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)); 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, 1850e(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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/or 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.

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.

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

RASSD ID 2140115
C.L

FR Y-6
OMB Number: 7100-0297
Approval expires November 30, 2019
Page 1 of 2

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

June 30, 2019
Month / Day / Year

None
Reportee's Legal Entity Identifier (LEI) (20-character LEI code)

Reportee's Name, Street, and Mailing Address

WSS 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)

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@wssbank.com
E-mail Address

www.wssbank.com
Address (URL) for the Holding Company's web page

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

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

1. a letter justifying this request has been 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.”

Public reporting burden for this information collection is estimated to vary from 1.0 to 101 hours per response, with an average of 5.60 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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
03/2018
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

WVS FINANCIAL CORP. (a)
Pittsburgh, PA USA
Incorporated in Pennsylvania
(Bank Holding Company)

100% Owned

WEST VIEW SAVINGS BANK
Pittsburgh, PA USA
Incorporated in Pennsylvania
LEI: 549300H0KQCD2P5IR560
(Subsidiary Savings Bank)

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://ylOonline.federalreserve.gov.

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

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>842376</td>
<td>Full Service (Head Office)</td>
<td>842376</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>9001 FERRY HIGHWAY</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15237</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2103419</td>
<td>Full Service</td>
<td>2103419</td>
<td>CRANBERRY OFFICE</td>
<td>20521 RT 79</td>
<td>CRANBERRY TWP</td>
<td>PA</td>
<td>15086</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2103361</td>
<td>Limited Service</td>
<td>2103361</td>
<td>SHEPPARDDALE OFFICE</td>
<td>230 NORMAND DRIVE</td>
<td>CRANBERRY TWP</td>
<td>PA</td>
<td>15066</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2103361</td>
<td>Full Service</td>
<td>2103361</td>
<td>BELLEVue OFFICE</td>
<td>372 LINCOLN AVE</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15202</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2103400</td>
<td>Full Service</td>
<td>2103400</td>
<td>WEST VIEW OFFICE</td>
<td>456 PERRY HIGHWAY</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15229</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>2103389</td>
<td>Full Service</td>
<td>2103389</td>
<td>FRANKLIN PARK OFFICE</td>
<td>2566 BRANDT SCHOOL</td>
<td>WEXFORD</td>
<td>PA</td>
<td>15090</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>John W. Grace</td>
<td>USA</td>
<td>3,000 - 0.16% Common Stock</td>
</tr>
<tr>
<td>Valencia, PA USA</td>
<td></td>
<td>170,759 - 8.79% Common Stock (Trustee)</td>
</tr>
<tr>
<td>David J. Bursic</td>
<td>USA</td>
<td>203,829 - 10.46% Common Stock</td>
</tr>
<tr>
<td>Wexford, PA USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monongahela Capital</td>
<td>USA</td>
<td>162,258 - 8.35% Common Stock</td>
</tr>
<tr>
<td>Harmony, PA USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WVS Financial Corp ESOP</td>
<td>USA</td>
<td>146,163 - 7.62% Common Stock</td>
</tr>
<tr>
<td>Pittsburgh, PA USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alliance Bernstein L.P.</td>
<td>USA</td>
<td>143,233 - 7.37% Common Stock</td>
</tr>
<tr>
<td>New York, NY USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tontine Financial Partners, L.P.</td>
<td>USA</td>
<td>108,585 - 5.56% Common Stock</td>
</tr>
<tr>
<td>Greenwich, CT USA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>(2)(a) Name &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 162,258 shares. The shares are owned by investment advisory clients of Monongahela Capital Management.

4 Pursuant to filings made under the Exchange Act, Alliance Bernstein 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 Alliance Bernstein 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.
<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with holding company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in holding company</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)</th>
<th>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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John W. Grace</td>
<td>Investment Advisor</td>
<td>Director, Chairman of the Board of Directors (West View Savings Bank)</td>
<td>President and Director of G &amp; R Investment Consultants, Inc.</td>
<td>8.94%</td>
<td>100% - President and Director of G &amp; R Investment Consultants, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>David J. Bursic</td>
<td>N/A</td>
<td>Director, President and Chief Executive Officer (West View Savings Bank)</td>
<td>None</td>
<td>10.49%</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Lawrence M. Lehman</td>
<td>Insurance Sales and Marketing</td>
<td>Director (West View Savings Bank)</td>
<td>Office Manager, Dinin &amp; Parker, Associates</td>
<td>0.38%</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Joseph W. Unger</td>
<td>Retired</td>
<td>Director (West View Savings Bank)</td>
<td>None</td>
<td>0.10%</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>John A. Howard, Jr.</td>
<td>Retired</td>
<td>Director (West View Savings Bank)</td>
<td>None</td>
<td>0.37%</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Edward F. Twomey, III</td>
<td>Broker</td>
<td>Director (West View Savings Bank)</td>
<td>Senior Vice President Financial Institutions Group Samuel A. Ramirez &amp; Co., Inc.</td>
<td>0.71%</td>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 4: Insiders
(1)(b)(6) and (2)(b)(6)

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with holding company</th>
<th>Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (Include names of other businesses)</th>
<th>Percentage of Voting Securities in holding company¹</th>
<th>Percentage of Voting Securities in Subsidiaries (Include names of subsidiaries)</th>
<th>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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael R. Rutan</td>
<td>N/A</td>
<td>Senior Vice President - Operations and Corporate Secretary (West View Savings Bank)</td>
<td>None</td>
<td>None</td>
<td>0.26%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Linda K. Butia</td>
<td>N/A</td>
<td>Vice President - Treasurer and Chief Accounting Officer (West View Savings Bank)</td>
<td>None</td>
<td>None</td>
<td>0.04%</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

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 of 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 170,756 shares are unallocated and are generally voted by the trustee in his discretion.