County: 101 - PHILADELPHIA COUNTY

Tract: ALL TRACTS

Records 1 through 408

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
390.01	Moderate	No	78.22	\$84,300	\$65,939	\$53,553	3979	89.92	3578	613	1204
390.02	Upper	No	120.77	\$84,300	\$101,809	\$82,683	4421	91.07	4026	1168	1718
391.00	Low	No	32.18	\$84,300	\$27,128	\$22,036	2577	97.56	2514	180	672
9800.01	Unknown	No	0	\$84,300	\$0	\$0	3	0	0	0	0
9800.02	Unknown	No	0	\$84,300	\$0	\$0	12	83.33	10	0	0
9800.03	Unknown	No	0	\$84,300	\$0	\$0	21	100	21	0	0
9801.00	Unknown	No	0	\$84,300	\$0	\$0	52	28.85	15	9	16
9802.00	Upper	No	226.41	\$84,300	\$190,864	\$155,000	336	18.45	62	10	10
9803.00	Unknown	No	0	\$84,300	\$0	\$0	3	33.33	1	0	0
9804.00	Unknown	No	0	\$84,300	\$0	\$0	0	0	0	0	0
9805.00	Unknown	No	0	\$84,300	\$0	\$0	2	100	2	0	0
9806.00	Unknown	No	0	\$84,300	\$0	\$0	2	100	2	0	0
9807.01	Unknown	No	0	\$84,300	\$0	\$0	0	0	0	0	0
9807.02	Unknown	No	0	\$84,300	\$0	\$0	9	100	9	0	0
9808.00	Unknown	No	0	\$84,300	\$0	\$0	13	69.23	9	0	0
9809.01	Unknown	No	0	\$84,300	\$0	\$0	44	90.91	40	0	0
9809.02	Unknown	No	0	\$84,300	\$0	\$0	0	0	0	0	0
9809.03	Unknown	No	0	\$84,300	\$0	\$0	6	100	6	0	0
9809.04	Unknown	No	0	\$84,300	\$0	\$0	1	100	1	0	0
9809.05	Unknown	No	0	\$84,300	\$0	\$0	0	0	0	0	0
9809.06	Unknown	No	0	\$84,300	\$0	\$0	0	0	0	0	0
9891.00	Unknown	No	0	\$84,300	\$0	\$0	3688	91.08	3359	0	0
9892.00	Unknown	No	0	\$84,300	\$0	\$0	3	66.67	2	0	0
9893.00	Unknown	No	0	\$84,300	\$0	\$0	65	63.08	41	0	0

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 005 - SUSSEX COUNTY

Tract: ALL TRACTS

Records 1 through 75 of 75

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
501.01	Middle	No	98.26	\$106,000	\$104,156	\$76,155	4013	21.85	877	1252	1568
501.03	Middle	No	107.11	\$106,000	\$113,537	\$83,012	5063	21.92	1110	1755	2398
501.04	Moderate	No	65.38	\$106,000	\$69,303	\$50,674	5031	42.68	2147	1019	1698
501.05	Middle	No	97.91	\$106,000	\$103,785	\$75,881	5939	48.93	2906	1862	2190
502.00	Moderate	No	70.8	\$106,000	\$75,048	\$54,872	3744	45.57	1706	1086	1620
503.02	Middle	No	108.56	\$106,000	\$115,074	\$84,139	5521	40.61	2242	1678	2176
503.03	Middle	No	95.94	\$106,000	\$101,696	\$74,357	2935	26.61	781	673	1424
503.04	Moderate	No	76.95	\$106,000	\$81,567	\$59,643	4616	31.85	1470	1700	2187
504.01	Middle	No	100.2	\$106,000	\$106,212	\$77,656	3606	23.32	841	1129	1483
504.03	Middle	No	87.39	\$106,000	\$92,633	\$67,727	3517	43.87	1543	918	1211
504.05	Moderate	No	70.74	\$106,000	\$74,984	\$54,823	4378	38.85	1701	1372	1803
504.06	Moderate	No	77.25	\$106,000	\$81,885	\$59,868	5475	56.42	3089	1024	1622
504.07	Middle	No	91.06	\$106,000	\$96,524	\$70,573	5238	47.35	2480	1590	1998
504.08	Middle	No	82.99	\$106,000	\$87,969	\$64,318	4534	41.73	1892	1385	1820
505.01	Middle	No	96.8	\$106,000	\$102,608	\$75,020	4201	35.73	1501	1156	1567
505.03	Moderate	No	53.94	\$106,000	\$57,176	\$41,808	5604	78.23	4384	716	1518
505.05	Middle	No	86.55	\$106,000	\$91,743	\$67,083	2420	48.88	1183	539	587
505.06	Middle	No	96.64	\$106,000	\$102,438	\$74,896	4112	42.22	1736	887	1209
506.01	Middle	No	86.94	\$106,000	\$92,156	\$67,383	5391	32.15	1733	1897	2246
506.03	Moderate	No	78.08	\$106,000	\$82,765	\$60,514	3956	26.64	1054	604	839
506.04	Middle	No	93.43	\$106,000	\$99,036	\$72,414	4674	40.69	1902	1102	1614
507.01	Middle	No	98.71	\$106,000	\$104,633	\$76,505	5068	28.67	1453	1518	2200
507.03	Moderate	No	69.84	\$106,000	\$74,030	\$54,129	2153	35.76	770	760	1668
507.06	Upper	No	158.48	\$106,000	\$167,989	\$122,821	1772	7.9	140	1340	2243
507.07	Middle	No	94.55	\$106,000	\$100,223	\$73,279	2578	14.55	375	1077	1837
507.08	Middle	No	82.21	\$106,000	\$87,143	\$63,719	2774	20.37	565	1074	1732
507.09	Upper	No	164.85	\$106,000	\$174,741	\$127,759	1956	7.92	155	770	1196
507.10	Unknown	No	0	\$106,000	\$0	\$0	1870	28.13	526	529	1278
507.11	Moderate	No	63.2	\$106,000	\$66,992	\$48,986	1505	24.19	364	582	1055
508.01	Middle	No	89.75	\$106,000	\$95,135	\$69,558	3979	23.88	950	1180	1620
508.04	Middle	No	101.02	\$106,000	\$107,081	\$78,295	4188	20.75	869	1346	1574
508.05	Upper	No	133.2	\$106,000	\$141,192	\$103,233	3038	19.16	582	1055	1360
508.06	Middle	No	104.84	\$106,000	\$111,130	\$81,250	4454	20.25	902	1388	2208

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 005 - SUSSEX COUNTY

Tract: ALL TRACTS

Records 1 through 75 of 75

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Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
508.07	Middle	No	93.54	\$106,000	\$99,152	\$72,500	1824	12.34	225	750	984
508.08	Upper	No	126.88	\$106,000	\$134,493	\$98,333	4150	18.14	753	1590	1952
509.03	Upper	No	155.52	\$106,000	\$164,851	\$120,529	2161	12.68	274	782	1236
509.04	Upper	No	141.81	\$106,000	\$150,319	\$109,907	2592	14.62	379	689	1300
509.05	Middle	No	112.36	\$106,000	\$119,102	\$87,083	2848	11.27	321	1331	2684
510.08	Upper	No	153.53	\$106,000	\$162,742	\$118,990	4100	15.07	618	1449	2317
510.09	Upper	No	164.46	\$106,000	\$174,328	\$127,458	2313	19.41	449	860	1614
510.10	Middle	No	93.39	\$106,000	\$98,993	\$72,379	2795	12.67	354	1044	1260
510.11	Upper	No	146.34	\$106,000	\$155,120	\$113,418	3580	18.32	656	1299	1789
510.12	Middle	No	108.36	\$106,000	\$114,862	\$83,983	1908	11.69	223	887	1543
510.13	Middle	No	114.41	\$106,000	\$121,275	\$88,672	3686	13.27	489	1534	1907
510.14	Upper	No	120.6	\$106,000	\$127,836	\$93,464	1881	8.45	159	834	1327
510.15	Upper	No	126.13	\$106,000	\$133,698	\$97,750	1877	13.64	256	684	1329
510.16	Upper	No	156.48	\$106,000	\$165,869	\$121,273	1879	8.41	158	745	1225
510.17	Middle	No	97.75	\$106,000	\$103,615	\$75,761	3804	14.3	544	1445	2888
511.01	Upper	No	269.62	\$106,000	\$285,797	\$208,958	629	7.63	48	437	1447
511.02	Moderate	No	67.24	\$106,000	\$71,274	\$52,113	1029	5.93	61	827	2369
511.03	Upper	No	136.02	\$106,000	\$144,181	\$105,417	952	7.88	75	616	2098
512.01	Upper	No	126.57	\$106,000	\$134,164	\$98,095	1513	7.47	113	657	2994
512.02	Upper	No	202.42	\$106,000	\$214,565	\$156,875	856	7.94	68	542	1973
512.03	Upper	No	166.13	\$106,000	\$176,098	\$128,750	792	4.92	39	400	2292
512.04	Upper	No	121.92	\$106,000	\$129,235	\$94,490	652	4.75	31	458	2242
512.05	Upper	No	172.85	\$106,000	\$183,221	\$133,958	580	7.41	43	310	1678
513.02	Middle	No	108.72	\$106,000	\$115,243	\$84,261	4907	13.1	643	1782	3238
513.07	Middle	No	98.64	\$106,000	\$104,558	\$76,446	2975	7.93	236	1138	2533
513.08	Middle	No	101.15	\$106,000	\$107,219	\$78,393	4074	8.59	350	1358	2209
513.09	Middle	No	119.54	\$106,000	\$126,712	\$92,647	1488	6.45	96	612	2354
513.10	Upper	No	136.84	\$106,000	\$145,050	\$106,057	1933	6.73	130	727	1233
513.11	Upper	No	126.24	\$106,000	\$133,814	\$97,841	1832	5.4	99	737	1763
513.12	Upper	No	123.28	\$106,000	\$130,677	\$95,542	2290	9.52	218	776	1242
513.13	Middle	No	100.48	\$106,000	\$106,509	\$77,875	3144	10.88	342	1097	2122
513.14	Upper	No	139.72	\$106,000	\$148,103	\$108,289	2525	8.51	215	1166	2762
514.00	Middle	No	95.01	\$106,000	\$100,711	\$73,632	3878	43.55	1689	881	1388

**2024 FFIEC Census Report - Summary Census Demographic Information**

State: 10 - DELAWARE (DE)

County: 005 - SUSSEX COUNTY

Tract: ALL TRACTS

Records 1 through 75 of 75

**\* Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
515.01	Middle	No	115.72	\$106,000	\$122,663	\$89,688	2246	49.64	1115	815	1529
515.02	Middle	No	98.2	\$106,000	\$104,092	\$76,111	3228	27.48	887	957	1253
517.01	Middle	No	96.98	\$106,000	\$102,799	\$75,161	4103	18.52	760	1217	1538
517.02	Middle	No	87.6	\$106,000	\$92,856	\$67,894	6577	20.43	1344	1696	2259
518.01	Middle	No	83.71	\$106,000	\$88,733	\$64,879	5359	34.71	1860	1319	2038
518.02	Moderate	No	67.56	\$106,000	\$71,614	\$52,361	4354	49.36	2149	737	1546
519.00	Middle	No	95.16	\$106,000	\$100,870	\$73,750	4760	26.01	1238	1253	1833
9800.00	Unknown	No	0	\$106,000	\$0	\$0	1	100	1	0	0
9900.00	Unknown	No	0	\$106,000	\$0	\$0	0	0	0	0	0

## WSFS Public File – Main Branch File

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**WSFS BRANCH OPEN & CLOSE**

**April 1, 2024**

<u>Category</u>	<u>Address</u>	<u>City, State &amp; Zip</u>	<u>County</u>	<u>Action Date</u>	<u>Action</u>	<u>Description</u>	<u>MSA/MD</u>	<u>State Code</u>	<u>County Code</u>	<u>Census Tract</u>	<u>Income Level</u>
Branch	1601 The Fairway (Jenkintown)	Jenkintown, PA 19046	Montgomery	1/12/2021	Closed	Closed, Lease Expiration	33874	42	91	2018.00	Upper
Branch	817 Old York Road (Jenkintown)	Jenkintown, PA 19046	Montgomery	1/13/2021	Open	Open	33874	42	91	2018.00	Upper
Branch	979 Baltimore Pike (Concordville)	Glen Mills, PA 19342	Delaware	1/20/2021	Closed	Closed, Lease Expiration	37964	43	45	4103.01	Upper
Branch	1651 Blackwood Clementon Rd (Blackwood)	Blackwood, NJ 08012	Camden	1/1/2022	Open	New Branch (Acquired BMT)	15804	34	007	6083.04	Middle
Branch	106 E St Rd (Kennett Square (Willowdale))	Kennett Square, PA 19348	Chester	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	29	3035.01	Middle
Branch	849 Paoli Pike (West Chester)	West Chester, PA 19380	Chester	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	29	3027.02	Middle
Branch	1615 E Boot Rd (West Chester 2 (Bellingham))	West Chester, PA 19380	Chester	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	29	3028.04	Upper
Branch	237 N Pottstown Pike (Exton)	Exton, PA 19341	Chester	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	29	3022.02	Middle
Branch	39 W Lancaster Ave (Paoli)	Paoli, PA 19301	Chester	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	29	3001.03	Middle
Branch	124 Main St (Phoenixville (Schuylkill Township))	Phoenixville, PA 19460	Chester	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	29	3007.00	Low
Branch	404 Cheswick Pl (Bryn Mawr - Cheswick (Rosemont))	Bryn Mawr, PA 19010	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4096.01	Upper
Branch	23 E 5th St (Chester)	Chester, PA 19013	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4050.00	Moderate
Branch	31 Baltimore Pike, Glen Mills (this is correct address)	Glen Mills, PA 19342	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4070.00	Upper
Branch	3300 Darby Rd (Haverford (Quadrangle))	Haverford, PA 19041	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4084.00	Upper
Branch	18 W Eagle Rd (Havertown)	Havertown, PA 19083	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4086.00	Upper
Branch	22 W State St (Media)	Media, PA 19063	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4075.02	Upper
Branch	11 Martins Run (Media 2 (Martin's Run))	Media, PA 19063	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4080.02	Upper

**WSFS BRANCH OPEN & CLOSE**

**April 1, 2024**

<u>Category</u>	<u>Address</u>	<u>City, State &amp; Zip</u>	<u>County</u>	<u>Action Date</u>	<u>Action</u>	<u>Description</u>	<u>MSA/MD</u>	<u>State Code</u>	<u>County Code</u>	<u>Census Tract</u>	<u>Income Level</u>
Branch	535 Gradyville Rd (Newtown Square (White Horse))	Newtown Square, PA 19073	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4100.00	Upper
Branch	330 Dartmouth Ave (Swarthmore )	Swarthmore, PA 19081	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4076.00	Upper
Branch	5000 Pennell Rd (Aston)	Aston, PA 19014	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4069.02	Upper
Branch	3218 Edgmont Ave (Brookhaven)	Brookhaven, PA 19015	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4062.01	Upper
Branch	3601 West Chester Pike (Newtown Square)	Newtown Square, PA 19073	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4099.03	Upper
Branch	330 E Lancaster Ave (Wayne)	Wayne, PA 19087	Delaware	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	45	4098.02	Upper
Branch	599 Skippack Pike (Blue Bell)	Blue Bell, PA 19422	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2032.05	Upper
Branch	601 N Ithan Ave (Bryn Mawr Facility (Beaumont))	Bryn Mawr, PA 19010	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2049.00	Upper
Branch	1400 Waverly Rd (Gladwyne (Waverly Heights))	Gladwyne, PA 19035	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2048.00	Upper
Branch	33 W Ridge Pike (Limerick)	Limerick, PA 19468	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2086.04	Middle
Branch	436 Egypt Rd (West Norriton )	West Norriton, PA 19403	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2034.02	Middle
Branch	50 W Lancaster Ave (Ardmore)	Ardmore, PA 19003	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2053.00	Middle
Branch	10000 Shannondell Dr (Audubon (Shannondell))	Audubon, PA 19403	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2060.06	Upper
Branch	135 E City Ave (Bala Cynwyd)	Bala Cynwyd, PA 19004	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2043.00	Upper
Branch	105 W 4th St (Bridgeport)	Bridgeport, PA 19405	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2057.00	Moderate
Branch	801 W Lancaster Ave (Bryn Mawr HQ)	Bryn Mawr, PA 19010	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2051.00	Upper
Branch	528 Fayette St (Conshohocken)	Conshohocken, PA 19428	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2041.02	Middle

**WSFS BRANCH OPEN & CLOSE**

**April 1, 2024**

<u>Category</u>	<u>Address</u>	<u>City, State &amp; Zip</u>	<u>County</u>	<u>Action Date</u>	<u>Action</u>	<u>Description</u>	<u>MSA/MD</u>	<u>State Code</u>	<u>County Code</u>	<u>Census Tract</u>	<u>Income Level</u>
Branch	655 W DeKalb Pike (King of Prussia)	King of Prussia, PA 19406	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2058.07	Middle
Branch	732 Montgomery Ave (Narberth)	Narberth, PA 19072	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2046.00	Middle
Branch	155 York Rd (Willow Grove)	Willow Grove, PA 19090	Montgomery	1/1/2022	Open	New Branch (Acquired BMT)	33874	42	91	2003.07	Moderate
Branch	4001 Kennett Pike (Greenville)	Greenville, DE 19807	New Castle	1/1/2022	Open	New Branch (Acquired BMT)	48864	10	003	118.00	Upper
Branch	1230 Walnut St (Walnut)	Philadelphia, PA 19107	Philadelphia	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	101	9.01	Middle
Branch	1650 Grant Ave (Grant)	Philadelphia, PA 19115	Philadelphia	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	101	355.00	Upper
Branch	6331 Castor Ave (Castor)	Philadelphia, PA 19149	Philadelphia	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	101	312.00	Moderate
Branch	180 W Girard Ave (Girard (Northern Liberties))	Philadelphia, PA 19123	Philadelphia	1/1/2022	Open	New Branch (Acquired BMT)	37964	42	101	142.00	Upper
Branch	1903 Street Road	Bensalem, PA 19020	Bucks	1/21/2022	Close	Closed - Consolidated	33874	42	17	1002.09	Moderate
Branch	2400 Peoples Plaza	Newark, DE 19702	New Castle	1/21/2022	Close	Closed - Consolidated	48864	10	003	0148.05	Upper
Branch	7622 City Line Ave	Philadelphia, PA 19151	Philadelphia	1/21/2022	Close	Closed - Consolidated	37964	42	101	0098.02	Middle
Branch	775 S 10th Street	Philadelphia, PA 19147	Philadelphia	1/21/2022	Close	Closed - Consolidated	37964	42	101	0018.00	Upper
Branch	22820 Sussex Highway Sussex Commons Shopping Center, Unit 19	Seaford, DE 19973	Sussex	1/21/2022	Close	Closed - Consolidated	41540	10	005	0504.06	Moderate
Branch	38394 DuPont Boulevard - Strawberry Center Unit #2	Selbyville, DE 19975	Sussex	1/21/2022	Close	Closed - Consolidated	41540	10	005	0514.00	Middle
Branch	1651 Blackwood Clementon Rd (Blackwood)	Blackwood, NJ 08012	Camden	3/18/2022	Close	Closed - Consolidated	15804	34	007	6083.04	Middle
Branch	106 E St Rd (Kennett Square (Willowdale))	Kennett Square, PA 19348	Chester	3/18/2022	Close	Closed - Consolidated	33874	42	29	3035.01	Middle
Branch	849 Paoli Pike (West Chester)	West Chester, PA 19380	Chester	3/18/2022	Close	Closed - Consolidated	33874	42	29	3027.02	Middle

**WSFS BRANCH OPEN & CLOSE**

**April 1, 2024**

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Branch	1615 E Boot Rd (West Chester 2 (Bellingham))	West Chester, PA 19380	Chester	3/18/2022	Close	Closed - Consolidated	33874	42	29	3028.04	Upper
Branch	1201 E Lancaster Ave	Downingtown, PA 19335	Chester	3/18/2022	Close	Closed - Consolidated	33874	42	17	3040.00	Middle
Branch	1 W Lancaster Ave	Paoli, PA 19301	Chester	3/18/2022	Close	Closed - Consolidated	33874	42	29	3001.03	Middle
Branch	404 Cheswick Pl (Bryn Mawr - Cheswick (Rosemont))	Bryn Mawr, PA 19010	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4096.01	Upper
Branch	23 E 5th St (Chester)	Chester, PA 19013	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4050.00	Moderate
Branch	31 Baltimore Pike, Glen Mills (this is correct address)	Glen Mills, PA 19342	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4070.00	Upper
Branch	3300 Darby Rd (Haverford (Quadrangle))	Haverford, PA 19041	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4084.00	Upper
Branch	18 W Eagle Rd (Havertown)	Havertown, PA 19083	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4086.00	Upper
Branch	22 W State St (Media)	Media, PA 19063	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4075.02	Upper
Branch	11 Martins Run (Media 2 (Martin's Run))	Media, PA 19063	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4080.02	Upper
Branch	535 Gradyville Rd (Newtown Square (White Horse))	Newtown Square, PA 19073	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4100.00	Upper
Branch	330 Dartmouth Ave (Swarthmore )	Swarthmore, PA 19081	Delaware	3/18/2022	Close	Closed - Consolidated	37964	42	45	4076.00	Upper
Branch	599 Skippack Pike (Blue Bell)	Blue Bell, PA 19422	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2032.05	Upper
Branch	601 N Ithan Ave (Bryn Mawr Facility (Beaumont))	Bryn Mawr, PA 19010	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2049.00	Upper
Branch	1400 Waverly Rd (Gladwyne (Waverly Heights))	Gladwyne, PA 19035	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2048.00	Upper
Branch	33 W Ridge Pike (Limerick)	Limerick, PA 19468	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2086.04	Middle
Branch	436 Egypt Rd (West Norriton)	West Norriton, PA 19403	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2034.02	Middle

**WSFS BRANCH OPEN & CLOSE**

**April 1, 2024**

<u>Category</u>	<u>Address</u>	<u>City, State &amp; Zip</u>	<u>County</u>	<u>Action Date</u>	<u>Action</u>	<u>Description</u>	<u>MSA/MD</u>	<u>State Code</u>	<u>County Code</u>	<u>Census Tract</u>	<u>Income Level</u>
Branch	20 Woodside Rd	Ardmore, PA 19003	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2053.00	Middle
Branch	12 E Ridge Pike	Conshohocken, PA 19428	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2031.05	Upper
Branch	110 Town Square Place	King of Prussia, PA 19406	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2058.01	Middle
Branch	901 Montgomery Ave	Narberth, PA 19072	Montgomery	3/18/2022	Close	Closed - Consolidated	33874	42	91	2046.00	Upper
Branch	4001 Kennett Pike (Greenville)	Greenville, DE 19807	New Castle	3/18/2022	Close	Closed - Consolidated	48864	10	003	118.00	Upper
Branch	1230 Walnut St (Walnut)	Philadelphia, PA 19107	Philadelphia	3/18/2022	Close	Closed - Consolidated	37964	42	101	9.01	Middle
Branch	1650 Grant Ave (Grant)	Philadelphia, PA 19115	Philadelphia	3/18/2022	Close	Closed - Consolidated	37964	42	101	355.00	Upper
Branch	6331 Castor Ave (Castor)	Philadelphia, PA 19149	Philadelphia	3/18/2022	Close	Closed - Consolidated	37964	42	101	312.00	Moderate
Branch	1149 Cooper Street (Edgewater Park)	Edgewater Park, NJ 08010	Burlington	8/17/2022	Close	Closed	15804	34	005	7010.01	Moderate
Branch	5301 Chew Ave (LaSalle)	5301 Chew Ave, Philadelphia, PA 19138	Philadelphia	8/17/2022	Close	Closed	37964	42	101	247.00	Low
Branch	712 Broad Street (Riverton)	Riverton, NJ 08077	Burlington	5/24/2023	Close	Closed	15804	34	5	7002.00	Middle
Branch	555 High Street (Mount Holly)	Mount Holly, NJ 08060	Burlington	5/24/2023	Close	Closed	15804	34	5	7026.01	Middle
Branch	5000 West Chester Pike (Edgmont)	Newtown Square, PA 19073	Delaware	5/24/2023	Close	Closed	37964	42	101	4100.00	Upper
Branch	155 York Rd (Willow Grove)	Willow Grove, PA 19090	Montgomery	5/24/2023	Close	Closed	33874	42	91	2003.07	Moderate
Branch	1818 Market Street (Bank Place)	Philadelphia, PA 19103	Philadelphia	1/8/2024	Open	Open - New Branch	37964	42	101	0004.04	Upper
Branch	1600 Chestnut Street (16th & Chestnut)	Philadelphia, PA 19103	Philadelphia	1/31/2024	Close	Closed	37964	42	101	0007.01	Upper

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**Public Comments on the WSFS CRA Program**

**April 1, 2024 (As of)**

2022 – No comments

2023 – No comments

2024 (current year) – No comments



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### HMDA Mortgage Disclosure Act DATA

The HMDA data about WSFS residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's (CFPB) website:

<https://www.consumerfinance.gov/data-research/hmda/>

HMDA data for many other financial institutions are also available at this website.

#### How to find the WSFS Data on the CFPB Website:

1. Go to <https://www.consumerfinance.gov/data-research/hmda/>
2. Look for "Download HMDA data" at bottom of page.
3. Click on the "Download data for a specific institution."
4. When a new window opens, select the year's data that you would like and type in Wilmington Savings Fund Society in the Institution Name Search Box.
5. A downloadable modified LAR file will populate, click on the file to open, and save.

The screenshot shows the 'Download HMDA data' section of the CFPB website. It is divided into two columns. The left column is titled '2007-2017 data' and includes the text 'Get loan-level data for your state or the nation as a whole.' and a link 'Download 2007-2017 data'. The right column is titled 'Recent HMDA data' and includes the text 'Get HMDA data collected in or after 2017.' and three links: 'See recent data and summaries', 'Download data for a specific institution', and 'Browse HMDA data'. Below this is a 'Select a year' section with buttons for 2022, 2021, 2020, 2019, 2018, and 2017. The 2022 button is selected. Below the year selection is a 'Modified LAR by Individual Institution' section with a search box labeled 'Search by Institution Name or LEI' and the text 'Institution name or LEI'. Below the search box is the text 'Update Frequency: Upon Institution Submission'. Blue arrows point to the 'Download HMDA data' header, the 'Download data for a specific institution' link, the '2022' year button, and the search box.

#### About HMDA

The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. These data help show whether lenders are serving the housing needs of their communities; they give public officials information that helps them make decisions and policies; and they shed light on lending patterns that could be discriminatory. The public data are modified to protect applicant and borrower privacy.

HMDA was originally enacted by Congress in 1975 and is implemented by Regulation C.

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## **Statement about the WSFS CRA Disclosure**

**April 1, 2024**

The WSFS Public File contains the following years CRA Disclosures: 2023, 2022, and 2021

2023 is the most recent data available from the [FFIEC](#) (released 12/16/24)

The next update to this section will be when the 2024 CRA Disclosure information is released.

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	845	1	845	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	845	1	845	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	845	1	845	0	0
STATE TOTAL	0	0	0	0	1	845	1	845	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	366	5	879	6	2,811	5	815	0	0
Middle Income	37	1,202	6	1,127	6	3,155	34	2,503	0	0
Upper Income	18	814	2	493	4	1,910	9	525	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	2,382	13	2,499	16	7,876	48	3,843	0	0
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	20	2	260	1	395	1	20	0	0
Median Family Income 40-50%	7	176	7	1,271	7	4,512	14	4,111	0	0
Median Family Income 50-60%	7	120	5	935	4	2,137	9	1,356	0	0
Median Family Income 60-70%	10	322	3	445	8	3,225	5	62	0	0
Median Family Income 70-80%	38	1,592	12	1,953	15	6,794	27	2,815	0	0
Median Family Income 80-90%	17	602	5	838	10	5,103	13	1,809	0	0
Median Family Income 90-100%	10	258	3	564	3	1,515	11	1,032	0	0
Median Family Income 100-110%	9	381	6	1,111	11	5,229	15	4,709	0	0
Median Family Income 110-120%	11	538	5	780	1	376	3	80	0	0
Median Family Income >= 120%	33	1,732	7	1,220	21	11,839	25	4,371	0	0
Median Family Income Not Known	3	188	2	485	3	1,589	1	21	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	146	5,929	57	9,862	84	42,714	124	20,386	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE										
MSA 41540										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	165	5	925	4	2,671	9	1,344	0	0
Middle Income	32	896	8	1,432	1	825	24	523	0	0
Upper Income	16	685	3	426	3	1,852	16	2,023	0	0
Income Not Known	1	15	0	0	0	0	1	15	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	1,761	16	2,783	8	5,348	50	3,905	0	0
TOTAL INSIDE AA IN STATE	265	10,072	86	15,144	108	55,938	222	28,134	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	265	10,072	86	15,144	108	55,938	222	28,134	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	159	2	818	3	977	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	159	2	818	3	977	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	159	2	818	3	977	0	0
STATE TOTAL	0	0	1	159	2	818	3	977	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (087), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	80	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0
POLK COUNTY (105), FL										
MSA 29460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	180	1	600	1	180	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	1	600	1	180	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEMINOLE COUNTY (117), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	693	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	693	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	90	1	180	3	1,714	2	601	0	0
STATE TOTAL	4	90	1	180	3	1,714	2	601	0	0



Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOYD COUNTY (019), KY										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	154	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	154	0	0	0	0	0	0
JEFFERSON COUNTY (111), KY										
MSA 31140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	290	1	290	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	290	1	290	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	154	1	290	1	290	0	0
STATE TOTAL	0	0	1	154	1	290	1	290	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	350	1	350	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	75	0	0	1	422	2	497	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	2	772	3	847	0	0
CAROLINE COUNTY (011), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	700	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	1	86	1	242	0	0	1	242	0	0
Moderate Income	6	298	2	235	1	365	3	390	0	0
Middle Income	2	29	0	0	0	0	2	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	413	3	477	1	365	6	661	0	0
HARFORD COUNTY (025), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	170	0	0	1	170	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	170	0	0	1	170	0	0
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	210	0	0	1	210	0	0
Upper Income	0	0	0	0	2	762	2	762	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	2	762	3	972	0	0



Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (029), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	73	0	0	0	0	2	73	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	73	0	0	0	0	2	73	0	0
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	114	0	0	1	114	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	114	0	0	1	114	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	948	1	948	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	203	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	203	1	948	1	948	0	0
QUEEN ANNE'S COUNTY (035), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TALBOT COUNTY (041), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	500	0	0	0	0
WORCESTER COUNTY (047), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	60	0	0	1	509	2	569	0	0
Median Family Income 70-80%	0	0	1	212	0	0	1	212	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	600	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	262	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	212	3	1,371	3	781	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	17	672	8	1,386	11	5,418	23	4,592	0	0
STATE TOTAL	17	672	8	1,386	11	5,418	23	4,592	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	119	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	119	0	0	0	0	0	0
WASHTENAW COUNTY (161), MI										
MSA 11460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	127	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	127	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	246	0	0	0	0	0	0
STATE TOTAL	0	0	2	246	0	0	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DESOTO COUNTY (033), MS										
MSA 32820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	290	1	290	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	290	1	290	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	290	1	290	0	0
STATE TOTAL	0	0	0	0	1	290	1	290	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	365	1	365	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	365	1	365	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	365	1	365	0	0
STATE TOTAL	0	0	0	0	1	365	1	365	0	0





Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
Low Income	0	0	1	103	1	638	2	741	0	0
Moderate Income	0	0	0	0	4	1,676	4	1,676	0	0
Middle Income	0	0	0	0	2	1,398	1	986	0	0
Upper Income	0	0	0	0	1	408	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	8	4,120	7	3,403	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	121	1	249	2	952	6	1,322	0	0
Middle Income	13	328	10	1,894	9	4,029	18	2,796	0	0
Upper Income	19	625	2	350	7	2,683	20	2,755	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,074	13	2,493	18	7,664	44	6,873	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	2	584	2	584	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	35	0	0	0	0	1	35	0	0
Median Family Income 50-60%	0	0	0	0	1	439	0	0	0	0
Median Family Income 60-70%	2	65	2	337	1	375	3	440	0	0
Median Family Income 70-80%	1	25	2	263	3	1,284	4	865	0	0
Median Family Income 80-90%	1	5	0	0	0	0	1	5	0	0
Median Family Income 90-100%	6	276	0	0	3	1,590	7	616	0	0
Median Family Income 100-110%	1	88	1	250	1	458	2	338	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	292	2	492	3	901	4	192	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	786	7	1,342	14	5,631	24	3,075	0	0
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	0	0	0	0
Upper Income	0	0	0	0	2	1,750	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	2,350	1	1,000	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	41	1	148	1	838	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	1	148	1	838	0	0	0	0
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	1	120	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,012	0	0	0	0
Middle Income	3	80	4	768	13	7,133	3	878	0	0
Upper Income	2	95	5	999	1	355	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	175	9	1,767	16	8,500	3	878	0	0
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	0	0	1	298	1	298	0	0
Moderate Income	2	135	0	0	1	935	1	35	0	0
Middle Income	1	43	0	0	2	851	2	851	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	248	0	0	4	2,084	5	1,254	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	2	1,600	0	0	0	0
Median Family Income 110-120%	0	0	1	119	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	569	3	2,100	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	685	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	1	225	0	0	2	325	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	225	2	685	2	325	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	375	1	375	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	1	375	0	0



Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	659	1	659	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	147	0	0	1	147	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	1	500	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	147	2	1,159	3	1,306	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	270	1	270	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	245	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	1	270	1	270	0	0
SALEM COUNTY (033), NJ										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	48	0	0	0	0	1	10	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (035), NJ										
MSA 35154										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	998	1	998	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	998	1	998	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	255	1	255	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	255	1	255	0	0
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	210	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	52	1,860	20	3,835	32	13,295	68	9,948	0	0
TOTAL OUTSIDE AA IN STATE	14	632	19	3,534	44	24,734	27	10,094	0	0
STATE TOTAL	66	2,492	39	7,369	76	38,029	95	20,042	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	527	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	527	0	0	0	0
ESSEX COUNTY (031), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	232	2	341	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	232	2	341	0	0	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	450	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,351	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,351	0	0	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	163	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	163	0	0	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	133	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	133	0	0	0	0	0	0	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	177	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	0	0	0	0	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	146	1	135	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	146	1	135	0	0	0	0	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	115	3	559	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	3	559	0	0	0	0	0	0
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	115	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	626	9	1,490	4	2,328	0	0	0	0
STATE TOTAL	9	626	9	1,490	4	2,328	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHATHAM COUNTY (037), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	1	155	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	155	0	0	0	0	0	0
STATE TOTAL	0	0	1	155	0	0	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (101), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	125	0	0	0	0	0	0
STATE TOTAL	0	0	1	125	0	0	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	1	478	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	1	400	0	0	0	0
Upper Income	0	0	1	150	1	850	1	850	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	3	1,728	1	850	0	0
BUCKS COUNTY (017), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 50-60%	2	32	0	0	0	0	1	15	0	0
Median Family Income 60-70%	3	228	2	316	4	2,552	3	811	0	0
Median Family Income 70-80%	2	55	3	491	2	978	2	514	0	0
Median Family Income 80-90%	2	77	1	107	2	995	3	1,045	0	0
Median Family Income 90-100%	2	135	2	476	1	500	1	100	0	0
Median Family Income 100-110%	2	17	1	250	0	0	1	7	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	200	7	1,147	14	6,947	5	1,318	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	744	16	2,787	25	12,972	16	3,810	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	83	0	0	1	975	3	1,058	0	0
Median Family Income 60-70%	1	41	0	0	2	788	2	529	0	0
Median Family Income 70-80%	0	0	2	292	0	0	1	156	0	0
Median Family Income 80-90%	2	85	4	671	2	907	3	277	0	0
Median Family Income 90-100%	1	90	3	524	3	1,133	1	130	0	0
Median Family Income 100-110%	4	250	4	779	3	2,021	5	2,196	0	0
Median Family Income 110-120%	12	694	3	519	7	4,543	10	1,910	0	0
Median Family Income >= 120%	458	12,473	9	1,399	17	9,814	22	2,755	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	480	13,716	25	4,184	35	20,181	47	9,011	0	0
CLEARFIELD COUNTY (033), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	179	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	179	0	0	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	200	0	0	1	200	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	50	0	0	1	950	0	0	0	0
Median Family Income 60-70%	1	15	1	128	2	1,016	2	581	0	0
Median Family Income 70-80%	1	35	0	0	0	0	1	35	0	0
Median Family Income 80-90%	1	100	1	200	1	900	2	1,000	0	0
Median Family Income 90-100%	3	110	2	370	3	1,184	3	235	0	0
Median Family Income 100-110%	4	106	0	0	0	0	2	51	0	0
Median Family Income 110-120%	2	10	1	195	0	0	2	10	0	0
Median Family Income >= 120%	62	2,458	16	3,032	31	15,132	50	7,963	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	75	2,884	22	4,125	38	19,182	63	10,075	0	0
LACKAWANNA COUNTY (069), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	786	1	786	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	786	1	786	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	750	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	333	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	333	1	750	0	0	0	0
LEHIGH COUNTY (077), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	846	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	846	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LUZERNE COUNTY (079), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	115	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	0	0	1	400	0	0	0	0
MONROE COUNTY (089), PA										
MSA 20700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	560	1	560	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	560	1	560	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	5	321	2	300	3	1,314	1	8	0	0
Median Family Income 60-70%	3	150	2	355	2	1,048	3	1,098	0	0
Median Family Income 70-80%	5	223	1	241	4	2,547	3	1,827	0	0
Median Family Income 80-90%	3	155	4	799	7	3,321	9	2,965	0	0
Median Family Income 90-100%	8	184	6	1,047	7	4,199	8	478	0	0
Median Family Income 100-110%	10	370	4	614	1	300	10	914	0	0
Median Family Income 110-120%	3	108	0	0	3	1,883	1	25	0	0
Median Family Income >= 120%	25	1,109	3	610	8	3,746	16	1,794	0	0
Median Family Income Not Known	1	50	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	2,670	22	3,966	35	18,358	51	9,109	0	0
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	325	1	500	3	825	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	325	1	500	3	825	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	44	0	0	0	0	0	0	0	0
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	825	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	0	0	0	0
TOTAL INSIDE AA IN STATE	706	22,426	118	21,681	167	89,555	265	49,191	0	0
TOTAL OUTSIDE AA IN STATE	5	219	7	1,237	10	6,395	6	3,021	0	0
STATE TOTAL	711	22,645	125	22,918	177	95,950	271	52,212	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	290	1	290	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	290	1	290	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	75	0	0	1	290	1	290	0	0
STATE TOTAL	2	75	0	0	1	290	1	290	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	93	1	150	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	450	1	450	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	1	150	1	450	1	450	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	50	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	143	1	150	2	750	1	450	0	0
STATE TOTAL	2	143	1	150	2	750	1	450	0	0





Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	210	0	0	1	210	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	1	210	0	0
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	780	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	225	0	0	1	225	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	1	780	1	225	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENRICO COUNTY (087), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	171	0	0	1	171	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	950	1	950	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	1	950	0	0
NOTTOWAY COUNTY (135), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	306	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	306	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	700	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0
STAFFORD COUNTY (179), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
YORK COUNTY (199), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX CITY (600), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	180	0	0	1	180	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
MANASSAS CITY (683), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	288	1	288	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	288	1	288	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	6	1,286	5	3,024	8	2,524	0	0
STATE TOTAL	0	0	6	1,286	5	3,024	8	2,524	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	35	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	0	0	0	0
STATE TOTAL	1	35	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,023	34,358	224	40,660	307	158,788	555	87,273	0	0
TOTAL OUTSIDE AA	63	3,052	57	10,102	86	47,261	75	24,339	0	0
TOTAL INSIDE & OUTSIDE	1,086	37,410	281	50,762	393	206,049	630	111,612	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	152	0	0	0	0	3	122	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	162	0	0	0	0	4	132	0	0
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	400	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	400	1	10	0	0
TOTAL INSIDE AA IN STATE	6	172	0	0	1	400	5	142	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	6	172	0	0	1	400	5	142	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0





Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	150	1	199	0	0	3	349	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	1	199	0	0	3	349	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	150	1	199	0	0	3	349	0	0
STATE TOTAL	2	150	1	199	0	0	3	349	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	14	0	0	0	0	1	14	0	0
Median Family Income 60-70%	0	0	0	0	2	969	1	500	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	129	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	1	129	3	1,469	2	514	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	65	0	0	0	0	2	65	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	738	1	270	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	2	738	3	335	0	0
TOTAL INSIDE AA IN STATE	1	14	2	379	3	1,469	2	514	0	0
TOTAL OUTSIDE AA IN STATE	2	65	0	0	2	738	3	335	0	0
STATE TOTAL	3	79	2	379	5	2,207	5	849	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	8	236	2	379	4	1,869	7	656	0	0
TOTAL OUTSIDE AA	5	225	1	199	2	738	7	694	0	0
TOTAL INSIDE & OUTSIDE	13	461	3	578	6	2,607	14	1,350	0	0

2023 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BURLINGTON COUNTY (005) - MSA 15804	66	11,231	44	6,873	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	38	7,759	24	3,075	0	0
PA - BUCKS COUNTY (017) - MSA 33874	58	16,503	16	3,810	0	0
PA - CHESTER COUNTY (029) - MSA 33874	540	38,081	47	9,011	0	0
PA - MONTGOMERY COUNTY (091) - MSA 33874	120	24,994	51	9,109	0	0
DE - KENT COUNTY (001) - MSA 20100	92	12,757	48	3,843	0	0
PA - DELAWARE COUNTY (045) - MSA 37964	135	26,191	63	10,075	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	138	27,893	88	17,186	0	0
DE - SUSSEX COUNTY (005) - MSA 41540	80	9,892	50	3,905	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	287	58,505	124	20,386	0	0

2023 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: WSFS Bank

Respondent ID: 0000707938

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BURLINGTON COUNTY (005) - MSA 15804	1	50	0	0	0	0
PA - CHESTER COUNTY (029) - MSA 33874	5	1,612	2	514	0	0
DE - KENT COUNTY (001) - MSA 20100	5	162	4	132	0	0
PA - DELAWARE COUNTY (045) - MSA 37964	1	250	0	0	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	2	410	1	10	0	0

2023 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: WSFS Bank

Respondent ID: 0000707938  
Agency: OCC - 1

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	27	111	0	0
Purchased	0	0	0	0
Total	27	111	0	0
Consortium/Third Party Loans (optional)				
Originated	4	290		
Purchased	0	0		
Total	4	290		



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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ASSESSMENT AREA - 0001

BURLINGTON COUNTY (005), NJ

MSA: 15804

Low Income

7012.04\*

Moderate Income

7001.03\* 7001.04\* 7004.07\* 7007.03\* 7012.03\* 7012.05 7021.01\* 7022.04\* 7022.06\* 7022.07\* 7022.10

7023.00\* 7026.03 7028.07\* 7028.08\* 7028.09\* 7028.10 7029.13 7032.03\*

Middle Income

7001.02\* 7002.00\* 7003.04\* 7004.01\* 7004.02\* 7004.03 7004.05\* 7004.08 7006.02 7006.03 7007.01\*

7007.02\* 7008.00 7009.00\* 7010.01 7010.02 7011.02 7011.03 7011.04 7011.05\* 7012.01\* 7013.01\*

7013.02 7014.02\* 7015.02\* 7017.00\* 7022.03 7022.08\* 7022.09\* 7025.00\* 7026.01 7027.01 7028.01\*

7028.02\* 7028.03\* 7028.04\* 7028.05\* 7028.06\* 7028.11\* 7029.05 7029.14 7029.15\* 7029.18\* 7030.00

7032.01 7036.00 7040.04 7040.06\* 7040.07\* 7040.08\* 7040.09\* 7040.15\* 7042.01 7042.02\* 7045.00\*

7046.00\* 7047.00\* 7048.01\* 9821.11\* 9822.00\*

Upper Income

7003.03 7003.05 7003.06 7003.07\* 7005.01 7005.02 7005.03 7005.04 7005.05 7006.05\* 7013.03\*

7014.01\* 7024.00 7027.02 7029.06 7029.07\* 7029.08\* 7029.09\* 7029.10 7029.17\* 7031.02\* 7031.03\*

7031.04\* 7032.02 7037.00 7038.01\* 7038.02 7038.03 7038.04\* 7039.00\* 7040.05\* 7040.11\* 7040.12\*

7040.13\* 7040.16\* 7043.02\*

Income Not Known

9818.02\*

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 10-20%

6004.00\*

Median Family Income 20-30%

6007.00\* 6008.00 6015.00 6016.00\* 6017.00\* 6104.00\*

Median Family Income 30-40%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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6009.00\* 6011.01\* 6012.00\* 6013.00\* 6014.00\* 6019.00\* 6020.00\* 6077.01\*

Median Family Income 40-50%

6010.00 6011.02\*

Median Family Income 50-60%

6041.00\* 6053.00\* 6070.00 6078.01\* 6082.10\* 6085.04\* 6103.00\*

Median Family Income 60-70%

6002.00\* 6025.03 6026.02\* 6077.02\* 6106.00\* 6110.00 6116.00

Median Family Income 70-80%

6026.01\* 6029.01 6029.02\* 6030.01\* 6032.01\* 6051.00\* 6052.00\* 6068.00\* 6073.00\* 6074.02 6075.07

6080.01 6086.00\* 6091.03 6092.02\* 6092.04\* 6105.00\* 6111.00\* 6113.00\* 6114.00

Median Family Income 80-90%

6030.02\* 6037.00 6042.00\* 6046.00\* 6054.00\* 6072.00\* 6074.01\* 6078.02\* 6083.02\* 6083.03\* 6088.00\*

6090.00\* 6092.01\* 6108.00\*

Median Family Income 90-100%

6031.00 6032.02 6034.00 6057.00\* 6065.00\* 6067.00 6071.00\* 6075.06\* 6076.00\* 6082.02\* 6082.11\*

6083.04\* 6085.03\* 6089.03\* 6092.05\* 6092.07\* 6109.00 6115.00\* 6117.00\*

Median Family Income 100-110%

6033.01\* 6033.03 6035.05 6036.01\* 6079.00\* 6082.05\* 6082.06\* 6082.09\* 6084.01\* 6087.00 6089.01\*

6112.00\*

Median Family Income 110-120%

6039.02\* 6047.00\* 6066.00\* 6092.06\*

Median Family Income >= 120%

6033.02\* 6035.01 6035.03\* 6035.04\* 6035.06\* 6035.07\* 6036.02\* 6036.03 6038.00\* 6039.01\* 6043.00\*

6044.00\* 6056.02\* 6058.00\* 6059.00\* 6060.00\* 6061.00\* 6062.00 6063.00\* 6064.00\* 6075.02 6075.03\*

6075.04 6075.05\* 6084.02\* 6084.03 6084.04\* 6089.04\*

Median Family Income Not Known

6018.00\*

ASSESSMENT AREA - 0002

BUCKS COUNTY (017), PA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

MSA: 33874

Median Family Income 40-50%

1002.08 1003.06\* 1003.07 1007.00\*

Median Family Income 50-60%

1001.04\* 1016.05

Median Family Income 60-70%

1001.03 1002.13\* 1003.02 1003.04\* 1004.03 1005.00\* 1014.04 1014.05\* 1016.03\* 1025.00 1057.02\*

1058.07\*

Median Family Income 70-80%

1001.02 1002.06\* 1002.07\* 1003.03\* 1004.01 1004.02\* 1004.04\* 1004.08\* 1006.00\* 1008.05\* 1008.07

1008.11\* 1016.07\* 1018.08\* 1031.01\* 1031.02\* 1031.03\* 1038.00\* 1041.00\* 1047.01\* 1058.05\* 1058.08\*

1058.09\* 1058.10 1058.11\* 1059.00\* 1062.01\* 1065.00\* 1066.00\*

Median Family Income 80-90%

1001.05\* 1002.01 1002.14\* 1004.06 1004.07\* 1008.03\* 1011.00\* 1015.03 1015.04\* 1015.06\* 1020.04\*

1021.02\* 1024.01\* 1024.02\* 1055.10 1057.04 1058.01\* 1058.12\* 1062.02\* 1064.01\*

Median Family Income 90-100%

1002.10 1002.11\* 1002.12\* 1008.04\* 1009.00 1014.03\* 1016.09\* 1016.10 1018.07\* 1021.04\* 1023.00\*

1026.00\* 1027.00 1028.01\* 1034.00\* 1037.00\* 1039.00\* 1042.01\* 1042.04\* 1060.00\* 1064.02\*

Median Family Income 100-110%

1008.09\* 1014.01\* 1018.10 1019.00\* 1020.02\* 1033.00\* 1040.00\* 1047.03\* 1048.00\* 1049.02 1050.09\*

1050.12\* 1056.00\* 1061.00\* 1063.00\*

Median Family Income 110-120%

1015.05\* 1020.03\* 1043.03\* 1050.03\* 1052.06\* 1054.01\*

Median Family Income >= 120%

1008.08\* 1018.02\* 1018.05\* 1018.09\* 1042.03 1043.01\* 1043.04\* 1044.00 1045.02 1045.03\* 1045.05\*

1045.06\* 1046.01 1046.03 1046.04\* 1047.02 1049.01\* 1050.04\* 1050.06\* 1050.08 1050.10\* 1050.11\*

1050.13 1051.00\* 1052.02\* 1052.03\* 1052.07\* 1052.08\* 1053.00 1054.02\* 1055.05\* 1055.06\* 1055.07\*

1055.08\* 1055.09\* 1055.11\*

Median Family Income Not Known

1016.11\* 9800.00\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 30-40%

3054.00\*

Median Family Income 40-50%

3014.01\* 3055.00\* 3056.00\* 3080.00\* 3116.00\*

Median Family Income 50-60%

3034.02 3057.00\* 3082.00

Median Family Income 60-70%

3028.06\* 3041.01 3049.00\* 3063.00\* 3065.03 3077.00

Median Family Income 70-80%

3008.00\* 3009.00\* 3011.00\* 3024.00\* 3026.00 3034.01\* 3050.00\* 3053.00\* 3072.00\* 3074.00\* 3114.01\*

3118.00

Median Family Income 80-90%

3001.03 3007.00 3016.00\* 3027.02 3041.02\* 3051.01\* 3070.00 3078.00\* 3079.00\*

Median Family Income 90-100%

3013.00\* 3014.02\* 3028.03 3033.01 3044.04\* 3051.02\* 3060.00\* 3068.00\* 3073.00\* 3081.02 3114.03\*

3115.00

Median Family Income 100-110%

3004.00 3006.00\* 3022.06 3025.00 3027.05\* 3028.07 3038.01\* 3038.03\* 3042.01\* 3044.03 3071.00

3081.01\* 3110.00 3112.00\* 3114.04\* 3117.01

Median Family Income 110-120%

3003.03\* 3005.02\* 3010.02\* 3021.02\* 3021.03 3021.04 3022.03 3023.00\* 3029.01\* 3035.01 3046.00\*

3111.00 3117.02\*

Median Family Income >= 120%

3001.01 3001.04 3001.06 3001.07 3001.08 3001.09\* 3002.01 3002.02 3003.01 3003.02 3005.01

3010.01 3015.00\* 3017.00\* 3018.00 3019.00 3020.00 3022.04\* 3022.05 3027.03 3027.04\* 3027.06

3028.02\* 3028.04\* 3029.02\* 3030.00\* 3031.00 3033.02 3035.02 3038.04\* 3039.01\* 3039.02 3040.00

3043.00 3044.05\* 3044.06 3045.02\* 3045.03 3045.04 3065.01 3065.04 3066.00 3067.00 3069.00\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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3113.00*											
Median Family Income Not Known											
3022.07*	9800.00*										
MONTGOMERY COUNTY (091), PA											
MSA: 33874											
Median Family Income 20-30%											
2039.01*											
Median Family Income 30-40%											
2038.04*											
Median Family Income 40-50%											
2005.02*	2024.01*	2038.01*	2088.01*	2088.02*	2089.01*	2089.03*					
Median Family Income 50-60%											
2009.02*	2009.08	2035.00*	2038.03*	2039.02	2057.00	2062.02*	2081.00*	2087.04	2089.04*	2090.00	
Median Family Income 60-70%											
2003.01*	2013.02	2037.01*	2053.00	2066.00*	2072.01*	2089.05*	2089.06*	2092.01	2092.02*		
Median Family Income 70-80%											
2003.07*	2008.00*	2009.01*	2009.03*	2012.04*	2013.01*	2016.03*	2016.06	2017.04	2034.01*	2034.03	
2036.02*	2040.07	2062.01*	2069.04*	2071.04*	2072.02*	2073.00*	2086.04	2087.03*			
Median Family Income 80-90%											
2001.06	2003.06*	2003.08	2004.02	2006.06	2007.04*	2007.07*	2007.08*	2009.07*	2016.04*	2016.05*	
2017.03*	2020.00*	2033.02*	2033.03*	2040.08	2058.05*	2058.06	2058.07*	2058.10	2059.05*	2069.06*	
2070.04	2075.00*	2076.00*	2079.00*	2080.00*	2082.01*	2083.01*	2084.00	2085.00*			
Median Family Income 90-100%											
2007.03	2009.06*	2010.03*	2010.04*	2016.07*	2017.06*	2018.00*	2019.02*	2022.01*	2022.02*	2023.02*	
2024.02*	2033.04	2034.02	2040.02	2041.04	2043.00	2050.00*	2060.06	2060.07	2061.06*	2065.02*	
2069.01*	2069.05*	2078.00*	2086.03*	2091.00*	2101.00	2104.00	2106.00*				
Median Family Income 100-110%											
2001.04	2002.00*	2003.05*	2003.09*	2004.01*	2005.01*	2005.06*	2005.07*	2006.02	2011.00*	2015.01	
2016.08*	2017.05*	2025.00*	2031.06	2032.03*	2041.01*	2058.08*	2058.09*	2059.06*	2060.04*	2060.05	

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

2064.00 2068.02\* 2071.03\* 2074.00\* 2082.03\* 2083.04\* 2086.01\* 2087.02 2102.00\* 2103.00

Median Family Income 110-120%

2001.03\* 2001.05\* 2006.03\* 2014.06\* 2014.07\* 2014.10\* 2021.00 2026.03 2030.00 2047.02 2061.04\*

2061.07 2071.01\* 2082.04\* 2083.03\*

Median Family Income >= 120%

2003.10 2005.05\* 2006.05 2006.07\* 2010.05\* 2010.06\* 2012.01\* 2012.03\* 2014.04\* 2014.08\* 2014.09

2014.11\* 2015.02\* 2019.01\* 2023.01 2026.02 2026.04\* 2031.03 2031.04\* 2031.05 2032.04\* 2032.05\*

2032.07 2032.08 2040.09 2040.10\* 2041.03\* 2042.00 2044.00\* 2045.00\* 2046.00 2047.01\* 2048.00\*

2049.00\* 2051.00 2052.00\* 2054.01\* 2054.02\* 2055.01 2055.02\* 2055.03\* 2056.00 2058.11\* 2059.03\*

2059.04\* 2061.05\* 2061.08 2063.00\* 2065.01 2067.03\* 2067.04 2068.01\* 2070.01\* 2070.03\* 2105.00\*

2107.00\*

Median Family Income Not Known

2036.01\* 9800.00\* 9801.00\* 9802.00\* 9803.00

ASSESSMENT AREA - 0003

KENT COUNTY (001), DE

MSA: 20100

Moderate Income

0405.01 0410.00 0411.01\* 0413.00 0415.00\* 0418.03 0422.05\* 0425.00 0432.02

Middle Income

0401.00 0402.01 0402.03 0402.05\* 0402.06 0405.02 0412.00 0414.00\* 0416.00 0417.01 0418.04

0419.00 0420.00 0422.03 0422.06\* 0422.07\* 0428.01 0429.00 0430.00 0433.00 0434.00\*

Upper Income

0402.04 0407.00\* 0409.00 0417.02 0418.02 0421.00 0422.04\* 0422.08\* 0428.02 0431.00\*

Income Not Known

9800.00\* 9900.00\*

ASSESSMENT AREA - 0004

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income 30-40%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

4107.00

Median Family Income 40-50%

4048.00\* 4052.00\* 4054.00\*

Median Family Income 50-60%

4004.02\* 4045.00\* 4049.00\* 4064.02

Median Family Income 60-70%

4003.01\* 4003.02 4005.00\* 4037.02\* 4043.00 4047.00\* 4053.00 4066.00

Median Family Income 70-80%

4008.01\* 4014.02\* 4029.00\* 4051.00\* 4063.00\* 4064.01\* 4105.00

Median Family Income 80-90%

4004.01\* 4022.00\* 4023.00\* 4026.00\* 4027.00\* 4031.04\* 4034.02 4050.00

Median Family Income 90-100%

4006.00\* 4015.03\* 4017.00\* 4028.00 4030.02 4033.00 4067.00

Median Family Income 100-110%

4011.01 4013.03\* 4020.00\* 4021.00 4025.00 4031.01 4031.03\* 4034.01\*

Median Family Income 110-120%

4007.00\* 4015.02 4018.00\* 4035.01\* 4038.00\* 4040.03\* 4041.02 4046.00\*

Median Family Income >= 120%

4008.02 4009.00\* 4010.00\* 4011.03\* 4011.04 4012.00 4013.02\* 4014.01 4016.00\* 4019.00 4030.01\*

4032.00\* 4035.02\* 4036.01 4036.02\* 4037.01 4039.01 4039.02\* 4040.04 4041.01 4041.03\* 4044.00\*

4061.00\* 4062.01\* 4062.02 4065.00 4068.01\* 4068.02 4068.04\* 4068.05 4069.02\* 4069.03\* 4069.04

4070.00 4071.01 4071.02\* 4072.01 4072.02\* 4074.01 4074.04\* 4075.01 4075.02 4076.00 4077.00

4078.01\* 4078.02\* 4078.03 4078.04\* 4078.05\* 4078.06\* 4079.01 4079.02 4079.03\* 4080.01 4080.02

4081.01 4081.02\* 4081.03 4083.00 4084.00\* 4085.00\* 4086.00 4087.00\* 4088.00 4089.00\* 4090.00

4091.00\* 4092.00 4093.00\* 4094.00 4095.00\* 4096.01 4096.02 4097.01 4098.03 4098.04 4099.02

4099.03 4099.04 4100.00 4101.01\* 4101.02\* 4102.00 4103.03 4103.04 4103.05 4103.06 4104.01

4104.02\* 4104.03\* 4106.01\* 4106.02\* 4108.00

Median Family Income Not Known

4024.00\* 9800.00\* 9801.00\* 9802.00\* 9803.00\*

PHILADELPHIA COUNTY (101), PA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

MSA: 37964

Median Family Income < 10%

0104.00\*

Median Family Income 20-30%

0088.02 0110.00\* 0176.01\* 0287.00 0291.00

Median Family Income 30-40%

0106.00 0147.00\* 0148.00\* 0169.02\* 0175.00 0176.02\* 0177.02 0188.01\* 0195.01\* 0195.02\* 0199.00\*

0201.01\* 0283.00\* 0294.00 0377.00\* 0391.00\*

Median Family Income 40-50%

0066.00\* 0082.00 0094.00 0108.00\* 0109.00\* 0112.00\* 0118.00\* 0131.00\* 0163.00 0166.00\* 0168.00\*

0174.00\* 0178.00 0179.00\* 0192.00 0198.00\* 0204.00\* 0246.00\* 0249.00\* 0285.00\* 0286.00\* 0288.00

0300.00\* 0323.00\* 0330.00\* 0381.00

Median Family Income 50-60%

0022.00\* 0033.00\* 0041.03\* 0056.00\* 0061.00\* 0062.00\* 0063.00 0064.00\* 0071.01\* 0072.00\* 0083.02\*

0085.00 0092.00\* 0093.00\* 0113.00\* 0132.00\* 0145.00\* 0151.01\* 0151.02\* 0156.00 0164.00\* 0167.02

0173.00\* 0190.00\* 0200.00\* 0202.00\* 0244.00\* 0245.00 0253.00\* 0279.02\* 0289.01 0289.02\* 0290.00\*

0298.00 0299.00\* 0301.00\* 0310.00 0312.00\*

Median Family Income 60-70%

0032.00\* 0037.02\* 0060.00 0067.00\* 0070.00 0071.02\* 0081.02\* 0084.00\* 0095.00\* 0096.00 0102.00\*

0103.00 0105.00\* 0107.00\* 0114.00\* 0121.00 0139.00\* 0162.00\* 0167.01\* 0172.02\* 0188.02\* 0201.02\*

0203.00\* 0205.00 0252.00\* 0273.00\* 0280.00\* 0282.00\* 0305.01\* 0311.01 0311.02\* 0314.02\* 0319.00\*

0321.00\* 0335.00\* 0336.00\* 0345.02\* 0382.00 0383.01

Median Family Income 70-80%

0020.00\* 0036.00 0037.01 0040.01\* 0065.00 0073.00\* 0074.00\* 0081.01\* 0083.01\* 0088.01\* 0101.00\*

0111.00\* 0138.00\* 0140.00\* 0141.00\* 0153.00\* 0169.01\* 0171.00\* 0239.00\* 0243.00\* 0247.00\* 0248.00\*

0263.02 0266.00\* 0267.00\* 0268.00\* 0271.00 0277.00\* 0278.00\* 0293.00 0305.02\* 0309.00\* 0313.00\*

0314.01\* 0315.01\* 0315.02\* 0318.00\* 0320.00\* 0325.00\* 0329.00\* 0357.01 0357.02\* 0380.00\* 0390.01\*

Median Family Income 80-90%

0028.01\* 0030.01\* 0041.04\* 0042.01\* 0077.00\* 0098.02\* 0146.00\* 0152.00 0172.01\* 0184.00\* 0191.00

0242.00\* 0261.00\* 0276.00\* 0279.01\* 0281.00\* 0306.00 0307.00\* 0316.00\* 0317.00\* 0334.00 0346.00\*



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

Median Family Income 90-100%

0028.02\* 0042.02\* 0055.00\* 0086.02\* 0098.01\* 0119.00\* 0122.01\* 0122.04\* 0157.00 0180.01 0218.00\*  
 0260.00\* 0262.00\* 0263.01\* 0264.00\* 0265.00 0274.02\* 0275.00\* 0302.00\* 0326.00\* 0341.00\* 0345.01\*  
 0347.01\* 0348.01\* 0349.00\* 0356.01\* 0372.00

Median Family Income 100-110%

0002.00 0031.00\* 0039.01\* 0039.02 0054.00\* 0080.00 0086.01\* 0115.00\* 0170.00\* 0258.00 0259.00\*  
 0272.00\* 0274.01\* 0308.00\* 0331.01\* 0332.00\* 0337.02\* 0338.00\* 0342.00\* 0353.02\* 0358.00\* 0363.02\*  
 0379.00

Median Family Income 110-120%

0008.03\* 0023.00\* 0025.00\* 0041.01 0100.00 0183.00\* 0210.00 0257.00 0292.00\* 0331.02\* 0337.01\*  
 0339.00\* 0353.01\* 0359.00 0365.01\* 0389.00\*

Median Family Income >= 120%

0001.01 0001.02 0003.00\* 0004.01 0004.03 0004.04 0005.00 0006.00 0007.01 0007.02\* 0008.01\*  
 0008.05 0008.06 0009.01 0009.02 0010.01\* 0010.02 0011.01\* 0011.02\* 0012.01\* 0012.03\* 0012.04\*  
 0013.01\* 0013.02\* 0014.00 0015.00 0016.00\* 0017.00\* 0018.00\* 0019.00\* 0021.00\* 0024.00\* 0027.01\*  
 0027.02 0029.00\* 0030.02\* 0038.00\* 0040.02 0078.00\* 0079.00\* 0087.01\* 0087.02\* 0091.00 0117.00\*  
 0120.00 0122.03\* 0125.01\* 0125.02\* 0133.00\* 0134.01\* 0134.02\* 0135.00 0136.01 0136.02\* 0137.01\*  
 0142.01\* 0142.02 0143.00\* 0144.00 0158.00\* 0160.01\* 0160.02\* 0161.00 0180.02\* 0206.00\* 0207.01  
 0207.02\* 0208.00\* 0209.00\* 0211.00\* 0212.00\* 0213.00\* 0214.00\* 0215.00\* 0216.00\* 0217.00 0219.00  
 0220.00\* 0231.00\* 0235.00\* 0236.00\* 0237.00 0238.00 0240.00 0254.00\* 0255.00\* 0256.00\* 0269.00\*  
 0270.00\* 0333.00\* 0340.00\* 0344.00 0347.02\* 0348.02\* 0348.03\* 0351.00\* 0352.00 0355.00 0356.02\*  
 0360.00\* 0361.00\* 0362.01\* 0362.02\* 0362.03\* 0363.01\* 0363.03\* 0364.00\* 0365.02\* 0366.00 0367.00\*  
 0369.02\* 0373.00 0375.00\* 0376.00 0378.00 0384.00\* 0385.00 0386.00\* 0387.00\* 0388.00 0390.02  
 9802.00\*

Median Family Income Not Known

0090.00\* 0137.02\* 0149.00\* 0165.00\* 0177.01\* 0197.00\* 0241.00 0284.00\* 0369.01\* 9800.01 9800.02\*  
 9800.03\* 9801.00\* 9803.00\* 9804.00\* 9805.00\* 9806.00\* 9807.01\* 9807.02\* 9808.00\* 9809.01 9809.02\*  
 9809.03\* 9809.04\* 9809.05\* 9809.06\* 9891.00\* 9892.00 9893.00\*

ASSESSMENT AREA - 0005

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

SUSSEX COUNTY (005), DE

MSA: 41540

Moderate Income

0501.04 0502.00 0503.04 0504.05 0504.06\* 0505.03\* 0506.03 0507.03 0507.11 0511.02 0518.02

Middle Income

0501.01 0501.03\* 0501.05\* 0503.02 0503.03\* 0504.01\* 0504.03 0504.07\* 0504.08\* 0505.01 0505.05\*

0505.06 0506.01 0506.04 0507.01 0507.07 0507.08\* 0508.01\* 0508.04 0508.06 0508.07 0509.05\*

0510.10\* 0510.12 0510.13 0510.17\* 0513.02\* 0513.07\* 0513.08 0513.13 0514.00 0515.01\* 0515.02

0517.01\* 0517.02 0518.01\* 0519.00\*

Upper Income

0507.06\* 0507.09\* 0508.05 0508.08 0509.03\* 0509.04 0510.08 0510.09 0510.11\* 0510.14 0510.15

0510.16\* 0511.01 0511.03 0512.01 0512.02 0512.03\* 0512.04\* 0512.05\* 0513.09\* 0513.10\* 0513.11\*

0513.12 0513.14\*

Income Not Known

0507.10 9800.00\* 9900.00\*

ASSESSMENT AREA - 0006

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 20-30%

0145.01\*

Median Family Income 30-40%

0021.00\* 0029.00\* 0030.02 0149.08\*

Median Family Income 40-50%

0003.00 0006.01\* 0009.00 0019.02 0022.00\* 0023.00

Median Family Income 50-60%

0016.00 0026.00\* 0027.00 0141.00 0149.06\* 0154.00 0158.02

Median Family Income 60-70%

0024.00 0107.04 0136.15 0147.03\* 0149.07\* 0151.00 0155.02 0160.00

Median Family Income 70-80%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

0004.00	0005.00	0120.00	0121.00*	0122.00	0127.00	0129.00	0132.00*	0137.00	0139.01	0140.00
0148.08	0149.09	0156.00	0166.10	0166.13						
Median Family Income 80-90%										
0014.00	0025.00	0101.04*	0101.06	0107.03*	0112.03*	0123.00	0124.00	0125.00	0130.00*	0131.00*
0133.00*	0136.11	0142.00	0148.03*	0148.13	0149.03	0152.00	0159.00*			
Median Family Income 90-100%										
0104.00	0126.00	0136.08	0136.14	0138.00	0139.05*	0144.04	0147.05	0148.09	0148.10	0149.04*
0161.00	0163.01*	0164.04	0168.05							
Median Family Income 100-110%										
0002.00	0101.05	0103.00	0105.02	0112.05*	0136.04	0136.07	0144.03*	0147.02*	0147.06	0148.14
0150.00	0162.00	0163.06	0163.07*							
Median Family Income 110-120%										
0102.00*	0110.00*	0112.02	0112.04	0134.00*	0136.10*	0139.06	0145.02*	0163.09	0168.06	0169.01
0169.04										
Median Family Income >= 120%										
0011.00*	0012.00	0013.00	0108.00	0109.00*	0111.00*	0112.01	0112.06*	0113.00	0114.00	0115.00
0116.00	0117.00*	0118.00	0119.00	0135.01	0135.05*	0135.06*	0135.07*	0135.08	0136.12	0136.13*
0139.03*	0143.01*	0143.02	0144.02*	0148.11	0148.12	0163.08	0164.01	0166.08	0166.09	0166.11*
0166.12	0166.14	0168.07	0168.08							
Median Family Income Not Known										
0006.02	0015.00*	0028.00	9801.00*	9901.00*						

OUTSIDE ASSESSMENT AREA

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 80-90%

5141.04

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

0008.04 0069.00 0082.00

Income Not Known

0015.15

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 60-70%

0107.01

MONROE COUNTY (087), FL

MSA: NA

Upper Income

9727.00

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 50-60%

0117.04

SEMINOLE COUNTY (117), FL

MSA: 36740

Moderate Income

0221.01

ST. JOSEPH COUNTY (141), IN

MSA: 43780

Upper Income

0110.01

BOYD COUNTY (019), KY

MSA: 26580

Middle Income

0310.01

JEFFERSON COUNTY (111), KY

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

MSA: 31140

Median Family Income 80-90%

0100.04

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 60-70%

7515.00

Median Family Income 110-120%

7027.04

CAROLINE COUNTY (011), MD

MSA: NA

Moderate Income

9556.00

CECIL COUNTY (015), MD

MSA: 48864

Low Income

0304.00

Moderate Income

0305.03 0309.03

Middle Income

0309.08 0312.02 0313.02

HARFORD COUNTY (025), MD

MSA: 12580

Moderate Income

3061.00

HOWARD COUNTY (027), MD

MSA: 12580

Middle Income

6068.03

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

Upper Income

6022.01 6068.04

KENT COUNTY (029), MD

MSA: NA

Upper Income

9501.00

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 60-70%

7009.03

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 60-70%

8019.08

Median Family Income 110-120%

8035.21

QUEEN ANNE'S COUNTY (035), MD

MSA: 12580

Moderate Income

8102.00

TALBOT COUNTY (041), MD

MSA: NA

Upper Income

9601.00

WICOMICO COUNTY (045), MD

MSA: 41540

Middle Income

0001.00

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

Upper Income

0104.00

WORCESTER COUNTY (047), MD

MSA: 41540

Upper Income

9508.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 60-70%

2708.05

Median Family Income 70-80%

2601.02

Median Family Income >= 120%

0101.00

Median Family Income Not Known

2506.00

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Moderate Income

8224.02

LIVINGSTON COUNTY (093), MI

MSA: 47664

Middle Income

7436.00

WASHTENAW COUNTY (161), MI

MSA: 11460

Middle Income

4640.00

DESOTO COUNTY (033), MS

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

MSA: 32820

Middle Income

0708.21

ST. CHARLES COUNTY (183), MO

MSA: 41180

Upper Income

3117.40

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Upper Income

1061.01

ATLANTIC COUNTY (001), NJ

MSA: 12100

Low Income

0024.00 0025.00

Moderate Income

0004.00 0012.00 0117.04 0128.01

Middle Income

0109.00 0132.01

Upper Income

0130.00

CAPE MAY COUNTY (009), NJ

MSA: 36140

Middle Income

0220.00

Upper Income

0201.02 0202.01

CUMBERLAND COUNTY (011), NJ



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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MSA: 47220

Middle Income

0104.01 0403.00 0409.02

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 40-50%

0081.00

Median Family Income 50-60%

0068.00

GLOUCESTER COUNTY (015), NJ

MSA: 15804

Moderate Income

5011.01

Middle Income

5001.00 5002.04 5006.01 5007.02 5012.05 5012.09 5015.01 5016.05 5022.02

Upper Income

5007.03 5020.01 5022.01 5022.03

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0009.00

Moderate Income

0031.00 0034.00 0036.01

Middle Income

0035.00 0044.06 0044.09

Upper Income

0042.03

MIDDLESEX COUNTY (023), NJ

MSA: 35154

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

Median Family Income 80-90%

0015.02

Median Family Income 100-110%

0071.02 0072.02

Median Family Income 110-120%

0077.03

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 60-70%

8034.00

Median Family Income 90-100%

8115.02

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income >= 120%

0457.01

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 30-40%

7157.01

Median Family Income 60-70%

7370.00

Median Family Income 90-100%

7221.00

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 40-50%

2642.00

Median Family Income >= 120%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

1242.02

SALEM COUNTY (033), NJ

MSA: 48864

Moderate Income

0204.00

Middle Income

0215.00

SOMERSET COUNTY (035), NJ

MSA: 35154

Upper Income

0509.02

SUSSEX COUNTY (037), NJ

MSA: 35084

Middle Income

3746.00

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 90-100%

0331.00

WARREN COUNTY (041), NJ

MSA: 10900

Upper Income

0313.01

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 60-70%

0378.00

ESSEX COUNTY (031), NY

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

MSA: NA

Middle Income

9611.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 70-80%

0226.00

MONTGOMERY COUNTY (057), NY

MSA: NA

Middle Income

0726.00 0727.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0009.00 0037.00

ONEIDA COUNTY (065), NY

MSA: 46540

Middle Income

0241.01

ORANGE COUNTY (071), NY

MSA: 39100

Middle Income

0108.02 0109.02

SARATOGA COUNTY (091), NY

MSA: 10580

Middle Income

0601.02

ULSTER COUNTY (111), NY

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

MSA: 28740

Middle Income

9542.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Middle Income

0890.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0145.00

CHATHAM COUNTY (037), NC

MSA: 20500

Low Income

0204.02

MARION COUNTY (101), OH

MSA: NA

Middle Income

0102.01

BERKS COUNTY (011), PA

MSA: 39740

Low Income

0002.00

Middle Income

0121.03 0131.00

Upper Income

0107.01 0119.06

CLEARFIELD COUNTY (033), PA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

MSA: NA

Middle Income

3317.00

LACKAWANNA COUNTY (069), PA

MSA: 42540

Upper Income

1028.00

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 70-80%

0146.04

Median Family Income 80-90%

0002.00

Median Family Income 90-100%

0144.01 0145.02

Median Family Income 100-110%

0132.02 0141.02

LEHIGH COUNTY (077), PA

MSA: 10900

Upper Income

0055.03

LUZERNE COUNTY (079), PA

MSA: 42540

Middle Income

2111.01 2131.00

Upper Income

2119.00

MONROE COUNTY (089), PA

MSA: 20700

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

Upper Income

3004.04

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Middle Income

0175.01

SNYDER COUNTY (109), PA

MSA: NA

Middle Income

0703.00

WASHINGTON COUNTY (125), PA

MSA: 38300

Middle Income

7512.00

YORK COUNTY (133), PA

MSA: 49620

Middle Income

0224.01

BLOUNT COUNTY (009), TN

MSA: 28940

Moderate Income

0101.00

KNOX COUNTY (093), TN

MSA: 28940

Low Income

0028.00

SHELBY COUNTY (157), TN

MSA: 32820

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

Median Family Income >= 120%

0026.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 60-70%

3333.02

Median Family Income >= 120%

2531.02

ROCKWALL COUNTY (397), TX

MSA: 19124

Upper Income

0405.07

WILSON COUNTY (493), TX

MSA: 41700

Tract Not Known

9999.99

ADDISON COUNTY (001), VT

MSA: NA

Middle Income

9605.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Middle Income

1002.06

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 90-100%

4211.01



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

Median Family Income >= 120%

4520.00

HENRICO COUNTY (087), VA

MSA: 40060

Moderate Income

2004.04

LOUDOUN COUNTY (107), VA

MSA: 47894

Middle Income

6105.06

NOTTOWAY COUNTY (135), VA

MSA: NA

Upper Income

0001.02

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Moderate Income

9019.00

STAFFORD COUNTY (179), VA

MSA: 47894

Middle Income

0102.06

YORK COUNTY (199), VA

MSA: 47260

Upper Income

0510.00

FAIRFAX CITY (600), VA

MSA: 47894

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

Upper Income

3005.00

MANASSAS CITY (683), VA

MSA: 47894

Middle Income

9102.01

GREENBRIER COUNTY (025), WV

MSA: NA

Middle Income

9505.00

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income  $\geq$  120%

1872.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000707938

Institution: WSFS Bank

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	711	711	0	0.00%
Small Farm Loans	19	19	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	1,558	1,558	0	0.00%
Total	2,291	2,291	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	358	6	1,073	5	2,002	16	2,148	0	0
Middle Income	45	1,408	6	1,193	12	6,430	46	4,471	0	0
Upper Income	15	317	4	909	3	1,593	15	645	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	2,083	16	3,175	20	10,025	77	7,264	0	0
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	57	0	0	0	0	1	57	0	0
Median Family Income 30-40%	2	120	2	400	1	970	1	100	0	0
Median Family Income 40-50%	7	402	4	837	1	485	10	1,499	0	0
Median Family Income 50-60%	7	406	4	701	5	2,283	7	1,314	0	0
Median Family Income 60-70%	5	190	2	218	3	1,400	7	1,290	0	0
Median Family Income 70-80%	22	650	3	617	10	5,033	24	3,838	0	0
Median Family Income 80-90%	26	938	1	250	6	2,746	18	808	0	0
Median Family Income 90-100%	14	557	5	727	11	5,570	18	3,144	0	0
Median Family Income 100-110%	16	849	6	1,117	8	3,281	15	2,666	0	0
Median Family Income 110-120%	11	480	2	385	7	3,456	9	2,213	0	0
Median Family Income >= 120%	37	1,192	14	2,562	12	6,508	36	2,680	0	0
Median Family Income Not Known	3	145	1	250	2	1,650	2	125	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	151	5,986	44	8,064	66	33,382	148	19,734	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE										
MSA 41540										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	687	1	250	5	2,427	8	590	0	0
Middle Income	34	925	2	400	6	2,931	34	2,441	0	0
Upper Income	11	358	7	1,406	1	675	10	365	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	1,970	10	2,056	12	6,033	52	3,396	0	0
TOTAL INSIDE AA IN STATE	281	10,039	70	13,295	98	49,440	277	30,394	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	281	10,039	70	13,295	98	49,440	277	30,394	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	1	912	1	912	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	75	0	0	1	739	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	233	0	0	1	233	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	233	2	1,651	2	1,145	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	1	233	2	1,651	2	1,145	0	0
STATE TOTAL	1	75	1	233	2	1,651	2	1,145	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAKER COUNTY (003), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	990	1	990	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	990	1	990	0	0
MARTIN COUNTY (085), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	850	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	0	0	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	25	0	0	0	0	1	25	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
ST. JOHNS COUNTY (109), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	60	0	0	2	1,840	4	1,050	0	0
STATE TOTAL	3	60	0	0	2	1,840	4	1,050	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GWINNETT COUNTY (135), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	132	0	0	1	132	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	132	0	0	1	132	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	132	0	0	1	132	0	0
STATE TOTAL	0	0	1	132	0	0	1	132	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	817	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	626	1	626	0	0
Median Family Income 100-110%	0	0	0	0	1	300	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,743	1	626	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	180	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	0	0	0	0
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	45	0	0	0	0	2	45	0	0
Middle Income	8	217	3	565	0	0	7	523	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	267	3	565	0	0	10	573	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	588	1	588	0	0
Upper Income	0	0	2	450	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	1	588	1	588	0	0
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	876	1	876	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	50	1	246	0	0	2	296	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	170	0	0	1	170	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	416	1	876	4	1,342	0	0



Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. MARY'S COUNTY (037), MD										
MSA 15680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	380	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	380	0	0	0	0
TALBOT COUNTY (041), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	404	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	404	0	0	0	0
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	284	1	284	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	284	1	284	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	101	0	0	1	101	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	101	0	0	1	101	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	540	1	540	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	202	1	540	3	742	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	13	417	13	2,294	12	6,590	25	6,191	0	0
STATE TOTAL	13	417	13	2,294	12	6,590	25	6,191	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	450	1	450	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
DUKES COUNTY (007), MA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	1	450	2	600	0	0
STATE TOTAL	0	0	1	150	1	450	2	600	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	1	105	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,033	2	1,033	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	2	1,033	3	1,138	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	531	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	531	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	358	2	473	0	0	6	706	0	0
Middle Income	26	1,097	7	1,439	11	5,108	30	4,177	0	0
Upper Income	14	450	8	1,435	5	2,502	16	1,623	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,905	17	3,347	16	7,610	52	6,506	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	135	0	0	1	763	1	763	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	15	0	0	0	0	1	15	0	0
Median Family Income 60-70%	0	0	1	213	1	413	2	626	0	0
Median Family Income 70-80%	2	60	3	586	7	2,801	8	1,662	0	0
Median Family Income 80-90%	3	88	3	368	4	1,891	7	1,699	0	0
Median Family Income 90-100%	2	15	0	0	0	0	2	15	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	196	0	0	1	196	0	0
Median Family Income >= 120%	3	104	3	628	2	767	5	927	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	417	11	1,991	15	6,635	27	5,903	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	2,240	1	990	0	0
Upper Income	0	0	0	0	1	270	1	270	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,510	2	1,260	0	0
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	1	46	1	187	0	0	1	46	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	512	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	4	699	0	0	1	46	0	0
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	1	250	1	300	1	10	0	0
Middle Income	1	20	7	1,356	5	3,385	6	1,599	0	0
Upper Income	2	64	1	148	2	814	4	526	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	94	9	1,754	8	4,499	11	2,135	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	1	248	0	0	1	248	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,348	3	1,348	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	248	3	1,348	4	1,596	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	998	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	998	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	525	1	525	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	320	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	845	1	525	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	869	1	869	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	869	1	869	0	0
SALEM COUNTY (033), NJ										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	1	200	1	280	2	480	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	350	1	280	2	480	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	428	1	428	0	0
Median Family Income 60-70%	0	0	1	250	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	300	1	300	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	2	728	2	728	0	0
TOTAL INSIDE AA IN STATE	59	2,322	28	5,338	31	14,245	79	12,409	0	0
TOTAL OUTSIDE AA IN STATE	5	140	18	3,406	25	13,641	27	8,777	0	0
STATE TOTAL	64	2,462	46	8,744	56	27,886	106	21,186	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	337	1	337	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	337	1	337	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	1	337	1	337	0	0
STATE TOTAL	0	0	1	250	1	337	1	337	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	745	1	745	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	745	1	745	0	0
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	1	750	0	0	0	0
Moderate Income	0	0	0	0	1	750	1	750	0	0
Middle Income	0	0	1	120	1	912	0	0	0	0
Upper Income	1	20	0	0	1	999	2	1,019	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	120	4	3,411	3	1,769	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	90	0	0	3	1,069	2	369	0	0
Median Family Income 70-80%	3	40	1	118	3	1,939	5	1,414	0	0
Median Family Income 80-90%	6	125	2	385	0	0	7	375	0	0
Median Family Income 90-100%	0	0	1	250	1	950	1	250	0	0
Median Family Income 100-110%	1	10	0	0	0	0	1	10	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	83	4	576	2	1,300	7	1,054	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	348	8	1,329	9	5,258	23	3,472	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,573	0	0	0	0
Median Family Income 60-70%	1	20	1	157	0	0	2	177	0	0
Median Family Income 70-80%	6	185	1	150	5	2,910	6	874	0	0
Median Family Income 80-90%	6	215	1	120	5	3,194	8	1,898	0	0
Median Family Income 90-100%	2	20	2	350	3	1,321	2	510	0	0
Median Family Income 100-110%	6	253	1	250	2	1,311	4	125	0	0
Median Family Income 110-120%	11	325	4	820	1	784	12	1,474	0	0
Median Family Income >= 120%	29	1,077	7	1,290	13	5,563	26	3,726	0	0
Median Family Income Not Known	0	0	1	125	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	2,095	18	3,262	31	16,656	60	8,784	0	0
CLEARFIELD COUNTY (033), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	683	1	683	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	683	1	683	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
DELAWARE COUNTY (045), PA										
MSA 37964										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	349	1	349	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	3	85	0	0	4	1,507	3	767	0	0
Median Family Income 70-80%	0	0	1	200	2	1,100	1	600	0	0
Median Family Income 80-90%	4	70	1	200	0	0	3	65	0	0
Median Family Income 90-100%	1	50	2	410	1	638	3	1,048	0	0
Median Family Income 100-110%	2	74	2	274	0	0	2	149	0	0
Median Family Income 110-120%	2	10	0	0	2	1,386	4	1,396	0	0
Median Family Income >= 120%	63	2,537	20	3,684	20	11,020	63	7,470	0	0
Median Family Income Not Known	0	0	1	250	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	75	2,826	27	5,018	30	16,000	80	11,844	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LACKAWANNA COUNTY (069), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	102	0	0	0	0	1	82	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	350	1	350	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	102	0	0	2	850	2	432	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEHIGH COUNTY (077), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	311	2	336	0	0
Upper Income	1	85	0	0	0	0	1	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	110	0	0	1	311	3	421	0	0
LUZERNE COUNTY (079), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	195	1	475	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	195	1	475	0	0	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	96	1	175	1	829	4	905	0	0
Median Family Income 60-70%	2	70	0	0	0	0	1	20	0	0
Median Family Income 70-80%	3	55	0	0	2	1,061	2	276	0	0
Median Family Income 80-90%	8	220	2	475	6	3,319	6	1,049	0	0
Median Family Income 90-100%	22	643	1	125	13	7,894	17	1,639	0	0
Median Family Income 100-110%	6	194	3	600	6	3,369	9	2,049	0	0
Median Family Income 110-120%	8	215	1	136	0	0	8	215	0	0
Median Family Income >= 120%	25	677	7	1,235	10	5,359	23	2,230	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	79	2,220	15	2,746	38	21,831	70	8,383	0	0
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	150	1	442	2	492	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	150	1	442	2	492	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	8	0	0	0	0	1	8	0	0
Median Family Income 30-40%	0	0	0	0	3	2,274	1	274	0	0
Median Family Income 40-50%	4	20	2	387	5	2,250	9	1,702	0	0
Median Family Income 50-60%	5	121	2	393	4	1,982	6	989	0	0
Median Family Income 60-70%	7	135	0	0	2	785	7	366	0	0
Median Family Income 70-80%	6	178	2	369	6	3,062	13	3,559	0	0
Median Family Income 80-90%	5	80	0	0	2	570	6	350	0	0
Median Family Income 90-100%	6	85	1	173	1	535	6	238	0	0
Median Family Income 100-110%	5	144	1	152	0	0	5	276	0	0
Median Family Income 110-120%	2	57	1	125	1	500	1	7	0	0
Median Family Income >= 120%	21	672	6	1,235	16	8,197	18	2,603	0	0
Median Family Income Not Known	2	150	1	225	2	947	3	745	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	64	1,650	16	3,059	42	21,102	76	11,117	0	0
TOTAL INSIDE AA IN STATE	294	9,139	84	15,414	150	80,847	309	43,600	0	0
TOTAL OUTSIDE AA IN STATE	6	282	3	465	13	7,817	13	4,842	0	0
STATE TOTAL	300	9,421	87	15,879	163	88,664	322	48,442	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (009), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	178	2	1,483	1	983	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	178	2	1,483	1	983	0	0
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	950	1	950	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	1	950	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	178	3	2,433	2	1,933	0	0
STATE TOTAL	0	0	1	178	3	2,433	2	1,933	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARLINGTON COUNTY (013), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	1	316	2	446	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	1	316	2	446	0	0
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	1	488	1	488	0	0
Moderate Income	0	0	0	0	1	274	1	274	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	762	3	912	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	129	0	0	1	129	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	200	0	0	1	200	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	130	1	600	2	730	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	3	459	1	600	4	1,059	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	138	0	0	1	138	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	138	0	0	1	138	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	1	250	0	0	1	250	0	0
Moderate Income	1	93	0	0	0	0	1	93	0	0
Middle Income	0	0	0	0	1	341	1	341	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	1	250	1	341	3	684	0	0
SPOTSYLVANIA COUNTY (177), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	400	1	400	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
NEWPORT NEWS CITY (700), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	1	765	1	765	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	765	1	765	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTSMOUTH CITY (740), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	512	1	512	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	512	1	512	0	0
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	485	1	485	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	485	1	485	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	193	7	1,127	9	4,181	17	5,401	0	0
STATE TOTAL	2	193	7	1,127	9	4,181	17	5,401	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	634	21,500	182	34,047	279	144,532	665	86,403	0	0
TOTAL OUTSIDE AA	30	1,167	46	8,235	69	39,440	95	30,908	0	0
TOTAL INSIDE & OUTSIDE	664	22,667	228	42,282	348	183,972	760	117,311	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	0	0	1	499	2	577	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	1	499	2	577	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	78	0	0	1	499	2	577	0	0
STATE TOTAL	1	78	0	0	1	499	2	577	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	122	1	300	1	122	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	1	300	1	122	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	122	1	300	1	122	0	0
STATE TOTAL	0	0	1	122	1	300	1	122	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	20	0	0	0	0	1	20	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	158	0	0	1	158	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	1	158	0	0	3	228	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	128	0	0	0	0	2	128	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	216	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	128	1	216	0	0	2	128	0	0
TOTAL INSIDE AA IN STATE	2	70	1	158	0	0	3	228	0	0
TOTAL OUTSIDE AA IN STATE	2	128	1	216	0	0	2	128	0	0
STATE TOTAL	4	198	2	374	0	0	5	356	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACCOMACK COUNTY (001), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	70	1	158	0	0	3	228	0	0
TOTAL OUTSIDE AA	3	206	2	338	3	1,249	6	1,277	0	0
TOTAL INSIDE & OUTSIDE	5	276	3	496	3	1,249	9	1,505	0	0

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: WSFS Bank

Respondent ID: 0000707938

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BURLINGTON COUNTY (005) - MSA 15804	79	12,862	52	6,506	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	39	9,043	27	5,903	0	0
PA - BUCKS COUNTY (017) - MSA 33874	32	6,935	23	3,472	0	0
PA - CHESTER COUNTY (029) - MSA 33874	110	22,013	60	8,784	0	0
PA - MONTGOMERY COUNTY (091) - MSA 33874	132	26,797	70	8,383	0	0
DE - KENT COUNTY (001) - MSA 20100	107	15,283	77	7,264	0	0
PA - DELAWARE COUNTY (045) - MSA 37964	132	23,844	80	11,844	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	122	25,811	76	11,117	0	0
DE - SUSSEX COUNTY (005) - MSA 41540	81	10,059	52	3,396	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	261	47,432	148	19,734	0	0

2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: WSFS Bank

Respondent ID: 0000707938

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CHESTER COUNTY (029) - MSA 33874	3	228	3	228	0	0

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: WSFS Bank

Respondent ID: 0000707938  
Agency: OCC - 1

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	33	110	0	0
Purchased	0	0	0	0
Total	33	110	0	0
Consortium/Third Party Loans (optional)				
Originated	4	583		
Purchased	0	0		
Total	4	583		



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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ASSESSMENT AREA - 0001

BURLINGTON COUNTY (005), NJ

MSA: 15804

Low Income

7012.04\*

Moderate Income

7001.03 7001.04\* 7004.07\* 7007.03\* 7012.03\* 7012.05 7021.01\* 7022.04\* 7022.06 7022.07\* 7022.10\*

7023.00 7026.03 7028.07\* 7028.08\* 7028.09\* 7028.10 7029.13\* 7032.03\*

Middle Income

7001.02\* 7002.00 7003.04\* 7004.01\* 7004.02\* 7004.03\* 7004.05\* 7004.08\* 7006.02 7006.03 7007.01

7007.02\* 7008.00 7009.00 7010.01 7010.02 7011.02\* 7011.03 7011.04 7011.05 7012.01\* 7013.01\*

7013.02\* 7014.02\* 7015.02\* 7017.00\* 7022.03\* 7022.08\* 7022.09\* 7025.00 7026.01\* 7027.01 7028.01\*

7028.02\* 7028.03\* 7028.04\* 7028.05\* 7028.06\* 7028.11 7029.05 7029.14\* 7029.15\* 7029.18\* 7030.00

7032.01\* 7036.00 7040.04\* 7040.06\* 7040.07\* 7040.08\* 7040.09\* 7040.15\* 7042.01\* 7042.02 7045.00

7046.00\* 7047.00\* 7048.01\* 9821.11\* 9822.00\*

Upper Income

7003.03 7003.05 7003.06\* 7003.07\* 7005.01 7005.02\* 7005.03\* 7005.04 7005.05 7006.05 7013.03

7014.01\* 7024.00\* 7027.02 7029.06 7029.07 7029.08\* 7029.09\* 7029.10\* 7029.17\* 7031.02\* 7031.03\*

7031.04 7032.02 7037.00 7038.01 7038.02 7038.03\* 7038.04\* 7039.00\* 7040.05\* 7040.11\* 7040.12\*

7040.13\* 7040.16\* 7043.02\*

Income Not Known

9818.02\*

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 10-20%

6004.00\*

Median Family Income 20-30%

6007.00\* 6008.00\* 6015.00\* 6016.00\* 6017.00\* 6104.00\*

Median Family Income 30-40%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

6009.00\* 6011.01\* 6012.00\* 6013.00 6014.00 6019.00\* 6020.00\* 6077.01

Median Family Income 40-50%

6010.00\* 6011.02\*

Median Family Income 50-60%

6041.00\* 6053.00\* 6070.00\* 6078.01\* 6082.10 6085.04\* 6103.00\*

Median Family Income 60-70%

6002.00 6025.03\* 6026.02\* 6077.02\* 6106.00\* 6110.00\* 6116.00

Median Family Income 70-80%

6026.01 6029.01 6029.02\* 6030.01\* 6032.01 6051.00\* 6052.00\* 6068.00 6073.00\* 6074.02 6075.07\*

6080.01\* 6086.00 6091.03 6092.02\* 6092.04\* 6105.00 6111.00 6113.00 6114.00\*

Median Family Income 80-90%

6030.02\* 6037.00 6042.00\* 6046.00 6054.00\* 6072.00 6074.01\* 6078.02 6083.02\* 6083.03\* 6088.00

6090.00\* 6092.01\* 6108.00

Median Family Income 90-100%

6031.00\* 6032.02\* 6034.00\* 6057.00\* 6065.00 6067.00\* 6071.00\* 6075.06\* 6076.00\* 6082.02\* 6082.11\*

6083.04\* 6085.03\* 6089.03\* 6092.05\* 6092.07\* 6109.00\* 6115.00\* 6117.00\*

Median Family Income 100-110%

6033.01\* 6033.03\* 6035.05\* 6036.01\* 6079.00\* 6082.05\* 6082.06\* 6082.09\* 6084.01\* 6087.00\* 6089.01\*

6112.00\*

Median Family Income 110-120%

6039.02\* 6047.00 6066.00\* 6092.06\*

Median Family Income >= 120%

6033.02\* 6035.01 6035.03\* 6035.04\* 6035.06\* 6035.07\* 6036.02\* 6036.03 6038.00\* 6039.01\* 6043.00\*

6044.00\* 6056.02\* 6058.00\* 6059.00\* 6060.00\* 6061.00\* 6062.00\* 6063.00\* 6064.00\* 6075.02 6075.03

6075.04\* 6075.05\* 6084.02\* 6084.03\* 6084.04\* 6089.04\*

Median Family Income Not Known

6018.00\*

ASSESSMENT AREA - 0002

BUCKS COUNTY (017), PA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

MSA: 33874

Median Family Income 40-50%

1002.08\* 1003.06\* 1003.07\* 1007.00\*

Median Family Income 50-60%

1001.04\* 1016.05\*

Median Family Income 60-70%

1001.03 1002.13\* 1003.02\* 1003.04\* 1004.03\* 1005.00\* 1014.04 1014.05\* 1016.03\* 1025.00 1057.02\*

1058.07\*

Median Family Income 70-80%

1001.02 1002.06\* 1002.07\* 1003.03\* 1004.01\* 1004.02\* 1004.04 1004.08\* 1006.00\* 1008.05 1008.07\*

1008.11\* 1016.07\* 1018.08 1031.01\* 1031.02\* 1031.03\* 1038.00\* 1041.00\* 1047.01\* 1058.05\* 1058.08\*

1058.09\* 1058.10\* 1058.11\* 1059.00\* 1062.01\* 1065.00\* 1066.00\*

Median Family Income 80-90%

1001.05\* 1002.01 1002.14 1004.06\* 1004.07\* 1008.03\* 1011.00\* 1015.03 1015.04\* 1015.06 1020.04

1021.02\* 1024.01\* 1024.02\* 1055.10 1057.04\* 1058.01 1058.12\* 1062.02\* 1064.01\*

Median Family Income 90-100%

1002.10\* 1002.11\* 1002.12\* 1008.04\* 1009.00\* 1014.03\* 1016.09\* 1016.10\* 1018.07 1021.04 1023.00\*

1026.00\* 1027.00\* 1028.01\* 1034.00\* 1037.00\* 1039.00\* 1042.01\* 1042.04\* 1060.00\* 1064.02\*

Median Family Income 100-110%

1008.09\* 1014.01 1018.10\* 1019.00\* 1020.02\* 1033.00\* 1040.00\* 1047.03\* 1048.00\* 1049.02\* 1050.09\*

1050.12\* 1056.00\* 1061.00\* 1063.00\*

Median Family Income 110-120%

1015.05\* 1020.03\* 1043.03\* 1050.03\* 1052.06\* 1054.01\*

Median Family Income >= 120%

1008.08\* 1018.02\* 1018.05\* 1018.09\* 1042.03\* 1043.01\* 1043.04\* 1044.00 1045.02\* 1045.03\* 1045.05\*

1045.06\* 1046.01\* 1046.03\* 1046.04\* 1047.02 1049.01 1050.04\* 1050.06\* 1050.08 1050.10\* 1050.11\*

1050.13 1051.00\* 1052.02\* 1052.03\* 1052.07\* 1052.08\* 1053.00 1054.02\* 1055.05\* 1055.06\* 1055.07\*

1055.08 1055.09 1055.11\*

Median Family Income Not Known

1016.11\* 9800.00\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 30-40%

3054.00\*

Median Family Income 40-50%

3014.01\* 3055.00\* 3056.00\* 3080.00\* 3116.00\*

Median Family Income 50-60%

3034.02 3057.00\* 3082.00

Median Family Income 60-70%

3028.06 3041.01\* 3049.00\* 3063.00\* 3065.03 3077.00\*

Median Family Income 70-80%

3008.00\* 3009.00 3011.00\* 3024.00 3026.00 3034.01\* 3050.00\* 3053.00 3072.00\* 3074.00\* 3114.01\*  
3118.00

Median Family Income 80-90%

3001.03 3007.00\* 3016.00\* 3027.02 3041.02 3051.01\* 3070.00\* 3078.00 3079.00

Median Family Income 90-100%

3013.00 3014.02\* 3028.03\* 3033.01 3044.04 3051.02 3060.00\* 3068.00\* 3073.00\* 3081.02\* 3114.03\*  
3115.00\*

Median Family Income 100-110%

3004.00 3006.00\* 3022.06\* 3025.00\* 3027.05 3028.07\* 3038.01\* 3038.03 3042.01 3044.03 3071.00\*  
3081.01 3110.00 3112.00 3114.04\* 3117.01\*

Median Family Income 110-120%

3003.03 3005.02\* 3010.02\* 3021.02 3021.03 3021.04 3022.03\* 3023.00 3029.01\* 3035.01 3046.00\*  
3111.00 3117.02

Median Family Income >= 120%

3001.01\* 3001.04 3001.06\* 3001.07\* 3001.08 3001.09\* 3002.01 3002.02 3003.01 3003.02 3005.01  
3010.01\* 3015.00\* 3017.00\* 3018.00\* 3019.00\* 3020.00 3022.04\* 3022.05 3027.03 3027.04\* 3027.06  
3028.02\* 3028.04\* 3029.02\* 3030.00\* 3031.00 3033.02\* 3035.02 3038.04\* 3039.01 3039.02 3040.00\*  
3043.00 3044.05\* 3044.06 3045.02\* 3045.03 3045.04 3065.01 3065.04\* 3066.00\* 3067.00 3069.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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3113.00\*

Median Family Income Not Known

3022.07 9800.00\*

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 20-30%

2039.01\*

Median Family Income 30-40%

2038.04

Median Family Income 40-50%

2005.02\* 2024.01\* 2038.01\* 2088.01\* 2088.02\* 2089.01\* 2089.03\*

Median Family Income 50-60%

2009.02\* 2009.08\* 2035.00\* 2038.03 2039.02 2057.00 2062.02\* 2081.00\* 2087.04 2089.04\* 2090.00\*

Median Family Income 60-70%

2003.01 2013.02\* 2037.01\* 2053.00 2066.00\* 2072.01\* 2089.05\* 2089.06\* 2092.01\* 2092.02\*

Median Family Income 70-80%

2003.07\* 2008.00\* 2009.01 2009.03\* 2012.04\* 2013.01\* 2016.03\* 2016.06\* 2017.04\* 2034.01 2034.03

2036.02\* 2040.07\* 2062.01\* 2069.04\* 2071.04\* 2072.02 2073.00\* 2086.04 2087.03\*

Median Family Income 80-90%

2001.06\* 2003.06\* 2003.08 2004.02\* 2006.06\* 2007.04\* 2007.07\* 2007.08\* 2009.07\* 2016.04\* 2016.05\*

2017.03\* 2020.00\* 2033.02\* 2033.03 2040.08\* 2058.05 2058.06 2058.07\* 2058.10 2059.05 2069.06\*

2070.04\* 2075.00\* 2076.00 2079.00\* 2080.00\* 2082.01\* 2083.01\* 2084.00\* 2085.00\*

Median Family Income 90-100%

2007.03 2009.06\* 2010.03\* 2010.04\* 2016.07\* 2017.06 2018.00 2019.02\* 2022.01\* 2022.02\* 2023.02\*

2024.02\* 2033.04\* 2034.02 2040.02 2041.04 2043.00 2050.00 2060.06 2060.07 2061.06\* 2065.02\*

2069.01\* 2069.05\* 2078.00\* 2086.03 2091.00\* 2101.00 2104.00 2106.00

Median Family Income 100-110%

2001.04\* 2002.00 2003.05\* 2003.09\* 2004.01\* 2005.01 2005.06\* 2005.07\* 2006.02 2011.00 2015.01

2016.08\* 2017.05\* 2025.00\* 2031.06 2032.03\* 2041.01\* 2058.08\* 2058.09 2059.06\* 2060.04\* 2060.05\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

2064.00 2068.02\* 2071.03\* 2074.00\* 2082.03\* 2083.04\* 2086.01 2087.02\* 2102.00\* 2103.00

Median Family Income 110-120%

2001.03\* 2001.05\* 2006.03\* 2014.06\* 2014.07 2014.10\* 2021.00 2026.03\* 2030.00 2047.02 2061.04\*

2061.07 2071.01\* 2082.04\* 2083.03\*

Median Family Income >= 120%

2003.10 2005.05 2006.05 2006.07\* 2010.05\* 2010.06\* 2012.01\* 2012.03 2014.04 2014.08 2014.09\*

2014.11\* 2015.02\* 2019.01 2023.01 2026.02 2026.04\* 2031.03 2031.04 2031.05\* 2032.04\* 2032.05\*

2032.07 2032.08 2040.09\* 2040.10 2041.03 2042.00 2044.00 2045.00\* 2046.00 2047.01 2048.00

2049.00 2051.00\* 2052.00\* 2054.01\* 2054.02 2055.01 2055.02 2055.03\* 2056.00 2058.11\* 2059.03\*

2059.04 2061.05\* 2061.08\* 2063.00\* 2065.01\* 2067.03\* 2067.04\* 2068.01 2070.01\* 2070.03\* 2105.00

2107.00\*

Median Family Income Not Known

2036.01\* 9800.00\* 9801.00\* 9802.00\* 9803.00\*

ASSESSMENT AREA - 0003

KENT COUNTY (001), DE

MSA: 20100

Moderate Income

0405.01 0410.00 0411.01\* 0413.00 0415.00 0418.03 0422.05\* 0425.00 0432.02

Middle Income

0401.00 0402.01\* 0402.03 0402.05 0402.06 0405.02\* 0412.00 0414.00 0416.00 0417.01 0418.04

0419.00 0420.00 0422.03\* 0422.06 0422.07\* 0428.01\* 0429.00 0430.00 0433.00 0434.00

Upper Income

0402.04 0407.00 0409.00\* 0417.02\* 0418.02 0421.00 0422.04 0422.08 0428.02 0431.00

Income Not Known

9800.00\* 9900.00\*

ASSESSMENT AREA - 0004

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income 30-40%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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4107.00

Median Family Income 40-50%

4048.00\* 4052.00\* 4054.00\*

Median Family Income 50-60%

4004.02\* 4045.00\* 4049.00\* 4064.02\*

Median Family Income 60-70%

4003.01 4003.02\* 4005.00 4037.02 4043.00 4047.00\* 4053.00\* 4066.00\*

Median Family Income 70-80%

4008.01\* 4014.02\* 4029.00\* 4051.00\* 4063.00 4064.01\* 4105.00

Median Family Income 80-90%

4004.01\* 4022.00\* 4023.00\* 4026.00\* 4027.00\* 4031.04 4034.02 4050.00

Median Family Income 90-100%

4006.00 4015.03\* 4017.00\* 4028.00\* 4030.02\* 4033.00 4067.00

Median Family Income 100-110%

4011.01\* 4013.03 4020.00 4021.00\* 4025.00 4031.01\* 4031.03\* 4034.01

Median Family Income 110-120%

4007.00\* 4015.02 4018.00 4035.01\* 4038.00\* 4040.03\* 4041.02 4046.00\*

Median Family Income >= 120%

4008.02\* 4009.00\* 4010.00\* 4011.03\* 4011.04\* 4012.00 4013.02\* 4014.01\* 4016.00\* 4019.00 4030.01\*

4032.00\* 4035.02 4036.01 4036.02\* 4037.01\* 4039.01 4039.02 4040.04\* 4041.01 4041.03\* 4044.00\*

4061.00\* 4062.01\* 4062.02\* 4065.00\* 4068.01 4068.02 4068.04\* 4068.05\* 4069.02 4069.03 4069.04

4070.00 4071.01 4071.02 4072.01 4072.02\* 4074.01 4074.04\* 4075.01 4075.02 4076.00 4077.00\*

4078.01 4078.02 4078.03 4078.04 4078.05 4078.06\* 4079.01\* 4079.02\* 4079.03 4080.01 4080.02

4081.01 4081.02\* 4081.03 4083.00 4084.00\* 4085.00 4086.00\* 4087.00 4088.00\* 4089.00\* 4090.00

4091.00 4092.00 4093.00 4094.00 4095.00\* 4096.01 4096.02\* 4097.01\* 4098.03 4098.04 4099.02

4099.03 4099.04\* 4100.00 4101.01\* 4101.02\* 4102.00 4103.03\* 4103.04 4103.05 4103.06\* 4104.01\*

4104.02\* 4104.03 4106.01 4106.02\* 4108.00

Median Family Income Not Known

4024.00\* 9800.00\* 9801.00\* 9802.00\* 9803.00

PHILADELPHIA COUNTY (101), PA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

MSA: 37964

Median Family Income < 10%

0104.00\*

Median Family Income 20-30%

0088.02\* 0110.00\* 0176.01 0287.00\* 0291.00\*

Median Family Income 30-40%

0106.00\* 0147.00\* 0148.00\* 0169.02\* 0175.00\* 0176.02\* 0177.02\* 0188.01\* 0195.01\* 0195.02\* 0199.00\*

0201.01\* 0283.00\* 0294.00 0377.00\* 0391.00

Median Family Income 40-50%

0066.00 0082.00\* 0094.00 0108.00\* 0109.00\* 0112.00 0118.00\* 0131.00\* 0163.00 0166.00\* 0168.00

0174.00\* 0178.00\* 0179.00 0192.00\* 0198.00\* 0204.00 0246.00\* 0249.00\* 0285.00\* 0286.00\* 0288.00\*

0300.00 0323.00\* 0330.00 0381.00\*

Median Family Income 50-60%

0022.00\* 0033.00\* 0041.03\* 0056.00\* 0061.00 0062.00\* 0063.00\* 0064.00 0071.01 0072.00\* 0083.02\*

0085.00\* 0092.00\* 0093.00 0113.00\* 0132.00\* 0145.00\* 0151.01\* 0151.02\* 0156.00 0164.00\* 0167.02\*

0173.00\* 0190.00\* 0200.00\* 0202.00 0244.00\* 0245.00\* 0253.00\* 0279.02\* 0289.01 0289.02\* 0290.00

0298.00\* 0299.00 0301.00\* 0310.00 0312.00\*

Median Family Income 60-70%

0032.00\* 0037.02\* 0060.00 0067.00\* 0070.00 0071.02\* 0081.02\* 0084.00 0095.00\* 0096.00\* 0102.00\*

0103.00\* 0105.00 0107.00\* 0114.00\* 0121.00\* 0139.00\* 0162.00\* 0167.01\* 0172.02\* 0188.02\* 0201.02

0203.00\* 0205.00 0252.00\* 0273.00\* 0280.00 0282.00\* 0305.01\* 0311.01\* 0311.02\* 0314.02\* 0319.00\*

0321.00\* 0335.00\* 0336.00 0345.02\* 0382.00\* 0383.01\*

Median Family Income 70-80%

0020.00 0036.00\* 0037.01\* 0040.01\* 0065.00\* 0073.00 0074.00 0081.01\* 0083.01\* 0088.01\* 0101.00\*

0111.00\* 0138.00\* 0140.00 0141.00\* 0153.00\* 0169.01\* 0171.00\* 0239.00\* 0243.00\* 0247.00\* 0248.00\*

0263.02\* 0266.00\* 0267.00\* 0268.00\* 0271.00\* 0277.00 0278.00\* 0293.00\* 0305.02\* 0309.00\* 0313.00\*

0314.01 0315.01\* 0315.02 0318.00\* 0320.00 0325.00\* 0329.00 0357.01\* 0357.02\* 0380.00 0390.01

Median Family Income 80-90%

0028.01\* 0030.01\* 0041.04\* 0042.01 0077.00\* 0098.02 0146.00\* 0152.00\* 0172.01\* 0184.00\* 0191.00\*

0242.00\* 0261.00\* 0276.00\* 0279.01 0281.00 0306.00 0307.00\* 0316.00 0317.00\* 0334.00 0346.00\*



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

Median Family Income 90-100%

0028.02\* 0042.02\* 0055.00 0086.02\* 0098.01\* 0119.00\* 0122.01\* 0122.04\* 0157.00\* 0180.01 0218.00  
 0260.00\* 0262.00\* 0263.01\* 0264.00\* 0265.00 0274.02\* 0275.00\* 0302.00\* 0326.00\* 0341.00\* 0345.01\*  
 0347.01 0348.01 0349.00\* 0356.01\* 0372.00\*

Median Family Income 100-110%

0002.00\* 0031.00\* 0039.01 0039.02\* 0054.00\* 0080.00\* 0086.01\* 0115.00\* 0170.00 0258.00\* 0259.00\*  
 0272.00\* 0274.01\* 0308.00\* 0331.01 0332.00\* 0337.02 0338.00\* 0342.00\* 0353.02 0358.00\* 0363.02\*  
 0379.00\*

Median Family Income 110-120%

0008.03 0023.00\* 0025.00\* 0041.01\* 0100.00\* 0183.00\* 0210.00 0257.00 0292.00\* 0331.02\* 0337.01\*  
 0339.00\* 0353.01\* 0359.00\* 0365.01\* 0389.00\*

Median Family Income >= 120%

0001.01 0001.02\* 0003.00 0004.01\* 0004.03 0004.04 0005.00\* 0006.00 0007.01\* 0007.02\* 0008.01\*  
 0008.05 0008.06\* 0009.01\* 0009.02 0010.01\* 0010.02\* 0011.01\* 0011.02\* 0012.01\* 0012.03\* 0012.04  
 0013.01 0013.02\* 0014.00\* 0015.00\* 0016.00\* 0017.00\* 0018.00\* 0019.00\* 0021.00\* 0024.00 0027.01\*  
 0027.02\* 0029.00\* 0030.02\* 0038.00 0040.02 0078.00\* 0079.00\* 0087.01\* 0087.02 0091.00\* 0117.00\*  
 0120.00\* 0122.03\* 0125.01\* 0125.02\* 0133.00\* 0134.01\* 0134.02\* 0135.00\* 0136.01\* 0136.02\* 0137.01\*  
 0142.01 0142.02\* 0143.00 0144.00 0158.00\* 0160.01 0160.02 0161.00\* 0180.02\* 0206.00 0207.01  
 0207.02\* 0208.00\* 0209.00 0211.00 0212.00\* 0213.00 0214.00\* 0215.00\* 0216.00\* 0217.00\* 0219.00\*  
 0220.00\* 0231.00 0235.00\* 0236.00\* 0237.00\* 0238.00 0240.00\* 0254.00\* 0255.00\* 0256.00\* 0269.00\*  
 0270.00\* 0333.00\* 0340.00\* 0344.00\* 0347.02\* 0348.02\* 0348.03\* 0351.00\* 0352.00\* 0355.00\* 0356.02\*  
 0360.00\* 0361.00\* 0362.01\* 0362.02\* 0362.03\* 0363.01\* 0363.03\* 0364.00\* 0365.02\* 0366.00\* 0367.00\*  
 0369.02\* 0373.00\* 0375.00\* 0376.00 0378.00\* 0384.00\* 0385.00\* 0386.00\* 0387.00\* 0388.00\* 0390.02\*  
 9802.00\*

Median Family Income Not Known

0090.00\* 0137.02\* 0149.00\* 0165.00 0177.01\* 0197.00\* 0241.00\* 0284.00\* 0369.01\* 9800.01\* 9800.02\*  
 9800.03\* 9801.00\* 9803.00\* 9804.00\* 9805.00\* 9806.00\* 9807.01\* 9807.02\* 9808.00\* 9809.01 9809.02\*  
 9809.03\* 9809.04\* 9809.05\* 9809.06\* 9891.00\* 9892.00 9893.00

ASSESSMENT AREA - 0005

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

SUSSEX COUNTY (005), DE

MSA: 41540

Moderate Income

0501.04 0502.00 0503.04 0504.05 0504.06\* 0505.03 0506.03 0507.03 0507.11\* 0511.02\* 0518.02\*

Middle Income

0501.01 0501.03\* 0501.05\* 0503.02 0503.03\* 0504.01\* 0504.03\* 0504.07 0504.08\* 0505.01\* 0505.05\*

0505.06 0506.01\* 0506.04 0507.01 0507.07\* 0507.08\* 0508.01 0508.04\* 0508.06 0508.07\* 0509.05\*

0510.10\* 0510.12 0510.13 0510.17 0513.02 0513.07\* 0513.08 0513.13 0514.00 0515.01\* 0515.02

0517.01\* 0517.02\* 0518.01\* 0519.00\*

Upper Income

0507.06 0507.09\* 0508.05\* 0508.08\* 0509.03 0509.04 0510.08 0510.09 0510.11 0510.14\* 0510.15

0510.16 0511.01\* 0511.03\* 0512.01\* 0512.02 0512.03\* 0512.04 0512.05\* 0513.09\* 0513.10\* 0513.11\*

0513.12\* 0513.14\*

Income Not Known

0507.10\* 9800.00\* 9900.00\*

ASSESSMENT AREA - 0006

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 20-30%

0145.01

Median Family Income 30-40%

0021.00\* 0029.00 0030.02 0149.08\*

Median Family Income 40-50%

0003.00 0006.01 0009.00 0019.02 0022.00\* 0023.00

Median Family Income 50-60%

0016.00 0026.00 0027.00 0141.00\* 0149.06\* 0154.00 0158.02\*

Median Family Income 60-70%

0024.00 0107.04\* 0136.15\* 0147.03\* 0149.07 0151.00 0155.02 0160.00

Median Family Income 70-80%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

0004.00 0005.00 0120.00 0121.00\* 0122.00 0127.00 0129.00 0132.00 0137.00 0139.01\* 0140.00  
0148.08 0149.09\* 0156.00 0166.10 0166.13\*

Median Family Income 80-90%

0014.00 0025.00 0101.04 0101.06\* 0107.03\* 0112.03\* 0123.00 0124.00 0125.00 0130.00 0131.00  
0133.00 0136.11 0142.00 0148.03 0148.13 0149.03 0152.00 0159.00\*

Median Family Income 90-100%

0104.00 0126.00 0136.08 0136.14 0138.00 0139.05 0144.04\* 0147.05 0148.09 0148.10 0149.04  
0161.00 0163.01 0164.04 0168.05

Median Family Income 100-110%

0002.00 0101.05 0103.00\* 0105.02 0112.05\* 0136.04 0136.07 0144.03 0147.02 0147.06 0148.14  
0150.00 0162.00 0163.06 0163.07\*

Median Family Income 110-120%

0102.00\* 0110.00 0112.02\* 0112.04\* 0134.00 0136.10 0139.06 0145.02 0163.09 0168.06 0169.01  
0169.04

Median Family Income >= 120%

0011.00 0012.00 0013.00 0108.00 0109.00\* 0111.00 0112.01 0112.06 0113.00 0114.00 0115.00  
0116.00 0117.00 0118.00 0119.00 0135.01 0135.05 0135.06 0135.07\* 0135.08 0136.12 0136.13  
0139.03 0143.01\* 0143.02\* 0144.02\* 0148.11 0148.12 0163.08 0164.01 0166.08\* 0166.09 0166.11  
0166.12\* 0166.14\* 0168.07 0168.08

Median Family Income Not Known

0006.02 0015.00\* 0028.00 9801.00\* 9901.00\*

OUTSIDE ASSESSMENT AREA

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 10-20%

0074.01

Median Family Income 40-50%

0096.03

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

0065.00

BAKER COUNTY (003), FL

MSA: 27260

Middle Income

0402.02

MARTIN COUNTY (085), FL

MSA: 38940

Upper Income

0005.02

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0039.21

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 100-110%

0236.01

ST. JOHNS COUNTY (109), FL

MSA: 27260

Upper Income

0207.08

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 80-90%

0502.21

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 40-50%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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7305.11

Median Family Income 90-100%

7509.00

Median Family Income 100-110%

7061.03

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 90-100%

4501.00

CECIL COUNTY (015), MD

MSA: 48864

Moderate Income

0305.03

Middle Income

0301.00 0305.01 0305.05 0306.01 0307.00 0313.02

Upper Income

0309.04

HOWARD COUNTY (027), MD

MSA: 12580

Middle Income

6067.04

Upper Income

6022.01 6023.06

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 30-40%

7032.13

Median Family Income 80-90%

7009.01

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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Median Family Income 100-110%

7012.11

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 40-50%

8043.00

Median Family Income 60-70%

8014.05

Median Family Income 80-90%

8021.03

Median Family Income 90-100%

8071.02

QUEEN ANNE'S COUNTY (035), MD

MSA: 12580

Moderate Income

8101.00

ST. MARY'S COUNTY (037), MD

MSA: 15680

Middle Income

8756.02

TALBOT COUNTY (041), MD

MSA: NA

Upper Income

9601.00

WICOMICO COUNTY (045), MD

MSA: 41540

Middle Income

0002.00

BALTIMORE CITY (510), MD

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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MSA: 12580

Median Family Income 30-40%

1502.00

Median Family Income 60-70%

1603.00

Median Family Income >= 120%

2713.00

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income >= 120%

6111.01

DUKES COUNTY (007), MA

MSA: NA

Middle Income

2003.00

ATLANTIC COUNTY (001), NJ

MSA: 12100

Moderate Income

0122.00

Upper Income

0118.07 0131.02

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 110-120%

0361.00

CAPE MAY COUNTY (009), NJ

MSA: 36140

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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0213.00 0215.00

Upper Income

0207.00

CUMBERLAND COUNTY (011), NJ

MSA: 47220

Low Income

0411.01

Middle Income

0204.00 0403.00

GLOUCESTER COUNTY (015), NJ

MSA: 15804

Moderate Income

5004.00 5010.02

Middle Income

5001.00 5002.03 5002.04 5005.00 5006.01 5012.04 5012.09 5012.12 5012.13 5016.05

Upper Income

5012.01 5012.06 5014.05 5022.03

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0022.00

Middle Income

0027.02 0044.03

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 70-80%

0078.01

MONMOUTH COUNTY (025), NJ

MSA: 35154



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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Median Family Income 80-90%

8109.00

Median Family Income >= 120%

8123.00

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 90-100%

7390.00

SALEM COUNTY (033), NJ

MSA: 48864

Low Income

0203.00 0220.00

Middle Income

0214.00

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 50-60%

0394.00

Median Family Income 60-70%

0351.00

Median Family Income 90-100%

0360.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income Not Known

0443.00

MONTGOMERY COUNTY (057), NY

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

0726.00 0727.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0047.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

4560.04

BERKS COUNTY (011), PA

MSA: 39740

Low Income

0025.00

Moderate Income

0017.00

Middle Income

0132.00 0133.02

Upper Income

0109.03 0119.06

CLEARFIELD COUNTY (033), PA

MSA: NA

Middle Income

3301.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Middle Income

0114.00

LACKAWANNA COUNTY (069), PA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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MSA: 42540

Upper Income

1104.03

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 70-80%

0146.04

Median Family Income 90-100%

0145.02

Median Family Income 100-110%

0132.02

Median Family Income >= 120%

0118.05

LEHIGH COUNTY (077), PA

MSA: 10900

Middle Income

0063.05

Upper Income

0061.02

LUZERNE COUNTY (079), PA

MSA: 42540

Middle Income

2146.00

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Middle Income

0164.00 0175.01

WASHINGTON COUNTY (009), RI

MSA: 39300

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

---

Upper Income

0513.06

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 60-70%

3333.02

LUBBOCK COUNTY (303), TX

MSA: 31180

Upper Income

0021.02

ACCOMACK COUNTY (001), VA

MSA: NA

Middle Income

0907.00

ARLINGTON COUNTY (013), VA

MSA: 47894

Moderate Income

1029.04

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Low Income

1001.07

Moderate Income

1004.05

Middle Income

1002.06

FAIRFAX COUNTY (059), VA

MSA: 47894

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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Median Family Income 50-60%

4901.04

Median Family Income 60-70%

4206.00

Median Family Income 90-100%

4522.00

Median Family Income >= 120%

4520.00 4713.04

LOUDOUN COUNTY (107), VA

MSA: 47894

Middle Income

6117.02

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Low Income

9006.02

Moderate Income

9004.03

Middle Income

9015.07

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Income Not Known

0203.13

NEWPORT NEWS CITY (700), VA

MSA: 47260

Low Income

0320.06

PORTSMOUTH CITY (740), VA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: WSFS Bank

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MSA: 47260

Moderate Income

2127.01

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Middle Income

0410.03

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000707938

Institution: WSFS Bank

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	679	679	0	0.00%
Small Farm Loans	10	10	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	1,558	1,558	0	0.00%
Total	2,250	2,250	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	266	1	266	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	266	1	266	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	266	1	266	0	0
STATE TOTAL	0	0	0	0	1	266	1	266	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Inside AA 0005										
Low Income	2	35	0	0	0	0	1	15	0	0
Moderate Income	11	398	3	465	3	1,539	8	722	0	0
Middle Income	56	1,334	8	1,323	11	6,974	65	7,626	0	0
Upper Income	1	10	1	250	4	2,302	2	604	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	1,777	12	2,038	18	10,815	76	8,967	0	0
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	2	793	2	793	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	12	3	506	2	604	4	766	0	0
Median Family Income 40-50%	4	152	1	161	1	306	6	619	0	0
Median Family Income 50-60%	7	177	3	488	5	3,688	10	3,485	0	0
Median Family Income 60-70%	20	528	13	2,515	14	7,539	28	5,344	0	0
Median Family Income 70-80%	6	135	3	538	4	1,532	9	1,285	0	0
Median Family Income 80-90%	35	1,216	8	1,568	15	7,020	27	5,218	0	0
Median Family Income 90-100%	15	833	2	500	5	3,057	8	1,577	0	0
Median Family Income 100-110%	14	376	1	179	4	2,927	13	2,268	0	0
Median Family Income 110-120%	21	576	5	818	9	4,486	24	3,555	0	0
Median Family Income >= 120%	55	1,365	8	1,512	14	7,595	54	5,565	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	178	5,370	47	8,785	75	39,547	185	30,475	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE										
MSA 41540										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	584	3	605	1	353	7	543	0	0
Middle Income	28	920	10	1,812	12	6,417	31	3,672	0	0
Upper Income	10	269	1	250	5	3,186	8	1,479	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	1,773	14	2,667	18	9,956	46	5,694	0	0
TOTAL INSIDE AA IN STATE	298	8,920	73	13,490	111	60,318	307	45,136	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	298	8,920	73	13,490	111	60,318	307	45,136	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	75	0	0	0	0	1	75	0	0
Median Family Income 50-60%	1	50	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	158	0	0	1	158	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	1	158	0	0	2	233	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	125	1	158	0	0	2	233	0	0
STATE TOTAL	2	125	1	158	0	0	2	233	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	500	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	230	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	230	0	0	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,450	1	700	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,450	1	700	0	0
LEON COUNTY (073), FL										
MSA 45220										
Outside Assessment Area										
Low Income	0	0	0	0	1	800	1	800	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	1	800	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (105), FL										
MSA 29460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	50	1	185	0	0	2	235	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	185	0	0	2	235	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	244	0	0	1	244	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	244	0	0	1	244	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	3	659	4	2,750	5	1,979	0	0
STATE TOTAL	1	50	3	659	4	2,750	5	1,979	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	60	1	139	0	0	2	199	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	750	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	139	1	750	2	199	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	300	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	1	680	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	980	0	0	0	0
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	1	420	1	420	0	0
Moderate Income	0	0	0	0	2	1,050	0	0	0	0
Middle Income	3	115	1	111	1	705	3	194	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	215	1	111	4	2,175	4	614	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARFORD COUNTY (025), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	292	1	292	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	292	1	292	0	0
KENT COUNTY (029), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	125	0	0	1	125	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	33	0	0	1	680	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	550	1	550	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	2	1,230	1	550	0	0
QUEEN ANNE'S COUNTY (035), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	206	0	0	1	206	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	206	0	0	1	206	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SOMERSET COUNTY (039), MD</b>										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	384	1	384	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	384	1	384	0	0
<b>TALBOT COUNTY (041), MD</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	1	510	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	510	1	250	0	0
<b>WICOMICO COUNTY (045), MD</b>										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	905	1	533	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	905	1	533	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	265	1	265	0	0
Median Family Income 40-50%	1	100	2	342	0	0	3	442	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	61	0	0	0	0	1	61	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	432	1	432	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	161	2	342	2	697	6	1,200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	569	8	1,323	17	8,323	20	4,453	0	0
STATE TOTAL	9	569	8	1,323	17	8,323	20	4,453	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	352	1	352	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	352	1	352	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	352	1	352	0	0
STATE TOTAL	0	0	0	0	1	352	1	352	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	10	0	0	0	0	1	10	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	176	3	1,210	2	747	0	0
Middle Income	0	0	0	0	1	331	0	0	0	0
Upper Income	1	55	2	350	2	688	1	416	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	3	526	6	2,229	3	1,163	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	630	1	630	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	824	1	824	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,454	2	1,454	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	38	0	0	0	0	4	38	0	0
Middle Income	29	1,064	7	1,254	8	4,954	31	2,849	0	0
Upper Income	23	623	5	906	9	4,930	27	2,991	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	1,725	12	2,160	17	9,884	62	5,878	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	25	0	0	2	1,386	1	25	0	0
Median Family Income 50-60%	2	35	0	0	0	0	2	35	0	0
Median Family Income 60-70%	1	15	1	120	4	1,703	4	1,038	0	0
Median Family Income 70-80%	0	0	1	178	3	994	2	441	0	0
Median Family Income 80-90%	1	50	0	0	4	3,330	3	1,480	0	0
Median Family Income 90-100%	3	30	0	0	0	0	1	10	0	0
Median Family Income 100-110%	2	15	1	225	1	1,000	3	240	0	0
Median Family Income 110-120%	2	30	0	0	0	0	2	30	0	0
Median Family Income >= 120%	3	40	3	665	1	501	4	541	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	340	6	1,188	15	8,914	22	3,840	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	0	0	0	0
Middle Income	0	0	1	215	1	265	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	215	2	615	0	0	0	0
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	1	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	1	150	1	350	2	425	0	0
Middle Income	4	175	1	176	3	1,224	6	1,535	0	0
Upper Income	3	160	2	400	9	5,005	3	1,522	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	410	4	726	13	6,579	11	3,482	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	364	1	364	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	364	1	364	0	0
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	375	1	375	0	0
Upper Income	0	0	1	199	2	942	3	1,141	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	199	3	1,317	4	1,516	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	1	100	1	225	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	225	1	500	0	0	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	800	1	800	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	330	1	330	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,130	2	1,130	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	85	0	0	2	1,013	2	630	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	2	1,013	2	630	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	221	0	0	1	221	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	221	0	0	1	221	0	0
SALEM COUNTY (033), NJ										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	1	620	1	620	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	620	1	620	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (035), NJ										
MSA 35154										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	374	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	374	0	0	0	0
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	565	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	641	1	641	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,206	1	641	0	0
TOTAL INSIDE AA IN STATE	72	2,065	18	3,348	32	18,798	84	9,718	0	0
TOTAL OUTSIDE AA IN STATE	14	790	12	2,262	37	18,401	30	11,471	0	0
STATE TOTAL	86	2,855	30	5,610	69	37,199	114	21,189	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	60	1	125	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	125	0	0	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	350	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	60	1	125	1	350	0	0	0	0
STATE TOTAL	1	60	1	125	1	350	0	0	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (169), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	317	1	317	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	317	1	317	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	317	1	317	0	0
STATE TOTAL	0	0	0	0	1	317	1	317	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (009), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	669	1	669	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	669	1	669	0	0
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,000	0	0	0	0
Upper Income	1	89	0	0	0	0	1	89	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	3	1,000	1	89	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	150	1	875	0	0	0	0
Median Family Income 50-60%	1	3	0	0	1	332	2	335	0	0
Median Family Income 60-70%	3	70	1	229	3	1,834	3	713	0	0
Median Family Income 70-80%	1	20	0	0	0	0	1	20	0	0
Median Family Income 80-90%	1	37	1	150	2	1,663	1	700	0	0
Median Family Income 90-100%	1	5	0	0	2	1,637	2	755	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	200	1	590	2	790	0	0
Median Family Income >= 120%	1	18	0	0	0	0	1	18	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	153	4	729	10	6,931	12	3,331	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	1	673	2	773	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	673	2	773	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	3	1,636	3	1,636	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	3	106	4	633	3	1,367	3	394	0	0
Median Family Income 70-80%	4	110	1	135	2	1,017	3	98	0	0
Median Family Income 80-90%	2	80	1	211	4	1,882	3	1,005	0	0
Median Family Income 90-100%	11	483	6	962	6	2,820	10	1,680	0	0
Median Family Income 100-110%	0	0	1	250	1	345	1	345	0	0
Median Family Income 110-120%	11	259	2	375	10	5,877	11	2,635	0	0
Median Family Income >= 120%	30	877	3	374	16	7,427	32	4,622	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,915	18	2,940	45	22,371	66	12,415	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	20	1	106	0	0	2	126	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	55	1	150	1	251	2	256	0	0
Median Family Income 80-90%	1	20	1	245	0	0	1	20	0	0
Median Family Income 90-100%	4	43	1	195	1	315	6	553	0	0
Median Family Income 100-110%	1	5	0	0	1	881	0	0	0	0
Median Family Income 110-120%	4	131	3	427	1	384	5	325	0	0
Median Family Income >= 120%	50	1,670	16	3,067	22	11,872	51	10,283	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	1,944	23	4,190	26	13,703	67	11,563	0	0
ELK COUNTY (047), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	535	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	535	0	0	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (059), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	1	517	2	552	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	1	517	2	552	0	0
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	40	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	65	0	0	0	0	1	15	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	625	1	625	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	105	0	0	1	625	2	640	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEHIGH COUNTY (077), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	775	1	435	0	0
Upper Income	0	0	1	229	1	565	1	229	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	229	3	1,340	2	664	0	0
LUZERNE COUNTY (079), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,530	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,530	0	0	0	0
MONROE COUNTY (089), PA										
MSA 20700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	680	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	680	0	0	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Inside AA 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	121	1	220	5	2,768	3	1,475	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	413	1	413	0	0
Median Family Income 40-50%	1	5	1	175	0	0	2	180	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	50	0	0	1	450	0	0	0	0
Median Family Income 70-80%	1	20	0	0	1	750	1	20	0	0
Median Family Income 80-90%	8	359	2	370	3	1,786	6	1,356	0	0
Median Family Income 90-100%	1	80	2	293	4	1,685	3	898	0	0
Median Family Income 100-110%	2	115	1	142	2	1,350	3	807	0	0
Median Family Income 110-120%	7	248	1	241	1	445	8	894	0	0
Median Family Income >= 120%	12	390	4	720	3	1,985	8	2,280	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,388	12	2,161	21	11,632	35	8,323	0	0



Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	525	1	525	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	525	1	525	0	0
TOTAL INSIDE AA IN STATE	226	7,274	73	12,726	139	75,532	248	50,198	0	0
TOTAL OUTSIDE AA IN STATE	9	494	1	229	15	8,094	11	3,912	0	0
STATE TOTAL	235	7,768	74	12,955	154	83,626	259	54,110	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	500	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	250	0	0	1	250	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	470	1	470	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	470	1	470	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	1	470	2	720	0	0
STATE TOTAL	0	0	1	250	1	470	2	720	0	0

Loans by County

Respondent ID: 0000707938

Small Business Loans - Originations

Agency: OCC - 1

Institution: WSFS Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHANY COUNTY (005), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	269	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	269	0	0	0	0
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	686	1	686	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	2	443	1	513	2	443	0	0
Median Family Income 100-110%	0	0	1	176	1	340	2	516	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	619	3	1,539	5	1,645	0	0



Loans by County  
 Small Business Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENRICO COUNTY (087), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	492	1	492	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	492	1	492	0	0
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	789	1	789	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	789	1	789	0	0
SPOTSYLVANIA COUNTY (177), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	669	1	669	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	669	1	669	0	0



Loans by County

Small Business Loans - Originations

Institution: WSFS Bank

Respondent ID: 0000707938

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	5	1,072	10	5,133	13	5,423	0	0
STATE TOTAL	0	0	5	1,072	10	5,133	13	5,423	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	596	18,259	164	29,564	282	154,648	639	105,052	0	0
TOTAL OUTSIDE AA	37	2,098	32	6,078	89	44,956	88	29,636	0	0
TOTAL INSIDE & OUTSIDE	633	20,357	196	35,642	371	199,604	727	134,688	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	15	0	0	0	0	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE										
MSA 41540										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	395	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	395	0	0	0	0
TOTAL INSIDE AA IN STATE	2	50	0	0	1	395	2	50	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	50	0	0	1	395	2	50	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	92	0	0	0	0	1	92	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	1	92	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	92	0	0	0	0	1	92	0	0
STATE TOTAL	1	92	0	0	0	0	1	92	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	391	1	391	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	391	1	391	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	391	1	391	0	0
STATE TOTAL	0	0	0	0	1	391	1	391	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	35	0	0	0	0	1	35	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	14	0	0	0	0	1	14	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	0	0	0	0	2	49	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	37	1	200	0	0	3	237	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	37	1	200	0	0	3	237	0	0
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	2	49	0	0	0	0	2	49	0	0
TOTAL OUTSIDE AA IN STATE	3	57	1	200	0	0	4	257	0	0
STATE TOTAL	5	106	1	200	0	0	6	306	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	4	99	0	0	1	395	4	99	0	0
TOTAL OUTSIDE AA	4	149	1	200	1	391	6	740	0	0
TOTAL INSIDE & OUTSIDE	8	248	1	200	2	786	10	839	0	0

2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NJ - BURLINGTON COUNTY (005) - MSA 15804	85	13,769	62	5,878	0	0
NJ - CAMDEN COUNTY (007) - MSA 15804	37	10,442	22	3,840	0	0
PA - CHESTER COUNTY (029) - MSA 33874	124	27,226	66	12,415	0	0
PA - DELAWARE COUNTY (045) - MSA 37964	112	19,837	67	11,563	0	0
DE - KENT COUNTY (001) - MSA 20100	100	14,630	76	8,967	0	0
PA - BUCKS COUNTY (017) - MSA 33874	22	7,813	12	3,331	0	0
PA - MONTGOMERY COUNTY (091) - MSA 33874	68	15,181	35	8,323	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	300	53,702	185	30,475	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	112	25,475	68	14,566	0	0
DE - SUSSEX COUNTY (005) - MSA 41540	82	14,396	46	5,694	0	0

2021 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: WSFS Bank

Respondent ID: 0000707938  
 Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - CHESTER COUNTY (029) - MSA 33874	2	49	2	49	0	0
DE - KENT COUNTY (001) - MSA 20100	1	35	1	35	0	0
DE - NEW CASTLE COUNTY (003) - MSA 48864	1	15	1	15	0	0
DE - SUSSEX COUNTY (005) - MSA 41540	1	395	0	0	0	0

2021 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: WSFS Bank

Respondent ID: 0000707938  
Agency: OCC - 1

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	50	86,647	0	0
Purchased	0	0	0	0
Total	50	86,647	0	0
Consortium/Third Party Loans (optional)				
Originated	7	624		
Purchased	0	0		
Total	7	624		

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

ASSESSMENT AREA - 0001

BURLINGTON COUNTY (005), NJ

MSA: 15804

Moderate Income

7001.04\* 7004.07\* 7007.01\* 7007.03\* 7009.00 7010.01\* 7012.04\* 7014.02\* 7021.01\* 7022.04\* 7022.07\*  
7022.10\* 7026.03\* 7028.07\* 7028.08\* 7028.09\* 7032.03\* 7046.00 7048.01\* 9821.11\*

Middle Income

7001.02\* 7001.03\* 7003.03 7003.04 7004.01 7004.02\* 7004.03\* 7004.05\* 7004.08\* 7005.02 7006.03  
7007.02 7008.00\* 7010.02\* 7011.03\* 7011.04\* 7011.05 7012.01 7012.03\* 7012.05 7013.01\* 7013.02\*  
7015.02\* 7017.00\* 7022.03\* 7022.06\* 7022.08\* 7022.09\* 7023.00\* 7025.00 7026.01 7028.01\* 7028.02\*  
7028.03\* 7028.04\* 7028.05\* 7028.06\* 7028.10\* 7028.11\* 7029.13\* 7029.15\* 7029.18\* 7030.00\* 7031.03\*  
7032.01 7032.02 7040.04\* 7040.05 7040.07 7040.09\* 7040.12\* 7045.00\* 7047.00\* 7048.02

Upper Income

7002.00\* 7003.05\* 7003.06\* 7003.07\* 7005.01 7005.03\* 7005.04 7005.05 7006.02 7006.05 7011.02  
7013.03\* 7014.01\* 7024.00 7027.00 7029.05 7029.06 7029.07\* 7029.08\* 7029.09\* 7029.10 7029.14  
7029.17\* 7031.02\* 7031.04 7036.00 7037.00 7038.01 7038.02 7038.03\* 7038.04\* 7039.00 7040.06\*  
7040.08\* 7040.11\* 7040.13 7040.14\* 7042.00\* 7043.02\* 9818.02\*

ASSESSMENT AREA - 0002

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 20-30%

6008.00\* 6009.00 6013.00\* 6016.00\* 6019.00\* 6104.00\*

Median Family Income 30-40%

6004.00\* 6011.02\* 6015.00\* 6018.00\* 6020.00\*

Median Family Income 40-50%

6002.00\* 6007.00\* 6010.00\* 6011.01\* 6012.00 6014.00\* 6077.01 6085.04\*

Median Family Income 50-60%

6041.00\* 6078.01\* 6103.00

Median Family Income 60-70%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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6070.00 6074.01\* 6075.07\* 6077.02 6083.02\* 6085.03\* 6092.04\* 6108.00 6110.00

Median Family Income 70-80%

6025.03\* 6051.00\* 6053.00 6054.00\* 6072.00\* 6073.00 6086.00 6090.00\* 6092.02\* 6105.00\* 6106.00\*

6111.00\*

Median Family Income 80-90%

6026.01\* 6026.02\* 6029.02\* 6030.02\* 6031.00\* 6037.00\* 6052.00\* 6065.00 6067.00\* 6068.00\* 6071.00\*

6074.02 6078.02\* 6080.01\* 6082.10\* 6083.03 6083.04\* 6088.00\* 6091.03\* 6092.01\* 6109.00\* 6113.00\*

6114.00\*

Median Family Income 90-100%

6030.01 6033.03 6039.02\* 6042.00\* 6044.00\* 6046.00\* 6076.00\* 6082.09\* 6082.11\* 6089.01\* 6115.00\*

6116.00 6117.00\*

Median Family Income 100-110%

6029.01\* 6032.00 6033.01\* 6034.00 6035.05\* 6047.00\* 6082.06\* 6084.01\* 6084.03 6084.04\* 6087.00\*

6089.03\* 6089.04\* 6112.00\*

Median Family Income 110-120%

6033.02\* 6039.01\* 6043.00\* 6056.02\* 6057.00\* 6058.00\* 6066.00\* 6075.02\* 6075.03\* 6075.06 6079.00\*

6082.02\* 6092.03

Median Family Income >= 120%

6035.01 6035.03\* 6035.04\* 6035.06\* 6035.07\* 6036.01\* 6036.02\* 6036.03 6038.00\* 6059.00\* 6060.00\*

6061.00 6062.00\* 6063.00\* 6064.00\* 6075.04\* 6075.05\* 6082.05\* 6084.02\* 6092.05\*

Median Family Income Not Known

6017.00\*

ASSESSMENT AREA - 0003

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 30-40%

3055.00\* 3056.00\*

Median Family Income 40-50%

3007.00 3054.00\* 3080.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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Median Family Income 50-60%

3011.00\* 3116.00\*

Median Family Income 60-70%

3008.00\* 3024.00 3026.00\* 3057.00\* 3063.00 3082.00

Median Family Income 70-80%

3014.01\* 3034.01 3034.02 3041.01 3041.02\* 3042.01 3050.00\* 3053.00\* 3072.00\* 3073.00\* 3074.00\*

3077.00\* 3079.00\* 3081.02 3115.00\* 3118.00\*

Median Family Income 80-90%

3004.00 3009.00\* 3027.02 3028.03 3049.00\* 3070.00\* 3078.00 3114.01 3114.04\*

Median Family Income 90-100%

3003.03 3006.00 3013.00\* 3016.00 3022.02 3023.00\* 3025.00 3027.05\* 3028.05 3038.01\* 3044.04\*

3051.01 3051.02 3065.03 3068.00\* 3114.03\* 3117.00

Median Family Income 100-110%

3001.03 3021.02 3022.04\* 3060.00\* 3071.00\* 3081.01\* 3112.00\*

Median Family Income 110-120%

3003.01 3005.02\* 3010.00\* 3014.02\* 3015.00\* 3021.01 3022.03\* 3027.06 3035.01 3040.00 3044.03

3065.04 3110.00\*

Median Family Income >= 120%

3001.01\* 3001.04 3001.06\* 3001.07 3001.08 3001.09\* 3002.01 3002.02 3003.02 3005.01 3017.00\*

3018.00 3019.00 3020.00\* 3027.03 3027.04\* 3028.02 3028.04 3029.01 3029.02 3030.00\* 3031.00\*

3033.01 3033.02 3035.02 3038.02 3039.01 3039.02\* 3043.00\* 3044.05\* 3044.06 3045.01 3045.02

3046.00\* 3065.01 3066.00 3067.00 3069.00 3111.00\* 3113.00\*

Median Family Income Not Known

3104.00\*

ASSESSMENT AREA - 0004

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income 40-50%

4049.00\* 4052.00\* 4054.00\*

Median Family Income 50-60%



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

4003.01\* 4004.01 4024.00\* 4025.00\* 4048.00\* 4051.00\* 4107.00

Median Family Income 60-70%

4008.01\* 4045.00\* 4046.00\* 4047.00\* 4050.00\* 4105.00\*

Median Family Income 70-80%

4003.02\* 4004.02 4026.00\* 4029.00 4031.04 4044.00\* 4053.00\* 4063.00\* 4064.02 4066.00\*

Median Family Income 80-90%

4023.00\* 4028.00 4043.00\* 4064.01\* 4065.00

Median Family Income 90-100%

4013.01\* 4027.00\* 4033.00 4034.01 4034.02\* 4037.02 4067.00

Median Family Income 100-110%

4005.00\* 4007.00\* 4031.01\* 4037.01

Median Family Income 110-120%

4015.02\* 4021.00\* 4030.02 4039.01 4041.02\* 4061.00\* 4068.02

Median Family Income >= 120%

4006.00 4008.02\* 4009.00 4010.00\* 4011.01 4011.03 4011.04\* 4012.00 4013.02\* 4014.01\* 4014.02\*

4015.01\* 4016.00\* 4017.00\* 4018.00 4019.00\* 4020.00\* 4022.00 4030.01\* 4031.03 4032.00\* 4035.01

4035.02\* 4036.01\* 4036.02\* 4038.00 4039.02\* 4040.03\* 4040.04\* 4041.01\* 4041.03\* 4062.01\* 4062.02\*

4068.01 4068.03\* 4069.02\* 4069.03\* 4069.04\* 4070.00 4071.01\* 4071.02\* 4072.01 4072.02\* 4074.01

4074.04\* 4075.01\* 4075.02 4076.00\* 4077.00 4078.01 4078.02\* 4078.03\* 4078.04 4078.05\* 4078.06\*

4079.01\* 4079.02\* 4079.03\* 4080.01\* 4080.02 4081.01\* 4081.02 4081.03 4083.00\* 4084.00 4085.00

4086.00 4087.00\* 4088.00 4089.00 4090.00 4091.00 4092.00\* 4093.00\* 4094.00\* 4095.00\* 4096.01\*

4096.02\* 4097.01 4097.02\* 4098.02\* 4098.03 4099.02 4099.03 4099.04\* 4100.00\* 4101.00\* 4102.00

4103.01 4103.02 4104.00 4106.01\* 4106.02\* 4108.00\*

Median Family Income Not Known

9800.00\*

ASSESSMENT AREA - 0005

KENT COUNTY (001), DE

MSA: 20100

Low Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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0413.00

Moderate Income

0405.02\* 0410.00 0411.00\* 0412.00 0425.00\* 0430.00

Middle Income

0401.00 0402.01 0402.03 0405.01 0407.00 0414.00 0415.00 0417.01 0418.01 0418.02 0419.00

0420.00 0421.00 0422.01 0422.02 0428.00 0429.00\* 0431.00 0432.02\* 0433.00 0434.00

Upper Income

0402.02 0409.00\* 0416.00 0417.02

Income Not Known

9900.00\*

ASSESSMENT AREA - 0006

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 40-50%

1002.08 1003.04\* 1003.06\* 1016.05\*

Median Family Income 50-60%

1001.03\* 1002.07\* 1003.03\* 1004.03\* 1005.00\* 1007.00 1011.00\* 1031.03\* 1058.05\*

Median Family Income 60-70%

1001.02 1001.04\* 1002.01 1003.02 1003.07\* 1004.01\* 1004.02\* 1004.07\* 1006.00\* 1008.11\* 1016.03\*

1031.01\* 1031.02\* 1038.00\* 1059.00\* 1065.00\*

Median Family Income 70-80%

1002.09\* 1004.08\* 1014.05 1024.02\* 1025.00\* 1057.02\* 1057.04\* 1058.07\* 1058.10\* 1058.11\* 1062.00\*

Median Family Income 80-90%

1001.05\* 1002.11\* 1002.12\* 1004.04\* 1004.06\* 1008.03\* 1008.07\* 1014.04\* 1015.03\* 1015.06\* 1016.07

1018.07\* 1018.08\* 1021.02\* 1021.04 1023.00\* 1024.01\* 1026.00\* 1028.01\* 1034.00\* 1037.00\* 1039.00\*

1041.00\* 1048.00\* 1058.08\* 1058.09\* 1058.12\* 1064.01\*

Median Family Income 90-100%

1002.06\* 1002.10 1008.04\* 1008.05\* 1009.00 1014.01\* 1014.03\* 1015.04\* 1016.09\* 1018.03 1019.00\*

1027.00\* 1040.00\* 1058.01\* 1060.00\* 1064.02\* 1066.00\*

Median Family Income 100-110%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

1015.05\* 1016.10\* 1016.11\* 1033.00\* 1042.01\* 1047.01\* 1049.02\* 1050.09\* 1055.10\* 1061.00\* 1063.00\*  
 Median Family Income 110-120%

1020.03\* 1020.04\* 1045.02\* 1047.02 1047.03\* 1050.08\* 1050.10\* 1050.12\* 1052.02\* 1056.00  
 Median Family Income >= 120%

1008.08\* 1008.09\* 1018.02\* 1018.05\* 1020.02\* 1042.03\* 1042.04\* 1043.01\* 1043.03\* 1043.04\* 1044.00\*  
 1045.03\* 1045.05\* 1045.06\* 1046.01\* 1046.03\* 1046.04\* 1049.01\* 1050.03\* 1050.04\* 1050.06\* 1050.11\*  
 1050.13\* 1051.00\* 1052.03\* 1052.06\* 1052.07\* 1052.08\* 1053.00\* 1054.00 1055.05\* 1055.06\* 1055.07\*  
 1055.08\* 1055.09\* 1055.11\*

Median Family Income Not Known

9800.00\*

ASSESSMENT AREA - 0007

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 10-20%

2039.02

Median Family Income 20-30%

2089.04\*

Median Family Income 30-40%

2036.01\* 2038.03 2038.04\* 2039.01\* 2088.01\*

Median Family Income 40-50%

2024.01 2038.01\* 2090.00

Median Family Income 50-60%

2009.02\* 2037.00\* 2062.01\* 2088.02\* 2089.06\* 2092.02\*

Median Family Income 60-70%

2003.07\* 2005.02\* 2007.07\* 2009.03\* 2009.08 2013.02\* 2016.06\* 2034.03 2035.00\* 2040.07\* 2062.02\*

2066.00\* 2079.00\* 2080.00\* 2089.01\*

Median Family Income 70-80%

2003.01\* 2008.00\* 2009.01\* 2009.06\* 2016.04\* 2016.07\* 2017.04\* 2033.04\* 2034.01 2036.02\* 2057.00\*

2071.04\* 2072.02 2073.00\* 2081.00\* 2089.03\* 2089.05\* 2092.01\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

Median Family Income 80-90%

2003.05\* 2003.06\* 2003.08\* 2004.01\* 2004.02\* 2010.03\* 2011.00 2016.03\* 2017.03\* 2017.06\* 2020.00\*  
 2022.01 2040.02 2040.08 2041.02\* 2053.00 2058.01 2058.05\* 2058.07\* 2059.05\* 2069.01\* 2069.04  
 2070.04\* 2071.03\* 2072.01\* 2076.00 2078.00\* 2082.01\* 2082.03\* 2083.01\* 2084.00\* 2085.00 2087.04

Median Family Income 90-100%

2003.09\* 2007.04\* 2007.08\* 2009.07\* 2013.01\* 2014.07\* 2016.05\* 2019.02\* 2024.02\* 2033.03 2034.02  
 2041.01\* 2055.01\* 2058.06\* 2059.06\* 2061.06\* 2064.00 2074.00 2086.04 2087.02\* 2091.00\* 2101.00\*  
 2104.00\* 2106.00\*

Median Family Income 100-110%

2001.06\* 2002.00\* 2003.10 2005.01 2005.07\* 2006.02\* 2007.03\* 2010.04\* 2012.04\* 2017.05\* 2019.01\*  
 2021.00\* 2022.02\* 2025.00\* 2031.06 2032.03\* 2040.10\* 2058.08 2058.09\* 2060.04\* 2065.02\* 2071.01\*  
 2075.00 2082.04\* 2083.02\* 2086.01\* 2086.03\* 2087.03\*

Median Family Income 110-120%

2001.04\* 2005.06\* 2006.03\* 2006.06\* 2014.10 2014.11\* 2026.02\* 2026.04\* 2032.07\* 2033.02\* 2040.09\*  
 2042.00 2056.00 2060.05\* 2060.07\* 2065.01 2068.02\* 2069.05\* 2070.01 2070.03\* 2102.00\* 2105.00\*

Median Family Income >= 120%

2001.03\* 2001.05\* 2005.05\* 2006.05\* 2006.07\* 2010.05\* 2010.06\* 2012.01\* 2012.03\* 2014.04\* 2014.06\*  
 2014.08\* 2014.09\* 2015.01\* 2015.02\* 2016.08 2018.00\* 2023.01 2023.02\* 2026.03\* 2030.00 2031.03\*  
 2031.04 2031.05 2032.04\* 2032.05\* 2032.08\* 2043.00 2044.00\* 2045.00 2046.00 2047.01 2047.02\*  
 2048.00 2049.00\* 2050.00\* 2051.00 2052.00 2054.00\* 2055.02\* 2055.03\* 2059.03\* 2059.04\* 2060.06\*  
 2061.02\* 2061.04\* 2061.05\* 2063.00\* 2067.03\* 2067.04 2068.01\* 2069.06\* 2103.00\* 2107.00\*

Median Family Income Not Known

2067.02\*

ASSESSMENT AREA - 0008

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 10-20%

0029.00

Median Family Income 20-30%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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0021.00\*  
 Median Family Income 30-40%

0009.00 0022.00\* 0030.02  
 Median Family Income 40-50%

0006.02 0023.00 0026.00  
 Median Family Income 50-60%

0006.01 0016.00 0027.00 0129.00 0149.03\* 0149.08\* 0154.00 0155.02  
 Median Family Income 60-70%

0002.00 0005.00\* 0019.02 0024.00 0028.00 0101.01 0123.00\* 0124.00 0136.14\* 0137.00 0145.02  
 0147.03 0147.06 0149.09\* 0152.00 0156.00  
 Median Family Income 70-80%

0003.00\* 0004.00 0014.00 0101.04 0103.00 0107.02 0130.00\* 0132.00 0136.15\* 0141.00 0149.07\*  
 0158.02 0159.00\* 0160.00\*  
 Median Family Income 80-90%

0025.00 0102.00\* 0120.00 0122.00 0125.00\* 0127.00 0140.00 0144.02\* 0144.03 0148.08 0149.06  
 0150.00 0161.00\* 0162.00 0163.05 0169.01  
 Median Family Income 90-100%

0015.00 0105.02\* 0121.00 0131.00 0133.00\* 0136.08 0138.00 0139.01\* 0147.05 0151.00  
 Median Family Income 100-110%

0104.00 0111.00 0112.03\* 0126.00 0136.04 0142.00 0147.02 0148.09 0163.01\* 0163.02 0164.04  
 0169.04  
 Median Family Income 110-120%

0112.06 0115.00 0116.00 0134.00\* 0136.07 0136.13 0139.04 0144.04\* 0145.01\* 0149.04\* 0166.01  
 0166.04  
 Median Family Income >= 120%

0011.00 0012.00 0013.00 0108.00 0109.00 0110.00 0112.01 0112.02\* 0112.04 0112.05 0113.00\*  
 0114.00 0117.00 0118.00 0119.00 0135.01 0135.03 0135.05 0135.06\* 0136.10 0136.11 0136.12  
 0139.03 0143.00\* 0148.03 0148.05 0148.07 0148.10 0164.01 0166.02 0166.08 0168.01\* 0168.04\*  
 Median Family Income Not Known

9801.00\* 9901.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

ASSESSMENT AREA - 0009

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income 20-30%

0108.00\* 0152.00\* 0163.00\* 0165.00\* 0175.00\* 0177.02\* 0195.01\* 0383.00

Median Family Income 30-40%

0056.00\* 0069.00\* 0094.00\* 0102.00\* 0106.00\* 0109.00\* 0139.00\* 0151.02\* 0153.00\* 0156.00\* 0164.00\*

0176.01\* 0176.02\* 0178.00\* 0192.00 0195.02\* 0197.00\* 0199.00 0294.00\* 0299.00\*

Median Family Income 40-50%

0036.00 0041.01\* 0071.01\* 0071.02\* 0085.00\* 0092.00\* 0110.00\* 0162.00\* 0173.00\* 0174.00\* 0188.00\*

0190.00\* 0198.00 0203.00\* 0204.00\* 0245.00 0247.00\* 0249.00\* 0287.00\* 0293.00\* 0381.00 0390.00\*

Median Family Income 50-60%

0031.00\* 0032.00 0033.00\* 0064.00\* 0066.00 0070.00\* 0074.00\* 0081.01\* 0083.02\* 0084.00\* 0095.00\*

0096.00 0101.00 0103.00\* 0105.00\* 0107.00\* 0111.00 0113.00\* 0137.00\* 0140.00\* 0141.00\* 0144.00\*

0166.00\* 0167.01\* 0168.00\* 0169.02 0170.00\* 0172.01\* 0172.02\* 0177.01\* 0179.00\* 0191.00\* 0200.00\*

0284.00\* 0288.00\* 0289.01\* 0289.02\* 0291.00 0301.00\* 0305.01\* 0357.01\*

Median Family Income 60-70%

0020.00\* 0030.01\* 0037.01 0041.02 0063.00\* 0065.00\* 0067.00 0072.00\* 0073.00\* 0081.02 0083.01\*

0104.00\* 0121.00\* 0122.03\* 0131.00\* 0132.00\* 0146.00 0147.00\* 0149.00\* 0151.01\* 0161.00\* 0167.02\*

0169.01\* 0201.01\* 0205.00 0242.00\* 0243.00\* 0244.00\* 0246.00\* 0274.01 0274.02\* 0275.00\* 0279.01

0279.02\* 0280.00 0281.00\* 0282.00\* 0283.00\* 0285.00\* 0286.00\* 0290.00\* 0298.00\* 0300.00 0302.00\*

0305.02\* 0309.00\* 0314.01\* 0337.01\* 0345.01\* 0377.00\* 0382.00

Median Family Income 70-80%

0028.01\* 0030.02\* 0060.00\* 0062.00\* 0080.00\* 0082.00\* 0086.02\* 0087.01\* 0091.00\* 0093.00 0100.00\*

0112.00\* 0119.00\* 0133.00 0138.00\* 0145.00\* 0148.00\* 0157.00 0171.00\* 0201.02\* 0248.00\* 0252.00

0263.02\* 0267.00\* 0276.00\* 0311.01\* 0311.02\* 0312.00\* 0313.00\* 0314.02\* 0315.02 0318.00\* 0321.00\*

0326.00\* 0330.00\* 0345.02\* 0357.02 0376.00

Median Family Income 80-90%

0009.01\* 0037.02\* 0040.01\* 0042.02\* 0061.00\* 0077.00\* 0088.02\* 0098.01\* 0114.00\* 0118.00\* 0202.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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0239.00*	0241.00*	0253.00	0259.00*	0264.00*	0265.00*	0268.00	0271.00*	0277.00*	0278.00*	0292.00
0308.00*	0316.00*	0319.00*	0323.00*	0325.00*	0329.00*	0336.00	0346.00	0380.00*		
Median Family Income 90-100%										
0002.00	0022.00*	0027.01*	0039.01	0040.02	0090.00*	0115.00*	0160.00	0180.01*	0180.02*	0208.00*
0240.00*	0261.00*	0263.01*	0266.00*	0272.00*	0306.00	0307.00	0310.00*	0317.00*	0320.00*	0334.00*
0338.00	0339.00*	0348.01	0349.00*	0378.00*	0379.00*	0389.00*				
Median Family Income 100-110%										
0021.00*	0023.00*	0025.00*	0042.01*	0055.00*	0086.01*	0087.02*	0098.02*	0183.00*	0218.00*	0260.00*
0262.00*	0273.00*	0315.01	0331.02*	0333.00*	0335.00*	0348.02*	0363.02*	0372.00*		
Median Family Income 110-120%										
0024.00	0120.00	0184.00	0210.00	0213.00*	0348.03*	0353.02*	0358.00*			
Median Family Income >= 120%										
0001.00	0003.00	0004.01	0004.02	0005.00	0006.00	0007.00	0008.01*	0008.03*	0008.04	0009.02*
0010.01*	0010.02*	0011.01*	0011.02*	0012.01*	0012.02*	0013.00*	0014.00	0015.00*	0016.00*	0017.00*
0018.00*	0019.00	0027.02	0028.02*	0029.00	0038.00	0039.02*	0054.00*	0078.00*	0079.00*	0117.00*
0122.04*	0125.00	0134.01	0134.02	0135.00*	0136.01*	0136.02*	0142.00	0143.00	0158.00*	0206.00*
0207.00*	0209.00*	0211.00	0212.00*	0214.00	0215.00*	0216.00	0217.00	0219.00*	0220.00*	0231.00*
0235.00*	0236.00*	0237.00*	0238.00	0254.00*	0255.00	0256.00*	0257.00*	0258.00*	0269.00*	0270.00*
0331.01*	0332.00*	0337.02*	0340.00*	0341.00*	0342.00*	0344.00*	0347.01*	0347.02*	0351.00*	0352.00
0353.01*	0355.00*	0356.01*	0356.02*	0359.00*	0360.00*	0361.00*	0362.01	0362.02*	0362.03*	0363.01*
0363.03*	0364.00*	0365.01	0365.02*	0366.00	0367.00*	0369.00	0373.00	0375.00*	0384.00*	0385.00*
0386.00	0387.00	0388.00*	9802.00*							
Median Family Income Not Known										
0050.00*	0088.01*	0122.01*	9800.00*	9801.00*	9803.00*	9804.00*	9805.00*	9806.00*	9807.00*	9808.00*
9809.00*	9891.00*									

ASSESSMENT AREA - 0010

SUSSEX COUNTY (005), DE

MSA: 41540

Moderate Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WSFS Bank

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0502.00 0504.06 0505.03 0507.03 0518.02

Middle Income

0501.01\* 0501.03\* 0501.04 0501.05 0503.01 0503.02 0504.01\* 0504.03 0504.05\* 0504.07 0504.08\*

0505.01\* 0505.04 0506.01 0506.02 0507.01 0507.04 0507.05 0507.06\* 0508.01 0508.02 0508.03

0509.02 0510.04 0510.05 0510.07 0513.02 0513.05 0513.06\* 0514.00 0515.00 0517.01\* 0517.02\*

0518.01\* 0519.00\*

Upper Income

0509.01 0510.03 0510.06 0511.01 0511.02 0511.03\* 0512.01 0512.02\* 0512.03\* 0512.04\* 0512.05\*

0513.01 0513.03

Income Not Known

9900.00\*

OUTSIDE ASSESSMENT AREA

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 100-110%

4306.01

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 40-50%

0088.04

Median Family Income 50-60%

0091.02

Median Family Income >= 120%

0033.01

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 50-60%

0919.02

COLLIER COUNTY (021), FL



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

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Institution: WSFS Bank

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MSA: 34940

Upper Income

0112.01

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0401.12 0503.07

LEON COUNTY (073), FL

MSA: 45220

Low Income

0006.00

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 50-60%

0117.04

SARASOTA COUNTY (115), FL

MSA: 35840

Moderate Income

0004.06

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 100-110%

7403.05 7502.02

Median Family Income >= 120%

7063.02

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 50-60%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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4205.00

Median Family Income 90-100%

4008.00

CECIL COUNTY (015), MD

MSA: 48864

Low Income

0304.00

Moderate Income

0305.05

Middle Income

0305.03 0309.03 0313.02

Upper Income

0307.00

HARFORD COUNTY (025), MD

MSA: 12580

Upper Income

3032.01

HOWARD COUNTY (027), MD

MSA: 12580

Middle Income

6067.07

KENT COUNTY (029), MD

MSA: NA

Middle Income

9504.00

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income >= 120%

7044.04

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

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Institution: WSFS Bank

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PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 60-70%

8009.00

Median Family Income 80-90%

8013.12

QUEEN ANNE'S COUNTY (035), MD

MSA: 12580

Middle Income

8108.00

SOMERSET COUNTY (039), MD

MSA: 41540

Moderate Income

9301.01

TALBOT COUNTY (041), MD

MSA: NA

Middle Income

9601.00 9609.00

WICOMICO COUNTY (045), MD

MSA: 41540

Middle Income

0002.00 0004.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 30-40%

2001.00

Median Family Income 40-50%

1303.00 1502.00 1902.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

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Institution: WSFS Bank

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Median Family Income 60-70%

1206.00

Median Family Income 100-110%

2404.00

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 80-90%

2148.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 90-100%

0018.03

ATLANTIC COUNTY (001), NJ

MSA: 12100

Moderate Income

0117.02 0119.00 0122.00

Middle Income

0114.01

Upper Income

0109.00 0135.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 80-90%

0213.00

Median Family Income >= 120%

0543.00

CAPE MAY COUNTY (009), NJ

MSA: 36140

Moderate Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

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0218.04

Middle Income

0201.01 0221.02

CUMBERLAND COUNTY (011), NJ

MSA: 47220

Moderate Income

0302.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income >= 120%

0204.00

GLOUCESTER COUNTY (015), NJ

MSA: 15804

Moderate Income

5011.01 5014.02

Middle Income

5010.01 5010.03 5011.03 5012.06 5016.05

Upper Income

5002.04 5006.00 5012.05 5020.01 5020.02

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 80-90%

0013.00

HUNTERDON COUNTY (019), NJ

MSA: 35084

Middle Income

0119.00

Upper Income

0104.00 0108.01 0113.02

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: WSFS Bank

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Respondent ID: 0000707938

Agency: OCC - 1

MERCER COUNTY (021), NJ

MSA: 45940

Moderate Income

0044.06

Middle Income

0036.01

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 70-80%

0082.04

Median Family Income 100-110%

0011.00

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income >= 120%

8005.00

MORRIS COUNTY (027), NJ

MSA: 35084

Upper Income

0419.01 0419.02 0423.02

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 100-110%

7380.01

Median Family Income >= 120%

7380.02

PASSAIC COUNTY (031), NJ

MSA: 35614

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

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Agency: OCC - 1

Institution: WSFS Bank

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Median Family Income >= 120%

2238.02

SALEM COUNTY (033), NJ

MSA: 48864

Low Income

0220.00

SOMERSET COUNTY (035), NJ

MSA: 35154

Upper Income

0522.03

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 70-80%

0341.00

Median Family Income 100-110%

0335.00

MONTGOMERY COUNTY (057), NY

MSA: NA

Middle Income

0726.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 80-90%

1242.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0077.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

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Agency: OCC - 1

Institution: WSFS Bank

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WAYNE COUNTY (169), OH

MSA: NA

Upper Income

0007.00

BEDFORD COUNTY (009), PA

MSA: NA

Middle Income

9605.00

BERKS COUNTY (011), PA

MSA: 39740

Middle Income

0131.00

Upper Income

0117.03

CENTRE COUNTY (027), PA

MSA: 44300

Upper Income

0117.02

ELK COUNTY (047), PA

MSA: NA

Middle Income

9504.00

GREENE COUNTY (059), PA

MSA: NA

Middle Income

9708.00

LANCASTER COUNTY (071), PA

MSA: 29540



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

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Agency: OCC - 1

Institution: WSFS Bank

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Median Family Income 90-100%

0145.02 0146.02

Median Family Income 100-110%

0117.01 0132.03

Median Family Income >= 120%

0117.03

LEHIGH COUNTY (077), PA

MSA: 10900

Middle Income

0055.04 0055.06

Upper Income

0061.02 0062.04

LUZERNE COUNTY (079), PA

MSA: 42540

Middle Income

2146.00

MONROE COUNTY (089), PA

MSA: 20700

Middle Income

3005.02

UNION COUNTY (119), PA

MSA: NA

Moderate Income

0907.00

YORK COUNTY (133), PA

MSA: 49620

Middle Income

0237.21 0237.22 0240.02

CHARLESTON COUNTY (019), SC

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: WSFS Bank

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Respondent ID: 0000707938

Agency: OCC - 1

MSA: 16700

Income Not Known

0004.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 100-110%

5522.00

ROCKWALL COUNTY (397), TX

MSA: 19124

Upper Income

0405.06

ALLEGHANY COUNTY (005), VA

MSA: NA

Middle Income

0701.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 50-60%

4528.01

Median Family Income 90-100%

4501.00 4520.00

Median Family Income 100-110%

4901.03 4913.01

HENRICO COUNTY (087), VA

MSA: 40060

Moderate Income

2004.04

PRINCE WILLIAM COUNTY (153), VA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000707938

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Agency: OCC - 1

Institution: WSFS Bank

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MSA: 47894

Middle Income

9012.09

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Middle Income

0203.06

YORK COUNTY (199), VA

MSA: 47260

Upper Income

0504.01

FAIRFAX CITY (600), VA

MSA: 47894

Middle Income

3005.00

Upper Income

3002.00 3003.00

NEWPORT NEWS CITY (700), VA

MSA: 47260

Moderate Income

0320.06

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000707938

Institution: WSFS Bank

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	600	600	0	0.00%
Small Farm Loans	10	10	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	1,457	1,457	0	0.00%
Total	2,070	2,070	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.