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, 13503(a)(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. 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 ESO/ESOT formed as a corporation or is an L.L.C., 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 and 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, or 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 is not aware of information concerning that individual.

Signature of Holding Company Director and Official
[Signature] September 18, 2020
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

RQSD ID
C.I.

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 J.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):
JUNE 30, 2020

Month / Day / Year

None

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

Reporter's Name, Street, and Mailing Address

WWS Financial Corp.

Legal Title of Holding Company

1101 Perry Highway

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

Pittsburgh, Pennsylvania 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@wvsabnk.com

E-mail Address

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

Is confidential treatment requested for any portion of this report submission? ☐ No ☐ 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."
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

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WWS 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)
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Item 2b. DOMESTIC BRANCH LISTING
No changes to report on the Domestic Branch Listing.

(a) LEI is N/A unless noted.
Form FR Y-6
WVS Financial Corp.
Pittsburgh, PA
Fiscal Year Ending June 30, 2020

Report Item 3: Securities Holders

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>John A. Howard, Jr.</td>
<td>USA</td>
<td>7,201^ - 0.4% Common Stock</td>
</tr>
<tr>
<td>Allison Park, PA USA</td>
<td></td>
<td>169,910^ - 8.4% Common Stock ESOP (Trustee)</td>
</tr>
<tr>
<td>David J. Bursic</td>
<td>USA</td>
<td>208,789^ - 11% Common Stock</td>
</tr>
<tr>
<td>Wexford, PA USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alliance Bernstein L.P.</td>
<td>USA</td>
<td>154,909^ - 8.1% Common Stock</td>
</tr>
<tr>
<td>New York, NY USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monongahela Capital Management</td>
<td>USA</td>
<td>163,417^ - 8.0% 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>145,537^ - 7.8% Common Stock</td>
</tr>
<tr>
<td>Pittsburgh, PA USA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tortline Financial Partners, L.P.</td>
<td>USA</td>
<td>123,540^ - 6.5% Common Stock</td>
</tr>
<tr>
<td>Greenwich, CT USA</td>
<td></td>
<td></td>
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</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 06-30-2020

<table>
<thead>
<tr>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name &amp; Address (City, State, Country)</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td></td>
<td></td>
<td>None</td>
</tr>
</tbody>
</table>

^ Mr. Howard 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 149,537 shares have been allocated to participating employees and will be voted at the direction of the participants, and 169,910 shares are unallocated and are generally voted by the trustee at his discretion.

^ 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, 11,788 shares held in an IRA, and 60,091 shares held for the account of Mr. Bursic in the ESOP.

^ Pursuant to filings made under the Exchange Act, Alliance Bernstein L.P., an investment advisor, possess sole voting and dispositive power over the 154,909 shares. The shares are owned by investment advisory clients of Alliance Bernstein L.P.

^ Pursuant to filings made under the Exchange Act, Monongahela Capital Management, an investment advisor, possess sole voting and dispositive power over the 153,417 shares. The shares are owned by investment advisory clients of Monongahela Capital Management.

^ Pursuant to filings made under the Exchange Act, Tortline Financial Partners, L.P. ("TFP"), is a Delaware limited partnership which directly owns the indicated shares and possesses shared voting and shared dispositive power over the indicated shares. Tortline Management, LLC ("TM") is a Delaware limited liability company which serves as general partner of TFP with respect to the shares owned by TFP and has the power to direct the affairs of TFP, including directing the receipt of dividends from or the proceeds from the sale of such shares. Jeffrey I. Gendall is the Managing Member of TM and in that capacity directs its operations.
<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 A. Howard, Jr. Allison Park PA, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director, Chairman of the Board of Directors (West View Savings Bank)</td>
<td>None</td>
<td>8.8%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>David J. Bursic Wexford, PA, USA</td>
<td>N/A</td>
<td>Director, President and Chief Executive Officer</td>
<td>Director, President and Chief Executive Officer (West View Savings Bank)</td>
<td>None</td>
<td>11.0%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Lawrence M. Lehman Wexford, PA, USA</td>
<td>Insurance Sales and Marketing</td>
<td>Director</td>
<td>Director (West View Savings Bank)</td>
<td>Office Manager, Dinrin &amp; Parker Associates</td>
<td>0.4%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Joseph W. Unger Warrendale, PA, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director (West View Savings Bank)</td>
<td>None</td>
<td>0.1%</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Edward F. Twomey, III Wexford, PA, USA</td>
<td>Broker</td>
<td>Director</td>
<td>Director (West View Savings Bank)</td>
<td>Senior Vice President, Financial Institutions Group, Samuel A. Ramirez &amp; Co., Inc.</td>
<td>0.7%</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>
Report Item 4: Insiders (1)(a)(b)(c) and (2)(a)(b)(c)

<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>Percentage of Voting Securities held</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, Pittsburgh, PA, USA</td>
<td>N/A</td>
<td>Senior Vice President - Operations and Corporate Secretary (West View Savings Bank)</td>
<td>Senior Vice President - Operations and Corporate Secretary (West View Savings Bank)</td>
<td>None</td>
<td>0.4%</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Linda K. Butia, Pittsburgh, PA, USA</td>
<td>N/A</td>
<td>Vice President - Treasurer and Chief Accounting Officer (West View Savings Bank)</td>
<td>Vice President - Treasurer and Chief Accounting Officer (West View Savings Bank)</td>
<td>None</td>
<td>0.1%</td>
<td>None</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, 2020 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, 2020.

Mr. Howard 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 146,537 shares have been allocated to participating employees and will be voted at the direction of the participants, and 160,910 shares are unallocated and are generally voted by the trustee in his discretion.
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 06/30/2020. Data reflects information that was received and processed through 07/05/2020.

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 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>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>842376</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>9001 PERRY HIGHWAY</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15237</td>
<td>ALLEGHENY</td>
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<tr>
<td>OK</td>
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<td>Full Service</td>
<td>2103419</td>
<td>CRANBERRY OFFICE</td>
<td>20531 RT 19</td>
<td>CRANBERRY TWP</td>
<td>PA</td>
<td>16066</td>
<td>BUTLER</td>
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<td>OK</td>
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<td>Limited Service</td>
<td>2103370</td>
<td>SHERWOOD OAKS BRANCH</td>
<td>100 NORMAN DRIVE</td>
<td>CRANBERRY TWP</td>
<td>PA</td>
<td>16066</td>
<td>BUTLER</td>
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<td>BELLEVUE OFFICE</td>
<td>572 LINCOLN AVE</td>
<td>PITTSBURGH</td>
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<td>2566 BRANDT SCHOOL</td>
<td>WEXFORD</td>
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<td>Country</td>
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<td>Office Number*</td>
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<tr>
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