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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

2019 SEP 23 PM 3:18

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized 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.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2019

Month / Day / Year
 None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

I, David J. Bursic

Name of the Holding Company Director and Official

Director, 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.

WVS Financial Corp.

Legal Title of Holding Company

9001 Perry Highway

(Mailing Address of the Holding Company) Street / P.O. Box

Pittsburgh PA 15237

City State Zip Code

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Linda K. Butia Vice President/CAO

Name Title

412-364-1911

Area Code / Phone Number / Extension

412-364-4120

Area Code / FAX Number

accounting@wvsbank.com

E-mail Address

www.wvsbank.com

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

Signature of Holding Company Director and Official

September 18, 2019

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

RSSD ID 2140115
 C.I. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 0

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report.....
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

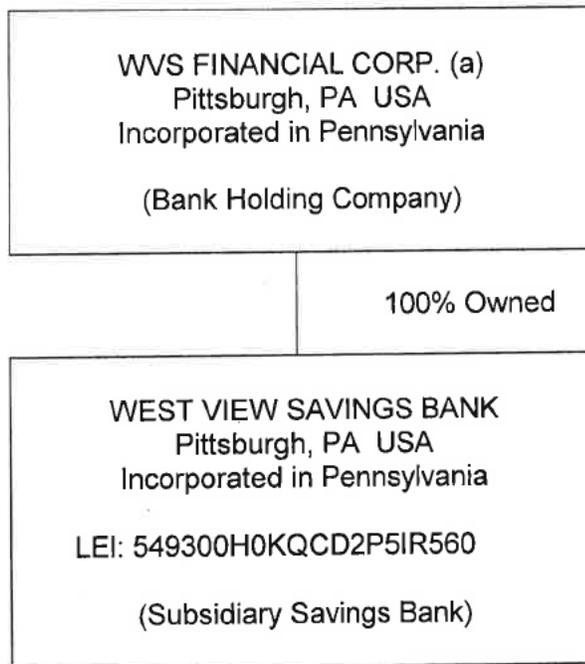
Form FR Y-6

**WVS Financial Corp.
Pittsburgh, Pennsylvania
Fiscal Year Ending June 30, 2019**

Item 1. ANNUAL REPORT TO SHAREHOLDERS

The bank holding company is registered with the United States Securities and Exchange Commission and files a Form 10-K.

Item 2a. ORGANIZATION CHART



Item 2b. DOMESTIC BRANCH LISTING

No changes to report on the Domestic Branch Listing.

(a) LEI is N/A unless noted.

Results: A list of branches for your depository institution: WEST VIEW SAVINGS BANK (ID RSSD: 842376).
 This depository institution is held by WVS FINANCIAL CORP. (2140115) of PITTSBURGH, PA.
 The data are as of 06/30/2019. Data reflects information that was received and processed through 07/07/2019.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

Actions

OK: If the branch information is correct, enter 'OK' in the **Data Action** column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

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.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 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.

Note:

To satisfy the **FR Y 10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.
 The FR Y 10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	842376	WEST VIEW SAVINGS BANK	9001 PERRY HIGHWAY	PITTSBURGH	PA	15237	ALLEGHENY	UNITED STATES	Not Required	Not Required	WEST VIEW SAVINGS BANK	842376	
OK		Full Service	2103419	CRANBERRY OFFICE	20531 RT 19	CRANBERRY TWP	PA	16066	BUTLER	UNITED STATES	Not Required	Not Required	WEST VIEW SAVINGS BANK	842376	
OK		Limited Service	2103370	SHERWOOD OAKS BRANCH	100 NORMAN DRIVE	CRANBERRY TWP	PA	16066	BUTLER	UNITED STATES	Not Required	Not Required	WEST VIEW SAVINGS BANK	842376	
OK		Full Service	2103361	BELLEVUE OFFICE	572 LINCOLN AVE.	PITTSBURGH	PA	15202	ALLEGHENY	UNITED STATES	Not Required	Not Required	WEST VIEW SAVINGS BANK	842376	
OK		Full Service	2103400	WEST VIEW OFFICE	456 PERRY HIGHWAY	PITTSBURGH	PA	15229	ALLEGHENY	UNITED STATES	Not Required	Not Required	WEST VIEW SAVINGS BANK	842376	
OK		Full Service	2103389	FRANKLIN PARK OFFICE	2566 BRANDT SCHOOL	WEXFORD	PA	15090	ALLEGHENY	UNITED STATES	Not Required	Not Required	WEST VIEW SAVINGS BANK	842376	

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Pittsburgh, PA
Fiscal Year Ending June 30, 2019

Report Item 3: Securities Holders

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 06-30-2019			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 06-30-2019		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
John W. Grace Valencia, PA USA	USA	3,000 ¹ - 0.15% Common Stock 170,759 ¹ - 8.79% Common Stock ESOP (Trustee)	None		
David J. Bursic Wexford, PA USA	USA	203,829 ² - 10.49% Common Stock			
Monongahela Capital Harmony, PA USA	USA	162,256 ³ - 8.35% Common Stock			
WVS Financial Corp ESOP Pittsburgh, PA USA	USA	146,163 ¹ - 7.52% Common Stock			
AllianceBerstein L.P. New York, NY USA	USA	143,233 ⁴ - 7.37% Common Stock			
Tontine Financial Partners, L.P. Greenwich, CT USA	USA	108,585 ⁵ - 5.59% Common Stock			

¹ Mr. Grace is the trustee of the trust created pursuant to WVS Financial Corp. Employee Stock Ownership Plan ("ESOP"). The indicated holdings represent shares held in the ESOP, of which 146,163 shares have been allocated to participating employees and will be voted at the direction of the participants, and 170,759 shares are unallocated and are generally voted by the trustee at his discretion.

² Includes 83,614 shares held jointly with Mr. Bursic's wife, 9,738 shares held solely by Mr. Bursic's wife, 200 shares held by Mr. Bursic's children, 1,731 shares held in the Company's deferred compensation plan, 11,798 shares held in an IRA, and 55,102 shares held for the account of Mr. Bursic in the ESOP.

³ Pursuant to filings made under the Exchange Act, Monongahela Capital Management, an investment advisor, possesses sole voting and dispositive power over the 162,256 shares. The shares are owned by investment advisory clients of Monongahela Capital Management.

⁴ Pursuant to filings made under the Exchange Act, AllianceBerstein L.P., an investment advisor, possesses sole voting and dispositive power over the 143,233 shares. The shares are owned by investment advisory clients of AllianceBerstein L.P.

⁵ Pursuant to filings made under the Exchange Act, Tontine Financial Partners, L.P., an investment advisor, possesses sole voting and dispositive power over the 108,585 shares. The shares are owned by investment advisory clients of Tontine Financial Partners, L.P.

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WVS Financial Corp.
Pittsburgh, PA
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company ¹	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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 W. Grace Valencia, PA, USA	Investment Advisor	Director, Chairman of the Board of Directors	Director, Chairman of the Board of Directors (West View Savings Bank)	President and Director of G & R Investment Consultants, Inc.	8.94%	None	100% - President and Director of G & R Investment Consultants, Inc.
David J. Bursic Wexford, PA, USA	N/A	Director, President and Chief Executive Officer	Director, President and Chief Executive Officer (West View Savings Bank)	None	10.49%	None	None
Lawrence M. Lehman Wexford, PA, USA	Insurance Sales and Marketing	Director	Director (West View Savings Bank)	Office Manager, Dinnin & Parker Associates	0.38%	None	None
Joseph W. Unger Warrendale, PA, USA	Retired	Director	Director (West View Savings Bank)	None	0.10%	None	None
John A. Howard, Jr. Allison Park, PA, USA	Retired	Director	Director (West View Savings Bank)	None	0.37%	None	None
Edward F. Twomey, III Wexford, PA, USA	Broker	Director	Director (West View Savings Bank)	Senior Vice President Financial Institutions Group Samuel A. Ramirez & Co., Inc.	0.71%	None	None

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WVS Financial Corp.
Pittsburgh, PA
Fiscal Year Ending June 30, 2019

Report Item 4: Insiders
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company ¹	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	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)
Michael R. Rutan Pittsburgh, PA, USA	N/A	Senior Vice President - Operations and Corporate Secretary	Senior Vice President - Operations and Corporate Secretary (West View Savings Bank)	None	0.26%	None	None
Linda K. Butia Pittsburgh, PA, USA	N/A	Vice President - Treasurer and Chief Accounting Officer	Vice President - Treasurer and Chief Accounting Officer (West View Savings Bank)	None	0.04%	None	None

¹ Based upon filings made pursuant to the Securities Exchange Act of 1934 (the "Exchange Act") and information furnished by the respective individuals. Under regulations promulgated pursuant to the Exchange Act, shares of Common Stock are deemed to be beneficially owned by a person if he or she directly or indirectly has or shares (i) voting power, which includes the power to vote or to direct the voting of shares, or (ii) investment power, which includes the power to dispose or to direct the disposition of the shares.

Under applicable regulations, a person is deemed to have beneficial ownership of any shares of Common Stock which may be acquired as of June 30, 2019 pursuant to the exercise of outstanding stock options. Shares Common Stock which are subject to stock options are deemed to be outstanding for the purpose of computing the percentage of outstanding Common Stock owned by such person or group but not deemed outstanding for the purpose of computing the percentage of Common Stock owned by any other person or group. There were no stock options outstanding as of June 30, 2019.

Mr. Grace is the trustee of the trust created pursuant to WVS Financial Corp. Employee Stock Ownership Plan ("ESOP"). The indicated holdings represent shares held in the ESOP, of which 146,163 shares have been allocated to participating employees and will be voted at the direction of the participants, and 170,759 shares are unallocated and are generally voted by the trustee in his discretion.