WSFS FINANCIAL CORP

Form 5

February 10, 2005

Reported

OMB APPROVAL FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... 1.0 may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4 Transactions

JOHNSTON KARL L Symbol			r Name and Ticker or Trading S FINANCIAL CORP [WSFS]			I	5. Relationship of Reporting Person(s) to Issuer					
			nent for Issuer's Fiscal Year Ended Day/Year) 2004			- -	(Check all applicable) Director 10% OwnerX Officer (give title Other (specify below) Chief Operating Officer					
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)			6	6. Individual or Joint/Group Reporting (check applicable line)					
WILINGTO	DN, DE 19801					_	X_ Form Filed by Form Filed by 1 Person	One Reporting Po More than One R				
(City)	(State)	(Zip) Tab	le I - Non-Der	ivative Sec	urities	Acqui	red, Disposed o	f, or Beneficial	ly Owned			
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securit (A) or Di (D) (Instr. 3,	sposed	of	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)				
Common Stock	Â	Â	Â	Â	Â	Â	4,533	D	Â			
Common Stock	12/31/2004	Â	<u>J(1)</u>	358.75	A	\$0	358.75	I	401K			
Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.			Persons who respond to the collection of information contained in this form are not required to respond unless					SEC 2270 (9-02)				

the form displays a currently valid OMB control number.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	ant of rlying rities	8. Price of Derivative Security (Instr. 5)	
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
•	Director	10% Owner	Officer	Othe				
JOHNSTON KARL L								
C/O WSFS FINANCIAL CORP	â	â	Chief Operating Officer	â				
838 MARKET STREET	A	Α	A Chief Operating Officer					
WILINGTON Â DEÂ 19801								

Signatures

/s/Karl L.
Johnston

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Acquired throughout the year via the Company's 401K plan.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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