Zip Code



## Annual Report of Holding Companies—FR Y-6

#### Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number. Date of Report (top-tier holding company's fiscal year-end):

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Brian J. Smith

Name of the Holding Company Director and Official

President/Chief Executive Officer

Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261,

that the Reporter and individual consent to public release of all details in the report concerning that individual. Signature of Holding Company Director and Official **Date of Signature** For holding companies not registered with the SEC-Indicate status of Annual Report to Shareholders: is included with the FR Y-6 report will be sent under separate cover is not prepared For Federal Reserve Bank Use Only

June 30, 2013

This report form is to be filed by all top-tier bank holding compa-

nies and top-tier savings and loan holding companies organized

Month / Day / Year

Reporter's Name, Street, and Mailing Address WFSB Mutual Holding Company Legal Title of Holding Company 190 North Main Street (Mailing Address of the Holding Company) Street / P.O. Box Washington PA 15301 State

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Janet L. Brandtonies Vice President/Controller Name Title 724-206-1035 Area Code / Phone Number / Extension 724-229-8867 Area Code / FAX Number jbrandtonies@mywashingtonfinancial.com E-mail Address

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided. The information for which confidential treatment is sought

is being submitted separately labeled "Confidential."

□ No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

# For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

WFSB, Inc.			1		
Legal Title of Subsidiary Ho	olding Company	-	Legal Title of Subsid	liary Holding Company	
190 North Main Str	eet				
(Mailing Address of the Sub		/) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company	) Street / P.O. Box
Washington	PA	15301			
City	State	Zip Code	City	State	Zip Code
Physical location (if differen	t from mailing address)		Physical location (if	different from mailing address)	
Legal Title of Subsidiary Ho	lding Company		Legal Title of Subsid	iary Holding Company	
(Mailing Address of the Sub	sidiary Holding Company	) Street / P.O. Box	(Mailing Address of t	the Subsidiary Holding Company	) Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical location (if differen	t from mailing address)		Physical location (if o	different from mailing address)	
Legal Title of Subsidiary Hol	lding Company		Legal Title of Subsid	iary Holding Company	
Mailing Address of the Sub	sidiary Holding Company	) Street / P.O. Box	(Mailing Address of t	he Subsidiary Holding Company	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical location (if different	from mailing address)		Physical location (if o	different from mailing address)	
Legal Title of Subsidiary Hol	ding Company		Legal Title of Subsidi	ary Holding Company	
Mailing Address of the Subs	sidiary Holding Company	) Street / P.O. Box	(Mailing Address of the	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical location (if different	from mailing address)		Physical location (if d	lifferent from mailing address)	

# Memorandum

To: Federal Reserve Bank of Cleveland

From: Janet Brandtonies

Date: 09/30/13

**Re:** FR Y-6

FR Y-6 Annual Report of Holding Companies

Item 1. Annual Report to Shareholders – Will be sent under separate cover

Item 2a. Organization Chart - See Attached

Item 2b. Domestic Branch Listing - See Attached

Item 3. Securities Holders – Not Applicable

Item 4. Insiders – See Attached

#### WFSB Mutual Holding Company and Subsidiaries Corporate Structure Chart

Prepared by: Suzanne L. Taylor

Sr. Vice President/Secretary September 19, 2013

WFSB Mutual Holding Company 190 North Main Street, 4th Floor Washington, Pennsylvania State of Incorporation: Pennsylvania Activities

Federal Mutual Savings and Loan Holding Company 100% Ownership of WFSB, Inc.

#### WFSB, Inc. 190 North Main Street, 4th Floor Washington, Pennsylvania

State of Incorporation: Pennsylvania Activities Federal Interim Stock Savings Bank 100% Ownership of Washington Financial Bank

Washington Financial Bank 77 South Main Street Washington, Pennsylvania State of Incorporation: Pennsylvania Activities

State Chartered Savings Bank 100% Ownership of Washington First Corporation; Financial & Tax Consultants, Inc.; Washington Settlement Services, Inc.; and WFSB Management, Inc.

## Washington First Corporation 190 North Main Street, 4th Floor Washington, Pennsylvania

having partial ownership of several low income elderly housing developments.\*

Washington, Pennsylvania State of Incorporation: Pennsylvania State of Incorporation: Pennsylvania Activities Activities Wholly-owned service corporation of the Bank,

Wholly-owned service corporation of the Bank, formed to develop other financial services. Currently inactive.

Financial & Tax Consultants, Inc.

190 North Main Street, 4th Floor

Washington Settlement Services, Inc. 190 North Main Street, 1st Floor Washington, Pennsylvania State of Incorporation: Pennsylvania

Activities

Wholly-owned service corporation of the Bank, formed to provide loan closing and Title insurance services.

WFSB Management, Inc. 1105 North Market Street Wilmington, Delaware State of Incorporation: Delaware Activities

Delaware Investment Holding Company Wholly-owned service corporation of the Bank, formed to improve asset management through investments.

<sup>\*</sup>Canon Apartments, L.P. - Washington, PA - 24% New Eagle Senior Apartments, L.P. - Washington, PA - 24% Burgettstown Elderly Apartments, L.P - Washington, PA - 24% &Crest Avenue Apartments, L.P. - Washington, PA - 24% 430 Valleybrook Road, L.P. - McMurray, PA - 30%

9,	20202	WASHINGTON FINANCIAL BANK	104	328950	UNITED STATES	NOTONIHSAW	10291	1 A41	WASHINGTON	ISSS MURTLAND AVE	614	18909919	Full Service	
			l .					1 '''		2,10 0,10 120,100 330	WASHINGTON MALL PLAZA BRANCH		osivan lina	
9,	28207	WASHINGTON FINANCIAL BANK	1001	275330	UNITED STATES	NOTONIHSAW	19301	A9	WASHINGTON	1200 W CHESTNUT ST			Full Service	
							L	1 1			WASHINGTON CROWN CENTER		J	"
	28207	WASHINGTON FINANCIAL BANK			UNITED STATES			∀d	WASHINGTON	98 E WYLIE AVE	TYLERDALE BRANCH #6	4144023	Full Service	· · · · · · · · · · · · · · · · ·
	28207	WASHINGTON FINANCIAL BANK			UNITED STATES			Aq	WASHINGTON	TEST SOUTH MAIN STREET	SOUTH MAIN STREET BRANCH #1	EZBIBPP	Full Service	
)  S	28207	WASHINGTON FINANCIAL BANK	€01	326620	SETATE GETINU	NOTONIHEAW	11531	A9	MCMURRAY	430 VALLEY BROOK RD			Full Service	<del></del>
<b></b>										1	MCMURRAY - VALLEY BROOK ROAD	1		
		WASHINGTON FINANCIAL BANK			CHITED STATES			Aq	MCMURRAY	3616 WASHINGTON RD	MCMURRAY - ROUTE 19 BRANCH #4	4144005	Full Service	
		WASHINGTON FINANCIAL BANK			<b>UNITED STATES</b>	MASHINGTON	15340	∀d	НІСКОВА	220 MAIN STREET	HICKOSK BRANCH #8	9666414	Full Setvice	
		WASHINGTON FINANCIAL BANK		826375	UNITED STATES	WASHINGTON	TIESI	Agi	CANONSBURG	160 EAST PIKE STREET			Full Service	
	26207	WASHINGTON FINANCIAL BANK			UNITED STATES	WASHINGTON	163301			77 SOUTH MAIN STREET			Full Service (Head Office)	
Comments	Head Office ID RSSD.	Head Office	Office Number*	FDIC UNINUM.	Country	County	ebo0 qi2					Branch ID RSSD*		eta Action Effective Date

<sup>•</sup> FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of those values is not required.

To salictly the PR Y-10 reporting requirements, you must also submit PR Y-10 Domestic Brench Schedules for each brench with a Data Action of Change. Close, Dolete, or Add.
The PR Y-10 report may be submitted in a hardcopy format or van the PR Y-10 Domestic Brench integrally floorine, federal resorve gov.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail. When you are finished, send a saved copy to your FRB contact. See the detaked instructions on this ske for more information.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.

Add: It a reportable branch is missting, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisation date in the Effective Date column.

Actions

OCH: If the branch information is conect, enter 'Ober in the Data Action column.

Charage: If he burner information is recorded, or incomplete, revise the date, onlet 'Change' in the Data Action column and the date when the information first became variety the branch action of coloses, and or Obes in the Data Action column.

Data Action column are aware aware the Change in the Report Change in the Reference of the the Refe

- Reconclination and vertication steps.  $I: \ \ \, \text{in the Data Action column of each be such row, enter one or more of the actions specified below. <math display="block">I: \ \, \text{in the Data Action column of each be such row, enter one or more of the actions appear of the property of t$

Results: A list of branches for your holding company: WFSB MUTUAL HOLDING COMPANY (3831326) of WASHINGTON, PA.
The data are as of 06/30/2013. Data reliects information that was received and processed through 07/09/2013.

Repor (1), (2) Report Item 4: Insiders

(1) Name, City, St Countr	(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
James I Washin USA	Mary Lyn Drewitz Washington, PA USA	Partner/Attorney Goldfarb, Posner, Beck, DeHaven & Drewitz	Director & Chairman	Director & Chairman WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Goldfarb, Posner, Beck, DeHaven & Drewitz (33.3% Interest)
Telford Frederi USA Louis E	D. Jackson Milhollan Washington, PA USA	President Precision Marshall Steel Company	Director & Vice Chairman	Director & Vice Chairman WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Precision Industries, Inc. (52% Voting Shares)  TAJA General Partnership (55% Ownership)
Canons USA Brian J. McMur USA	David R. Andrews Washington, PA USA	President Washington Tool & Machine Co.	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Washington Tool & Machine Co. (100% Control - Voting Stock) Platt Andrews Land Partnership (50% Ownership and Control) Howard A. Patterson Trust Fund Parts A&B-Sole Trustee-no ownership (100% Control) (holds stock of WTM)
	Martin P. Beichner, Jr. Washington, PA USA	President Accutrex Products, Inc.	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Accutrex Products Inc. (57% Ownership)  ATX Partners (33.3% Ownership)
	William M. Campbell Washington, PA USA	President Camalloy, Inc.	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Campbell Stainless Products Co. (part-owner)

Report Item 4: Insiders

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
James R. Proudfit Washington, PA USA	Vice President Proudfit Insurance	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	N/A
Telford W. Thomas Frederick, MD USA	Retired President The Washington Hospital	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	N/A
Louis E. Waller Canonsburg, PA USA	President Waller Corporation	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Waller Corporation (51% Ownership) Waller Family Partnership (18% Real Estate Holding)
Brian J. Smith McMurray, PA USA	Refer to 3(b)	Director & President/CEO	Director & President/CEO WFSB, Inc. Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	N/A
			Director/Chairman/President/CEO WFSB Management, Inc.				

#### Report Item 4: Insiders

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Positlon with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
John S. Milinovich McMurray, PA USA	Refer to 3(b)	Exec. Vice President/ Treasurer/CFO	Vice President/Treasurer WFSB, Inc.	N/A	None	None	N/A
			Executive Vice President/Treasurer/CFO/ Finance Division Manager Washington Financial Bank				
			Vice President/Treasurer Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.				
			Director/Treasurer/Secretary WFSB Management, Inc.				
Michael P. Pirih Hickory, PA USA	Refer to 3(b)	Exec. Vice President/ Chief Information Officer	Exec. Vice President/ CIO/Info. Technology/Deposit Operations/Marketing Washington Financial Bank	N/A	None	None	N/A
Suzanne L. Taylor Washington, PA USA	Refer to 3(b)	Sr. Vice President/Secretary/	Secretary WFSB, Inc.	N/A	None	None	N/A
037			Sr. Vice President/Secretary/ Administrative Services Div. Manager Washington Financial Bank				
			Secretary Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.				
Michael L. Chaido McMurray, PA USA	Refer to 3(b)	Sr. Vice President/Chief Risk and Compliance Officer	Sr. Vice President/Chief Risk and Compliance Officer Washington Financial Bank	N/A	None	None	N/A
John F. Clayton Wexford, PA USA	Refer to 3(b)	Sr. Vice President/Community Banking/Sales Manager	Sr. Vice President/Community Banking/Sales Manager Washington Financial Bank	N/A	None	None	N/A
Edward R. Ermine Connellsville USA	Refer to 3(b)	Sr. Vice President/Chief Credit Officer	Sr. Vice President/Chief Credit Officer Washington Financial Bank	N/A	None	None	N/A

Report Item 4: Insiders

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with Holding Company	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiarles (include names of subsidiarles)	(4) (c) List names of other companies (includes partnerships) If 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Delbert O. Hague, Jr. Rochester, PA USA	Refer to 3(b)	Sr. Vice President/Residential Lending Manager	Sr. Vice President/Residential Lending Division Manager Washington Financial Bank	N/A	None	None	N/A
			Vice President Washington Settlement Services, Inc.				
William J. King Munhall, PA USA	Refer to 3(b)	Sr. Vice President/Commercial Banking Manager	Sr. Vice President/Commercial Banking Manager Washington Financial Bank	N/A	None	None	N/A
Janet L. Brandtonies Washington, PA USA	Refer to 3(b)	Vice President/Controller	Vice President/Controller Washington Financial Bank	N/A	None	None	N/A

n.₩

Form FR Y-6 WFSB, Inc. Fiscal Year Ending June 30, 2013

Report Item 4: Insiders

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with WFSB, Inc.	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Mary Lyn Drewitz Washington, PA USA	Partner/Attorney Goldfarb, Posner, Beck, DeHaven & Drewitz	Director & Chairman	Director & Chairman  Washington Financial Bank  Washington First Corporation  Financial & Tax Consultants, Inc.  Washington Settlement Services, Inc.	N/A	None	None	Goldfarb, Posner, Beck, DeHaven & Drewitz (33.3% Interest)
D. Jackson Milhollan Washington, PA USA	President Precision Marshall Steel Company	Director & Vice Chairman	Director & Vice Chairman Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Precision Industries, Inc. (52% Voting Shares)  TAJA General Partnership (55% Ownership)
David R. Andrews Washington, PA USA	President Washington Tool & Machine Co.	Director	Director Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Washington Tool & Machine Co. (100% Control - Voting Stock) Piatt Andrews Land Partnership (50% Ownership and Control) Howard A. Patterson Trust Fund Parts A&B-Sole Trustee-no ownership (100% Control) (holds stock of WTM)
Martin P. Beichner, Jr. Washington, PA USA	President Accutrex Products, Inc.	Director	Director Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Accutrex Products Inc. (57% Ownership) ATX Partners (33.3% Ownership)

Form FR Y-6
WFSB, Inc.
Fiscal Year Ending June 30, 2013

Report Item 4: Insiders

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with WFSB, Inc.	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
William M. Campbell Washington, PA USA	President Camalloy, Inc.	Director	Director Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Campbell Stainless Products Co. (part-owner)
James R. Proudfit Washington, PA USA	Vice President Proudfit Insurance	Director	Director Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	N/A
Telford W. Thomas Frederick, MD USA	Retired President The Washington Hospital	Director	Director Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	N/A
Louis E. Waller Canonsburg, PA USA	President Waller Corporation	Director	Director Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	Waller Corporation (51% Ownership) Waller Family Partnership (18% Real Estate Holding)
Brian J. Smith McMurray, PA USA	Refer to 3(b)	Director & President/CEO	Director & President/CEO Washington Financial Bank Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.  Director/Chairman/President/CEO WFSB Management, Inc.	N/A	None	None	N/A



## Form FR Y-6 WFSB, Inc. Fiscal Year Ending June 30, 2013

Report Item 4: Insiders

(1) Name, City, State Country	(2) Principal Occupation if other than with Holding Company	(3) (a) Title & Position with WFSB, Inc.	(3) (b) Title & Position with Subsidiaries (include names of subsidiaries)	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Holding Company	(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
John S. Milinovich McMurray, PA USA	Refer to 3(b)	Vice President/Treasurer	Executive Vice President/Treasurer/CFO/Finance Division Manager Washington Financial Bank  Vice President/Treasurer Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc. Director/Treasurer/Secretary WFSB Management, Inc.	N/A	None	None	N/A
Suzanne L. Taylor Washington, PA USA	Refer to 3(b)	Secretary	Sr. Vice President/Secretary/ Administrative Services Div. Manager Washington Financial Bank  Secretary Washington First Corporation Financial & Tax Consultants, Inc. Washington Settlement Services, Inc.	N/A	None	None	N/A