



BENEFICIAL MUTUAL BANCORP, INC. ANNOUNCES ANTICIPATED CLOSING DATE FOR MINORITY STOCK OFFERING AND ACQUISITION OF FMS FINANCIAL CORPORATION

PHILADELPHIA, PA— July 12, 2007 – Beneficial Mutual Bancorp, Inc., the holding company for Beneficial Mutual Savings Bank, announced today that it intends to close its minority stock offering and acquisition of FMS Financial Corporation on Friday, July 13, 2007. The subscription offering, which was open only to eligible depositors of the Bank, concluded on June 11, 2007. It is anticipated that trading in the Company's common stock will begin on the NASDAQ Global Select Market on July 16, 2007 under the symbol "BNCL."

During the offering period, the Company received subscriptions for more than the number of shares permitted to be sold. Shares will be allocated in order of the priorities as outlined in the Company's Plan of Stock Issuance.

Sandler O'Neill & Partners, L.P. served as financial advisor and marketing agent with regard to the stock offering. Muldoon Murphy & Aguggia LLP of Washington, DC served as legal counsel to the Company for the stock offering.

Subscribers may obtain their stock allocation information by calling the Company's Stock Information Center at (866) 254-1216.

This press release contains certain forward-looking statements about the stock issuance and acquisition of FMS Financial Corporation. Forward-looking statements include statements regarding the market for the stock and anticipated future results and can be identified by the fact that they do not relate strictly to historical or current facts. They often include words like "believe," "expect," "anticipate," "estimate" and "intend" or future or conditional verbs such as "will," "would," "should," "could" or "may." Certain factors that could cause actual results to differ materially from expected results include delays in consummation of the stock issuance, increased competitive pressures, changes in the interest rate environment, general economic conditions or conditions within the securities markets, and legislative and regulatory changes that could adversely affect the business of Beneficial Mutual Bancorp, Inc. and Beneficial Mutual Savings Bank.