

Board of Governors of the Federal Reserve System



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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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.

I, Michael L. Chaido

Name of the Holding Company Director and Official

President/CEO

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

09/20/2024

Date of Signature

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____

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

June 30, 2024

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

City State Zip Code

77 South Main Street, Washington, PA 15301

Physical Location (If different from mailing address)

Person to whom questions about this report should be directed:

Janet L. Brandtonies EV/P/CFO

Name Title

724-206-1035

Area Code / Phone Number / Extension

724-229-8867

Area Code / FAX Number

jbrandtonies@washfin.bank

E-mail Address

N/A

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

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

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."

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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.

Legal Title of Subsidiary Holding Company

190 North Main Street

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

Washington PA 15301
City State Zip Code

77 South Main Street, Washington, PA 15301

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6
WFSB, Inc.
LEI: N/A
Fiscal Year Ending June 30, 2024

Report Item 4: Insiders
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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 Subsidiaries (Include names of subsidiaries)	(4) (b) Percentage of Voting Shares in Holding Company		(4) (c) List names of other companies (Includes partnerships)
						(4) (b) Percentage of Voting Shares in Holding Company	(4) (c) List names of other companies (Includes partnerships)	
Mary Lyn Drewitz Washington, PA USA	Of Counsel	Director & Chairman	Director & Chairman Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Of Counsel, Goldfarb, Posner, Beck, DeHaven & Drewitz	None	None	None	
Martin P. Beichner, Jr. Washington, PA USA	President	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Accutrex Products, Inc.	None	None	Accutrex Products Inc. (56% Ownership)	
R. Carolyn Belczyk Monessen, PA USA	Partner	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Partner Guthrie, Belczyk & Associates, P.C.	None	None	ATX Partners (50% Ownership)	
William M. Campbell*	Retired President Washington, PA USA	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Retired President Camalloy, Inc.	None	None	Campbell Stainless Products Co., President (45%)	
Edward C. Morasczyk Washington, PA USA	Senior Partner	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Senior Partner Morasczyk, Yarosz & Stopperich	None	None	1600 Jefferson Associates, LLC (LLC Member, 37.50% Ownership)	
							390 Washington Road, LLC (LLC Member 35.00% Ownership)	
							502 Valleybrook Rd, LLC (LLC Member, 50.00% Ownership)	
							ABFN (General Partner/Co-Trustee/Trustee, 25.00% Ownership)	
							Accel Warranty Group 2017 LLC (LLC Member, 35.00% Ownership)	
							Accel Warranty Group B 2017 LLC (LLC Member, 40.00% Ownership)	

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WFSB, Inc.

LEI: N/A

Fiscal Year Ending June 30, 2024

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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 Subsidiaries (include names of subsidiaries)	(4)(b) Percentage of Voting Shares in Holding Company (List names of securities held and percentage of voting securities held)	(4)(c) List names of other companies (include partnerships)
							(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)
Edward C. Morascyzk	(continued)						Accel Warranty Group B LLC (LLC Member, 40.00% Ownership)
							Accel Warranty Group LLC (LLC Member, 35.00% Ownership)
							Columbia Manifold, LLC (LLC Member, 50.00% Ownership)
							ERA Development Company (General Partner, 50.00% Ownership)
							Evergreen Assisted Living (General Partner, 33.33% Ownership)
							Falcon III Partners (General Partner, 33.30% Ownership)
							Lakeview Pavilion Group, LLC (LLC Member, 70.00% Ownership)
							Lakeview Waterfront, LLC (LLC Member, 70.00% Ownership)
							Morascyzk Yarosi and Morascyzk (General Partner, 50.00% Ownership)
							M&M Squared, LLC (General Partner, 50.00% Ownership)
							Nlat Holdings, LLC (LLC Member 50.00% Ownership)
							Personal Care at Evergreen, Inc. (Shareholder & Officer/Co-Trustee/ Trustee, 33.33% Ownership)
							Prime Collision Center, LLC (LLC Member, 35.00% Ownership)
							Runway Ford, Inc. (Shareholder & Officer/Co-Trustee, 25.00% Ownership)
							Talon Asset Management, LLC (LLC Member, 50.00% Ownership)

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WFSB, Inc.
LEI: N/A
Fiscal Year Ending June 30, 2024

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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 Subsidiaries (include names of subsidiaries)	(4) (b) Percentage of Voting Shares in Holding Company (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships) securities are held (List names of companies and percentage of voting securities held)
							(1) (2) (3) (4)
Edward C. Morascyzk	(continued)						Washington Motor Cars, LLC (LLC Member & Officer/Trustee, 51.00% Ownership)
E. Alex Paris, III	President	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President, Alex E. Paris Contracting and other associated companies	None	None	Waterford Villas LP (Limited Partner/Trustee, 25.00% Ownership)
John L. McCarthy	Director	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Chapman Corporation, Chief Financial Officer Washington Administrative Services, Inc.; Treasurer Chapman Investments, L.P., Financial Advisor The Joan Chapman Family Trust, Financial Advisor	None	None	Alex E. Paris Contracting Company Inc., President (50.91% ownership) Alex E. Paris Equipment and Sales Corp., President (50% ownership) Atlasburg Land Co., LLC, Member (50% ownership) EAP Industries, Inc., President (50% ownership) Franklin Lakeview Estates LLC, Member (50% ownership) CVL Partners, LP, Limited Partner (49.5% ownership) Cherry Valley Lake Development Co., President (50% ownership) Campbell Drive Holdings LLC, Member (50% ownership) Frankford Springs Land Company LLC, Member (50% ownership) ATA Land Company LLC, Member (50% ownership) Equipment Rental Services LLC, Member (50% ownership) AES South Fayette LLC, Member (34% ownership) T&A Land Ventures LLC, Member (50% ownership) Cross Creek Builders LLC, Member (50% ownership) Majestic Pointe Development LLC, Member (100% ownership) North Branch Land Co. LLC, Member (100% ownership) NBL Mining Company LLC, Member (100% ownership) 100 Brosville Street Associates LLC, Member (100% ownership)
Kathleen L. Sabol	Executive Director	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Executive Director Washington County Bar Association	None	None	None

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LEI: N/A
Fiscal Year Ending June 30, 2024

Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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 Subsidiaries (include names of subsidiaries)	(4)(b) Percentage of Voting Shares in Holding Company (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)		
Louis E. Waller Canonsburg, PA USA	President	Director	Director Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Waller Corporation	None	None	Waller Corporation, President (64% ownership) Waller Family Partnership, Partner (33% ownership) LLS Realty, Partner (50% ownership)		
Michael L. Chaldo McMurray, PA USA	N/A	Director & President/CEO	Director & President/CEO Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc. Director/Chairman/President/CEO WFSB Management, Inc.	Blueprints, Director Presbyterian Senior Care Foundation, Director The Washington Financial Charitable Foundation, Director	None	None	None		
Janet L. Brandtonies Washington, PA USA	N/A	Executive Vice President/ Treasurer/Chief Financial Officer	Executive Vice President/Treasurer/CFO WFSB, Inc. Executive Vice President/Treasurer/CFO Finance Division Manager Washington Financial Bank Executive Vice President/Treasurer/CFO Washington First Corporation Washington Settlement Services, Inc. Director/Treasurer/Secretary WFSB Management, Inc.	Director/Secretary, Washington Cemetery Treasurer, Legacy Baptist Church	None	None	None		
Suzanne L. Taylor Washington, PA USA	N/A	Secretary	Sr. Vice President/Secretary/ Administrative Services Div. Manager Washington Financial Bank Sr. Vice President/Secretary Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	None		

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LEI: N/A
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Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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) (c) List names of other companies (includes partnerships)	
						(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (b) Percentage of Voting Shares in securities are held (List names of companies and percentage of voting securities held)
Elizabeth I. Guerrieri Venetia, PA USA	N/A	Vice President/Assistant Secretary	Vice President/Assistant Secretary Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	None
Dana M. McWreath Washington, PA USA	N/A	Vice President/Controller	Vice President/Controller Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	None

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WFSB Mutual Holding Company
LEI: N/A
Fiscal Year Ending June 30, 2024

Report Item 4: Insiders
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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 Subsidiaries (include names of subsidiaries)	(4) (c) List names of other companies (includes partnerships)	
						(4) (b) Percentage of Voting Shares in securities are held Subsidiaries (List names of companies and percentage of voting securities held)	(4) (b) 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	Of Counsel	Director & Chairman	Director & Chairman WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Of Counsel, Goldfarb, Posner, Beck, DeHaven & Drewitz	None	None	None
Martin P. Beichner, Jr. Washington, PA USA	President	Director & Vice Chairman	Director & Vice Chairman WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Accutrex Products, Inc.	None	None	Accutrex Products Inc. (56% Ownership)
R. Carolyn Belczyk Monessen, PA USA	Partner	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Partner Guthrie, Belczyk & Associates, P.C.	None	None	ATX Partners (50% Ownership)
William M. Campbell*	Retired President Washington, PA USA	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Retired President Camalloy, Inc. Presbyterian Sr. Care Foundation, Director (0%) Presbyterian Sr. Care Network, Director (0%)	None	None	Campbell Stainless Products Co., President (45%)
Edward C. Morascyzk Washington, PA USA	Senior Partner	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Senior Partner Morascyzk, Yarosz & Stopperich	None	None	1600 Jefferson Associates, LLC (LLC Member, 37.50% Ownership)
							390 Washington Road, LLC (LLC Member 35.00% Ownership)
							502 Valleybrook Rd, LLC (LLC Member, 50.00% Ownership)
							ABFN (General Partner/Co-Trustee/Trustee, 25.00% Ownership)
							Accel Warranty Group 2017 LLC (LLC Member, 35.00% Ownership)
							Accel Warranty Group B 2017 LLC (LLC Member, 40.00% Ownership)
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Report Item 4: Insiders

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Edward C. Morascyzk (continued)							ERA Development Company (General Partner, 50.00% Ownership)
							Evergreen Assisted Living (General Partner, 33.33% Ownership)
							Falcon III Partners (General Partner, 33.30% Ownership)
							Lakeview Pavilion Group, LLC (LLC Member, 70.00% Ownership)
							Lakeview Waterfront, LLC (LLC Member, 70.00% Ownership)
							Morascyzk Yaross and Morascyzk (General Partner, 50.00% Ownership)
							MSM Squared, LLC (General Partner, 50.00% Ownership)
							Nolat Holdings, LLC (LLC Member 30.00% Ownership)
							Personal Care at Evergreen, Inc. (Shareholder & Officer/Co-Trustee/ Trustee, 33.33% Ownership)
							Prime Collision Center, LLC (LLC Member, 85.00% Ownership)
							Runway Ford, Inc. (Shareholder & Officer/Co-Trustee, 25.00% Ownership)
							Talon Asset Management, LLC (LLC Member, 50.00% Ownership)
							Washington Motor Cars, LLC (LLC Member & Officer/Trustee, 51.00% Ownership)
							Waterford Villas LP (Limited Partner/Trustee, 25.00% Ownership)

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LEI: N/A
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Report Item 4: Insiders
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(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	(3) (c) Title & Position with Other Businesses (include names of other businesses)	(4) (a) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (b) Percentage of Voting Shares in Holding Company	(4) (c) List names of other companies (includes partnerships)
							Percentage of securities are held (List names of companies and percentage of voting securities held)
E. Alex Paris, III Avella, PA USA	President	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President, Alex E. Paris Contracting and other associated companies Member, BPM Land Associates LLC	None	None	Alex E. Paris Contracting Company Inc., President (50.91% ownership) Alex E. Paris Equipment and Sales Corp., President (50% ownership) Atlesburg Land Co, LLC, Member (50% ownership) EAP Industries, Inc., President (50% ownership) Franklin Lakeview Estates LLC, Member (50% ownership) CVL Partners, LP, Limited Partner (49.5% ownership) Cherry Valley Lake Development Co., President (50% ownership) Campbell Drive Holdings LLC, Member (50% ownership) Frankford Springs Land Company LLC, Member (50% ownership) ATA Land Company LLC, Member (50% ownership) Equipment Rental Services LLC, Member (50% ownership) AES South Fayette LLC, Member (34% ownership) T&A Land Ventures LLC, Member (50% ownership) Cross Creek Builders LLC, Member (50% ownership) Majestic Pointe Development LLC, Member (100% ownership) North Branch Land Co LLC, Member (100% ownership) NBL Mining Company LLC, Member (100% ownership) 100 Brosville Street Associates LLC, Member (100% ownership)
John L. McCarthy Sewickley, PA USA		Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Chief Financial Officer, Chapman Corporation Treasurer, Washington Administrative Services, Inc. Financial Advisor, Chapman Investments, L.P. Financial Advisor, The Joan Chapman Family Trust	None	None	None
Kathleen L. Sabol Washington, PA USA	Executive Director	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Executive Director Washington County Bar Association	None	None	None
Louis E. Waller Canonsburg, PA USA	President	Director	Director WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	President Waller Corporation	None	None	Waller Corporation, President (64% ownership) Waller Family Partnership, Partner (33% ownership) LLS Realty, Partner (50% ownership)
Michael L. Chaldo McMurray, PA USA	N/A	Director & President/CEO	Director & President/CEO WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	Director, Blueprints Director, Presbyterian Senior Care Foundation Director, The Washington Financial Charitable Foundation	None	None	None
			Director/Chairman/President/CEO WFSB Management, Inc.				

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WFSB Mutual Holding Company
LEI: N/A
Fiscal Year Ending June 30, 2024

Report Item 4: Insiders

{1}, {2}, {3}(a)(b)(c), and {4}(a)(b)(c)

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						{4} (b) Percentage of Voting Shares in Holding Company (List names of companies and percentage of voting securities held)	{4} (c)
Janet L. Brandtonies Washington, PA USA	N/A	Executive Vice President/ Treasurer/Chief Financial Officer	Executive Vice President/Treasurer/CFO WFSB, Inc. Executive Vice President/Treasurer/CFO Finance Division Manager Washington Financial Bank Executive Vice President/Treasurer/CFO Washington First Corporation Washington Settlement Services, Inc. Director/Treasurer/Secretary WFSB Management, Inc.	Director/Secretary, Washington Cemetery Treasurer, Legacy Baptist Church	None	None	None
Suzanne L. Taylor Washington, PA USA	N/A	Senior Vice President/Secretary	Sr. Vice President/Secretary WFSB, Inc. Sr. Vice President/Secretary/ Administrative Services Div. Manager Washington Financial Bank Sr. Vice President/Secretary Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	None
Jason M. Dalnoky Washington, PA USA	N/A	Executive Vice President/ Chief Operations Officer	Executive Vice President/ Chief Operations Officer Washington Financial Bank	N/A	None	None	B & D Property Holdings, LLC, (Member, 50% Ownership) B & D Property Investments, LLC, (Member, 50% Ownership)
Edward R. Ermine Connellsville, PA USA	N/A	Executive Vice President/ Chief Credit Officer	Executive Vice President/ Chief Credit Officer Washington Financial Bank	N/A	None	None	None
William J. King Munhall, PA USA	N/A	Executive Vice President/ Chief Lending Officer	Executive Vice President/ Chief Lending Officer Washington Financial Bank	N/A	None	None	None
Douglas M. Kieslich Washington, PA USA	N/A	Executive Vice President/ Chief Information Officer	Executive Vice President/ Chief Information Officer Washington Financial Bank	N/A	None	None	None
Lee D. Truax Wheeling, WV USA	N/A	Executive Vice President/Chief Risk and Compliance Officer	Executive Vice President/Chief Risk and Compliance Officer Washington Financial Bank	N/A	None	None	None

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LEI: N/A
Fiscal Year Ending June 30, 2024

Report Item 4: Insiders
 (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(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) (c) List names of other companies (includes partnerships)	
						(4) (b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4) (b) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Sheila M. Cowleson Washington, PA USA	N/A	Senior Vice President/ Director of Commercial Lending	Senior Vice President/ Director of Commercial Lending Washington Financial Bank	N/A	None	None	None
Chad J. Gearing Perryopolis, PA USA	N/A	Senior Vice President/ Director of Retail Lending	Senior Vice President/ Director of Retail Lending Washington Financial Bank	N/A	None	None	None
			Senior Vice President/ Director of Retail Lending Washington Settlement Services, Inc.				
Daniel C. Lutz Pittsburgh, PA USA	N/A	Senior Vice President/ Director of Accounting	Senior Vice President/ Director of Accounting Washington Financial Bank	N/A	None	None	None
Harry A. Stifler, Jr. Washington, PA USA	N/A	Senior Vice President/General Counsel	Senior Vice President/General Counsel Washington Financial Bank	McDonald Land Company, Inc. (Attorney and Vice President)	None	None	Mary Jean Povero Evans Revocable Trust U/A Dated 07/03/2021, (Trustee, 59% heir) Estate of Mary Jean Povero Evans, (Executor, 50% heir)
Robert B. Vettore/** McDonald, PA USA	N/A	Senior Vice President/Wealth Management Division Manager	Sr. Vice President/Wealth Management Division Manager Washington Financial Bank	N/A	None	None	Vettore Asset Management, LLC (Owner/President, 100% ownership)
Elizabeth I. Guerrieri Venetia, PA USA	N/A	Vice President/Assistant Secretary	Vice President/Assistant Secretary WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	None
Dana M. McWreath Washington, PA USA	N/A	Vice President/Controller	Vice President/Controller WFSB, Inc. Washington Financial Bank Washington First Corporation Washington Settlement Services, Inc.	N/A	None	None	None

^{*}Retired as of July 1, 2024

^{**}The Wealth Management Business Unit
separated from the Bank as of June 30, 2024.