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FR Y-6
OMB Number 7100-0297
Approval expires November 30, 2025
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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.

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, 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, 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

09/25/2024

Date of Signature

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.

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

June 30, 2024

Month / Day / Year

Reporter's Name, Street, and Mailing Address

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)

Person to whom questions about this report should be directed:

James Hein Controller

Name Title

412-837-8459

Area Code / Phone Number / Extension

Area Code / FAX Number

accounting@wvsbank.com

E-mail Address

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

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."

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____

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.

Form FR Y-6
WVS Financial Corp.
Pittsburgh, PA
Fiscal Year Ending June 30, 2024

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 06-30-2024			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 06-30-2024		
(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 A. Howard, Jr. Allison Park, PA USA	USA	7,849 ¹ - 0.5% Common Stock 116,563 ¹ - 6.9% Common Stock ESOP (Trustee)	None		
David J. Bursic Cranberry Township, PA USA	USA	222,581 ² - 13.2% Common Stock			
AllianceBernstein L.P. New York, NY USA	USA	141,824 ³ - 8.4% Common Stock			
Rodgers Brothers Inc. Harmony, PA USA	USA	116,290 ⁴ - 6.9% Common Stock			
WVS Financial Corp ESOP Pittsburgh, PA USA	USA	135,370 ¹ - 8.0% Common Stock			
Tontine Financial Partners, L.P. Greenwich, CT USA	USA	129,936 ⁵ - 7.7% Common Stock			

¹ 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 135,371 shares have been allocated to participating employees and will be voted at the direction of the participants, and 116,563 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, 41,646 shares held solely by Mr. Bursic, 9,738 shares held solely by Mr. Bursic's wife, 200 shares held by Mr. Bursic's children, 1,731 shares held deferred compensation plan, 11,798 shares held in an IRA, and 73,854 shares held for the account of Mr. Bursic in the ESOP.

³ Pursuant to filings made under the Exchange Act, AllianceBernstein L.P., an investment advisor, possess sole voting and dispositive power over the 141,824 shares. The shares are owned by investment advisory clients of AllianceBernstein L.P.

⁴ Pursuant to filings made under the Exchange Act, Rodgers Brothers Inc., an investment advisor, possess sole voting and dispositive power over the 116,290 shares. The shares are owned by investment advisory clients of Monongahela Capital Management.

⁵ Pursuant to filings made under the Exchange Act, Tontine Financial Partners, L.P. ("TFP"), is a Delaware limited partnership which directly owns the indicated shares and possess shared voting and shared dispositive power over the indicated shares. Tontine 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 L. Gendell is the Managing Member of TM and in that capacity directs its operations.

WVS Financial Corp.
Pittsburgh, PA
Fiscal Year Ending June 30, 2024

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 A. Howard, Jr. Allison Park PA, USA	Retired	Director, Chairman of the Board of Directors	Director, Chairman of the Board of Directors (West View Savings Bank)	None	7.4%	None	None
David J. Bursic Cranberry Township, PA, USA	N/A	Director, President and Chief Executive Officer	Director, President and Chief Executive Officer (West View Savings Bank)	None	13.2%	None	None
Lawrence M. Lehman Wexford, PA, USA	Insurance Sales and Marketing	Director	Director (West View Savings Bank)	Retired. Former Office Manager, Dinnin & Parker Associates	0.4%	None	None
Joseph W. Unger Pittsburgh, PA, USA	Retired	Director	Director (West View Savings Bank)	None	0.1%	None	None
Edward F. Twomey, III Wexford, PA, USA	Broker	Director	Director (West View Savings Bank)	Managing Director - Fixed Income Division Loop Capital	0.8%	None	None
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	0.5%	None	None
James M. Hein Pittsburgh, PA, USA	N/A	N/A	Controller (West View Savings Bank)	None	0.0%	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, 2024 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, 2024.

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 135,371 shares have been allocated to participating employees and will be voted at the direction of the participants, and 116,563 shares are unallocated and are generally voted by the trustee in his discretion.